

Inputting Ethical Decision Making Framework From a Commentary of Soorah Al-Hujuraat

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Abstract: An absence of ethical decision-making by businesses can be understood as a problem of social judgment, which leads to an increase of misconduct at all levels. In this paper, the researchers investigated the ethical and leadership guidelines from the Soorah Al-Hujuraat and then tried to explore ethical business decision making process of management from a commentary of Soorah Al Hujuraat. A sample of six respondents was selected, two respondents were from university academicians of Qur'an and Sunnah Department and four respondents were from the different leading business organizations. From the respondents' view this can be highlighted that factors such as patience, controlling anger, equal opportunity and fairness, procedure for visits to another organization, conflict and dispute management, prohibition on the belittle, scoff, arrogance and backbiting practices, and Allah's consciousness can help managers and individuals of the organization to be more productive and harmonious in their interpersonal relationship. There were almost unanimous response among the respondents that the patience, anger management and the Prophet's teaching about business as the major contributors of the decision making process. As a way forward to improve on the ethical business decision making process, respondents suggested and felt the need of the training and knowledge sharing on the Prophet's teaching of business in the organization.

Keywords: Ethics, soorah al-Hujuraat, decision making, Al Quran, Muslim, organization.

1. Introduction

Muslims are facing every day the ethical issues in the business organization and merely understands the nature of these issues [28]. He mentioned that the issues are bribery, stealing, fraud, lying, deceit, nepotism, discrimination, conflict of interest, environmental pollution or abuse public funds which are faced by employees and management. A considerable research found that to cultivate the culture of ethical behavior in an organization, the top management commitment is one of the most important factors. The day by day business ethics is gradually considered as a more important competence and responsible area of the managers and the managers have not brought ethics into their organization, it leads to an increase of misconduct at all levels. They also noted that this seems to get worse in a context of the weak economy. As a consequence, ethical

decision-making by businesses can be understood as a problem of social judgment. It has been found that the studies of work ethic have flourished only in the West, however, the limited number of investigations have done in developing nations. Thus, there is a substantial need to examine the work ethic in a non-Western setting [25].

As a Muslim, it is not sufficient only to follow the five fundamental pillars of Islam but also need to maintain ethics under the Islamic code of conduct. As a result of the business practice, Muslims need to follow the Shariah law which helps to identify the halal as permissible and haram as not permissible in Islam and that decision is also on the basis of their faith and Iman. The Al Qur'an has had an intense effect on the mankind, both believers as well as non-believers, where Allah (Swf.) sketches all principles of moral and social values. The Al Qur'an is the declaration of complete code of manner and necessary to follow by every Muslim. Besides comparison with other religions, the most natural, comprehensive, rational and compact religion is Islam which encompasses all aspects of life in its complete sense. As religion, only Islam guided a complete infrastructural framework for the effective as well as efficient managerial practices. Not only addressed the all major and minor issues about business decision making but also gives the further brief courses of actions for the entrepreneurs and managers. As a matter of fact, Al Qur'an mentions the entire positive values or moral concepts such as khayr (goodness), ma'ruf (known, approved), birr (righteousness), 'adl (equilibrium and justice), qist (equity), haqq (truth and right), and Taqwa (piety) [24].

The focus of this study is to relate the ethical principles in context Soorah Al Hujuraat with business decision making by the organizational managers. In this paper, the researchers attempt to identify the literature on ethical business decision making factors. Then, the researchers investigated the ethical and leadership guidelines from soorah al-Hujuraat and then tried to explore ethical business decision making process by the management from the commentary of soorah al Hujuraat. In addition, it aims at shedding light on general ethical guidelines and practices for Muslims and non Muslim managers in an Islamic context.

2. Research Objectives

The broad objective of the study is to recognize the

Islamic ethical business decision making which will be outlined by the Al Qur'an and Al Hadith. More specifically the objectives of this research are:

- i) To explore the ethical decision making through the business and Islamic literatures.
- ii) To explore the possible Islamic business decision making factors from soorah al-Hujuraat
- iii) To explore whether the business organization can implement the Soorah Al-Hujuraat lessons in their business decision making.

3. Literature Review

3.1 Business ethics and Islamic ethics

According to Schemerhorn [14] the meaning of ethics is the code of moral values which determine the standards of right or wrong and good or bad behavior. Velasquez [19] explained business ethics are the focused area of knowledge about the moral values of right as well as wrong. The business ethics is always concerned the justice and truth and it has the different dimensions, which are society's expectation, corporate behavior, fair competition, public relation, advertising in the domestic as well as in the global market. In the working environment, business ethical decision making process govern the standard of moral values and conduct. Starter [6] believed that for better decision making environment, the organization practically requires ethics, integrity, values and fairness.

There are two major dimensions in Islamic ethics; Firstly, always ethics should be considered towards Allah (Swt.) and then, ethics towards the other. Therefore, as Muslim businessmen have to ethically deal with the others and should maintain a good relationship as well as a good treatment. Al Qur'an and Hadith prescribed the moral principles code for the business ethics in Islam. Thus, Al Qur'an (53:38-39) mentioned that employees and managements are solely responsible for their any action and for any shortcoming and they should not blame the organization.

