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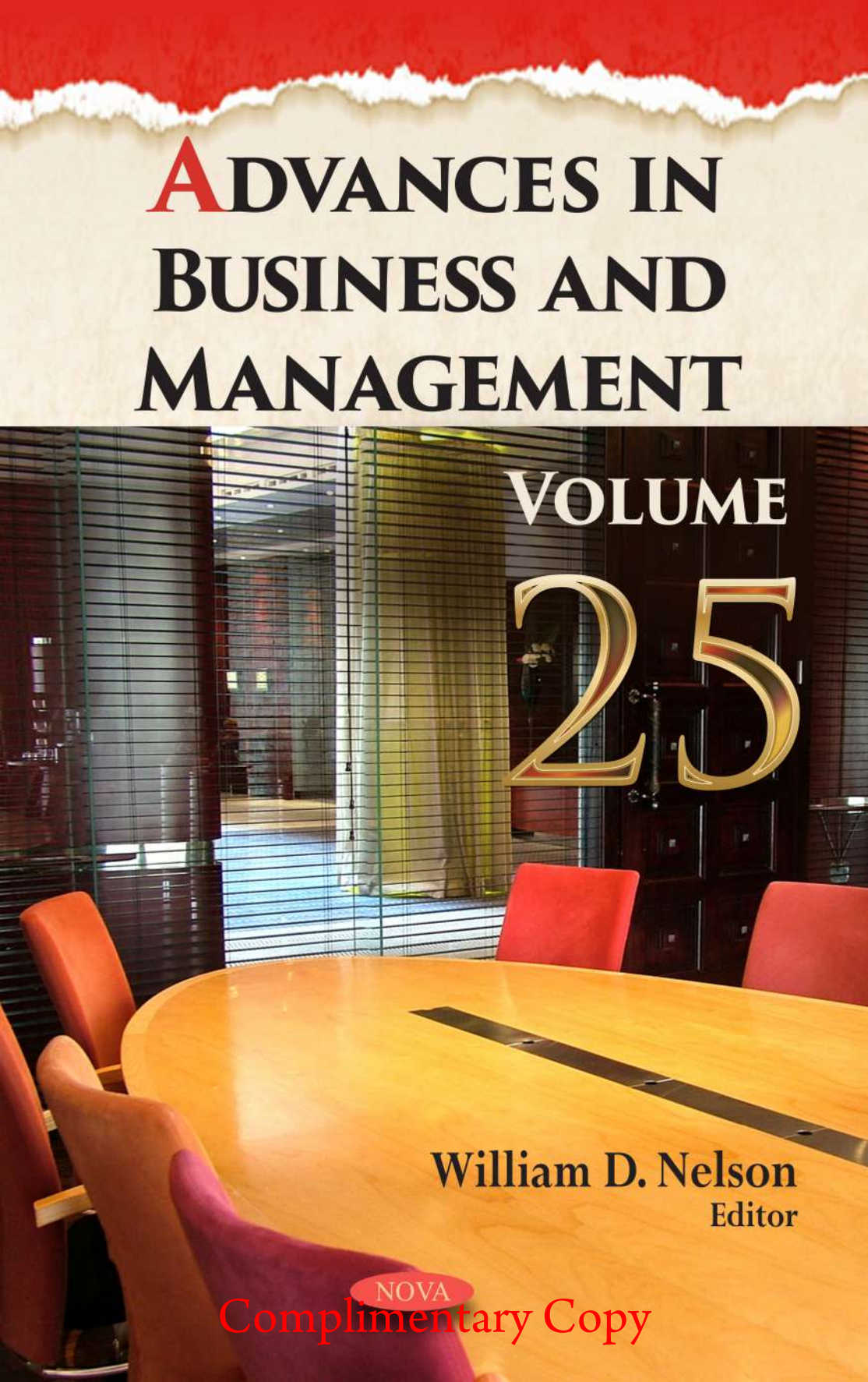


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## Chapter 2

# The Concept and Practice of Integrity, Honesty, and Fairness in Business: *Al-Itqan*, Islamic Business Value

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### Abstract

In the aftermath of World War II, business values proliferated throughout the West and Japanese cultures. Notably, the latter emphasizes collectivity, loyalty, and family-centeredness in the workplace, whereas the former tends to prioritize output. However, these cultures have failed to incorporate religious values into their philosophical foundations and practices. It is based on a fundamental set of values. In business, Islamic values are typically associated with *Akhlaq*, which mandates etiquette. *Al-Itqan* emerged as a particularly consequential business concept amid the multitude grounded in Islamic values. In this study, we aimed to ascertain the fundamental nature of the concept of *al-Itqan* by accessing several authoritative Islamic sources and their foremost jurists. Conversely, it determines the extent to which operational procedures in the current sector have been implemented. This study utilized a qualitative methodology to conduct a systematic literature review of journal articles published in the Scopus Index. A meticulous inference was made from twenty-nine articles. *Al-Itqan* is frequently defined as craftsmanship, meticulousness, perfection, expertise, professionalism,

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etc. Acquiring the highest quality requires utmost skill and exertion. Muslim academics have deliberated on the closed meaning of *al-Itqan* by using linguistics and history. This is frequently defined as a scientific and artistic arrangement of elements to achieve flawless outcomes. Itqan has four areas of *Itqan* in contemporary business practice: 1) entrepreneurship, leadership, and technology adoption; 2) workplace and human development; 3) accounting and auditing; and 4) marketing and insurance. Each of these areas shows that *Al-Itqan* encourages the success of every stakeholder.

**Keywords:** al-itqan, Islamic business value, integrity, honesty, fairness

## Introduction

Integrity, honesty, and fairness are crucial principles in business ethics and universally acknowledged as vital for building trust and achieving sustained success in the corporate domain (Ferrell et al. 2019). These values are highly esteemed not only in Western business practices but also profoundly ingrained in numerous cultural and religious traditions. Islamic business ethics offer a comprehensive framework that highlights these ideals through distinctive doctrines and concepts. *Al-Itqan* is a fundamental principle of Islamic business ethics that emphasizes the importance of meticulousness, excellence, and professionalism in all endeavors (Abuznaid 2009; Shuriye and Adam 2009).

