Ethics of Decision-Making in Islamic and Western Environments

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Introduction

With the advent of ultra-modern communications technology and public awareness of suspicious business practices, the question of ethics in decision-making has become extremely important in today's business world, in commercial as well as government sectors. A. M. Senia (1403 AH/ 1982 AC) agrees with Dr. Mark Pastin of Arizona State University, that the key to the success of American business is to divert its attention to the study of, and implementation of ethics instead of turning to Japan for innovative ideas. Dr. Pastin concludes that the employees are more and more concerned about the worthwhileness of their work rather than their economic survival. He suggests that by giving "real world" examples – if, for instance, a firm adopts its own stricter guidelines for certain governmental regulations, then it can meet the stringent governmental requirements and in the end, increase the firm's share of market. A clear proof of increasing awareness of the ethics of decision-making is evident by the fact that the Center for Public and Private Sector Ethics has acquired great popularity since its inception in 1400 AH/1980 AC.

Decision-making is an integral part of both day-to-day and long-term affairs of a single individual or a group of individuals. Factors such as decision magnitude (major versus minor), decision impact (high versus low), the decision-making body itself (a single person, a family, or a committee of persons), and decision environment (under certainty, risk, uncertainty, or competition) etc., are the determinants of whether or not a single individual or a group of individuals makes a decision. While Green and Tull (1407 AH/1987 AC) and others break down the decision process into several steps (i.e., recognition of the problem, generation of alternatives, evaluation of alternatives, and implementation of the selected alternative), the evaluation

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of alternatives is perhaps central to the entire decision process. It precedes the actual decision-making function and it is at this stage of the decision-making process that ethics become extremely influential.

A considerable amount of ethics-related literature is devoted to business decision-making. Scholars have attempted to define ethics in general and business ethics in particular for a long time. The following are excerpts of definitions related by several authors:

"In a business sense, ethics involves the art of integration and compromise, not obedience and conformity. . . . Business ethics need not be and should not be either pious or radical."– G. H. McCoy (1402 AH/1983 AC). Contrary to the common belief of ethics being extremely important only in making major decision, McCoy believes that ethics should be applicable in day-to-day situations as well.

"Ethics is commonly defined as a set of principles prescribing a behavior code that explains what is good and right or bad and wrong; it may even outline moral duty and obligations generally." –V. E. Hendersen (1402 AH/1982 AC).

Even though these definitions have a common element of morality they depict some subtle differences, thus bringing to forefront a fundamental difficulty on part of ethicists, behavioral scientists, and management executives to provide a practical definition for ethics. The dynamicity of the business environment adds to this difficulty. It stems from several factors, (e.g., multinational nature of business, advent of computer technology involving "artificial intelligence" etc.). Under these circumstances, there exist a dire need for clearly establishing basic ethical guidelines of conducting business so that the firms can answer both day-to-day and long-term questions pertaining to ethics. J. Weber (1401 AH/1981 AC) confirms this by suggesting that ethics need to be institutionalized in the sense that the concepts of ethics need to be incorporated into daily decision-making processes of firms.

Recognizing the importance and need for institutionalization of ethics, this paper suggests a practical ethical environment by reviewing the Islamic and Western thoughts on ethics in decision-making.

Decision-Making Ethics In The Western Environment

Currently, considerable attention is being given to defining and institutionalizing business ethics by the Western ethicists, behavioral scientists, and management executives. Numerous articles written in the last decade discuss the "what" and "how" issues pertaining to business ethics. In this section, key articles will be examined to establish the Western thought on ethics.

J. N. Sheth (1393/1973, 1397/1979) identifies key communication factors

involved during group decision-making. He mentions that whether or not the interaction between participants will result in an actual deal depends greatly on two dimensions; **content of communication** and **style of communication.** The contents of communication represents the various aspects of the purposes for which the two parties have come together. It entails discussions, suggestions, offerings, promotions, or negotiations as they pertain to the product-specific utilities. For example, in a buyer/seller setting, both the buyer and the seller will have certain expectations about the product as they measure it along these dimensions. As soon as incompatibility arises between the two groups, the interaction process ends in a failure. The style of communication, which could be task-oriented, interaction-oriented, or self-oriented, represents the format and mannerism that each group adopts when a deal is being negotiated.

