



GLOBAL JOURNAL OF HUMAN-SOCIAL SCIENCE: A
ARTS & HUMANITIES - PSYCHOLOGY
Volume 14 Issue 1 Version 1.0 Year 2014
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-460X & Print ISSN: 0975-587X

Importance of Spiritual Intelligence (SQ) and Spiritual Congruence (SC) : Factors that May Contribute to Individual's Attitude towards Purchasing Decision in Halal Cosmetic

By Azreen Jihan Che Mohd Hashim & Rosidah Musa

Universiti Teknologi Mara, Malaysia

Abstract- This paper reviews the articles on how importance does an individual's spiritual intelligence (SQ) and spiritual congruence (SC) affect individual's attitude in making decision in purchasing product. When the person lives in a way that blends spirituality into his daily life, it will reflect their attitudes and behavior in making the best decision in his life and this allows its association with the rational cognitive processes like goal achievement and problem solving. Meanwhile SC is to examine the degree of match between how consumers actually see themselves in relation to product image. The paper examines the academic literature on construct as well as presents SQ and SC as a causal factor in the formation of the attitude and behaviors of the consumer. The phenomenon of SQ in the organization and workplace has received enormous attention from other scholars. The construct of SQ in individual perspective and developing measurement scale to explore the dimensionality of the concept has not been much explored. While SC is to examine the degree of match between how consumers actually see themselves in relation to Halal cosmetic product image. Thus, this study attempts to enrich the understanding the importance of SQ from the Islamic and western perspective, and SC of individual' attitude towards purchase Halal cosmetic among female Muslim in Malaysia.

Keywords: attitude, spiritual intelligence, spiritual congruence, purchase, halal cosmetic.

GJHSS-A Classification : FOR Code: 170111, 170199



Strictly as per the compliance and regulations of:



© 2014. Azreen Jihan Che Mohd Hashim & Rosidah Musa. This is a research/review paper, distributed under the terms of the Creative Commons Attribution-Noncommercial 3.0 Unported License (<http://creativecommons.org/licenses/by-nc/3.0/>), permitting all non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

Importance of Spiritual Intelligence (SQ) and Spiritual Congruence (SC) : Factors that May Contribute to Individual's Attitude towards Purchasing Decision in Halal Cosmetic

Azreen Jihan Che Mohd Hashim ^α & Rosidah Musa ^σ

Abstract- This paper reviews the articles on how importance does an individual's spiritual intelligence (SQ) and spiritual congruence (SC) affect individual's attitude in making decision in purchasing product. When the person lives in a way that blends spirituality into his daily life, it will reflect their attitudes and behavior in making the best decision in his life and this allows its association with the rational cognitive processes like goal achievement and problem solving. Meanwhile SC is to examine the degree of match between how consumers actually see themselves in relation to product image. The paper examines the academic literature on construct as well as presents SQ and SC as a causal factor in the formation of the attitude and behaviors of the consumer. The phenomenon of SQ in the organization and workplace has received enormous attention from other scholars. The construct of SQ in individual perspective and developing measurement scale to explore the dimensionality of the concept has not been much explored. While SC is to examine the degree of match between how consumers actually see themselves in relation to Halal cosmetic product image. Thus, this study attempts to enrich the understanding the importance of SQ from the Islamic and western perspective, and SC of individual' attitude towards purchase Halal cosmetic among female Muslim in Malaysia.

Keywords: *attitude, spiritual intelligence, spiritual congruence, purchase, halal cosmetic.*

I. INTRODUCTION

Muslim population is rising almost 21.01 percent from 1.666 billion of the world's population and has received increasing importance in world economy (Isfahani, Pourezat, Andolmanafi and Shahnazari, 2013). Islam is the religion on the sight of Allah (Quran, 3:19) which completes a set of rules, regulations, ethics, guidance and mercy to mankind as espoused in several verses and chapters of the Quran and Sunnah (Naail, 2012). Islam is a practical religion that influences in shaping the Muslims customers' attitude and behaviours (Isfahani et. al, 2013;