Following World War II, there was a noticeable divergence between Western and Eastern business methods as commercial principles became more widespread. Western cultures typically place a higher value on productivity and effectiveness, but Japanese and other Eastern cultures place greater emphasis on working together as a group and demonstrating loyalty. Although there are differences between the two cultural paradigms, both frequently overlook the incorporation of religious beliefs into their corporate ideas and practices (Gümüşay, 2015; Syed and Ali, 2010). Islamic business ethics are closely linked to religious beliefs, and *Al-Itqan* plays a crucial role in shaping ethical corporate behavior (Ali and Al-Owaihnan, 2008; Ismaeel and Blaim, 2012; Hassan, 2016; Beekun, 1997; Rice, 1999).

*Al-Itqan*, commonly interpreted as craftsmanship or excellence, surpasses technical proficiency. This involves a more comprehensive moral position that incorporates integrity, honesty, and fairness in business operations (Tlaiss, 2015). These principles are not only promoted for their moral and ethical significance but are also considered essential for attaining sustainable

commercial success and social fairness (Rice, 1999). *Al-Itqan*'s principle of *Al-Itqan* is upheld by a complete framework of principles taken from the Qur'an and Hadith, highlighting the significance of excellence, accuracy, and accountability in all professional endeavors (Shuriye and Adam, 2009; Beekun, 2012).

This chapter explores *Al-Itqan*'s conceptual framework and practical applications of *Al-Itqan* in contemporary business settings. By examining authoritative Islamic sources and consulting leading jurists, this study seeks to elucidate how *Al-Itqan* can be operationalized to enhance integrity, honesty, and fairness in business. Furthermore, it aims to determine the extent to which these values are currently implemented in various sectors, thereby providing insight s into the effectiveness of integrating Islamic ethical principles into modern business practices. To pursue this objective, this study employed a qualitative methodology, conducting a systematic literature review of journals indexed by Scopus. This review will inform the analysis and provide a strong foundation for understanding the multifaceted nature of *Al-Itqan* and its practical implications for business ethics.

## Islamic Business Ethics

Ethics can be defined as an ensemble of moral principles that differentiates between right and wrong. Ethics have a dual purpose: they assess human actions based on moral criteria and provide guidance on how to behave decently in certain circumstances (Laldin, 2020). Ethics seeks to analyze both virtuous and unethical conduct to make informed evaluations and provide appropriate recommendations. At times, ethics are interchangeably employed with morality (Kader, 2021). An ethically correct activity is sometimes referred to as ethical action.

Sims (2003) defined ethics is a philosophical term derived from the Greek word "ethos" meaning character or custom. This definition is germane to effective leadership in organizations in that it connotes a societal code conveying moral integrity and consistent values in service to the public. Business Ethics focuses on analyzing ethical concepts and regulations in the context of business. It explores the moral and ethical challenges that can develop in a corporate environment as well as the specific responsibilities and obligations of individuals involved in commerce (Ferrell et al., 2019; Syed and Van Buren, 2014). Business ethics are a fundamental idea that must be applied to every commercial transaction. Disregarding ethics in business will result in

two negative consequences: material bankruptcy or financial crisis, and moral crisis for entrepreneurs.

Furthermore, Islamic teaching does not separate worldly affairs from religious aspects; both have an interconnection between beliefs and actions (Ramadani et al., 2015). Beekun (1997) pointed out that Islamic business ethics is grounded in norms. This significant discovery posits that business ethics are inseparable from ethics in all other facets of a Muslim's everyday existence. The Islamic ethical system is characterized by equilibrium, impartiality, justice, and benevolence (Ishak and Osman, 2016). It aims to uphold the rights of both primary and derived stakeholders while prohibiting exploitation, nepotism, and other negative aspects of human behavior. Islam prioritizes ethical ideals as being of utmost importance in every facet of human existence. Islam encompasses the ethical principles that regulate every facet of life. The verses of the Holy Qur'an and the teachings of the Prophet Muhammad (PBUH) contain a multitude of ethical rules and moral precepts that are extensive and encompassing. Islamic teachings emphasize the need to adhere to ethical and moral principles of human conduct.

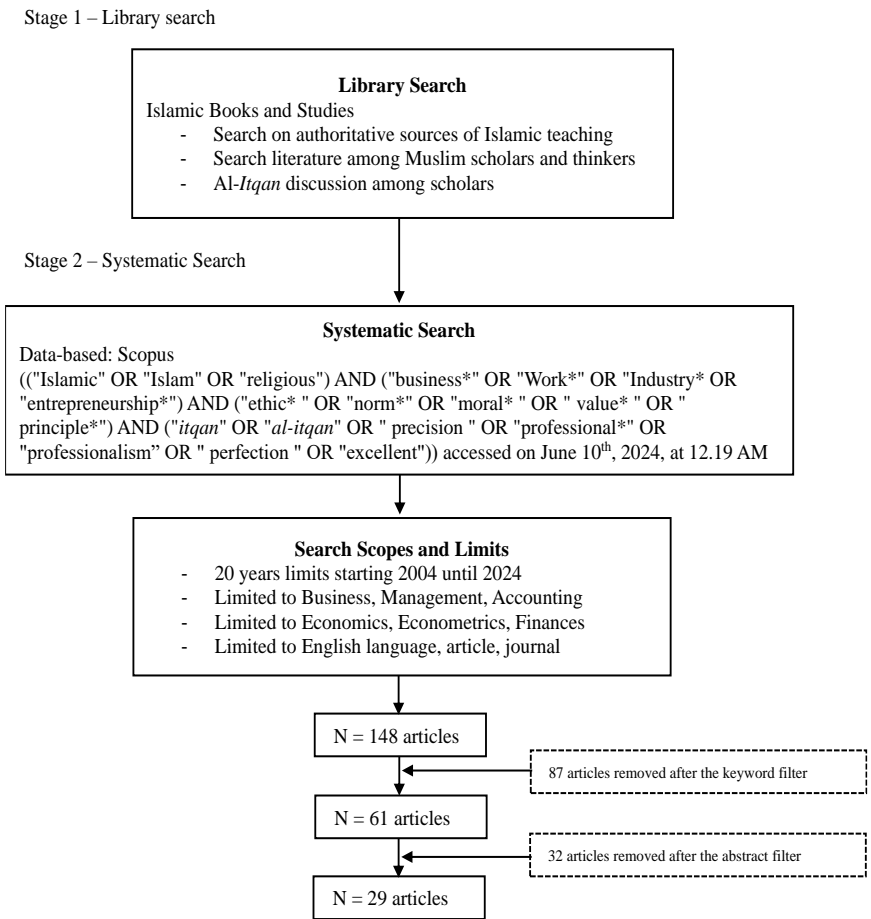
Furthermore, the introduction of ethically accountable trade practices during this period marked significant advancements in commerce. During the time of Prophet Muhammad (PBUH), merchants and producers lacked clear principles and ethical norms. He significantly transformed society and emphasized the importance of moral behavior, not just as a way to achieve financial success but also as a fundamental aspect of attaining salvation (Koehler, 2011). He acknowledged that a business could not thrive in an environment marked by mistreatment or immoral conduct. As a result of this acknowledgement, he asserted two fundamental principles for creating a just and equitable competitive atmosphere: "Religion manifests itself in the manner in which we interact with others" and "Those who deceive us do not belong to our group" (Ali and Al-Owaihan, 2008).