Sheth observes that in order to successfully resolve conflicts among participants in decision-making it is best to use persuasive methods instead of compromising, politicking, "back stabbing", or "arm twisting". A good way to persuade persons who have seemingly differing views about a "good" decision, is to stress upon them the value of the "good" decision and bring to forefront the damages to the firm if such a decision is not adopted. That persuasion, he contends, must be conducted in a very friendly and congenial fashion.

G. K. Saul (1401 AH/1981 AC) believes that the ethical behavior is constituted by both legal and moral principles. The legal aspect deals with rules and regulations established by a firm or the government, whereas the moral aspect deals with "what is right or wrong". He contends further, that there has to be a consensus between the business community and society to establish sound ethics for business, adding that if this was not done, the business ethics would only represent the legality.

Saul recommends several steps to improve the ethics environment in the business community. He suggests: (i) new courses on business ethics in business schools to increase awareness of future managers of firms and (ii) establishment of committees in business firms to work with various social organizations to resolve ethics related issues.

J. Weber (1401 AH/1981 AC) confirms the views of Saul by recommending that, "A code, a committee, and a system of training are essential elements for any board of directors to consider as it approaches this issue". He elaborates on each aspect of his recommendation in terms of "how to accomplish" and concludes that a business will require strong ethical characteristics in the 1980's to succeed in an international environment.

Laura L. Nash (1401 AH/1981 AC) suggests an ethics model by raising the following 12 questions.

1. Have you defined the problem accurately?
2. How would you define the problem if you stood on the other

side of the fence?

3. How did this situation occur in the first place?
4. To whom and to what do you give your loyalty as a person and as a member of the corporation?
5. What is your intention in making this decision?
6. How does this intention compare with the probable results?
7. Whom could your decision or action injure?
8. Can you discuss the problem with the affected parties before you make your decision?
9. Are you confident that your position will be as valid over a long period of time as it seems now?
10. Could you disclose without qualm your decision or action to your boss, your Chief Executive Officer (CEO), the board of directors, your family or society as a whole?
11. What is the symbolic potential of your action if understood? if misunderstood?
12. Under what conditions would you allow exceptions to your stand.

She discusses each question from an ethics perspective as a method to establish ideas of responsibilities and to open difficult issues for further examination. While Nash does not provide concrete solutions to the ethics issues, she does offer a practical way of resolving certain ethics related situations by limiting expectations of corporate goodness to a few common sense based social behavior rules.

Stratton, Flynn, and Johnson (1401 AH/1981 AC) conducted a survey in which selected business students were asked ethics related questions in the form of case studies. The study results confirmed previous research that a high percentage of respondents supported questionable behavior which depicted a fairly low level of ethics. This implied that a great number of respondents expressed their desire to compromise on the issues of ethics because of pressure from their peers and superiors. This meant that they brought down their personal standards and lowered their ethics to please or satisfy others. These authors agree with a number of business schools in introducing a heavy dosage of ethics courses in their curricula to help alleviate some of the related issues.

V. E. Hendersen (1402 AH/1982 AC) provides an elaborate conceptual framework to analyze ethical issues. He observes that there have been five major shifts in the basic values of American culture. These shifts have resulted in complex ethical dilemmas of "open" versus "managed markets" and "industry" versus "environments". These dilemmas result in issues that have opposing factors, i.e., a factor when changed may please one group, but displease

another. Citing this complexity, Hendersen agrees with a dynamic definition suggested by Charles Powers and David Vogel (1400 AH/1980 AC): "In essence, ethics is concerned with clarifying what constitutes human welfare and the kind of conduct necessary to promote it". Recognizing that the resolution of ethical issues (good versus bad) is essentially "situational" Hendersen proposes an ethical process (a conceptual framework) and an algorithm to implement the framework. In doing so, he discards dependence on a set of permanent ethical principles.