3.2 Factor influencing the ethical decision making process

3.2.1 Ethical issue intensity

Maxwell [11] identified that in an organizational setting the basic problem with the issue of ethics is that it never consider a social or a business or a political rather than consider as a personal issue. Miao-Ling [5] referred that the ethical decision making of an individual can make a free decision on the basis of all stakeholders' interest at the time of facing ethical dilemmas. Johnson & Phillips [15] found that the decision responsibilities go at the end to an individual consideration. Sometime individuals do not focus on the intention of the act rather they interested in the end result. Thus, most of the time the people do not understand the situation or they have a lack of time to reflect on the decision making [20].

An effective leader is consistent with the moral and ethical values at the time he is fulfilling his leadership role [21]. Richardson [12] mentioned that leaders formulate their

ethics from religious influence, family influence, peer influence, experience and also from the individual value system. Additionally, at the time of stress, one individual believes unsafe [3] and that moment a person sometimes cannot think correctly. Thus, the greatness of leadership or followership is to beware about the consequences of the decision [15] where ethical leadership requires the integrity as well as the accountability in a decision making process [19].

3.2.2 Individual factors

According to Plante [33] there are five ethical principles an individual should use at the time of decision making process, which are: (a) Integrity, which consider as high standard of fairness, honesty and justice. (b) A competence, which considers as necessary skill and knowledge require for a particular job or task (c) Responsibility, where an individual need to be accountable, which is following through promises, commitment and obligation (d) Respect, an individual should treat other with esteem, consideration and attention. (e) Concern, where an individual need to show interest and pay attention in the other's need.

Bowie & Wehane [24] mentioned that all individual in the organization needs to be treated with dignity and respect because they are rational, free and moral being who are capable to handle their responsibilities; therefore, the result of organizational performance will be positive. According to Stanley [34] suggested ten ethical issues for the employees when dealing with the ethical issues: (1) Maintain confidentiality; (2) Exercise disciplinary action constantly; (3) Hire, promote and train on merit, not closeness; (4) Never employ non-performance factors in appraisals; (5) Sexual or racial bias should not be tolerated; (6) Only share depressing employee information with direct superiors; (7) Inform employee when using credit checks or law enforcement checks; (8) Aged and long-term employees should never be ridiculed or harassed (9) Need to be aware of federal and state laws which address own family sickness and time off; (10) Base positive work assignments for the purpose of evaluating of employee job performance.

3.2.3 Organizational factors

The organizational business ethics are reflected in the culture of the organization and which is significantly identified by its mission and vision statements. According to Donaldson [32] for shaping ethical culture in an organization there are three principles need to follow which are: (a) For establishing the moral standard everyone should respect the core human values (b) Everyone should respect the local tradition and (c) At the time of decision making, on the basis of belief everyone should consider what is right and what is wrong. In a corporate environment, the utilitarianism applied which concerned mainly about the positive benefit distribution process across the highest potential number of individuals in the organization [28].

3.2.4 Opportunity

Deontological ethics describe the ethical base about a series of guidelines and rules developed for guiding and influencing the individual behavior in the organization. Through the codified system of rules governing behavior, business decision action has been evaluated. Moreover, an internal compliance is used to guide the decision making process [9].

Further Chih et al. [9] stated that for this system an individual can identify the inherent unethical behavior of his or her decision making in consideration of the business environment. The outcome of such ethical paradigm in ethical business decision making is effective when codification is detailed. Sometime the poor ethical decision has been made due to the personal character flaw of individual decision makers such as sociopathic, envy, personal greed, the will to achieve at any cost, jealousy and fear of failure [35]. According to Nash [18] mentioned that it is important to have a company policy where explain the financial strategy, company character in context of customer service, shareholder-employee responsibility and management quality. Most of the organization mentioned that this company policy just after the ethics policy due to better internal auditing or conflict of interest [31]. Through this mission the employee has a sense of pride and purpose in work [20]. Therefore, these rules and regulations must be trained and explain in an easy way that the each and every individual can understand their responsibilities.

3.3 Ethical and leadership guidelines from soorah al Hujuraat

According to soorah al Hujuraat, Allah (SwT.) prohibited the Muslims on making a decision in advance of Allah (SwT.) and His Prophet and He ordered the Muslims to respect the Prophet. In Al Quran, Allah (SwT.) mentioned that **"O you who believe! Make not (a decision) in advance before Allah (SwT.) and His Messenger, and have Taqwa of Allah (SwT.). Verily, Allah (SwT.) is Hearing, Knowing. O you who believe! Raise not your voices above the voice of the Prophet, nor speak aloud to him in talk as you speak aloud to one another, lest your deeds should be thwarted while you perceive not. Verily, those who lower their voices in the presence of Allah (SwT.)'s Messenger, they are the ones whose hearts Allah (SwT.) has tested for Taqwa. For them is forgiveness and a great reward". (Hujuraat: 1-3)**

So, as a servant of Allah (SwT.) we have to maintain a good manner such as respect, honor and esteem with our Prophet. According to Ali bin Abi Talhah, a companion of the Prophet reported that **"Do not say anything that contradicts the Qur'an and Sunnah"**[10]. Allah (SwT.) prohibited speaking with a loud voice to the Prophet which may offend him. Instead, they should speak to him in terms of honor, respect, and calmness. Through a complete follower of the Al Qur'an and Sunnah one can achieve the Taqwa or Allah (SwT.) consciousness and this is the basic motivational factor for superior conduct in Islam. Thus, in a modern business practice if an organization leader follows the Al Qur'an and Sunnah then the subordinate should respect and should not raise their voice in anger or during the arguments with the leader [1].