## Methodology

This chapter employed a qualitative methodology consisting of two distinct stages. The initial phase involved conducting a comprehensive search of libraries to discover relevant thoughts related to Islamic business ethics, with a specific focus on the concept of *al-Itqan* in work and business. This stage involves a meticulous examination of the literature, including authoritative sources, classic works, and studies, delving into the perspectives of prominent

Islamic intellectuals regarding the notion of *al-Itqan*. This method involves ample exploration and analysis of the concept and understanding of *al-Itqan*.

The second phase involved a methodological examination of the existing databases through a systematic literature search. This chapter adopts a systematic literature review following Tawfik et al. (2019) and Xiao and Watson (2019). An effective review comprises three key phases: planning, review execution, and reporting (Xiao and Watson, 2019). The database used in this chapter contained journal articles indexed in Scopus.



**Figure 1.** Article identification process.

The information contained in each document was processed and analyzed using an Excel spreadsheet. The following information was recorded: title, author, publication year, journal name, and publisher. The details of the theory, method, and results are also noted (Burhan et al., 2023; Maryono et al., 2024). Figure 1. shows the flow of this step.

The initial phase involved meticulously searching for concepts and theories pertaining to *Al-Itqan*. The text thoroughly examines authoritative sources of Islamic teachings, including verses from the Holy Quran and hadiths of the Prophet Muhammad. It emphasizes the importance of considering Islamic intellectuals' ideas from the early centuries to gain a proper and accurate understanding of the text. This stage involved conducting a comprehensive search for pertinent literature on *Al-Itqan* in present-day business practices. The second phase involved conducting a systematic literature review by employing a keyword search method that included both inclusion and exclusion criteria. The initial search yielded 148 articles, which were further scrutinized to identify the authors' keywords. This analysis resulted in the selection of 61 articles. Subsequently, a comprehensive search was conducted on pertinent subjects related to Al-Itqan's practice of *Al-Itqan*, encompassing its dimensions and components in contemporary business. At this juncture, 29 articles were identified and deemed suitable and pertinent by the author for this research.

## **Result and Discussion**

### **Concept of *Al-Itqan* as an Essential Element of Islamic Business Ethics**

The authoritative sources of Islamic teaching were the Holy Quran, the revelation from Almighty Allah, and the prophetic tradition of Muhammad (PBUH). In common sense, the Quran states ethics and morality:

“Indeed, Allah orders justice and good conduct, and gives relatives and forbids immorality, bad conduct, and oppression. He admonishes you that perhaps you will be reminded.” [Quran Surah An-Nahl Verse 90].

“And indeed, you (Mohammed) are of a great moral character.” [Quran Surah Al-Qalam verse 4]

Islam places great emphasis on moral values, ethics, and proper conduct, as evident from its teachings. Engaging in justice and good manners dictates the avoidance of immorality and poor behavior, and adherence to principles is mandatory for all followers (Laldin, 2020). Furthermore, the prophet Muhammad serves as the epitome of exemplary behavior for all Muslims. He consistently demonstrated exceptional politeness in all aspects of life, including communities, neighborhoods, economics, commerce, and politics. One of the narratives described by Aishah RA is as follows:

“Allah has a fondness for individuals who diligently carry out their tasks to do *Al-Itqan* (the best of their capabilities)” (al-Bayhaqi).

Among the prominent Muslim intellectuals, there were thinkers, including Imam Muhammad bin Hasan As-Shaybani (750-804) and Imam Abu Hamid Al-Ghazali (1058-1111) who focused on the ethical and moral aspects of economics and business. As-Shaybani authored an extensive treatise on the topic of good jobs titled “Kitab Al-Kasb,” while Al-Ghazali extensively explored the subject in his magnum opus “Ihya Ulumiddin,” which consists of four volumes. In his second volume, he specifically addressed the topic of business ethics with a particular focus on *al-Ihsan*, which encompasses compassion, good deeds, and good conduct. *Ihsan* and *Al-Itqan* were previously described as somewhat interchangeable; however, *Ihsan* has a broader scope than *Al-Itqan* (Laldin, 2020).

According to As-Shaybani, it is essential for humanity to meet its needs through work, and as Muslims, engaging in work is a religious duty. One avenue for generating wealth is through business or entrepreneurship. Everyone needs a *halal* occupation to meet the needs of their family. Business operations must strictly adhere to and comply with Sharia or Islamic principles, as outlined in the Holy Quran and as Sunnah. As-Shaybani elaborated on the ethical principles necessary to attain *halal* employment that align with Islamic beliefs and ethics (Lamondo and Sabon, 2022). Individuals should exert efforts to acquire *halal* goods and services that adhere to *halal* principles. Effort and ethical behavior are fundamental components of accomplishments. (Sheikh Robaat 2020).