Figure 1 summarize's Hendersen's conceptual framework. The innermost circle represents the corporate decisions made in secret. The next circle represents the corporate's declaration of decisions to the public. At this time, in-depth public debates are evolved. The outermost circle represents the formalization of decisions where the community determines the legal and ethical status of decisions.
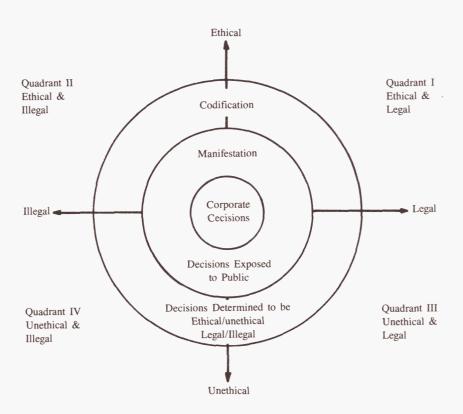

Figure 1. Hendersen's Conceptual Framework

The innermost circle pertains to corporate decisions without input from public. In essence, the corporation analyzes each decision on two dimensions — legal and ethical. The ideal decision must lie in Quadrant I. But all too often because of situational aspects, most decisions lie in Quadrants II, III, and IV. This results in legal and ethical uncertainty. Hendersen proposed a situational ethic algorithm wherein he transforms Fletcher's (1386 AH/1966 AC) four factors serving as checkpoints for resolving ethics dimensions in a given situation to the business context as follows:

> *Goals* — should be compatible with respect to constituency priority,
> *Methods* — should be acceptable by constituents
> *Motives* — should be known (non-secretive), unselfish, and should possess value orientation of constituents
> *Consequences* — the consequences of goals, methods, and motives should be examined with respect to time frames, constituency impact and exogenous effects.

Decision-Making Ethics In Pure Islamic Environment

According to the fundamental Islamic belief, the Holy Qur'ān (see Yusuf Ali (1366 AH/1946 AC) and Maududi (1394 AH/1974 AC)) is the fountain head of Islam. It is the Divine Book — the unalterable word of Allah (SWT) revealed to Prophet Muhammad (ṢAAS). Muslims believe that the Holy Qur'ān is permanently preserved for all time, is applicable at all time, and includes all encompassing guidelines for resolution of any worldly problems.

Accordingly, the Holy Qur'ān has clearly defined the Islamic code of conduct and ethics. The Qur'ān states that Allah (SWT) is the Creator and ultimate Law Giver (*Sharī'*). He Allah (SWT) has provided the guidelines covering all disciplines of life. The following are translations of some of the pertinent Qur'ānic verses that serve as the foundation of Islamic ethics (The English translations have been obtained from the A. Yusuf Ali (1366 AH/1946 AC) translation:

> . . . Help one another in *righteousness* and *piety* but not in *sin* and *excess*. Fear Allah: for Allah is strict in punishment. (Qur'ān; *Sūrah al Mā'idah* (5):2).
> Oh, believers! stand out firmly for *justice*. . . (Qur'ān; *Sūrah al Nisā'* (4):135).
> . . . and He has set up the *Balance (of Justice)* in order that you may not transgress (due) balance. So establish weight with justice and fall not short in the balance. (Qur'ān; *Sūrah*

al Raḥmān (55):7-9).

. . . and be *moderate* in your pace and lower your voice; for the harshest of sounds is the braying of the donkey, (Qur'ān; *Sūrah Luq mān* (31):13).

Hold to *forgiveness*; and command to what is right . . . (Qur'ān; *Sūrah al A'rāf* (7):199).

. . . Do not forget *liberality* between yourselves . . . (Qur'ān; *Sūrah al Baqarah* (2):237).

. . . and *fulfill the covenant* of Allah" (Qur'ān; *Sūrah al An'ām* (6):152).

. . . (that which is with God is better and more lasting) is for those who (conduct) their affairs by *mutual consultation* . . . (Qur'ān; *Sūrah al-Shūrā* (42):36/38).

And when they fall in with those who believe, they say: We believe, but when they go apart to their devils they declare: Lo, we are with you; verily, we did but mock (Qur'ān; *Sūrah al Baqarah* (2):14).

These verses from the Holy Qur'ān become the basis for ethical behavior of a Muslim with others. In the context of group decision-making, it can be stated (derived based on the above guidelines) that, while dealing with participants, an individual must use righteousness, piety, justice, moderation, honesty, congeniality, generosity, and forgiveness. Further, the participant must fulfill his promise with others. We shall attempt to illustrate most of these attributes with respect to ethics in decision making in the following paragraphs.