Naail, 2012; Junaidah, 2009; Tayeb, 1997). Religion has a significant impact on values, habits, attitudes and lifestyle which may influence their purchasing behaviour (Isfahani et al., 2013; Jusmaliani and Nasution, 2010). From the Islamic religious perspective there are several reasons to consider Islam with importance in global business ethics. First, Islam produces framework that shapes moral and ethical behaviour of a growing number of Muslim consumers around the global. Second, there is rising number of Muslim countries that represents some of the most affluent consumers in the world. Third, there is increasing level of foreign investment in Muslim countries; fourthly, there is a growing momentum towards the formation of a Muslim trading block and lastly there is condition of political mood that currently appears to give definitive push towards greater "Islamization" in the form of a return to the application of Islamic law (Shari'ah) to all facets of life and thoughts (Samir, 2012; Saeed, 2001).

According to the Shariah (Islamic law) all issues concerning Halal or Haram and even all disputes should refer to the Quran and Sunnah (Samir, 2012). The mainstream of any industry should apply ethical behaviour that leads to customer credibility, confidence and trust (Samir, 2012). Today, the wave of global halal industry has increasing growth in many parts of the world (Isfahani et al., 2013; Swidi, 2010). Halal has developed a vital way to create and maintain Muslim identity in a world of global affairs (Sean, 2010; Isfahani et al., 2013). The growth rate of halal market is estimated at 15 percent that has made it as the fastest growing market (Isfahani et. al, 2013). As wealthier Muslim population in Muslim major countries (Western Europe and United States) there is possibility that halal markets and halal products have become a vast business (Samir, 2012). Estimation around the world shows that 70 percent Muslims follow halal standards (Isfahani et al., 2013). Having 60% of the population being Muslims, Malaysia has been responsible in developing standard for the Halal industry and establishing the requisite to ensure that the standard meets the international best practices and envision championing Halal economy.

Author α : *PhD Candidate, Institute of Business Excellence, Arshad Ayub Graduate Business School, Faculty of Business Management, Universiti Teknologi MARA. e-mail: azreenjihan@gmail.com*

Author σ : *Associate Professor, Institute of Business Excellence, Arshad Ayub Graduate Business School, Faculty of Business Management, Universiti Teknologi MARA.*

Halal cosmetics and toiletries industry is one of the great potential industries to drive the Halal economy (Swidi, 2010; Mahathir, 2010). The industry has been forecast to emerge as the next important sector after halal food and Islamic finance (Mahathir, 2010). Cosmetics and toiletries in Malaysia seen slightly growth in 2008 (Swidi, 2010). In earlier times, Malaysian consumers tend to purchase only the basic product (bath gel and shampoo) but today Malaysian consumers are spending on personal care products at the rate of more than 40% during the last few years, going from RM2.3 billion in 2000 to RM2.9 billion in 2010 (Swidi, 2010). One of the crucial reasons behind this is because Malaysian women place great importance on personal grooming as their lifestyle has been much affected by the movement of people to big cities (Swidi, 2010). There is a set of rules for all aspects of life in Islam in order to meet the spiritual needs of Muslim community and it has gained unique position in the Islamic markets (Saeed, 2013). For Muslims, those who are growing more spiritually, their actions are integrated as to either pleasing or displeasing to Allah. Thus, they become more concern about what, when, where, how, from who, and how much to consume (Baker, 2010).

II. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

In Islam, moral and transcended elements should be strongly emphasized within the production and decision-making process, and they are guided by the principles of business ethics. It should be pointed out that certain commercial practices and goods are forbidden by Islam, thus indicating that there is no laissez-faire in Islam (Abuznaid, 2006). The Quran states: *O ye people eat of what is on earth, lawful and good and do not follow the footsteps of the evil one, for he is to you an avowed enemy* (Quran, 2:168). Islamic ethics imply that accurate product information should be provided not only when goods are sold, but also in marketing literature and in advertising (Wilson, 2006). The products are appropriate for their intended and promoted use. The development of a product should be visualized differently as compared to western thinking. Packaging must comply with Islamic Shariah whereby the Halal logo may relieve the customer to purchase the product with confidence. Halal certified gives Muslims certainties with the products that they use do not contain any ingredients which would conflict with their beliefs (Mandi, 2011). In Quran Surah Al-Ma'idah 5:90 has touched on the ingredient or content of the product. Muslims must emphasize the usage of Halal cosmetics from alcohol and avoid strictly using all kinds of alcoholic content. Muslim identity approach should be executed rather than decision based on the profit maximization (Samir, 2012).