Al-Ghazali provided a comprehensive explanation of the concept of fairness in the realm of commerce. He highlights two aspects of justice in business that may have negative consequences for both the public and individuals. Instances of public misconduct, such as hoarding, circulating counterfeit cash, and inaccurate measurements, and individual misconduct,



such as cheating, concealing faults, and inflating prices above market value, should be strictly avoided in all types of transactions. Moreover, it is highly advisable to consistently perform outstanding actions in all types of jobs and labor to maintain and enhance the overall quality of work. (Sidani and Al Ariss, 2015; Sholihin, 2023; Fadila, 2022; Al-Ghazali, 1993).

*Al-Itqan* encompasses the notion of excellence or high-quality (Hammoudeh, 2012). This is the classification of the highest level of quality in an individual's actions. In contemporary society, this can be interpreted as the embodiment of professionalism. This refers to the methodical and innovative arrangement of the components to attain the most favorable results (Shuriye and Adam, 2009). Similarly, *Al-Itqan* can be characterized as a fusion of knowledge and conscientiousness. These two notions are interdependent because knowledge is the fundamental element required to achieve a task (Alhabshi et al., 1998). Thus, *Al-Itqan* is the state of achieving perfection in a direct and uncomplicated manner. However, they contend that unlike "perfection," *Al-Itqan* has the spiritual connotation of being valued by God, as described in the prophetic passage above. Furthermore, it aligns with the flawless and faultless creation of God, as mentioned in a verse: "When you observe the mountains, you perceive them as solid, but they will dissipate like passing clouds, a testament to Allah's impeccable craftsmanship in creating everything." Undoubtedly, he possesses complete knowledge of all your actions" (Surah al-Naml, 27:88). On a larger scale, it incorporates values such as fairness, justice, commitment, integrity, trust, honesty, discipline, kindness, and compassion, which differentiate *Al-Itqan* from perfection.

*Al-Itqan* defines work as the meticulous and methodical fulfilment of tasks, ensuring accuracy and thoughtfulness, which ultimately leads to the production of high-quality output, be it a product or a service. It encompasses a wide variety of values that are relevant to standards of excellence. The rationale for *Al-Itqan* is that individuals who exhibit *Al-Itqan* are favored by God. Hence, it is advantageous for Muslims to practice *Al-Itqan*, as they will be bestowed with divine bounties from Allah and achieve prosperity in both the present world and the hereafter. (Ishak and Osman, 2016).

### **Practice Mapping of *Al-Itqan* as Islamic Business Ethics**

Using a Scopus database search that excluded articles and included specific criteria, 29 articles were identified. Table 1 presents the following articles:

**Table 1.** Summary of included articles

Author(s)	Title	Source	Key Findings
McKechnie D.S.; Grant J.; Tucker L.R.; Kuehn R. (2007)	Guided by <i>Tawhid</i> (Unity): Ethics in the UAE workplace	Journal of Management, Spirituality and Religion	The results highlight the ethical parallels and contrasts that exist in the practices of these companies. This chapter contributes to the existing body of literature on Islamic values and ethics in the field of business.
Kumar and Rose (2010)	Examining the link between Islamic work ethic and innovation capability	Journal of Management Development	The empirical findings suggest that the IWE is well-suited for use in the public sector. Furthermore, the respondents unanimously stated that the level of innovation in the Malaysian public sector is increasing. The IWE measure exhibited a statistically significant and moderately correlated positive association with the innovation capability scale.
Mohd Zin M.Z.; Mahdi A.F.; Rahman A.A.; Latif M.S.A.; Sulaiman R.; Khalid N.K.; Ahmad N.A.; Sakat A.A.; Adi Yasran A.A.; Mohd Nor M.R. (2012)	Ethical issues between workforce and religious conviction	Asian Social Science	The Islamic moral character necessitates the emphasis on adhering to five fundamental principles of Islamic conduct, namely fairness, trustworthiness, righteousness, the pursuit of self-improvement, and fulfilling promises. It is imperative that every Muslim cultivates the qualities of trustworthiness, honesty, responsibility, and integrity in the workplace.
Abdullah F. (2012)	The role of Islam in human capital development: A juristic analysis	Humanomics	Human capital theory in Islam diverges from conventional thinking due to distinct purposes. Nevertheless, it bears a resemblance to the traditional approach in its emphasis on fostering the growth of individuals through education, skills, and capacities. Islamic teachings significantly contribute to the promotion of development in all aspects of persons' life. The unique aspect of Islam lies in its ability to provide incentives for development. It emphasizes the improvement of education, skills, work, production, physical health, and moral and ethical development of employees. This holistic approach undoubtedly has a significant impact on the development of organizations. Furthermore, the Islamic civilization has a significant impact on the development of passionate and capable individuals.

**Table 1. (Continued)**

Author(s)	Title	Source	Key Findings
Fang E.S.; Foucart R. (2014)	Western Financial Agents and Islamic Ethics	Journal of Business Ethics	The principal component analysis (PCA) identifies five dimensions that explain 61% of the variance in the agents' responses. The findings not only demonstrate the stronger connection between Islamic financial ideals and ethical practices in the Western world, but also provide insight into how traditional agents have seen the industry's expansion. The five characteristics mentioned provide insight into the various constructs that have influenced the spread of Islamic financial principles to global markets.
El-Halaby S.; Hussainey K. (2015)	A holistic model for Islamic accountants and its value added	Corporate Ownership and Control	The attributes of an accountant from an Islamic perspective should encompass personal, ethical, religious, and professional credentials. These qualifications reflect the comprehensive approach to Islamic sharia as it pertains to Islamic accountants. Accountants play a crucial role in ensuring that investors receive comprehensive and accurate information in yearly reports, as well as ensuring that Islamic financial institutions comply with Sharia principles. The qualities and functions of Islamic accountants contribute to the importance of their position in the Islamic financial industry (IFI).
Mat Z.; Basir S.A.; Zanariah J (2015).	A study on practice of Islamic professional ethics in shaping an ethical work culture within Malaysian civil service sector	Asian Social Science	The study identified eleven significant characteristics for Islamic Professional Ethics (IPE), with trust, sincerity, and truth being the three most prominent. This study aims to address the existing gaps in the literature on Ethics Professionalism. Islam's presence within the organization
Othman R.; Ameer R. (2015)	Conceptualizing the duties and roles of auditors in Islamic financial institutions	Humanomics	Shari'a auditing is a nascent area of inquiry. Undoubtedly, traditional auditing has a substantial role in shaping the auditing frameworks employed in International Financial Institutions (IFIs). Auditing techniques in the Western world are undergoing significant changes to cater to the requirements of stakeholders within the Islamic economic