In Islam, visit another place has a certain etiquette need to follow in avoiding the inconveniencing the hosts. The rules of Islam have knocked not more than three times and if no response then the visitor should leave the place. This way a Muslim posses the patience, which is the greatest quality identified with Islam [1]. Al Qur'an mentioned that **"Verily, those who call you from behind the dwellings, most of**

them have no sense. And if they had patience till you could come out to them, it would have been better for them. And Allah (SwT.) is Forgiving, Most Merciful (Hujuraat:4-5). As the Prophet's successor (Khalifah), Muslims may apply as this visiting procedure. Moreover, Muslims may consider patience as an important guideline for their interpersonal and organizational interaction.

Allah (SwT.) ordered to examine the trustworthiness and reliability of any news before Muslim takes any decision [10]. He mentioned in Al Qur'an **"O YOU who have attained to faith! If any iniquitous person comes to you with a [slandorous] tale, use your discernment, lest you hurt people unwittingly and afterwards be filled with remorse for what you have done" (Hujuraat 49:6).** In an ethical decision making process the information conveyed by the unrighteous source need to be investigated before any action and this way decision may be taken in order to avoid false accusation. Thus, the managers should investigate the news before taking any business decision.

The Prophet is more conversant about what is good and beneficial for the Muslims. Regarding the Muslims wellbeing His opinions are more comprehensive than our own judgment [10]. In this regards, Allah (SwT.) mentioned in Al Qur'an that **"And know that among you there is the Messenger of Allah (SwT.). If he were to obey you in many of your affairs, you would be in difficulty. But Allah (SwT.) has endeared Eaman (Faith) to you, beautified it in your hearts, and made Kufr (disbelief), sin and disobedience hateful to you. Those are the rightly guided (Hujuraat: 7).** The Prophet knew what was the best for his followers and he bought the complete message of Islam, thus innovations in religion are to be cautiously avoided since they implied that others know better than the Prophet [1].

Allah (SwT.) ordered for making peace between the disputed Muslim group. He mentioned in Al Qur'an that **"And if two parties among the believers fall to fighting, then make peace between them both. But if one of them outrages against the other, then fight you (all) against the one that which outrages till it complies with the command of Allah (SwT.). Then if it complies, then make reconciliation between them justly, and be equitable. Verily, Allah (SwT.) loves those who are the equitable. The believers are but a brotherhood. So make reconciliation between your brothers, and have Taqwa of Allah (SwT.) that you may receive mercy" (Hujuraat: 9-10).** Allah (SwT.) orders making tranquility between Muslims that clash each other, means, until the rebellious group refers to the orders of Allah (SwT.) and His Messenger for decision and they pay attention to and act upon the truth. According to Anas a companion of the Prophet stated that **"the Messenger of Allah (SwT.) said, Help your brother, whether he is an oppressor or he is oppressed. I asked, O Allah (SwT.)'s Messenger! It is right that I help him if he is oppressed, but how should I help him if he is an oppressor, He said, By preventing him from oppressing others; this is how you help him in this case"**. Thus, the Muslim should be fair whenever they judge regarding the dispute or conflict occurred between them. The Prophet said that **"The Muslim is the brother of the Muslim, he is not unjust to him nor**

does he forsake him". And also he mentioned that "Allah (SwT.) helps the servant as long as the servant helps his brother. If the Muslim invokes Allah (SwT.) for the benefit of his absent brother, the angel says afterwards, "Amin, and for you the same"[10]. The rightly guided are those favored by Allah (SwT.) with an attraction to faith and hatred for disobedience to Allah (SwT.), both of which must be present as they complement each other. At the moment of any conflict or dispute the Muslim should ask for peace [1]. In consequence, as a business leader we should use the controlling authority and help the groups and individuals to solve their dispute.

Allah (SwT.) forbids Muslim about scoffing, humiliating and belittling with each other. Allah (SwT.) ordered in Al Qur'an that "O you who believe! Let not a group scoff at another group, it may be that the latter is better than the former. Nor let (some) women scoff at other women, it may be that the latter is better than the former. Nor defame yourselves, nor insult one another by nicknames. Evil is the name of wickedness after faith. And whosoever does not repent, then such are indeed wrongdoers"(Hujuraat: 11). The Prophet said that "Arrogance is refusing the truth and belittling people". Moreover Allah (SwT.) said that "among men who is a slanderer, and a backbiter, is cursed and condemned". Allah (SwT.) said in another Ayah, "Nor defame yourselves"[8] means, none of you should defame each other, while, "nor insult one another by nicknames"[8] means, people dislikes if you call them by their nickname [10]. As a matter of fact, in the business and social environment we should not belittle, scoff, backbite and showing arrogance with each other. This sort of attitude may affect the interpersonal and group interaction in the organization.

Allah (SwT.) prohibited Muslims from doing suspicion and backbiting with each other. He mentions in Al Qur'an that "O you who believe! Avoid much suspicion; indeed some suspicion is a sin. And spy not, neither backbite one another. Would one of you like to eat the flesh of his dead brother? You would hate it . And have Taqwa of Allah (SwT.). Verily, Allah (SwT.) is the One Who forgives and accepts repentance, Most Merciful" (Hujuraat:12). A Muslim should not have doubts and suspicions about the behavior of one's family, relatives and other people in general. Suspicion is the worst of artificial story and we should not be jealous of one another; do not backbite one another [10]. Believers are one brotherhood and should treat each other accordingly. Hence, we should avoid to do suspicion, over-hearing and backbiting each other in the social as well as the business environment.