a) Spiritual from Islamic Perspective

Most business organizations today are facing daunting behavioral repercussions from employees' attitudes (Naail, 2012; Karakas, 2010; Siti Akmar et al., 2012). More employers today are encouraging spirituality in the workplace as a way to enhance employee's morale, commitment and productivity which will then lead to benefits in the areas of creativity, honesty, personal fulfillment, and commitment, and will ultimately lead to increased organizational performance (Krishna kumar and Neck, 2002). Islamic spirituality is capable of producing a complete Muslim who would worship Allah and also be valuable member to his society through kindness (Naail, 2012; Hawa, 2004). In recent years, there is insufficient research that gears towards Islamic spirituality and its contribution to the modern development. Most research on spirituality has been conducted from the Judeo-Christian and Hinduism faith and lacking in research which is particularly focused on some relevant aspects of spirituality in the Quran and the Prophetic Tradition, which represent the viewpoints of the major religion of the world, that is, Islam (Naail et. al, 2012). *Verily, God does not change the condition of a people until they change themselves* (Surah Ar-Rad Quran 13:11). Islamic Spirituality has led to the Islamic Golden Age, and it is Islamic Spirituality that will enable the Ummah to rise out of the current abyss it has fallen into and usher in a Second Islamic Golden Age, an age of peace, prosperity and divine purpose during which the honor, integrity, nobility and beauty of Islam will be restored. This could lead to attaining high ethical and moral values of individual that might control many undesirable behaviours such as greed, corruption, disobedience of individual that are negatively affecting in their daily lives (Naail, 2012; Hawa, 2004; Al- Gazali, 2004).

According to Ibrahim (2012), Islam recognizes that human being consists of two parts, there are physical and spirit "nafs" (in Arabic language). Spirituality is rooted in faith (Iman) demonstrated by the Islamic rituals of prayer, fasting, pilgrimage to Mecca and charity (Al-Gazali, 2004). These rituals help the Muslims to get closer to the Creator (Nasr, 1987). Otherwise Muslims become just empty rituals with no value. All the rituals Allah has instructed the believers to carry out such as fasting and prayer are only for the benefits, so they could reach to the highest state of spiritual and physical fitness (Ibrahim, 1997). Spirituality of the individual could not be maintained unless all rituals (fasting, pilgrimage to Mecca and charity) are observed regularly (Hawa, 2004).

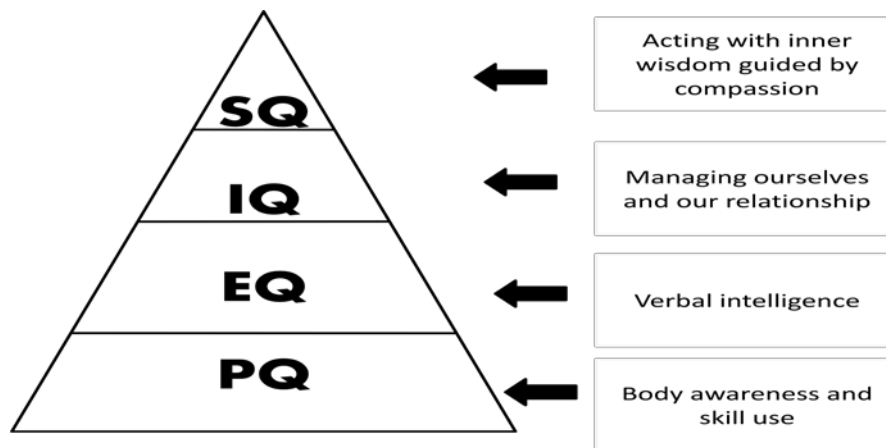
Islam believes that Allah has imposed the rituals on Muslims to provide them daily, weekly and yearly enhancement for their spirit, which can strengthen and renew their beliefs and cleanse their hearts from stains of sins and impurity (Naail, 2012). Research suggests

fostering spirituality and allowing free expression of spirituality at work as this enables employees to feel complete and authentic at work (Karakas, 2010) which may lead to a high degree of personal fulfillment and effect in increasing organizational performance (Turner, 1999). Bento (1994) reviews research by proposing that spiritually empowers employees as to be found to be more honest, courageous, and compassionate individuals and they can represent these characteristics on their job.

