HUMAN CAPITAL TRANSFORMATION AS MEDIATOR BETWEEN LOVE FOR KNOWLEDGE AND EXCELLENT MUSLIM

Syaidatun Nazirah Abu Zahrin[1]
Universiti Kebangsaan Malaysia
Bangi, Selangor, Malaysia

Shamila Abu Hasan[2]
International University of Malaya Wales
Kuala Lumpur, Malaysia

Mohamad Zaki Samsudin
UOW Malaysia KDU University College
Shah Alam, Selangor, Malaysia

Abstract

Transformation of human capital plays an important role as mediator between love for knowledge and Excellent Muslim personality. One of the most important ways to transform human capital is to improve the education system. This study was conducted to model out the role of transformation of human capital as mediator for the relationship between love for knowledge and Excellent Muslim personality. The study was conducted among 767 students of an Institute of Higher Education around the Klang Valley, Malaysia. Structural Equation Modelling (SEM) was used to analyse the structural relationships between love for knowledge, transformation of human capital and Excellent Muslim personality, which analysed the measured variables and latent constructs to indicate the causal flow of the relationships. A significant partial mediating role of Human Capital Transformation *(Transformasi Modal Insan TMI)* was found between perceived Love for Knowledge *(Cinta Ilmu CI)* and Excellent Muslim personality *(Muslim Cemerlang MC)* respectively. Results obtained also shows that the strength of the relationships that occur between CI and MC is partially mediated by the existence of TMI. This indicates that the presence of Human Capital Transformation significantly reinforces the relationship of Love for Knowledge and Excellent Muslim personality.

Keywords: Excellent, Human capital, Islam, Love for knowledge

Abstrak

Transformasi modal insan memainkan peranan penting sebagai pengantara antara cinta kepada ilmu pengetahuan dan keperibadian Muslim cemerlang. Salah satu cara yang paling penting untuk mengubah modal insan adalah dengan memperbaiki sistem pendidikan. Kajian ini dijalankan untuk memodelkan peranan transformasi modal insan sebagai pengantara bagi menghubungkan cinta untuk ilmu pengetahuan dan personaliti Muslim cemerlang. Kajian ini dijalankan dalam kalangan 767 pelajar di Institut Pengajian Tinggi sekitar Lembah Klang, Malaysia. Pemodelan Persamaan Struktur (SEM) digunakan untuk menganalisis hubungan struktur antara cinta kepada ilmu pengetahuan, transformasi modal insan dan keperibadian Muslim cemerlang yang menganalisis pembolehubah yang diukur dan pembinaan laten untuk menunjukkan aliran kausal hubungan. Transformasi Modal Insan (TMI) telah ditemui sebagai mediator atau pengantara antara Cinta Ilmu (CI) dan Keperibadian Muslim Cemerlang (MC). Hasil yang diperoleh juga menunjukkan bahawa kekuatan hubungan yang terjadi antara CI dan MC sebahagiannya ditengahi oleh kewujudan TMI. Ini menunjukkan bahawa kehadiran Transformasi Modal Insan (TMI) dengan ketara memperkuatkan hubungan Cinta untuk Ilmu Pengetahuan (CI) dan Keperibadian Muslim Cemerlang (MC).

Kata kunci: Cemerlang, Modal insan, Islam, Cinta ilmu

1.0 INTRODUCTION

Education is not only based on acquired knowledge but how human beings practise and disseminate the knowledge. As Imam al-Ghazali *rahimahullah* once quoted in his Book of Knowledge (*Kitab al-'Ilm*) of his *magnum opus, Ihya' Ulum al-Din* (The Revival of Religious Sciences), "knowledge without action is vanity, and action without knowledge is insanity". (Al-Ghazali, 1967) Love for knowledge is considered a motivational factor for the transformation of human capital. The basic element in acquiring knowledge is through reading. Certain methods and programmes need to be emphasised starting with the call to create a reading culture. This culture can contribute towards the development of a thoughtful generation that is able to critically argue and analyse facts and information. This is in-line with the first word revealed by Allah which emphasised on the importance of reading: "Read! In the Name of your Lord Who has created (all that exists). He has created man from a clot (a piece of thick coagulated blood). Read! And your Lord is the Most Generous. Who has taught (the writing) by the pen. He has taught man that which he knew not" (surah al-Alaq, 96:1-5). The goal is to uplift higher educational institutions as centres that promote the love of knowledge in the

society. This noble purpose has been eroded by the growing influence of hedonistic cultures. The programmes are geared towards creating a group of intelligent and well-grounded individuals who fulfil the requirements of the current job market. This noble purpose is a life-long endeavour, which from the Islamic perspective, results in benefit that goes beyond one's physical existence in this world. As mentioned by Prophet Muhammad (SAW): "When a man dies all his deeds come to an end except for three: an ongoing charity, beneficial knowledge and a righteous son who prays for him." (Al-Bukhari)