First of all, Islam by definition is a communal religion. Allah (SWT) stresses togetherness and communality in many places in the Qur'ān. This is needed for mutual peace and harmony (e.g., congregational prayers are compulsory for Muslims). This alludes to the fact that consensus and mutual consultation is very healthy in a decision making situation. This will be further elaborated upon later.

Morality, in the context of decision-making, deals with honesty, fulfilling commitments (promises), performing tasks well, admitting and correcting mistakes, emphasizing positive characteristics of others while ignoring the negative ones. Morality represents a principle inherent factor of an Islamic society. The Holy Qur'ān stresses morality in many places. (See Qur'ān, *Sūrah al Nisā* (4):36-38; Sūrah al *An'ām* (6): 151-153; *Sūrah al Shūrā* (42):36-43; and many other verses not listed here.) Without morality, as indicated in the Holy Qur'ān, a society cannot be regarded Islamic.

Islam prohibits backbiting, or "pulling the rug from under" which alludes to hypocrisy, insincerity, cowardice and an act of selfishness. This is one of the worst shortcomings of the character of a human being. The Qur'ān

calls such a person double-faced. Islam stresses this point both in Qur'ān and in *Sunnah*, (i.e., the way Prophet Muhammad (ṢAAS) conducted day-to-day affairs of life). For example, one tradition reports that in explaining backbiting, Prophet Muhammad (ṢAAS) equated it to slander (see Saḥih. Muslim, Vol. IV pg. 1369). Another tradition reports that Prophet Muhammad (ṢAAS) declared that the worst among the people was the one who had a "double face," because he came to some people with one face and to other with the other face.

The above explanation of the various dimensions and examples of morality comprises the behavioral code of ethics in decision-making. Obviously each attribute discussed above plays a role in a group decision-making. For example, "performing tasks well" stresses objectivity instead of involving personalities or individuals.

Moderation is also emphasized time and again in the Holy Qur'ān to maintain a harmonious relationship among people. The Qur'ān describes the Muslims as a *Middle* "Nation" (see Qur'ān; *Sūrah al Baqarah* (2):143) in keeping with the moderation philosophy. The Muslim *Ummah* thus, is well-balanced and forms a cohesive group. It should be noted that by this true definition in the Holy Qur'ān, there perhaps exists **not** a single nation today, which can be proclaimed as a true *Middle* "Nation". H. Abdalati (1395 AH/1975 AC) states that Islam prohibits the one-sided "humanistic" philosophy which gives an individual God-like attributes. On the other hand, Islam does not endorse the attitude that the man is inherently vicious, wicked or sinful. Similar examples can be cited with respect to other attributes as to their applicability in a group decision-making environment.

It has been indicated in *Sūrah al Baqarah* that the style and contents of communication are fundamental factors affecting a decision process. The guidelines provided by the Holy Qur'ān will be applied to the Islamic viewpoint in communication presented as follows:

Islamic Communication Process: According to the Islamic belief, Allah (SWT) sent many prophets in all parts of the world at all times. Prophet Muhammad (ṢAAS) 52 BH/570 AC - 10 AH/632 AC) was the last prophet of Allah (SWT). Prophets were essentially messengers of communicators. In order to convey the message of Allah (SWT), a prophet had to be moderate in his style of communication. He was not expected to be aggressive or passive, but rather, he was expected to be well-balanced in communicating the message. The Prophet had to depict patience, perseverance, and congeniality in his dealings with the people. Numerous examples and episodes can be cited from the Qur'ān and other Islamic books with respect to these communication qualities of prophets. Prophets were asked by Allah (SWT) to use persuasive abilities, not force or pressure in giving the message to their people. As regards the contents of communication, it was to be true and free of ambiguities

(see Qur'ān, *Sūrah al Aḥzāb* (33):70).

An important aspect of Islamic decision making is how a group should go about making a decision. Qur'ān clearly states consensus (see Qur'ān; *Sūrah al Shūrā* (42):38; and *Sūrah al Mā'idah* in decision-making. A. Maududi (1394 AH/1974 AC) explains the reasoning behind this consensus as follows:

1. First of all, if a decision affects two or more persons, it has greater likelihood of not being accepted by the participants if only a single individual enforces his dogma and makes a decision. It is not proper on ethical grounds as well as the basic Islamic precept of justice for one person to look only for his benefits and disregard the benefits to be accrued by other individuals in making a decision. Even the last Prophet of Islam, Muhammad (ṢAAS), consented with his companions in making community-related decisions, sometimes even those decisions that directly affected his personal life.