b) SQ from western perspective

Scientific explanation of spiritual quotient (SQ) as the element of spirituality came during the late 1990s,

when neurological research has suggested that the brain has a whole third kind of intelligence (Putri, 2011). This is the intelligence with which we have access to deep meaning, fundamental values, and a sense of abiding purpose in our lives, and the role that this meaning, values, and purpose play in our lives. Spiritual intelligence underlies the things people believe in, and the role their beliefs and values play in the actions that they take and the way they shape their lives (Zohar and Marshall, 2004). Moreover, spiritual quotient is believed to contribute to the level of motivation as spiritual quotient lays an issue about self-awareness such as: Why was I born? What is the meaning of my life?



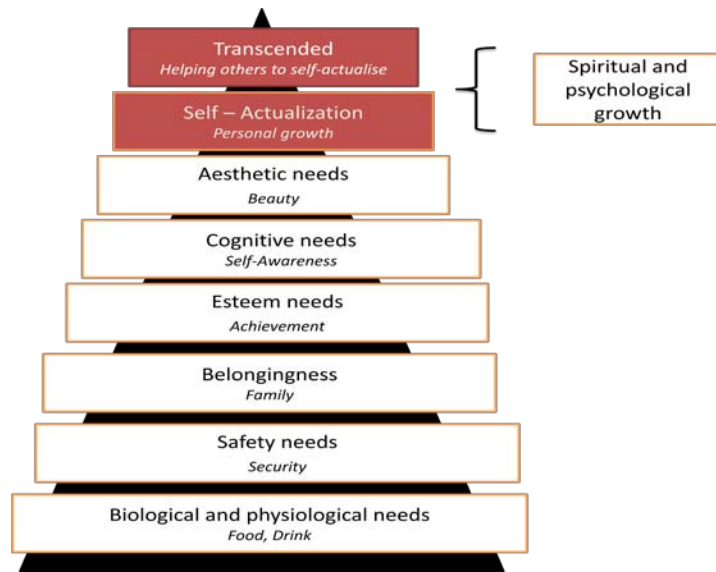
Source: SQ Institute and Firdha Kusuma Putri (2011)

Figure 1 : The Hierarchy of Human Intelligences

At the beginning of the 20th Century, the psychology and cognitive sciences have shown us the way to measure the intellectual intelligence. In 1990s there has been a popularized research into emotional intelligence. In this century, the third intelligence had been found which is called SQ. It is a fundamental intelligence which controls the whole brain, left and right (Zohar and Marshall, 2004). The concept on spirituality and intelligence (spiritual intelligence) has been combined into the constructs and has created a new construct (Amran, 2007). Intelligence means the mental abilities that enable the adaptation, shaping and selection of the certain environment (Sternberg, 1996; Akainboye, 2002). Zohar and Marshall (2000) define SQ as a sense of connection to a broader and greater whole, an intelligence of the individuals to solve problems intelligently in their actions and lives which place them to live in meaningful environment than the others. Previous study has proven that SQ is related to the educators' behaviour (Dincer, 2007). Those educators who have a high spiritual intelligence will not face problems in facing all range of students' age. The level of spirit that can be increased is through organizing religious seminar/forum so as to encourage them to listen to religious message and interacting with various

religions (Rotimi, 2010). Nobody is perfect but the level of individual's SQ will make them different from others (Rotimi, 2010). Throughout the world, everybody has been educated with regards to the spiritual belief that may effect on how the individual that distinguishes oneself with others (Carrie, 2011). By using their thinking skills in making a decision especially in buying process (Rotimi, 2010); SI approach helps customer to develop meaningful and spirit internally to influence their attitude to purchase Halal cosmetic product (Rotimi, 2010).