Excellent Muslim is the best personality for Muslim human capital. *Taqwa* (piety) to Allah SWT is considered a key factor in molding up this character (Khairul Hamimah, 2014). In the context of this study, Excellent Muslim personality refers to students possessing such personality. The importance of love for knowledge and its relationship with Excellent Muslim personality is mentioned a few times in the Quran and it signifies that knowledge is a fundamental component for human life which leads to Excellent Muslim personality (Nazneen & Syaidatun, 2018). This has been strengthen by the findings of Zahrin et al. (2019) that love for knowledge can be measured and related to transformation of human capital and excellent Muslim personality.

The important aspect in building up the Excellent Muslim personality is having the characteristics of *al-Mukminun,* and enjoining good and forbidding evil (Fariza et al., 2013). The combination of *al-Muflihun* and *al-Mukminun* generates a balanced human capital. An excellent Muslim is one who climbs the ladder of perfection. The Arabic word, *al-Muflihun* originated from *al-falah,* which means success. The supreme feature in the process of developing knowledge is to inculcate Islamic values in a Muslim with comprehensive knowledge and understanding about Islam, which in turn nurtures his/her connection with Allah SWT through spiritual practices such as performing obligatory and commendable rituals (Nik Mustapha, 2000). Hence, from the Quranic perspective, every soul has an innate capacity to worship Allah SWT and obey His commands (Nursi, 2003).

This process leads to a transformation of Muslim human capital. It is a catalyst in achieving excellence, which gradually leads to the building of nations and civilizations. One of the elements of quality and perfection adopted and emphasized in Islam is *itqan,* which means, "to arrange and dispose of things in a scientific and artistic way in order to obtain the most perfect results". *Itqan* is an essential personality characteristic in Islam, which inspires Muslim professionals to be always truthful and to excel in their actions and work at all times (Shuriye & Adam, 2009; Hashim & Hashim, 2012).

Furthermore, the term 'excel' in Islam means, the work done in the world and the results are obtained in the Hereafter. An excellent Muslim is one who recognizes what comes to him/her is from God. They are also those who have been described as enjoining good and forbidding evil and believing in Allah SWT (al-Quran 3:110). Believing in the unseen, performing prayers, spending out part of their bounties to the needy, believing in al-Quran and what was revealed before and believing in the Hereafter (al-Quran 2:1-6, 31:5) are also essential characteristics of an excellent Muslim personality.

Those who possess these characteristics, therefore, would turn away from ill speech, pay *zakah* consistently without hesitation, guard their private parts, fulfil their trusts and promises, and perform prayers properly. Eventually, they will earn a place in Paradise (*al-Firdaus*) for eternity (al-Quran 23:1-11). An excellent Muslim may also be recognized as *al-Insan al-Kamil,* which means the perfect man who establishes his/her relationship with Allah SWT through His remembrance (*dhikr),* recites blessing upon the Prophet SAW *(salawat)*, and *istighfar* for repentance towards Allah SWT. These are essential aspects of '*aqidah,* which lead to perfect '*ibadah*; obtained due to noble understanding in Allah's command (al-Quran 2:197) and absolute faith that there will be life after death to reap what he/she had sowed in life. All in all, the person's devotion and submission to Allah SWT is beyond most others (Fariza Md. et al., 2013).

In this study, knowledge refers to meaningful and justified information in human life that includes both worldly and hereafter matters (al-Attas, 1995). To gain pleasure and blessings from Allah SWT is the only target for the love of knowledge which is based on the virtue of excellence (Ibn Khaldun, 1967). Knowledge is fundamental in guiding one towards the right path. Thus, reflection and contemplation are considered to be among the most virtuous types of worship (Muhammad Abd. Rauf, 1991). In addition, knowledge needs to be constructed and shared through teaching, research, publications and community service by field experts or knowledgeable individuals. Useful knowledge can be *jariah* or continuously profitable to a believer after his death and knowledge that is practised can be considered a form of *jihad* in the path of God (Syaidatun et al., 2011). With respects to knowledge for graduates of the 21st century, graduates are expected to be multidisciplinary, excellent in academic, smart and proficient in thinking and public speaking, equipped with soft-skills and are IT savvy. These skills are required in facing the challenges that come as a result of the rapid development of artificial intelligence in this period known as Industrial Revolution 4.0 (Chaer, 2017).