Author(s)	Title	Source	Key Findings
	what makes them different?		system. Auditors in IFIs have a wider range of duties and obligations compared to auditors in conventional banks. They are responsible for examining various contracts, product structures, transaction reports, financial statements, reports, marketing circulars, and other legal documents that are relevant to the operations of IFIs.
Tlaiss H.A. (2015)	How Islamic Business Ethics Impact Women Entrepreneurs: Insights from Four Arab Middle Eastern Countries	Journal of Business Ethics	The integration of Islamic work ideals and ethics into the entrepreneurial activities of these Arab women. The study demonstrated how Muslim women entrepreneurs strive for personal well-being ( <i>Falah</i> ) and professional competence ( <i>Al-Itqan</i> ) as they manage their firms. The Muslim women entrepreneurs followed the Islamic principles of diligence ( <i>Amal salih</i> ), integrity ( <i>Sidik</i> and <i>Amanah</i> ), equity ( <i>haqq</i> and <i>Adl</i> ), and kindness ( <i>Ihsan</i> ), considering them crucial for the prosperity and longevity of their businesses. The autonomy of Muslim Arab women enabled them to establish and manage their economic paths independently, diverging from the conventional and rigid interpretations of Islam.
Asaadi F.; Yazdanseta F. (2016)	Investigating the relationship of organizational citizenship behavior and professional ethics of staffs at the Islamic Azad University and Payame Noor University, city of Saghez	International Business Management	A notable correlation between corporate citizenship behavior and professional ethics. Additional findings indicated that the inclusion of an intermediate variable of education in the correlation between professional ethics and organizational citizenship behavior resulted in a significant relationship. This suggests a genuine connection between the organizational citizenship behavior and professional ethics of staff members. Ultimately, no significant correlation was seen between the number of years of employment and professional ethics.

**Table 1. (Continued)**

Author(s)	Title	Source	Key Findings
Adawiyah W.R.; Pramuka B.A. (2017)	Scaling the notion of Islamic spirituality in the workplace	Journal of Management Development	The study identified 13 parameters that constitute Islamic workplace spirituality within the context of Indonesian commercial organizations.
Kamri N.A.; Basir S.A.; Ramlan S.F.(2017)	Implementing ethical codes at workplace: A discussion on the factors of the enforcement, employee awareness and understanding	Pertanika Journal of Social Sciences and Humanities	The employees' comprehension received a significantly higher average score in comparison to the other two categories (enforcement and employee awareness). The data indicate that the application level of the ethical code is significantly influenced by two demographic factors: age and category of designation.
Akmar F.; Salima A.; Sarif S.M.; Maidin A.J.; Ismail Y.; Zainudin D. (2018)	Introspecting entrepreneurship from a <i>Tawhidic</i> perspective	Management and Accounting Review	The study proposes that the understanding obtained from the state of well-being ( <i>falāh</i> ) in life and the state of excellence ( <i>itqān</i> ) in work within business organizations can be achieved through the pursuit of the <i>Tawhidic</i> ideal. An assortment of closed-ended questions, encompassing individuals' qualities and principles, was delivered to entrepreneurs from diverse business sectors and work backgrounds for the intended aim.
Sayyadi Tooranloo H.; Azizi P. (2018)	An analysis of causal relationships of ethical values in auditing from Islam's perspective: Using fuzzy DEMATEL approach	International Journal of Ethics and Systems	The metric of "independence" with a difference of $(D-R) = +1.045$ was determined to be the fundamental principle of the auditing profession. Users' faith in the financial accounts relies heavily on the presence of independence as a crucial factor. If it is disregarded, several other values will become meaningless. The value of truth-seeking, with a combined score of 3.289 for both Democrats and Republicans, exhibits the highest level of interaction with other values. This indicates that truth-seeking is one of the most important missions in the field of auditing. Furthermore, the variable "trust" with a difference of $(D-R) = -1.605$ is predominantly influenced by other factors. This implies that other values have a significant impact on the value of "trust," and excluding these values would result in distortion.

Author(s)	Title	Source	Key Findings
Djafri F.; Bin Noordin K.; Naail Mohammed K. (2018)	The measurement model of performance determinants: A case study of Islamic insurance (takaful) in Malaysia	International Journal of Ethics and Systems	Confirmatory factor analysis (CFA) demonstrated that organizational commitment (OC) is influenced by three variables: normative, continuance, and affective. Similarly, spirituality at the workplace (SP) is influenced by three variables: alignment with organizational values (AWOV), sense of community (SC), and meaningful work (MW). Islamic spirituality at the workplace (ISP) is influenced by three variables: belief, forgiveness, and remembrance of Allah. Lastly, organizational citizenship behaviors (OCB) are influenced by civic virtue, conscientiousness, and altruism. The results of this study will allow Islamic insurance firms to comprehend the significance of spirituality and Islamic spirituality in relation to well-being. This understanding will contribute to the enhancement of their operations and performance by promoting employees' spirituality in the workplace. Furthermore, the results of this study can be utilized by Human Resource development professionals, organizational managers, and government authorities to validate their endeavors in creating suitable interventions for learning and performance improvement. This will enable them to effectively monitor and enhance organizational commitment (OC), organizational citizenship behavior (OCB), job satisfaction (IS), and intention to stay (ISP) among both non-Muslim and Muslim employees.
Jalal R.N.-U.-D.; Zeb N.; Fayyaz U.-E. (2019)	The effect of personality traits on employee job satisfaction with moderating role of Islamic work ethics	Journal of Asian Finance, Economics and Business	Neuroticism has a notable detrimental impact on job satisfaction. Openness to experience, agreeableness, and conscientiousness positively influenced job satisfaction. While extraversion does not have an impact on job satisfaction, IWE has a detrimental influence on job satisfaction. Nevertheless, the results suggest that IWE does not function as a moderator in the relationship between agreeableness and conscientiousness with job satisfaction. The moderation impact of IWE is evident in the link between neuroticism, extraversion, and openness to experience and job satisfaction.