The universal brotherhood of men is based on their common origin in Adam and Hawa, thus, the division of man into races, nations and tribes in no way implies superiority or inferiority but merely a divinely ordained variety wherein man may take pleasure in the mutual knowledge of one another [1]. Allah (SwT.) mentioned in Al Qur'an that "O mankind! We have created you from a male and a female, and made you into nations and tribes that you may know one another. Verily, the most honorable of you with Allah (SwT.) is that (believer) who has At-Taqwa. Verily, Allah

(SwT.) is All-Knowing, All-Aware" (Hujuraat:13). Therefore, Allah (SwT.) alerts that all mankind are all equal in a sense of their humanity. Even in the organizational practice, Muslims should concern about the equality for everyone and do not discriminate with each other in the business environment as well as in all situations.

Allah (SwT.) has given the highest quality of the Muslim is the Taqwa. Allah (SwT.) said "Verily, the most honorable of you with Allah (SwT.) is that (believer) who has At -Taqwa)" [8].

In one Hadith from Al-Bukhari narrated that Abu Hurayrah said, "Some people asked the Prophet , "Who is the most honorable among the people, He replied, The most honorable among them with Allah (SwT.) is the one who has the most Taqwa"[7]. Hence, the main criterion for evaluating the best Muslim is his Allah (SwT.) consciousness. In the organizational practice, if the individual as well as the manager have the Taqwa then the organization will be more productive and harmonious in their interpersonal relationship.

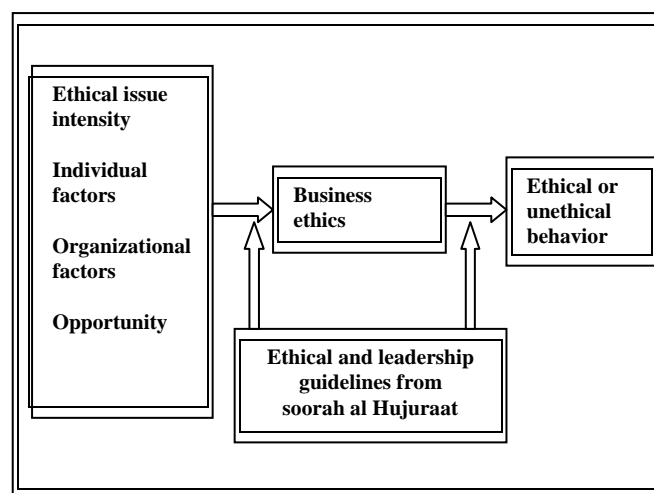


Figure 1: Framework for understanding ethical decision making in business from soorah al Hujuraat.

4. Methodology

This paper used the interviewing technique as an efficient, cost-effective, qualitative approach in identifying the understanding of respondents on the implementation of business decision making practices in their organization. It was decided to use in-depth interviewing as the main method to collect data for the study since an interpretative approach was adopted for the investigation. The type of information that qualitative studies yield was rich in detail. Each unit of data collection for this study therefore had given many hundreds of bites of information.

4.1 Location of research participants

The criteria used for the selection of respondents was the average duration of experience should be minimum six years and above. In justifying the construct of Soorah al Hujuraat, two respondents were from the University academicians and finally for exploring the ethical business decision making respondents were from the business practitioners. In this research, the researchers consulted with two Quran and

Sunnah Islamic academicians at the University level and then interviewed four senior level business practitioners from different functional department of the organization. Purposive sampling were used for the deeper and comprehensive understanding of the responses from the academics and business practitioners. Moreover, for obtaining the name and the addresses, researchers were using the snowballing technique.

Table 1. Profile of the participants

Respondent	Gender	Designation & Organization
Respondent 1	Male	Assistant Professor, Quran and Sunnah Department (Tertiary Higher Education)
Respondent 2	Male	Professor, Quran and Sunnah Department (Tertiary Higher Education)
Respondent 3	Male	Engineer (MNC)
Respondent 4	Male	Head of Treasury, Treasury division (Multinational Bank)
Respondent 5	Male	Medical Director (Hospital)
Respondent 6	Male	Research and DP In-charge (Business consultancy and research company)

4.2 Data collection and analysis

Before taking an interview appointment and a verbal consent were taken from each of the respondents. A sample question was shown to the interviewee before taking their interview and also briefly explained the purpose and objectives of this study. Although a structured set of questions was used but sometimes the for the better clarification the researcher used some related questions also. The maximum time required for each in depth interview was 41 minutes 37 seconds and the minimum time was 20 minutes 6 seconds. Video and audio recorders were used for recording the respondents' answers and after that transcribed and coded on the basis of the main theme and constructs. Interpretation related to the ethical business decision making process in the context of the different guidelines from the soorah al Hujuraat were made. The interview reports were intensively studied to identify common and differences categories of meaning expressed by

the respondents was discussed and resolved. Constant comparative data were also conducted in order to generate themes related to the study of business ethics. As a matter of fact, the interviewees participation in the in depth interview was satisfactory in the context of their willingness to share their knowledge and experiences.

5. Findings and Discussions

This section describes the ethical business decision making practices from the major business and leadership issues from soorah al Hujuraat. From the responses of the in-depth interview, following opinions or themes were obtained and those are explained with quotations.