Commensurate with love for knowledge, transformation of human capital plays an important part as a mediating factor in the relationships for the structural model in this study. Transformation, which can be translated as *hijrah* or migration, is not merely a physical migration or migration of the body but the migration of the mind, character, values and lifestyle.

Human capital is a key asset for the civilization of a country. Apart from their duties as caliphs, integrated and holistic approaches emphasizing the development of knowledge, personality, religion and moral values, gradually complement the reformation of individuals, families, communities and countries. In the context of Malaysia, strengthening the culture of love for knowledge is a key strategy incorporated in the Malaysian Education Blueprint 2015-2025 (Higher Education), and the Malaysian Education Blueprint 2013-2025 (Secondary Education) (Ministry of Education Malaysia, 2015). Through a systematic plan, human capital production can be focused to achieve the characteristics of an Excellent Muslim personality. With regards to the Islamic point of view on human capital development, the individual is the main source who contributes to a nation's development through virtuousness, trustworthiness, honesty and civilizational values (Noor et al., 2014).

This research, therefore, is carried out to examine the levels of love of knowledge amongst students and its implications and relationship with excellent Muslim personality with human transformation capital as a mediating factor.

2.0 MATERIALS AND METHODS

The study was conducted quantitatively by distributing questionnaires to 767 students aged 18 years and above from six universities involving research universities, both public and private. The questionnaire comprises of four sections namely items on the characteristics of knowledge lovers, characteristics of excellent Muslim, Human Capital Transformation through Love of Knowledge and questions on respondents' demographic details. This research used the questionnaire developed by Zahrin et al (2019) which consists of 73 items. Among the characteristics of knowledge lovers that are measured are love for reading and writing, love for truth and justice, intellectual discourse and contemplation. While the characteristics of excellent Muslim are self-discipline, leadership, time management and soft skills.

Respondents are required to state the level of agreement on each statement submitted in every section according to a five points Likert scale (1=Strongly Disagree and 5=Strongly Agree). The analytical methodology used is Structural Equation Modeling (SEM) using multi-level AMOS software. The tests conducted were analysis of confirmatory factor, model of measurement and testing of structural model.

3.0 RESULTS

3.1 Confirmatory Factor Analysis

3.1.1 CFA 1ˢᵗ Order

Confirmatory factor analysis (CFA) is a confirmatory technique and is theory-driven. It is a powerful statistical tool for examining the nature of and relations among latent constructs (e.g., *Cinta Ilmu* [CI], *Muslim Cemerlang* [MC], *Transformasi Modal Insan* [TMI]). Therefore, the planning of the analysis is driven by the theoretical relationships among the observed and unobserved variables. Technically, CFA is used to minimize the variance between the estimate and observed matrices (Byrne, 2010; Hair et al., 2010). CFA explicitly examines the hypotheses prior to the analysis about relations among observed variables (e.g., test scores or ratings) and latent variables or factors. Specifically, CFA is executed as the analytical tool towards developing and refining measurement instruments, assessing construct validity, convergent validity, nomological and construct reliability (Brown, 2006).

CFA is part of the Structural Equation Modelling (SEM) and plays an essential role in measurement model validation in path or structural analyses (Brown, 2006; MacCallum & Austin, 2000). In order to conduct SEM, this study is determined to evaluate the measurement model (whether the measured variables accurately reflect the desired constructs or factors) before assessing the structural model. As noted by Thompson (2004), "It makes little sense to relate constructs within an SEM model if the factors specified as part of the model are not worthy of further attention" (p. 110). In many cases, problems with SEM models are due to measurement model issues that can be identified with CFA (Brown, 2006).

The culture of knowledge (*budaya ilmu*) measures the love for reading and writing, love for truth and justice, intellectual discourse and contemplation. In this study, confirmatory factor analysis (CFA) and measurement model of the knowledge culture (*Budaya Ilmu*) was established and analysed using Analysis of Moment Structure (AMOS) version 21, to test the measurement models as well as the Structural Model on variables of *Cinta Ilmu, Muslim Cemerlang* and *Transformasi Modal Insan* (Jackson & Gillaspy, 2009; Hafiz & Shaari, 2013). However, confirmatory factor analysis approach to access uni-dimensionality was adopted because of the existence of single construct underlying asset of measures and as a set of items forming an instrument that overall measures one thing in common.