2. In most situations where a single individual makes the final decision, there can be basically two causes for a him to impose his opinion in a group decision-making situation. Either he wants to override other individual's rights for his selfish motives, or he considers himself very high and regards other individuals' opinions as foolish. From an ethical standpoint, both these aspects are deplorable.

3. It is a great responsibility to make a decision that affects the rights and benefits of a group of individuals. A God-fearing individual, realizing that he is answerable to Allah (SWT) for any improper act, will not dare undertake such a decision without consultation. Such an undertaking can be pursued only by an individual who does not have fear of Allah (SWT).

It only makes sense, therefore, that in a group decision-making setting, the selected participants work together freely and frankly in arriving at a decision. This way, if for some reason, a mistake is committed, then the responsibility is shared by all.

A careful consideration over these reasons indicates that, it is essential for Muslims to seek consensus to stay within ethical guidelines of Islamic teachings. The Islamic way of life, therefore expects Muslims to adopt consensus in all big or small joint (cumulative) decision-making processes. This applies to all facets of life — household, community, nation, etc.

A. Maududi further recommends five steps to stay within the consensus

guidelines stated in the Holy Qur'ān: (While Maududi looks at the aspect of running a country or a nation, the author has attempted to apply these steps to decision-making in general.)

1. There should be complete freedom of speech and expression for all participants in decision-making. There should be no "arm twisting" or "wheeling-dealing" during the decision-making process.
2. The leader of the decision-making group should be selected, based on the consensus of the participants. The criteria for selecting such a person should be based on his performance, capabilities, and sincerity. In this way the leader would enjoy the confidence of the participants.
3. All participants in decision-making (e.g., Board of Directors) should be honest and should enjoy the confidence of the group which they represent. They should be able, and deserving candidates capable of keeping everybody's interest in mind.
4. There should be no "groupism" among the participants in decision-making, because this leads to politicking and intense lobbying which invariably has disastrous consequences.
5. Decisions should be made based on a majority ruling in case there are differences of opinion.

In summary, the Holy Qur'ān emphasizes moderation, truthfulness, justice, alont with other attributes identified earlier, and with consensus-seeking during group decision-making. Whatever may be the method of decision-making, these fundamental Islamic requirements are expected to be kept in mind. Any violation renders the decision un-Islamic.

Discussion

An examination of the Western and Islamic decision-making ethics indicates many similarities and some significant differences. In this section, we shall discuss these similarities and differences.

Similarities: Both approaches emphasize morality to be a vital part of ethics. Under the Western thought the morality dimension pertains to good-versus, bad similar to what Islam preaches. For example, Sheth (1393/1973, 1394/1974) emphasizes persuasion and objective discussion during a decision-making process. He further observes that there should be no "under the table" type of activities such as backbiting or politicking which do injustice to certain individuals in a group decision-making process.

Even though the basic Islamic precepts regarding morality in the business

ethics concurs with those prevalent in the Western world, it is clear that Islam does not compromise on any of these attributes when they are violated. Further, Islam places a very heavy emphasis on the morality aspects which appear to consist of many additional dimensions when compared to the Western method (e.g., justice, keeping up the promise, forgiveness, etc.) as outlined earlier.