Hierarchy of needs (1990's eight-stage model based on Maslow)

Sources: <http://www.bkone.co.in/Maslows HierarchyofNeeds.asp>

Figure 2 : Maslow Hierarchy of Needs

In 1954, Abraham Maslow presents a hierarchy of needs model which can be divided into basic (or deficiency) needs (physiological, safety, love, and esteem) and growth needs (cognitive, aesthetics and self-actualization). The individual must satisfy lower level basic needs before moving to the next stage to meet higher level growth needs. Once these needs have been rationally satisfied, they able to reach the highest level called self-actualization. Everybody is capable and has the desire to move up the hierarchy towards a level of self-actualization. Human motivation is based on people seeking fulfillment and change through personal growth (Poston, 2009). Poston describes self-actualized people as those who are fulfilled and doing all they are capable of. The growth of self-actualization (Poston, 2009) refers to the need for personal growth that is present throughout a person's life. At this stage, the person tends to have higher spirituality in themselves and comes to find a meaning to life that is important to him. Only one in a hundred people become fully self-actualized because the society rewards motivation mostly based on esteem, love and other social needs (Chika and Chidiebele, 2012). Although people achieve self-actualization in their own unique way, they tend to share certain characteristics. It does not associate self-actualization with perfection, but it merely involves achieving one's potential (Chika et al., 2012).

c) Spiritual Congruence (SC)

Recently Recently numerous studies on spirituality and self-image congruence are in much discussion (Siti Akmar et al., 2012; Yusof, 2011). The phenomenon of SQ dimension received great attention

especially in the organization and workplace development (karakas, 2010). This has been due to the rise of moral consciousness that has effects on business and organizational sustainability (Siti Akmar et al., 2012). Spiritual represents the search for meaning; purpose and interconnectedness (Siti Akmar et al., 2012, Soleiman, Aida, Samsila, Sharifah, 2012; Karakas, 2010; Amran, 2009) within individual daily live. Self-image congruence studies or self-congruity has indicated that image congruence affects consumer behavior both directly and indirectly through functional aspects of product (Sirgy, et. al, 2000).

However, little attention has been paid to applying self-congruity theory based on attitude of individual in purchasing and making decision. For the current study, SQ and self-congruity have been used interchangeably in marketing literature to indicate the congruence between both variables. SC is to identify the degree of match between how consumers actually see themselves in relation to cosmetic product image (Yusof, 2011) and it is based on the assumption that consumers select those products that they perceive of themselves or similar to their own self-image (Jamal and Goode, 2001). The greater the match between the Halal cosmetics with the consumer's self-image, the more likely the consumers attitude will meet their need for continuous or intention to purchase the Halal cosmetic.

III. RESEARCH MODEL AND HYPOTHESES

Below presents the research model used, the study has used the multi-group analysis groups which have been further defined by narrowing them into two

focus groups according to specific profile of the respondents (user and non-user of Halal cosmetic

product). Users are those who consume Halal cosmetic product while non-user is vice versa.

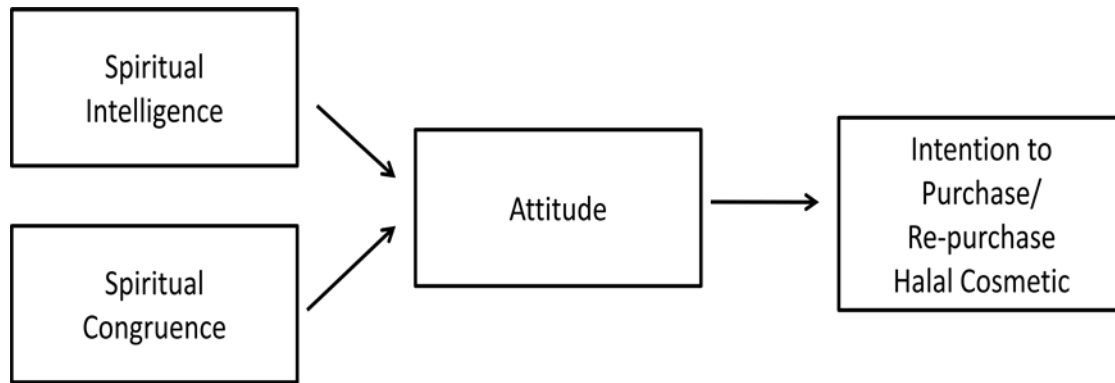


Figure 2 : A Schematic Diagram of Conceptual Framework

Based on the review of existing literature, research objectives and the model following the hypotheses have been postulated.