3.1.2 Confirmatory Factor Analysis 2ⁿᵈ Order

The Second Order CFA is a statistical method employed by this study to confirm that the theorized construct in a study constitutes to the certain number of underlying sub-constructs

or components. In this very study, the theory posits that *Budaya Ilmu* construct consists of three underlying sub-constructs and each sub-construct is measured by a specific number of items using a questionnaire. This study wishes to estimate the effect of main construct on its sub-constructs. Here, the main construct, which is *Budaya Ilmu* is the second order construct while the sub-constructs, namely *Cinta Ilmu, Muslim Cemerlang* and *Transformasi Modal* Insan, are the first order constructs (see **Diagram 1**).

Diagram 1, which consists of the main construct (*Budaya Ilmu*) and three sub-constructs (*Cinta Ilmu, Muslim Cemerlang and Transformasi Modal Insan*), explains the direction of strength that qualifies by the Goodness of Fit preceding to the Measurement Model. The main construct is linked to the sub-constructs using one sided arrows to show the causal effect. Thus, each sub-construct must have a residual since it has an arrow "pointing in" from the main construct. One of the sub-constructs must have a reference point "1". Finally every sub-construct has their respective items. With reference to Table 1, the hypothesis testing was validated by the 2nd Order of CFA whereby each sub-constructs shows significant support to the analysis of *Budaya Ilmu* overall (β = 0.71, 0.78 and 0.59, p = < 0.01). More importantly, the Goodness of Fit meets the minimum requirement and cut off values for CMIN/DF= 2.957, CFI – 0.980, IFI= 0.980 , PNFI= 0.750 and RMSEA = 0.051 with p = 0.000. In other words, the three sub-constructs are significantly correlated to support the analysis of the culture of knowledge, which enables further analysis to be done on this measurement and structural model.
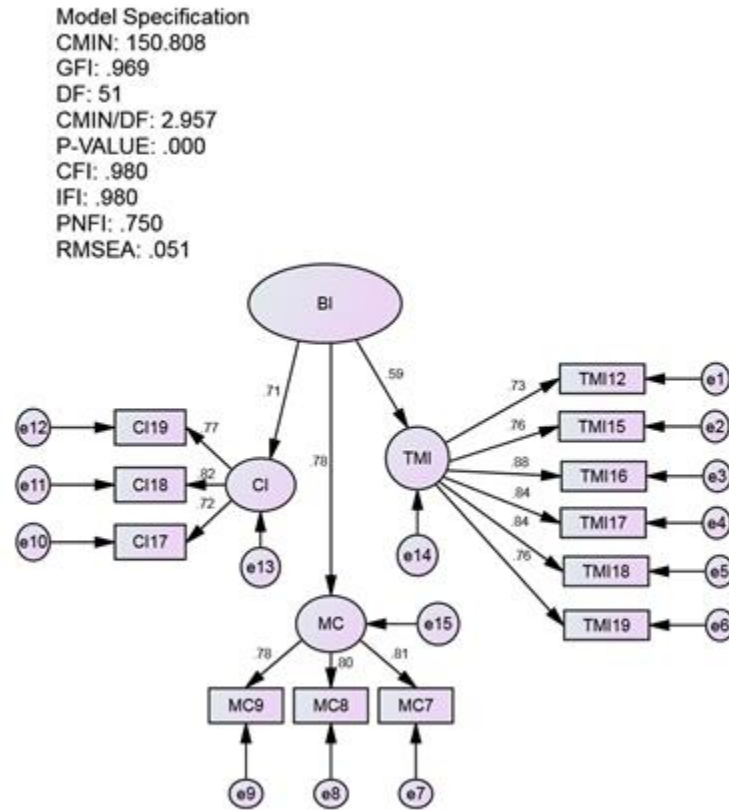
Model Specification
CMIN: 150.808
GFI: .969
DF: 51
CMIN/DF: 2.957
P-VALUE: .000
CFI: .980
IFI: .980
PNFI: .750
RMSEA: .051

Diagram 1: *CFA 2nd Order Budaya Ilmu with Direction to Cinta Ilmu, Muslim Cemerlang and Transformasi Modal Insan*

Table 1: *Result of the Hypothesis Testing*

No	Hypothesis			Estimate	*p*-Value	Result
1.		$\rightarrow$	*Cinta Ilmu*	0.71	***	Supported
2.	*Budaya Ilmu*	$\rightarrow$	*Muslim Cemerlang*	0.78	***	Supported
3.		$\rightarrow$	*Transformasi Modal Insan*	0.59	***	Supported

Structural Equation Model was created based on the measurement model as shown in Figure 2. The findings reveal significant relationship among the variables where *Cinta Ilmu* (CI) and *Muslim Cemerlang* (MC) shows positive and moderate relationship ($r = 0.44$, p= 0.000), which is moderately higher than the relationship of CI towards *Transformasi Modal Insan* (TMI) where $r = 0.42$, p = .000; which is rather positive and moderate as well. The construct of TMI, however, has a weak and positive correlation with MC where $r = 0.28$, p = .000.

