Abdus Sattar Abbasi¹, Kashif ur Rehman², Amna Bibi³ **ISLAMIC WORK ETHICS:** HOW IT AFFECTS BUSINESS PERFORMANCE

This study determines business performance trends in the fast-growing telecom industry of Pakistan. The study employes correlational modeling for hypotheses testing. Correlational interpretations observe the impact of Islamic work ethics on managerial performance and management on the example of telecom organizations. This study uses the sample of 114 managers working in telecom industry of Pakistan. The questionnaire contains 42 items. The collected data were processed and analyzed using SPSS. Results of the study indicate that Islamic work ethics has great potential to improve business performance of an organization. The remedy for the global economic crisis lies in the work ethic values which must be inculcated in organizational culture for sustainable business performance.

Keywords: Islamic work ethics; business performance; telecom industry.

Абдус Саттар Аббасі, Кашіф ур Реман, Амна Бібі МУСУЛЬМАНСЬКА ТРУДОВА ЕТИКА ТА ЇЇ ВПЛИВ НА ЕФЕКТИВНІСТЬ БІЗНЕСУ

У статті визначено ключові напрямки підвищення ефективності розвитку телефонії Пакистану. Для аналізу і підтвердження гіпотез, які висунуто у статті, використано кореляційне моделювання. Інтерпретації кореляцій підтвердили вплив мусульманської трудової етики на ефективність управління на прикладі галузі телефонії. Використано вибірку у 114 менеджерів з галузі телефонії Пакистану. Анкета містить 42 позиції; дані проаналізовано за допомогою пакету SPSS. За результатами аналізу, мусульманська трудова етика має значний потенціал для підвищення ефективності бізнесу. Трудова етика може сприяти виходу з глобальної економічної кризи за умови її включення до організаційної культури підприємств.

Ключові слова: мусульманська трудова етика; ефективність бізнесу; телефонія.

Рис. 2. Табл. 4. Літ. 34.

Абдус Саттар Аббаси, Кашиф ур Реман, Амна Биби МУСУЛЬМАНСКАЯ ТРУДОВАЯ ЭТИКА И ЕЕ ВЛИЯНИЕ НА ЭФФЕКТИВНОСТЬ БИЗНЕСА

В статье определены ключевые направления повышения эффективности развития телефонии Пакистана. Для анализа и подтверждения гипотез, выдвинутых в статье, использовано корреляционное моделирование. Интерпретации корреляций подтвердили влияние мусульманской трудовой этики на эффективность управления на примере отрасли телефонии. Использована выборка из 114 менеджеров из сектора телефонии Пакистана. Анкета состояла из 42 пунктов; данные проанализированы при помощи пакета SPSS. По результатам анализа, мусульманская трудовая этика имеет большой потенциал для повышения эффективности бизнеса. Трудовая этика может способствовать выходу из глобального экономического кризиса при условии ее включения в организационную культуру предприятий.

Ключевые слова: мусульманская трудовая этика; эффективность бизнеса; телефония.

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Introduction. If one looks onto the progression of business world over several millennia, one cannot but marvel at the innumerable improvisations it has consumed. From crude barter system to contemporary plastic money, from meager farm houses to giant MNC's, from trading grain to sharing information technology – the progress in the business world is indeed awe-inspiring. But, corporate world must hasten to flip the coin, lest our vision is eclipsed by the blinding glitter of the brighter side of the picture. Often management procedures are quite visibly suffering from ethical dilemmas. Let us first contemplate some implications of the subject at hand. Ethical behavior of employees is a challenge for today's organizations facing significant problems with it. According to the survey of 300 companies, over 85% of senior executives indicate that employee conflict of interest, inappropriate gifts, sexual harassment and unauthorized payments are among their top ethical concerns (Beekun, 1997).

There is a continuous search for new paradigms, new approaches, and new techniques in management that could create the much needed competitive edge or niche in order to excel in this rapidly changing business environment without damaging the reputation. Human resource constitutes the focal point of these new paradigms. Ironically, the greater the significance of this constituent; the less is its recognition. HR gurus observe that managing people is hard because there's no manual to tell you how to deal with human beings effectively. If those who are sincerely concerned with the well-being of corporate management look into the Islamic work ethics (IWE) disinterestedly they will find solutions to most contemporary management dilemmas.

Islamic perspective in management studies is an emerging field in academia (Kazmi, 2003). Islamic management is quite a significant area of enquiry for modern management practitioners. Islamic values are compatible with men's need for prosperity and happiness. Islamic values have established their strength in the history; they do not depend on norms and practices of the societies which tend to be situationally specific and changing over time, depending on societal standards and their acceptance. Islamic values are indeed universal and hence applicable in all spheres of life. Islamic values comprise sincerity, proficiency, truthfulness, patience, continuous self-evaluation, promise keeping and moderation. There is clearly no place for arrogance, injustice, dishonesty, greed, pomp and grandeur in Islamic value system (Alhabshi et al, 1994).

Islamic values are set of beliefs and morals, a social doctrine, and a call to right-eousness among all members of organization (Asad, 2007); it is a complete, self-contained ideology which regards all aspects of our existence — moral and physical, spiritual and intellectual, personal and communal — as parts of the indivisible whole which we call "human life." Islam covers the entire course of life. Islam differentiates between right and wrong, separates good from bad, and extricates righteousness from turpitude. Islam strengthens the morality of an individual. Islam not only deliberates the relation between Creator and Human being, but also discusses the relation between a man and a man, and also a man and the entire universe. Islam answers every problem of life, and explains rights of parents, spouse, children, business partners, friends, enemies, even rights of every entity of the universe. Islam creates balance among all these rights. Islam guarantees balance and justice in delivering these rights (Modudi, 2003).