**Table 1. (Continued)**

Author(s)	Title	Source	Key Findings
Zubairu U.; Ismail S.; Fatima A.H. (2019)	The quest for morally competent future Muslim accountants	Journal of Islamic Accounting and Business Research	The students exhibited significant deficiencies in their moral competences, namely in their ability to choose an organization that aligns with Islamic principles for employment after graduation, as well as in understanding the significance of diligence in fulfilling their responsibilities as accountants. The significance of these findings is that accounting programs must thoroughly evaluate the ethical components of their curricula to guarantee that it can effectively cultivate the moral capabilities of their students to a high degree.
Dunn P.; Sainty B. (2020)	Professionalism in accounting: a five-factor model of ethical decision-making	Social Responsibility Journal	The five factors in the paradigm include professional rules of conduct, philosophical direction, belief system, culturally produced values, and ethical maturity. This model is a consolidation of previously discovered aspects that impact ethical decision-making and integrates them into a model that is tailored to professional accountants.
Alshehri F.; Fotaki M.; Kauser S. (2021)	The Effects of Spirituality and Religiosity on the Ethical Judgment in Organizations	Journal of Business Ethics	The study validated that a perspective of God rooted in hope may have a stronger correlation with immoral judgments compared to a perspective rooted in fear or a balanced combination of hope and fear. Moreover, it was discovered that religious practice and knowledge have a role in influencing the connection between Muslims' varying perspectives on God and their ethical evaluations. The findings offer distinct theoretical perspectives on the impact of religiosity on ethical decision-making, with significant implications for management.
Caraka R.E.; Hudaefi F.A.; Ugiana P.; Toharudin T.; Tyasti A.E.; Goldameir N.E.; Chen R.C. (2022)	Indonesian Islamic moral incentives in credit card debt repayment: a feature selection using various data mining	International Journal of Islamic and Middle Eastern Finance and Management	Each province has a distinct characteristic regarding moral status. The XGBoost algorithm achieves an accuracy of 93.42%, indicating that the three provincial groups possess identical knowledge based on the variable significance. The method of Islamic Banks' moral communication, which involves transmitting verses from the al-Qur'an and al-Hadith, as well as simple reminders, does not influence customers' repayment of their loans. The non-moral group consists predominantly of both Muslim and non-Muslim communities.

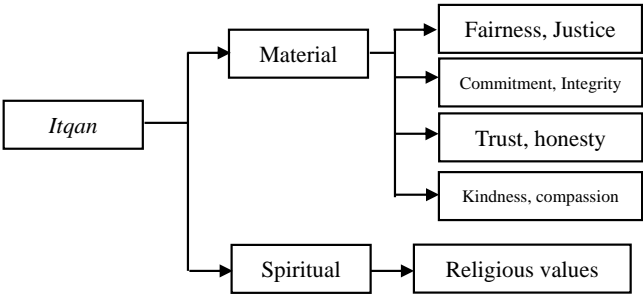
Author(s)	Title	Source	Key Findings
Abdullah N.A.; Hassan S.A. (2023)	Malaysian Tākāful Agents' Ethical Professional Behavior: A Systematic Literature Review; [ السلوك لقي املنهيا لوكالءالكافل في ماليزيا:مراجعة منهجية ظمية ن لألدبيات	Journal of King Abdulaziz University, Islamic Economics	The SLR results revealed five distinct themes: Islamic Relationship Marketing (IRM), sales ethics, trust among tākāful participants, the role of agents, and agent performance. The findings of this study suggest that the ethical conduct of tākāful agents can be better discerned by engaging both the tākāful company and tākāful participants. The findings indicate that tākāful agents would benefit from enhancing their understanding of tākāful products and increasing their communication abilities. This is because Muslim clients who are contemplating tākāful policies are significantly swayed by the way tākāful agents market these policies or products.
Caniago I.; Yuliansyah Y.; Dewi F.G.; Komalasari A. (2023)	Islamic work ethic in behavioral accounting	Journal of Islamic Accounting and Business Research	The findings elucidate a more extensive pattern, emphasizing the intrinsic and extrinsic elements that impact the ethical conduct of accountants. The external aspects encompass culture, ethical atmosphere, training, and education. On the other hand, the internal factors include demographics, emotions, moral intensity, honesty, intention, personal traits, and professional commitment. Moreover, the introduction of Islamic work ethics aims to address the issue of ethical conduct within the accounting profession.
Abdullah H.; Md Zain F.A.; Tajuddin S.A.F.S.A.; Mohammed Foziah N.H.; Ishak M.S.I. (H. Abdullah et al. 2023)	Developing employee motivation index: McClelland and <i>Maqasid Shariah</i>	Journal of Islamic Accounting and Business Research	This study has formulated the incorporation of the five prerequisites of <i>Maqasid Shariah</i> with McClelland's need theory. A combination of Maqasid Shariah and McClelland's need theory is proposed to comprehend employee motivation. For employees, combining McClelland's need theory and <i>Maqasid Shariah</i> means creating a work environment that addresses their various needs, aligns with Islamic principles, fosters fairness and equality, fosters both professional and personal growth, and encourages social responsibility. The integration of McClelland's need theory and <i>Maqasid Shariah</i> has led to the formulation of 15 propositions that elucidate employee motivation. The paper presents a metric to elucidate employee motivation, drawing upon two theoretical frameworks.