Model Specification
CMIN: 150.808
GFI: .969
DF: 51
CMIN/DF: 2.957
P-VALUE: .000
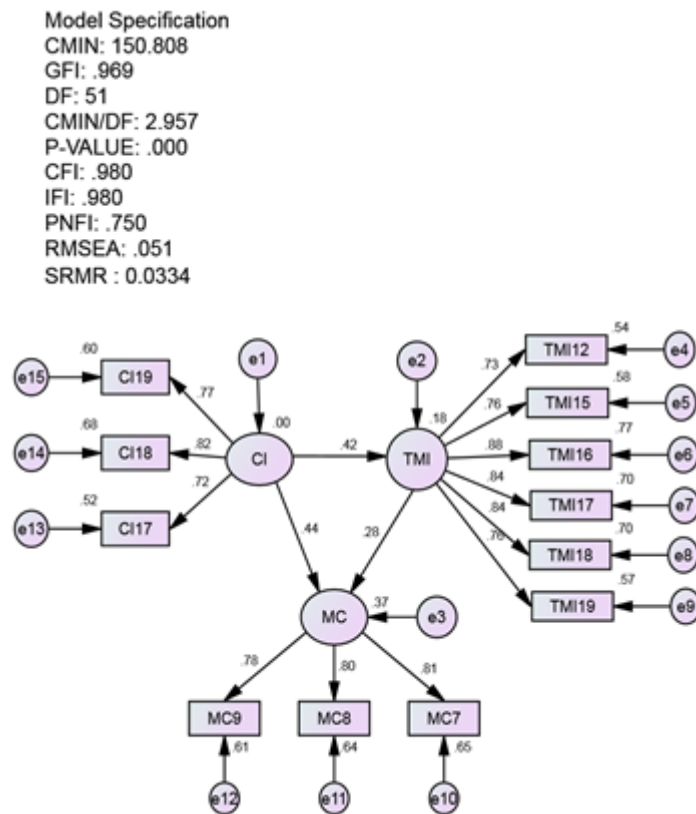CFI: .980
IFI: .980
PNFI: .750
RMSEA: .051
SRMR : 0.0334

Diagram 2: *Structural Model*

In order to better understand the relationship, this study analysed it further by testing the mediation effect of the three constructs (see Diagram 3). The TMI is found to have a significant partial mediator towards the relationship between perceived CI and MC ($\beta = 0.435$, p=.002, BC 95% [.336, .539]) which deliberately explains the strength of relationship that occurs between CI and MC is partially mediated by the existence of TMI. In other words, a person's love for knowledge may lead him/her to be an excellent Muslim by the presence of human capital transformation.

```
                    ┌─────────────┐
                    │   Human     │
                    │  Capital    │
                    │ Tranformation│
                    └─────────────┘

   ┌─────────────┐              ┌─────────────┐
   │  Excellent  │              │   Love of   │
   │   Muslim    │              │  Knowledge  │
   │ Personality │              │             │
   └─────────────┘              └─────────────┘
```
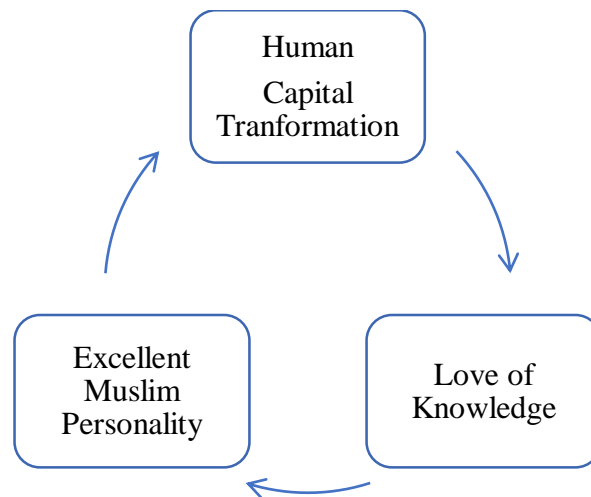
Diagram 3: *Mediation Effect Analysis. Relationship between (Human Capital Transformation), (Love of Knowledge), and (Excellent Muslim Personality)*