5.1 Business ethics

Different explanations were provided by the respondents which could exhibit the understanding regarding the business ethics. In elucidating their understanding about the business ethics, respondents have the following to say:

Respondent 1 expressed that "ethics basically defines to the values, morality and about the business ethics that means values, morality, etiquettes relate to such as fairness, justice, not cheating other people and the business which follows certain regulations, moralities and manners". Respondent 2 emphasizes on the moral value is the foundation of business ethics. "The word ethics was not used earlier, moral value was used because ethics refers to the answer to the question "Why?" whereas the morality signifies the answer to the "What?". Respondent 3 felt that "the business ethics that have to do all dealings or whatever business need to do, without harming anyone, without taking other peoples' rights".

The respondent 4 expressed their organizational practice "We have our own code of conduct which regulate our business ethics. So, we are very much governed by the regulations". By the same token, the respondent 5 also mentioned about the rule to maintain in an organization "some caution of the rules some peoples involved in the business is to go by. This rule may be unwritten or it may be written and it recognizes the possible cases of conduct by the person what he does in the business". Respondent 6 emphasized on universal business ethics, which means that is the honesty in the business dealings. "The people follow the universal ethics which means being honest. Not hide things and do not cheat and the intention to do the business is not to get benefit from the business but also think benefit of others who are doing business with us".

From the explanation it is clear that the respondents hold a clear perspective about the business ethics and they do believe and practice through maintain the rules regulations, morality and honesty in the organization.

5.2 Islamic business ethics

Most of the respondents affirmed the Islamic business ethics means that the organizational ethics should be guided by on the basis of Islamic principles. Respondent 1 expressed that "Islamic business ethics means just to add an another adjectives in terms of rules regulations that have in the business principles for business whether that in conformity with Islam, then that is Islamic business ethics. To be fair, to be just and to be honest, these are the universal values

accepted by the all religions including Islam". Similarly, respondent 5 mentioned "Islamic business ethics which is referring to a part that all the rules, all the conducts, and all the activities are guided by the Islamic principles" and respondent 6 focused on believing by the individual "There is no much difference but only the little bit in the believe part is in the Islamic ethics. This is no more about the believer and the non believer, they are also the believer but the scope of believing is different." Respondent 4 shared their organizational practice "the spirit of the regulation that try for the ethics and again we are governed by the certain regulations and that is based on to the Islamic value, therefore, our ethics is then the Islamic ethics".

Interestingly respondent 2 had identified the main foundation of Islamic business ethics "These principles are available in the Quran. Imam, Islam, Ehsan, Salah, Taqwa, and Kunut, these are the six basic attributes of a human being and these attributes refer actually to the ethical values. One has to equip with all these attributes and one has to observe all these principles of value. So, Islamic business ethics means the application or incorporation of these six principles". Thus, it can be said that the Islamic business ethic should be guided by certain six Islamic principles which is needed to adopt by the Muslim business organization.

5.3 Conventional business ethics and Islamic business ethics

According to the respondents, their comparative judgment between the conventional and the Islamic business ethics is mainly differ with the profit seeking outcome. Respondent 1 mentioned that "In conventional business ethics may be a person focusing on running the business and earning the profit, but in the Islamic business ethics profit is not the main concern; the main concern is to benefit the humanity where earning may sometimes get profit or may not since the intention is good, then the reward will be given by Allah (SwT)". Likewise, respondent 2 expressed that "In conventional business ethics the focus is to earn the profit by the management. Success means material success. It leads to success then it is considered ethically acceptable. The Muslim has to concentrate on the both developments of his business from material angel and development from moral angel".

Respondent 5 found the difference on the basis of Taqwa of Muslim individual, he expressed that "the Islamic business ethics we have our believing Allah (SwT.) and we believe that Allah (SwT.) can see us, hears us which something is not there in the conventional aspect. So our conduct become is more control in that sense".

Respondent 4 added some organizational practice of two different types of ethics, he mentioned that "Under the conventional ethics say for an example if we do something like CSR, then the intention is to get more mileage for our marketing. But under the Islamic business ethics the intension if we there to have the poor or for clean the beach is for the sake to have clean because cleanliness that is something prior to our Islamic value". Therefore, the basic difference found that the Islamic ethics given more priority to serve the mankind and humanity rather than the profit as the first concern.

5.4 Organizational practice of Islamic business ethics

Except respondent 4 unfortunately most of the other respondents believed that organizations are not fully maintaining and practicing the Islamic business ethics. Respondent 2 states that "Businessman used to say that if we follow the Islamic principles our business will surely be a total failure". Respondent 5 affirmed that "I observe, it is not over there". Similarly, the respondent 6 mentioned that "Mostly they do have the business which is do not for the purpose of serving his Allah (SwT.) but the purpose of just surviving. To achieve the self confidence or they want to be richer or how they can do something". Respondent 3 explained one practical experience as " in terms of practicing Islamic business ethics, I think they are some who allow for entertaining clients by bringing to the place like a pub / bar; maybe they do not drink but the client drink".

Responded 5 further suggested some solutions as "They must understand the Islamic principles and tendencies of the Muslims individual to understand the Islamic rituals. Having understood the principles and the reasons behind it and may be the conduct might be changed". It can be summarized that although there is an absence of Islamic ethics, however, by better understanding of Islamic principles and ritual may change the organization's culture and practice.

5.5 Respect organization's managers

After knowing the practice of Islamic business ethics, the question was asked that in what way the organization's manager can be respected and what are the factors do subordinate should consider. Respondent 1 expressed that "the subordinate and the people have to follow their commands as they are just and fair. The manager does not have the right to do the command which is against the morality, which is against the justice, against the Islamic values belief and actions". Similarly, the respondent 6 stated that "if the leader will follow the ethics then he will be respected . Two way the leader sees the respect from the other; firstly: keep his promise and secondly: be honest to each other".