Hypothesis 1: SQ has a significant positive effect on attitude

Hypothesis 2: Spiritual Congruence has a significant positive effect on attitude

Hypothesis 3: Attitude has a significant positive effect on intention to purchase Halal Cosmetic

Hypothesis 4: Attitude has a significant positive effect on re-purchase Halal Cosmetic

IV. METHODOLOGY

a) Sample and Instrument

The data was collected using a self-administered structured questionnaire. The questionnaire was distributed based on the quota sampling of the shopping population in four major cities in the Klang Valley. These cities generally have higher number of shopping malls where most of the shopping activities take place. Besides, drop off and collect technique has been used and questionnaires were distributed in the office. The items of these constructs were phrased in the form of statements in eliciting a participant's views on the present research subject matter. In all these measures, a Likert-type scale of 1-7 was employed. A score of 1 indicates "strongly disagree" with the statement, whereas a score of 7 indicates "strongly agree" with the statement. As noted earlier, the questionnaire has been designed based on a review of the literature relating to the theory of Planned Behaviour (TPB).

V. DISCUSSIONS AND FUTURE RESEARCH DIRECTIONS

This research may create understanding and investigates the effects on the level of SQ and SC of individual towards the Halal cosmetic product that is giving them peace while consuming the product. The consumer should not only purchase the product which can not only satisfy their needs and preferences, but also they should understand essentials on the grounding about Halal products cosmetic that are truly

halal (Azreen jihan, R.Musa, 2013). However, this study will distinctly explain on how the constructs of SQ and SC which may influence the attitude of the individual to continuous or having an intention to purchase Halal cosmetic. This study may not only focus on application towards Islam, but also to other religion in order to guide them in formulating operative marketing strategies and automatically create a competitive advantage in the market place in good manner. Since this study only investigates the Muslim female attitude towards Halal cosmetics in general; in future research, it can be broken down on the product of different categories and gender to make a more precise picture of the issue. The context of this research will give a big impact and good platform to many other studies in the same area, especially those that are focusing on and interested in learning and understanding the consumer purchase behavior of Halal cosmetic product among the Muslim female in Malaysia.

VI. ACKNOWLEDGEMENT

The authors would like to thank the Ministry of Higher Education of Malaysia (MOHE) for providing the grant through the Fundamental Research Grant Scheme (FRGS), Universiti Teknologi MARA and Kementerian Pertanian Dan Asas Tani (MOA) for the support and facilitating this research.