Table 2: *Analysis of the impacts of human transformation capital mediation on the connection between the love of knowledge and excellent Muslim*

Path	Standardized Indirect Estimates	Standard Error (S.E.)	Bias Corrected 95% Confidence Level		
			Lower Bound	Upper Bound	*p*-Value
CI → MC	0.118	0.022	0.082	0.169	0.01

4.0 DISCUSSION

The characteristics of an Excellent Muslim personality are achieved through self-discipline *(mujahadah)* and self-purification *(tazkiyat al-nafs),* which leads to the perfect level of the human soul or *al-nafs al-mutmainnah;* according to al-Ghazali (1967). This has been asserted by the research done by Fariza et al., (2013) and by other Muslim scholars as well. "There are essentially three quality of excellence categories: (1) competition   in   fulfilling   a task, (2) self-competition, and (3) competition against others" (Reeve, 2005). Surely, in all three categories, Allah SWT wants us to succeed. And perhaps the most important victory is the triumph of human's tranquil soul (*al-nafs al-mutmainnah*) over the soul of guilt and the evil-emerging soul (*al-nafs al-lawwamah and al-nafs al-ammarah bi su'*). The tranquil soul will triumph and ensure a person to do what is better and prevents all wrongdoing. Although a secondary motive in Islam is the need for achievement, the goal should be to always strive towards something better, as described in the Quran"….then strive (to achieve) all that is good. Wherever you are, Allah will bring you together…"(al-Quran, 2:148). However, only individuals

with a high level of *Iman* (faith) are able to strive towards this higher level spiritual need for achievement (Alias & Samsudin, 2005).

Developing an Excellent Muslim personality is fundamental in building up an excellent *Ummah*. With regards to love for knowledge, Prophet Muhammad SAW said: "Whoever goes by way of acquiring knowledge, Allah SWT eases his path to Heaven" (Ibn Majah 2015, 1: no. 223). In fact, the first revelation Prophet Muhammad SAW received, stressed on the importance of knowledge (al-Quran, Al-Alaq, 96:1-5). Knowledge is very crucial in a person's life because it is fundamental to the development of human capital and the advancement of human civilization. History has shown how Islamic countries in the past such as in Damascus, Cordova and Egypt; during the Golden Age of Islam between the 8th and 14th century, reached a high level of civilization through the culture of love for knowledge (Aminudin et al 2017). The process of transforming a nation from an under-developed to a developed nation rely heavily on the love of knowledge and its proper utilization.

In search of excellence, the focus should be on the empowerment, character development, rituals and practices, and mastery of knowledge (Malik et al., 2018). Love for knowledge can be measured based on the motivation, competencies, values and potentials that one develops (Peterson & Seligman, 2004). Therefore, Islam views learning or acquiring knowledge as a kind of worship that is highly valued. The love for knowledge means recognizing Allah as the primary source of knowledge and primary motivator in the quest and exploration for the right way of knowledge (Mohamad Sabri, 2017).

In Islam, in relation to knowledge, an individual who yearns for knowledge is considered nearest to Allah (al-Quran, 35:28). Allah has promised them with grace and grandeur (al-Quran, 7:96). Transformation of human capital, which is a catalyst for achieving excellence in a country comes from the determination of individuals in seeking for true and meaningful knowledge. According to Siddiq Fadzil (2014), the most important aspect in transforming human capital is intense interaction between human and the Quran as it is the ultimate source of knowledge.   Surah al-A'raf, verse 203 states that, "This Quran is enlightenment from your Lord and guidance and mercy for those who believe". The combination of faith and intellectual strength explained in the verse is manifested in the character of *Ulu al-Albab* (Hassan, 2010). The character is best modeled by the outstanding individuals in the Prophet Muhammad SAW companions' generation. The integration of *dhikr* to strengthen the faith and contemplation for intellectual strength leads to transformation to be a better person and avoidance of evils (Siddiq Fadzil, 2014).

In terms of empowering education in an institution, an intellectual mind is recognized as the highest human capital in its hierarchy (Zulkefli, 2007). Other than that, balancing between spiritual and physical aspects (al-Qasas 28: 77: al-Jumu'ah 62: 11), enhancing innovation and developing soft skills (Zaini Ujang, 2008), leveraging on technology and enhancing new knowledge (Mohd Fauzi & Mohd Khairul Naim, 2012) are also important criteria in the transformation of human capital. Thus, academics, management staff and students have their own important roles if the human capital transformation is to be realized. In Islam, all these aspects are interconnected with love for knowledge as knowledge is a fundamental element in producing an Excellent Muslim personality.