**Table 1. (Continued)**

Author(s)	Title	Source	Key Findings
Alqhaiwi Z.O.; Bednall T.; Kyndt E. (2023)	Excellence in leadership in the Arab world: Islamic principles and tribal values. Evidence from Jordan	International Journal of Cross-Cultural Management	The study utilizes implicit leadership theories (ILTs) to construct and evaluate a research model that explores the relationship between Islamic leadership principles ( <i>Shura</i> , <i>al-amanah</i> , and <i>Al-Itqan</i> ) and Arab tribal values ( <i>Ayb</i> , <i>wasta</i> , and <i>karam</i> ) and leadership behaviors. The empirical research provided a comprehensive analysis of the correlation between cultural values and leadership behaviors. The findings indicate that Islamic principles promote both relation-oriented and task-oriented leadership styles. However, the presence of negative practices stemming from Arab values such as <i>Ayb</i> and <i>wasta</i> pose significant challenges.
Abdelhak B.; Abderrezak B. (2024)	Analytical Study Of The Implementation of AAOIFI'S Ethical Standards In The Algerian Islamic Banking System: Assessment And Recommendations	ISRA International Journal of Islamic Finance	The findings indicate that the Algerian monetary authority is dedicated to systematically advancing Islamic banking legislation in a deliberate manner. Nevertheless, the analysis revealed a dearth of clarity over the implementation of regulatory legislation in Algeria pertaining to the ethical guidelines established by AAOIFI, even within the 2023 Monetary and Banking Act.
Vihari N.S.; Santiago J.; Yadav M.; Srivastava A.P. (2024)	Role of intraorganizational social capital and perceived organizational support on expatriate job performance: empirical evidence	Industrial and Commercial Training	Intraorganizational social capital (IOSC) and perceived organizational support (POS) have a favorable impact on most aspects of expatriate job performance (EJP), except for the displaying effect dimension. Islamic work ethics (IWE) partially mediates this relationship.
Maqbool M.; Lyu B.; Ullah S.; Khan M.T.; Abeden A.Z.; Kukreti M. (2024)	Abusive supervisor triggers counterproductive work behaviors in nursing	Leadership and Organization Development Journal	An abusive supervisor has a beneficial impact on unproductive job practices, and this link is mediated by psychological contract breach. Nevertheless, employees who possess strong Islamic work ethics (IWE) display reduced concern towards supervisors' dysfunctional behaviors and pay less attention

Author(s)	Title	Source	Key Findings
	staff: role of psychological contract breach and Islamic work ethics		to them. Consequently, IWE acts as a protective factor, mitigating the impact of abusive supervision (AS) on counterproductive work behaviors (CWBs).
Amani D. (2024)	The mediating effects of perceived brand integrity on brand ethical behavior and corporate brand legitimacy in <i>halal</i> cosmetics	Journal of Islamic Marketing	The perceived ethical nature of a brand has a substantial impact on the legitimacy of a corporate brand, which is mediated by the perceived integrity of the brand.
P I.; Mekonnen N. (2024)	Ethical decision-making dynamics: insights from professional accountants	Cogent Business and Management	The study discovered significant correlations between moral recognition, moral judgment, and moral intent. Moral judgment serves as a mediator in the connection between moral recognition and moral intent during the process of making ethical decisions. The study additionally discovered that ethical decision-making was influenced by laws and professional codes, moral ideologies, innate religious inclination, and social duty. Nevertheless, the influence of peer group pressure was not found to be a significant predictor of moral judgment among professional accountants.



**Figure 2.** The values of *Al-Itqan* (authors’ illustrations).

**Entrepreneurship, Leadership, and Technology Adoption Practice of *Al-Itqan***

The papers that explicitly discuss *Al-Itqan* terminology are: Tlaiss (2015), Akmar et al. (2018) and Alqhaiwi et al. (2023). In a study conducted by Tlaiss (2015), the researcher examined the influence of Islamic business principles and venues on the commercial activities of Muslim women entrepreneurs in the Arab world. The findings indicate that they adhere to and practice Islamic principles and values in their profession and business, including acts of kindness, honesty, truthfulness (*Sidik* and *Amanah*), fairness and justice, and benevolence (*Ihsan*). According to her, gender, particularly among Muslim women, can conduct business while upholding and adhering to Islamic principles. In addition, Akmar et al. (2018), found that resilience entrepreneurship was not only influenced by skills and ethics, but also by the Tauhidic Paradigm. They emphasized that obtaining *Falah* and a state of excellence (*Al-Itqan*) could be achieved through the Tauhidic Paradigm.

On the other hand, Alqhaiwi et al. (2023) introduced the Islamic Leadership Principle (*Shura*, *Amanah*, and *Al-Itqan*) as a new approach to leadership, specifically tailored to Arab tribal traditional values, such as *Ayb*, *Wasta*, and *Karam*. The present study was conducted in Jordan. They discovered that Islamic principles in leadership promote both interpersonal and task orientations; nonetheless, they adversely affect Arabic values. In another search, it was found that Talukder et al. (2022) also clearly mentioned *Al-Itqan* in his study, which investigated the adoption of new technology in workplaces in Saudi Arabia. Religious factors such as *Al-Itqan* (perfection),

cooperation (*Taawun*), and transparency (*Shaffaf*) can influence the use of new technological systems.

The studies aim to incorporate components of *Al-Itqan* in their study, resulting in a highly favorable impact on the industry. Testing has been conducted in Arab countries, where the bulk of the population is Muslim and follows Islamic Orthodox principles. Additional endeavors should be undertaken in countries with predominantly Muslim populations, where the government implements universal principles, as observed in Indonesia, Malaysia, Bangladesh, Pakistan, and similar nations. In addition to that, the three sectors that have been utilized are women's gender, leadership, and technological acceptability. Numerous additional facets require further investigation, including enhancing motivation, loyalty, work ethics, corporate communication, and marketing.