REFERENCES RÉFÉRENCES REFERENCIAS

1. Abuznaid, S. (2009). Business Ethics in Islam: The Glaring Gap in Practice. International Journal of

1. Islamic and Middle Eastern Finance and Management. 2(4) 278-288.
2. Al-Ghazali, M. (2004). Muslim behavior. Damascus, Dar Alkalam.
3. Amram, Y. (2007). The seven dimensions of spiritual intelligence: An ecumenical, grounded theory. Paper presented at the 115th Annual Conference of the American Psychological Association, San Francisco, CA.
4. Baker, W.E. and Wilkie, W.L. (1992). Factors affecting information search for consumer durables. Marketing Science Institute. 92-115.
5. Bento, R. (1994). When the show must go on. Journal of Managerial Psychology, 9(6), 35-44.
6. Chika, J. I., Chidiebele, I. I. (2012). Perception of Maslow's hierarchy of needs theory by Nigerian university workers a challenge to university administrators. Interdisciplinary Journal of Contemporary Research in Business. Vol. 4(1).
7. Firdha, K. P. (2011). SQ institute. <http://sqi.co/>.
8. Hawa, S. (2004). Tarbeitena Alruhiya. Cairo: Dar-alsalam.
9. Harlow, H. F. (1983). Fundamentals for Preparing Psychology Journal Articles. Journal of Comparative and Physiological Psychology, 55, 893-896.
10. Isfahani, A. N., Pourezzat, A. A., Saeed., Shahnazari. (2013). To investigate influential factors on Halal Brand in the Global Markets. Journal of Basic and Applied Scientific Research, 3(1)958-963.
11. Ibrahim A. K. (2010) Religious Contrasts in Consumer Decision Behavior Patterns: their dimensions and marketing implications. European Journal of Marketing. 28 (5): 27-33.
12. Jamaliah, M. Y., Musa, R., Abdul Rahman, S. (2011). Functional Store Image and Corporate Social Responsibility Image: A Congruity Analysis on Store Loyalty. World Academy of Science, Engineering and Technology. Vol. 77.
13. Jamal, A., Goode, M.M.H. (2001). Consumers and brands: a study of the impact of self-image congruence on brand preference and satisfaction. Marketing Intelligence & Planning, 19(7) 482-49.
14. Jimoh M. O. (2007). Spiritual Intelligence, Emotional Intelligence and Intelligent Quotient as Predictors of Adjustment to Teaching Profession among the Voluntary Teaching Corps Scheme Employees in Ogun State. M.Ed Dissertation, Unpublished. Ibadan: University of Ibadan.
15. Joseph, B., Vyas, S.J. (1984). Concurrent Validity of a Measure of Innovative Cognitive Style. Journal of Academy of Marketing Sciences. 12(2) 159-75.
16. Junaidah, H. (2009). Islamic Revival in Human Resource Management Practices Among Selected Islamic Organizations In Malaysia. International Journal of Islamic and Middle Eastern Finance and Management, (2)3, 251-267.
17. Karakas, F. (2010). Spirituality and Performance in Organisations: A Literature Review. Journal of Business Ethics 94: 89-106 DOI10.1007/s10551-009-0251-5.
18. Krishnakumar, S., Neck, C. (2002). The What, Why and How of Spirituality in the Workplace. Journal of Managerial Psychology, 17 (3), 153-164.
19. Mahathir M. (2010). Halal cosmetics to spur global halal industry. SME New, 25-26.
20. Naail, M. Kamil., Ali, H. A., Sulaiman, M. (2012). The components of spirituality in the business organizational context: the case of Malaysia. Asian Journal of Business and Management Sciences, vol. 1 No.2 (166-180).
21. Nasr, S. H. (1987). Islamic Spirituality, Islamic Revival in Human Resource Management Practices among Selected Islamic Organizations In Malaysia. International Journal of Islamic and Middle Eastern Finance and Management. Vol. Xx (x). Xxx-xxx.
22. Poston, B. (2009). An Exercise in Personal Exploration: Maslow's Hierarchy of Needs. Association of Surgical Technologists Saeed, M. Ahmad, Z., Mukhtar, S. (2001). International marketing ethics from an Islamic perspective: a value-maximization approach. Journal of Business Ethics. Vol. 32(2).127-142.
23. Sajeev, V., Shirley, W. (2003). Consumer involvement in relationship marketing of services. Journal of Service Research. Vol 6 (1) 83-91.
24. Samir, A. (2012). Islamic Marketing: Addressing the Muslim Market, Vol. 26(6).
25. Sirgy, M. J. (1986). Self-concept in consumer behavior: A critical review. Journal of Consumer Research. Vol. 9(3).
26. Siti Akmar A. S., Abu D. S., Kamaruzaman, J., Ismi, A. I. (2012). Relationship between Spirituality and Academic Leader Effectiveness. Journal of Educational and Social Research. Vol. 2 (5) 2240-0524.
27. Swidi, A., Cheng, W., Hassan, M. G., Asma, A. (2010). The Mainstream Cosmetics Industry in Malaysia and The Emergence, Growth, and Prospects of Halal Cosmetics.
28. Soleiman, Y. J., Aida, S.M.Y., Samsila, R., Sharifah, M.N. (2012). Exploring the Relationship Between Teachers' Spiritual Intelligence And Classroom Discipline Strategies.
29. Tayeb, M. (1997). Islamic Revival in Asia and Human Resource Management Employee Relation, 19 (4), 352-64.
30. Tracey S. D., Maria M. R. (2011). Matching Consumers' Country and Product Image Perceptions: An Australian Perspective. Journal of Consumer Marketing. Vol. 2 (3) 200-210.
31. Turner, J. (1999). Spirituality in the Workplace. CAMagazine, Vol. 132 No. 10, pp. 41-2.

32. Wilson, R. (2006). Islam and Business. Thunderbird International Business Review. 48 (1) 109-115.
33. Zohar, D., and Marshall, I. (2004). Spiritual capital: Wealth we can live by. SF: Berrett-Koehler.



This page is intentionally left blank