5.0 CONCLUSION

This study has illustrated the mediating influence of human capital transformation in the relationship between love for knowledge and Excellent Muslim personality. This finding reinforces the Islamic perspective of personality psychology in which positive personality traits must be reinforced by an undying love and respect for knowledge (Hamid, 2009). In other words, a person with an Excellent Muslim personality should have the necessary respect and love for knowledge in the way that he/she appreciates and acknowledges that all knowledge is from Allah, and that He alone is the Possessor of All Knowledge, or *Al-'Alim*. With such a belief and attitude firmly in place, the person will continue to passionately seek knowledge from all sources for he/she knows there is always something new to be learned.

From the point-of-view of organizational behavior, this conclusion reinforces the view that human capital transformation is a continuous and never-ending process because of the rapidly changing work demands brought forth by technological advancements and the 4th industrial revolution. Hence, for an individual person to survive is such a challenging environment, he/she must be willing to continuously learn new knowledge and skills. And such willingness can be instilled by having a strong positive personality and love for knowledge.

6.0 REFERENCES

Al-Quran.

al-Attas, S. (1995). Prolegomena to the metaphysics of Islam: an exposition of the fundamental elements of the worldview of Islam (Kuala Lumpur, International Institute of Islamic Thought and Civilization).

Alias, A., & Samsudin, M. Z. (2005). Psychology of motivation from an Islamic perspective. In *Paper presented at the 3rd International Seminar on Learning and Motivation* (Vol. 10, p. 12).

Al-Bukhari, Muhammad Ibn Isma'il. (1987). *Sahih al-Bukhari.* Beirut: Dar Ibn Kathir.

Aminudin Basir, Mohamad Sabri Haron & Nasruddin Yunos. (2017). *Tamadun Islam. In Tamadun Islam dan Tamadun Asia,* edited by Nasruddin Yunos, Syaidatun Nazirah Abu Zahrin & Mohamad Sabri Haron. Selangor: Pusat Citra UKM, Universiti Kebangsaan Malaysia.

Brown, T. A. (2006). *Confirmatory Factor Analysis for Applied Research*. New York: Guilford.

Byrne B. M. (2010). *Structural Equation Modeling With AMOS: Basic Concepts, Applications, And Programming*, 2nd ed. New York: Taylor & Francis.

Chaer, S. L. S. (2017). Pengajaran dan Pembelajaran Melalui Aplikasi Whatsapp dan Telegram di Universiti Swasta. *Jurnal Pendidikan Malaysia*, *2*(42), 1-14.

Fariza Md Sham, Salasiah Hanin Hamjah & Mohd. Jurairi Sharifudin. (2013). *Personaliti dari Perspektif al-Ghazali.* Bangi: Penerbit Universiti Kebangsaan Malaysia.

Al-Ghazali, al-Imam Abi Hamid Muhammad bin Muhammad. (1967). *Ihya' Ulum al-Din.* Qaherah: Muassasah al-Halabi wa Syarakahu Li Nasyri wa al-Tauzi'.

Hafiz, B., & Shaari, J. A. N. (2013). Confirmatory factor analysis (CFA) of first order factor measurement model-ICT empowerment in Nigeria. *International Journal of Business Management and Administration*, *2*(5), 81-88.

Hair J. F., Black W. C., Babin B. J., & Anderson R. E. (2010) *Multivariate Data Aanalysis*. 7th ed. Upper Saddle River, NJ: Prentice Hall.

Hamid, R. (2009). The concept of personality in Islam. In Haque, A. & Mohamad, Y. (2009). *Psychology of Personality: Islamic Perspectives.* Singapore: Cengage Learning Asia.

Hashim, A. J., & Hashim, M. K. (2012). Exploring the leadership styles among Takaful agency leaders. In *International Conference on Islamic Leadership-2* (pp. 467-476).

Hassan, M. (2010). A return to the Quranic paradigm of development and integrated knowledge: The Ulu al-Albab model. *Intellectual Discourse 18*(2), 183-210.

Ibn Khaldun. 'Abu Zayd cAbd al-Rahman Ibn Muhammad. (1967). *Al-Muqaddimah: An Introduction To History. Trans. Frans Rosenthal.* London: Routledge & Kegan Paul Ltd.

Ibn Majah. 2015. *Sunan Ibn Majah*. Retrieved 4 January 2019, from https://sunnah.com/ibnmajah/ introduction [4 January 2019].

Jackson, D. L., Gillaspy Jr, J. A., & Purc-Stephenson, R. (2009). Reporting practices in confirmatory factor analysis: An overview and some recommendations. *Psychological methods, 14*(1), 6.