Respondent 4 expressed the reason behind the disrespect the managers in a way that "In today's world especially in the banking, there is lots of damage has been done by the bankers because of either their ignorance of the ethics or their total disregards for the ethics due to the profit reasons". Other respondents mentioned that the leader needs to earn the respect by his traits and behavior. Respondent 2 expressed that "The respect emanates that from inside. If one finds a manager very amiable, amicable, cooperative, kind, generous and just, fair, naturally he will certainly be respected. Respect is something psychological and it is spontaneous". Added to that the Respondent 5 mentioned that "We should follow how the Prophet had been respected, in a same manner we should respect our leaders; if they follow the Prophet's way or his path. Respect something which is not a reminder, that is something which is managers have to earn".

Thus, it can be said that "Honesty is a quality which a Muslim business person should develop and practice in himself "[8].

5.6 Anger and raise the voice

"Islamic business people should not get angry and should not be irritated" [8]. Respondent 1 avow that "There is a Hadith of Prophet (SAW) The real most powerful man is that who

can control his anger and if he forgives then Allah (Swt.) will forgive him on the day of judgment, this kind of motivation is there. When one party raising his voice and then the other party should keep quiet and talk softly ultimately the other hand anger will go down and the voice will drop gradually". Similarly respondent 3 agreed that we should not and should avoid raising the voice because over and over time issues might be resolved, but raising the voice will not be forgotten.

Moreover, respondent 6 added in a way that "The people get feelings from the other people from their voice. That's why the voice is very important, keeps lower your voice when you're angry". Respondent 5 stated the behavior of the Prophet at a moment of anger that "He did not shout but his anger was perceived by his companions and he may raise his voice in emphasis, is not to expand anger in a such but emphasis is that what he wanted to point out". By this same token, respondent 4 mentioned an organization practice in a way that "We are not against the people for raising their voice or anger in the meeting room or in a dealing room but not outside i.e. the corridor or in front of the customers".

Hence, the anger and raising the voice has been discouraged in the organizational environment, however as a leader to emphasis any specific point he may sometimes raise his voice.

5.7 Procedure for visit to another organization

According to the respondent 1 the procedure for a visit to another organization is that "when someone visit to the other organization asks the permission in what time and then may mention the purpose that why he wants to visit with them. He also needs to clarify things more what is the topic he wants to discuss at that time. By this way maybe he gets benefit out of it and they can mentally get prepared for it. And if they give him the permission then only he can visit with them. If they do not want to welcome him, then he should not disturb them. Maximum he can try three times after that. An issue like in the Hadith of the Prophet (SAW) mentioned that if you knock the door and he does not respond to you and Islamic way is that you give him a Salam, when you ring the bell give Salaam. And if he does not respond to you then give Salaam again and again. After third time if he does not respond to you then come back. Added to that the respondent 4 pointed that "More importantly visitor need to be prepared for the meeting, to say, if you want to see the client or you want to see the other bank for that matter you must read the other banks first. You must understand their culture".

Most of the respondents mentioned almost the similar process where they felt that everyone should follow a standard procedure to visit any organization.

5.8 Patience (Sabr)

Respondent 2 expressed that "by being patience one is actually demonstrating his Iman, Islam, Salah, Taqwa, Ehsan and Kunut because the word Ehsan the Al Qur'an has invited remind to be Muhshin means be excellent and Sabr is to show the excellence to do things excellently. Because Sabr is one of the basic condition of these qualities. When you refer to the interpersonal relationship, Ehsan should be kept and should be given the highest priority. Ehsan means excellence". Respondent 1 states that "When you have Sabr then you had persistence and consistence at that time you will achieve the highest thing which you want in your life".

Added to that respondent 3 mentioned that " If we are patience then we able to listen to the arguments, I mean without prejudices first right and in terms of organizational interaction we can make things mostly. Respondent 5 mentioned that "Managers need to explain with patience and he needs to express the idea and needs to communicate to the level of how the subordinate or the something the organization as well". Likewise, respondent 6 stated that "Sometimes between the interaction I cannot finish my sentence which may make misunderstanding between each other. And then the communication will interrupt". It can be summed up that through the patience we may communicate and understand each other and can improve our interpersonal relationship with the organization.

5.9 Verify the information before taking any action

Respondent 1 stated that "A good manager is he who may listen to one person and ask him where is the proof, listen to him the proof that he has, after that he has to investigate from another channel and then finally he has to call the other party who is informed that ask his opinion is that against you. Without getting the sufficient proof he should not believe that. In Al Qur'an Allah (Swt.) said many times that "Bring your proof". Respondent 2 mentioned that "verification could be direct or indirect".

In a banking industry the respondent 4 mentioned that "there is always separate of our duty between the managers are calling the information from the outside and then the manager are doing the verification. So there will be the two different groups of people; not one but the two". Added to that the respondent 5 stated that "It depends that what is the information and it depends who is the one given the information and the information is it a first hand or the second hand information. You remember that there is one Hadith that If there is something become a news then we should check the source of the news before we act". So, it shows that theoretically as well practically verification was used by the organization's managers before taking any organizational decision.