Differences: Many Western scholars agree that ethics comprise morality and legality as two distinct dimensions. Morality deals with both inter-company code of morality and the societal aspects outside the firm. Legality deals with the governmental rules and regulations. Hendersen (1402 AH/1982 AC) schematically represents the corporate decision-making on a two dimensional diagram—legal and ethical. He further states the ideal corporate decision is the one which falls in the Quadrant I (see Figure 1) representing legality and ethics in an adequate manner. This Western view considers legal aspects as a separate dimension to satisfy the government rules and regulations. Islam does not separate the government (state) from the religion, suggesting that contrary to the Western thought, ethics includes legality (i.e., Islamic Jurisprudence or *Sharīah*) laid out by Allah (SWT) in the Holy Qur'ān and developed by the prophetic tradition (*The Sunnah*). Further, ethics is a singular integral entity consisting of such attributes as Islamic legal aspects, justice, honesty, truthfulness, etc. Legality is not separated out to represent the prevailing government because Islam does not recommend separation of states based on geographic boundaries. Ideally, an Islamic state is all encompassing, having its own political system, economic system and foreign policy (see M. Hamidullah, 1389 AH/1969 AC, H. Abdalati, 1395 AH/1975 AC, and M. S. El Awa, 1400 AH/1980AC). Consequently, under the Islamic state, the ethics of decision-making can be represented schematically by the following multi-dimensional (multi-attribute) chart (see Figure 2).
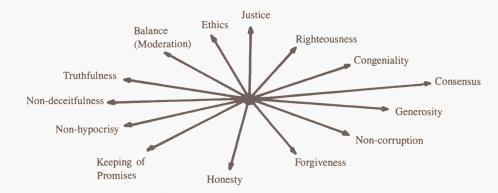

Figure 2. Islamic Ethics Schematic

A decision situation can be rated as ethical or unethical using such a chart. To illustrate this concept, each attribute can be scaled from less adequate to adequate, and if a given decision is to be rated on the ethics, then each attribute can be rated on the adequacy scale. For example, in judging a decision-making situation, was there a consensus among participants? If the answer is affirmative, then, it satisfied the consensus attribute. Similarly each attribute must be considered and satisfied in accordance with Islamic constraints. It should be noted that the attributes can be categorized into two groups — those that impact the society as a result of the decision implementation (e.g., Justice, generosity, etc.), and those that are to be kept in mind while making a decision (e.g., balance, honesty, etc.). It should be noted that, because of the complexities involved, the author is certainly not suggesting the quantification of Islamic ethics at this juncture. It is possible however that each attribute can be considered as dichotomous, (say, 1 represent adequate and 0/ represents not adequate). Using these values an aggregate ethics score can be computed.

2. Recent studies indicate that several Western scholars prefer a dynamic definition of ethics, (see Nash, 1401 AC/1981 AH, Hendersen, 1402 AH/1982 AC and McCoy, 1403 AH/1983 AC) in that the ethics should be defined on "situational" factors. This implies that, what is ethical in one situation, may not be ethical in another or vice-versa. Islam does not compromise once the ethics are properly defined. "Situational" aspects are not to be taken into account. If a decision situation is determined to be unethical, it remains unethical in any situation. The dynamic definition leaves a loophole, whereby the "situational" dimension becomes a shelter for a guilty individual or group. Further, there is an additional complexity of defining each "situation" wherein a decision can be ethical or not ethical.

Conclusion

The definition and implementation of ethics is a complex issue. On many dimensions (e.g., good-versus-bad, etc.) ethics defined by the Western scholars are compatible with those defined by Islam. It appears that from an Islamic viewpoint however, these dimensions are more clearly defined and additional dimensions, not identified explicitly by the Western scholars (e.g., generosity, forgiveness, etc.), are suggested. Further, from the Islamic viewpoint, the dynamic definition of ethics, where ethics are defined on situational factors, does not appear to be practical.

The Islamic thought on the ethics of decision-making is based upon the fundamental principle of consensus or mutual consultation referred to as *al Shūrā* in the Holy Qur'ān, thus implying the preference of group decision-making instead of a single individual being involved in the decision-making

process, particularly when decisions impact on a community level. This permits a very interesting area for synthesizing the Western group decision-making concepts with the Islamic ones to finally provide a comprehensive Islamic approach to decision-making. Islam recommends a leader for the group who is responsible in moderating the decision-making process through various stages, providing expert consultations, and implementation of the decision.

We have attempted to analyze the ethics of decision-making conceived by the Western world in conjunction with those advocated by Islam. The study in no way represents a thorough and comprehensive representation of the two views. It does attempt however to establish that the Western and Islamic views on a number of subjects from different disciplines (e.g., Physical Science, Engineering, Social Science, Behavioral Science etc.) can be concomitantly addressed with the express intent of understanding both sides and enhancing the Islamization of knowledge, which can undoubtedly prove to be beneficial to the readers from around the world.

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Say: He is God, the One and Only; God, the Eternal, Absolute; He begetteth not, Nor is He begotten; and there is none like unto Him