Jodi, K. H. M. (2014). Sejauhmana bahan bacaan mempengaruhi pemahaman akidah remaja: Satu kajian di institut pengajian tinggi swasta (IPTS). In *Prosiding Seminar Antarabangsa Pengajian Arab dan Peradaban Islam* (pp. 550-558).

MacCallum, R. C., & Austin, J. T. (2000). Applications of structural equation modeling in psychological research. *Annual review of psychology, 51*(1), 201-226.

Malaysia. Ministry of Education. (2015). *Malaysia Education Blueprint 2015-2025 (Higher Education).* Ministry of Education Malaysia.

Malik, N. H. M. A., Zahrin, S. N. A., Sawai, R. P., & Sham, F. M. (2018). Konsep cinta kepada ilmu pengetahuan dan transformasi kecemerlangan modal insan muslim: Analisis dari aspek perbezaan gender. *Jurnal Pendidikan Malaysia Malaysian Journal of Education, 43*(1): 51-57.

Mohd Fauzi Hamat & Mohd Khairul Naim Che Nordin. (2012). Tinjauan kepentingan pembangunan modal insan di Malaysia. *Jurnal al-Tamaddun, 7*(1): 75-89.

Muhammad Abd. Rauf. (1991). *The Muslim Mind Foundation and Early Manifestation.* Kuala Lumpur: Dewan Bahasa dan Pustaka.

Mohamad Sabri Haron. (2017). Cinta Ilmu. In *Cinta Serata Alam.* Edited by Syaidatun Nazirah Abu Zahrin, Fazilah Idris & Mohamad Sabri Haron. Selangor: Penerbit Universiti Kebangsaan Malaysia.

Nazneen I., & Syaidatun Nazirah A. Z. (2018), Analysing the Validity of Excellent Ummah Personality among University Students Using Confirmatory Factor Analysis. *Journal of Islamic, Social, Economics and Development*, *3*(10): 54 - 62.

Nik Mustapha, N. H. (2000). Interpersonal skills key to k-economy. The Institute of Islamic understanding Malaysia (IKIM). Retrieved 7 September 2008, from http://www.ikim.gov.my/v5/print.php?grp=2&key= 610

Noor, R. M., Rahim, R. A. A., Majid, M. K. A., Ali, A. K., Kadir, N. A. A., Jaafar, S. M. J. S., & Yusoff, N. (2014). Peranan Institut Pengajian Tinggi Islam Dalam Pembangunan Modal Insan Di Malaysia: Satu Analisis. *Jurnal Kemanusiaan*, *22*.

Nursi, Bediuzzaman Said. (2003). *Risalah An-Nur: Said Nursi, Pemikir dan Sufi Besar Abad 20 (Menikmati Takdir Langit: Lama'at),* Jakarta: Murai Kencana.

Peterson, C., & Seligman, M. E. (2004). *Character strengths and virtues: A handbook and classification* (Vol. 1). Oxford University Press.

Reeve, J.M. (2005). *Understanding Motivation and Emotion. 4th ed.* New York: John Wiley & Sons Inc.

Shuriye, A. O., & Adam, I. A. H. (2009). The concept of Itqan and its role in Muslim professional life. In *Ethics of Engineering Education, IIUM Press, Kuala Lumpur, Malaysia*, 99-105.

Siddiq Fadzil. (2014). *Pendidikan al-Hikmah dan Misi Pencerahan*. Kajang: Akademi Kajian Ketamadunan Kolej Dar al-Hikmah.

Syaidatun Nazirah Abu Zahrin, Abidah Abd Rahim & Nurul Aida Abd Ghani. (2011). *Cinta Motivasi Berfikir*. Kuala Lumpur: Utusan Publications & Distributors Sdn Bhd.

Thompson, B. (2004). *Exploratory and confirmatory factor analysis: Understanding concepts and applications*. Washington, DC: American Psychological Association.

Zahrin, S. N. A., Shaharuddin, S., & Malik, N. H. M. A. (2019). Development of Instrument and Transformation of Excellent Muslim through Love of Knowledge. *Islāmiyyāt*, *41*(1), 3-11.

Zaini Ujang. (2008). Budaya keintelektualan makin subur. *Berita Harian.* https://core.ac.uk/download/pdf/42991180.pdf

Zulkefli, A. H. (2007). Isu dan strategi kearah pembangunan modal insan sektor pengajian tinggi bertaraf dunia. *Jurnal Pengurusan Awam Jabatan Perkhidmatan Awam Malaysia*, *6*(1), 15-21.