5.10 Benefit from the Prophet's teaching and his higher concerns of business

All the respondents were commonly agreed on the Prophet's teaching and concern of business. Likewise, the respondent affirmed that "Prophet (SAW) always remains true Al-amen, trustworthy and he had never cheated anybody. He never lies to anyone and he behaved fairly with everybody and in his business, the people get benefits. Moreover, the Prophet (SAW) always concern and thinks for his Ummah not for himself. All his actions are to provide the best for his community. The prophet always chooses from Allah (Swt.) easier one for his Ummah, so that they can do it. This shows how serious of the Prophet (SAW) about his Ummah. Thus, the organization's managers should follow the same style then of course the people will love". Respondent 2 added that " the Prophet said that one who dealt dishonesty in business, has nothing to do with me even if he is not a Muslim. So, a manager has to be a good Momen, good Muslim, good Muhseen and should establish good Salah, good Kunut, then naturally and easily followed and he can have a psychological impact automatically".

Respondent 4 mentioned the gap in a way that "We do not have an expert trainee who can train our manager as to how our Prophet, What was the value, what was the ways that the Prophet had, which meet the need of the management organization today. I think the industry training need to be developed properly". Similarly, respondent 6 stated that "there was a lot of character the Prophet was having in the business but we did not identify and we do not know however we need to clarify that what are those things which we can learn and apply in business". Adding to that the respondent 5 mentioned that we should try to emulate the Prophet's teaching and then probably we need to synthesize into our own area of work"

Accordingly the Prophet's teaching has been realized by the managers but there is the knowledge gap between the Islamic teaching from the Prophet's guidelines and the conventional business knowledge. Through the training and knowledge sharing process, this gap can be reduced.

5.11 Innovation in organization without violating the true teaching of Islam

Admittedly, it has been agreed by all the respondents that innovation in the organization is being appreciated in Islam. Respondent 1 stated that "Innovation is the meaning of invention, new technology, new methods, new ideas. Provided that these should not contradict the any of the foundations of Islam, any of the objectives of Shariah and should not contradict with the Al Qur'an and Sunnah". By the same token respondent 5 affirmed that "we might initiate the model of management, we have different challenges. We have talked about the main framework and we have to be created that how we should actually conduct or translate whatever the Prophet's done into what we are doing in our works. So, in that sense the innovation is very necessary. But it has to be some constrained by the Islamic principles". Similarly, the respondent stated that "there are more halal things than the haram things. So, innovation can always be possible unless you try to modify Riba into something".

According the banking practice the respondent 4 mentioned that "we are guided by our Shariah committee. So anything that we do that start from the designing is the innovation all the way. Through procedure must get an approval from our Shariah and then there is yearly Shariah and the review which is done yearly". Thus, in this modern age everyone needs to be innovative, however it should follow under the Islamic principles and guidelines.

5.12 Facilitate conflict/dispute between groups/ individuals

Respondent 1 asserted that "The Al Qur'an mentioned when you find a dispute between two groups, then you reconcile between these two groups. So, the main target should reconcile it; not raising the fire and put it down. Use all the techniques following the Quranic and the Prophetic guideline and try to make Ishala between them. As long as they are the believers and this Ishala is good for the both parties. When you reconcile them, you made them together at this time which is good for the both parties".

Consultation is one of the characteristics of a Muslim manager. Allah (Swt.) stresses the importance of consultation in the Qur'an [8]. Likewise the respondent 5 expressed that "we have to remember that the people who like us to listen whatever they want to say. So, we should listen both sides or

the more sides whichever and give enough time, all right, and then explore each of the arguments. So that we can see the both sides of the arguments before and then we try to resolve the conflict". Similarly, the respondent 3 mentioned that "when it comes to disagreement management can try to manage both groups sit down together and solve the problem".

Thus, the manager needs to recognize the sources of conflicts and to discover the true nature of conflict, when the source is identified then the manager need to adopt the best strategy as his personal style to resolve the conflict.

5.13 Belittle, scoff and showing arrogance affect the organization's environment

Respondent 2 stated that "Allah (Swt.) (Swt.) condemns Shaitaan mainly because he was arrogant and it damaged the relationship. And also arrogance is something that also damages of his own personality. Arrogance leads to tension, high blood pressure. If you have arrogance then someone does not respect you which will certainly affect the production and hamper the interpersonal relationship at the organization". Similarly, respondent 1 expressed that "When you belittle a person in front of other people; this is totally rejected in the Al Qur'an and Sunnah. No one should put down other people and this will hamper the interpersonal and group interactions". Adding to that the respondent 3 mentioned "In the Malaysian culture we should not be arrogant. So, the effect of this is that the people do not want to work with the arrogant person, which is not good for the organization's business and the interaction and the everything".

Respondent 5 asserted the practice of his organization in a way that "everybody has their own ways of doing things and different roles. So for a leader, for anybody for this matter to show arrogance would really be so out of the place. We should make clear about the roles and should clear the rules of the roles as well. By the same token, the respondent 4 expressed that "In organization normally we have a group of people who considered that they are the only one who works. That is why in our organization the way we reward the people is that the reward goes to the group first and then the group decide among them how do you do that the way we are teaching again due to our Islamic concept. We are teaching people to do in a group rather individually. So, they give strength to the organization in our believe. Thus, we extremely negative about the nature of scoff, belittle or arrogance. But we cannot eliminate them, by rewarding the group rather than individual first, then we think that have minimized this".

Therefore, as the Muslim manager we need to be humble rather than showing an arrogant nature. According Al Qur'an it mentioned that "**Business people should be humble and down to earth**" [8]. Moreover, Al Qur'an also mentioned "**Nor walk on the earth with insolence: for thou canst not rend the earth asunder, nor reach the mountains in height**" [8].