### **Workplace and Human Development of *Al-Itqan***

Research conducted on McKechnie et al. (2007); Mohd Zin et al. (2012); F. Abdullah (2012); Abdullah et al. (2023); Fang and Foucart (2014); Islamic business ethics has been applied in the workplace and human development. McKechnie et al. (2007) provide a detailed explanation of the unity method in the implementation of work ethics in the UAE. They found that the concept of *Tawhid*, which refers to belief in the Unity of God, significantly impacts workplace ethics in the UAE. It fosters values, such as integrity, responsibility, and unity among employees. Cultural Integration: Islamic ethical precepts effortlessly merge with business methods, creating a peaceful equilibrium between religious values and professional behavior. Additionally, leaders in the UAE are required to demonstrate ethical conduct rooted in *Tawhid*, which shapes organizational culture and ethical decision making. Zin et al. (2012) identified five core values of Islamic ethics: fairness, trust, righteousness, and the struggle for self-improvement.

On the other hand, Abdullah (2012) discovered that Islamic teaching contributed to development of individual's life which stressing on education, skills, work, production, physical and moral and ethical health of employees. Furthermore, Abdullah et al. (2023) examined the *Maqasid syariah* element combined with the McClelland need theory. This integration encourages employees' needs to align with Islamic values such as fairness and equality, fostering professional and personal improvement, and social responsibility. Fang and Faucart (2014) investigated the five dimensions viewed by Western

agents in Islamic financial practice. The five dimensions are Islamic ethics, convergence, ethics in finance, cognitive integration, and cosmetic repackaging, which impact agent knowledge in Islamic finance.

### **Accounting and Auditing Practice of *Al-Itqan***

El-Halaby and Hussainey (2015); Othman and Ameer (2015); Zubairu et al. (2019); Dunn and Sainty (2020); Caniago et al. (2023); Ishwara and Mekonnen (2024) examined the principle of *Al-Itqan* (professional) in accounting and auditing sectors. El-Halaby and Hussainey (2015) stated that accountants, from an Islamic point of view, should be embedded with personal, ethical, religious, and professional credentials. Othman and Ameer (2015) introduced an auditing system based on Islamic values in Islamic Financial Institutions. Contracts, products, reports, financial statements, marketing circulars, and other legal documents must adhere to Islamic principles and moral practice. Dunn and Sainty (2020) highlighted five elements of professional accounting: philosophical stance, religious system, culturally generated values, and ethical maturity. Caniago et al. (2023) found that internal and external elements influence the ethical conduct of accountants. Culture, ethical atmosphere, training, and education as external factors could lead accountant conduct, while demography, emotions, moral intensity, honesty, intention, personal traits, and professional commitment as internal factors in the same way impact accountant conduct. Islamic work ethics have been claimed to enable tackling issues of misconduct within the practice of accountants.

These studies emphasize the significance of proficient and excellent practices (*Al-Itqan*) in accounting and audit. *Al-Itqan* offers vibrant hues in accounting and auditing. Research rigor is essential in both the theoretical framework and empirical examination to mitigate unethical behavior in accounting and auditing procedures.

### **Marketing and Insurance Practice of *Al-Itqan***

Abdullah and Hassan 2023; Djafri et al. (2018); Amani (2024) studied *Al-Itqan*'s practice *Al-Itqan* in marketing and insurance practices. Amani (2024) studied brand ethical behavior and corporate brand legitimacy in *halal* cosmetics and found that the relationship between brand ethical behavior and

corporate brand legitimacy in *halal* cosmetics is influenced by the perception of brand integrity. This mediation improved consumer confidence and strengthened brand credibility. Hence, the implementation of ethical procedures and perception of integrity greatly enhance the credibility and standing of a corporation. Abdullah and Hassan (2023) conducted a systematic literature review on the ethical professional behavior of Takaful agents in Malaysia and found five themes: Islamic Relationship Marketing (IRM), Sales Ethics, trust of participants, role of agents, and agent performance. The professionalism performed by the agent could lead to the benefit of individuals, Takaful participants, and the company. Djafri and Mohammed (2018) examined organizational commitment (OC), spirituality of the workplace (SP), Islamic Spirituality of the workplace (ISP), and Organizational citizenship behaviors (OCB). Normative, continuance, and affective influences OC, and alignment of organization, sense of community, and meaningful work influences SP. The ISP was affected by the belief, forgiveness, and remembrance of Allah Almighty. They believe that Islamic work ethics implemented in Takaful companies might have a positive impact on each stakeholder.

## Conclusion

The concept of *al-Itqan* holds great importance and has a significant influence on modern business operations. They successfully transformed the organization into one characterized by the utmost level of legitimacy and responsibility. Integrating the principle of *al-Itqan* into company operations helps establish a durable and morally upright business climate that promotes trust, honesty, and mutual regard among all the parties involved.

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### Professional Appointments:

- (16 August 2019 – 6 February 2023), Dean of Faculty of Islamic Economics and Business, Institut Agama Islam Tazkia

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- (30 October 2015- 15 August 2019), Head of Magister Ekonomi Syariah Program, Postgraduates Program, Sekolah Tinggi Ekonomi Islam (STEI) Tazkia
- (2005-2009), Strategies Alliances Manager. PT. Asuransi Takaful Keluarga
- (1993-2003), Training & Development Manager PT. SANYO Jaya Components Indonesia

#### **Honors:**

- Best Paper in the 1st Islamic Economics and Finance Research Forum (ISEFRF) “The New Era of Indonesian Islamic Economics and Finance”. Association of Indonesian Islamic Economists, Bank Indonesia, and Sultan Syarif Kasim State Islamic University, Pekanbaru, Indonesia, 21-22 November 2012.
- Outstanding Lecturer in Research for the Academic Year 2018/2019 at the Tazkia Institute of Islamic Religion (IAI).
- Renowned International Book Writer Grant from Litabdimas Ministry of Religion of the Republic of Indonesia in 2021. Book title “Islamic Business and Performance Management; The Maslahah-Based Performance Management System”. (2023). Routledge, Taylor & Francis. Authors: Dr Achmad Firdaus and Prof Khaliq Ahmad.  
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