5.14 Backbiting affects the organization's environment

All respondents agreed that the backbiting affects the organizational environment. Respondent 1 affirmed that "Backbiting will make everybody doubtful to each other and will destroy the relationship. As the Al Qur'an mentions who are backbitten the other people they are as if eating the flesh

of non living man and eating the flesh of his own brother. Because by eating the flesh of the dead body, you are getting so many chemical problems which change the psychology. So, the same backbiting creates some problem in your body" This nature will the interpersonal interaction which mentioned by the respondent 3 that "this will make you much like too careful and we suspicious of each other, so this is not a good for our working environment". For discouraging this practice respondent 4 expressed their practices in a way that " if you find any staff doing this, we do issue a warning letter to the staff because to focus or maintain the manner in the organization".

All respondents agreed that the backbiting affects the organizational environment; moreover, this attitude may also affect one's psychological aspects which may destroy his personal image in the organization.

5.15 Equal opportunity and fairness practice in organization

Respondent 1 expressed that "When the people find that the organization is fair and just in dealings and creating opportunities for all regardless any relationship or any personal bias, so that time the people in the organization will get motivated to work hard and contribute for the organization". Similarly, the respondent 2 expressed that "Because justice leads to the growth of the production and the people feel very happy. If there is justice then the man will think that our manager is very good and we should do the same way to develop the business and to develop the organization. This thing happens because he is after all a human being".

Respondent 3 expressed the negative effect of this "If we know that there is no equal opportunity or no fairness practices, then they will be just like whatever I do, bad or good, I will get nothing. So, I don't do anything. So, they will be disappointed. This will hamper both the organizational performance and his own performance which will be going down". To practice equal opportunity and fairness in an organization respondent 4 mentioned their practice is that "the organization always driven by KPI (key performance indicator). So, if we prove that we can do and everybody has the fair chance to prove themselves. So, then everybody has the equal growth opportunity in their own respective areas. On the basis of KPI judging, the meaning of the day 1 of the year, and this is the area that you are in and this is the reason you hired and by the end of the year organization expect from you to do this and that".

Thus, as a Muslim business person always needs to be fair and just in all his transactions. According to Al Qur'an [8] Allah (SwT.) said "**He has to be fair to his employees; he has to give fair wages and hours to be fair**". A Muslim manager should be treated his employee with fair and equal otherwise the organization will lose its productivity as well as the overall performance.

5.16 Allah (SwT.) consciousness (Taqwa)

Al Qur'an emphasizes about the Taqwa as: "**O believers! Have Taqwa and say only the words that are appropriate**" [8]. Islam gives a high place to piousness (Taqwa) as Imam Malik captions in one of the narrated Hadith as: "The nobility of the Momen (true believer) is his Taqwa". Now the issue was that how this Taqwa helps the

manager and individual of the organization to be productive and harmonious in their interpersonal relationship. Respondent 1 expressed that "If you have Taqwa in your heart, you are not only responsible to your manager but you also responsible to Allah (SwT.). If you are doing a good thing you are trying to do the best because you believe that you are accountable to Allah (SwT.). Are you cheating your manager or cheating your organization? So, do you have the Allah (SwT.)'s consciousness otherwise? Allah (SwT.) will ask you the question. So, at that time you cannot be unjust, you cannot be unfair and you cannot cheat other people and also you cannot be less productive. So, you need to have the Allah (SwT.)'s consciousness that will help you achieve excellence in your life in your organization".

By the same token, the respondent 3 mentioned that "If we have Taqwa then, we will not waste the time in the company without going anything good for the company. And in terms of harmony in our personal relationship, when we have Taqwa, we will be no ego and we will not think that we are right all the time. So, if there is a conflict, we will not want to fight with anything. Things that I might suppose to be wrong, so if I just try to be nice. The manager will want to do as best as he can during the time of his office and also will not be angry too much on their subordinates. Taqwa will help them all this". Similarly, respondent 2 stated that "If a man is loyal to Allah (SwT.), accountable to Allah (SwT.), then he will never have the fear of anyone. The fear of Allah (SwT.) is matters related to the people but do not fear the man in matters related to Allah (SwT.)". So, as Muslims we have love Allah (SwT.) and sacrifice everything for Him, The Holy Qur'an stresses that a Muslim should obey Allah (SwT.) first and then superiors [8].

6. Conclusion and Recommendations

This paper tried to explore the major determinants of ethical business decision making in Islam from the commentary of soorah al Hujurat. From the overall findings and results of this study it has been found that all factors and guidelines from the soorah al Hujurat have significant influence on the ethical business decision making process. From the respondents' view, this can be highlighted that factors such as patience, controlling anger, equal opportunity and fairness, procedure for visits to other organization, conflict and dispute management, prohibition on the belittle, scoff, arrogance and backbiting practice, and Allah consciousness can help managers and individual of the organization to be more productive and harmonious in their interpersonal relationship. There were almost unanimous response among the respondents that the patience, anger management and the Prophet's teaching about business as major contributors of the decision making process. As a way forward to improve on the ethical business decision making process respondents suggested and felt the need of the training and knowledge sharing on the Prophet's teaching of business in the organization.

We hoped that this paper will enhance the awareness of Islamic values and principles in the ethical business decision making process to the organization managers and employees. Moreover, the non-Muslim business organization's employee will become aware about the Islamic business ethical values

which may help them to conduct the business in Muslim countries. Finally, agreed the relatively limited knowledge of Islamic business ethics, this paper has tried to open the way for the future research on ethical business decision making in context of other Soorahs of Al Qurán.

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