Telecom is the most potential and the fastest growing sector in Pakistan. Telecom sector attracts maximum FDI, in 2004-05 it amounted US\$ 494 mln making one

third of the total FDI in the country. In the same period telecom contributed Rs. 67.1 bln in national exchequer in terms of taxes and fee with 67% growth. Over the years telecom industry has become a major player in Pakistan's economy inducing a communication revolution in the country; we aim to investigate how IWE can affect business performance in the telecom sector.

Islamic work ethics (IWE). Religions in many countries, whether with secular or religious constitutions, have a certain degree of influence on the cultural characteristics of people and institutions (Tayeb, 1997). Islamic work ethics has roots in al-Quran and ahadith. Al-Quran often speaks about honesty and justice in trade, fair distribution of wealth in society. Al-Quran encourages acquiring skills and technology and discourages laziness. Islamic work ethics views dedication to work as a virtue and emphasizes cooperation and consultation at work (Derwish, 2000). Islamic work ethics views hard work and creativity as the elements of personal accomplishment and happiness. The value of in Islamic work ethics is derived from the accompanying intentions (Ali, 1988) and results, rather than just results. The universal truth of divine knowledge and its crystallization in real world-systems has left an abiding legacy for all generations to reveal fresh and new answers and directions to the problems of human life (Choudhury, 2004). Most intriguing aspect of Islamic work ethics is the culture of inviting-for-good and forbidding-from-wrong (IGFW). Thus, each member of a group starts facilitating others to follow and practice values and ethics, which ensures prosperity for both the individual and the organization.

Let there arise out of you a band of people inviting to all that is good, enjoining what is right, and forbidding what is wrong: (al-Quran 3:104). It is the duty of every Muslim to motivate others to do the right and to forbid them from wrong, but for the convenience of entire people, it is said that at least one group of people must remain dedicated to this duty, and leaders/managers should actively participate in this duty. Islamic work ethics have enhanced the value of virtue, as mentioned in al-Quran:

He that doeth good shall have ten times as much to his credit: he that doeth evil shall only be recompensed according to his evil: no wrong shall be done unto (any of) them. (al-Quran 6:160). This increased value of virtue is a unique source of motivation to practice values and ethics in day-to-day business activities. Islamic work ethics emphasizes that justice and generosity in the workplace are the necessary conditions for society's welfare and that no one should be denied his full wage. Besides constant hard work to meet one's responsibilities, competition is encouraged in order to improve quality. Islamic work ethics argues that life without work has no meaning and engagement in economic activities is an obligation (Darwish, 2000). Islamic work ethics deserves a serious enquiry because it is the ideal which Muslims seek to realize (Nasr, 1984); additionally, Islam is one of the most influential factors which have shaped value systems of the Muslims in contemporary times (Ali, 1986). Islamic work ethics stands not for life denial but for life fulfillment and hold business motives (Ahmad, 1976) for the prosperity of people. Despite immense work on business values and ethics, we still notice high profile business scandals around the globe (Abbasi et al, 2008). Islamic work ethics has the potential to help organizations of the modern time to come out of the ethical dilemmas.

Management by example (MBE). According to the report of Ethics Resource Centre (2003), internalization of values and ethics will not occur without active sup-

port in word and deed of companys' leadership, ranging from CEOs to immediate supervisors. When it comes to leadership, IWE elucidates that leaders must be role models, they must let their actions speak louder than their words (Jabnoun, 1994).

O ye who believe! Why say ye that which ye do not? Grievously odious is it in the sight of Allah that ye say that which ye do not. (al-Quran 61:2-3). First show excellence and then demand excellence. If the leader wants others to come on time, he has to come on time, others will follow. One cannot change others without changing one-self. If people are working late, be with them, nothing else motivates. People will never trust unless one does the same what he wants others to do. Don't expect others to follow the advice and ignore the example (Seyal, 2002). Management by example is the №1 value when it comes to leadership. Management by example paves the way to success through hard work and devotion. In the business world MBE is a superior pattern of management where leaders do not ask others to do anything that they wouldn't do themselves (Abbasi et al, 2010). Highly successful leaders are not only ethical but they also set a standard of excellence for others to follow. They are role models, whether they are military, government, or private industry leaders; they demonstrate a clear and distinct message through their actions to those who follow them.

Managerial performance (MP). There are many internal factors which play a vital role in motivating the performance of employees (Garg et al, 2006), e.g., work-place spirituality and leadership style. Islamic work ethics breed workplace spirituality through internalization of value and ethics for enhanced performance along with a unique leadership style based on MBE. Islamic work ethics has multi-dimensional impact on managerial performance; IWE grooms a kind of leadership which follows the principle of MBE thereby ensuring internalization of hard work, service, resolve, conviction, discipline, justice and righteousness across the board in on organization.

Performance is effective behaviors, actions, motivations and decisions that capture the full spectrum of job activities (Stathakopoulos, 1998). Organizations take performance measures which are needed to promote and encourage the right behavior within the organization that assists achieving their goals (Ahmed et al, 1999). Performance is measured in order to improve the efficiency and effectiveness of managers and organization (Ghobadian et al, 1994) to protect shareholders' interests.

Business performance (BP). This study focuses on three elements of business performance, namely profit, welfare of employees and customer satisfaction.

Profit. Profit is making benefit for shareholders; Islamic value system allows earning by means of business transactions.

"... but let there be amongst you traffic and trade by mutual consent ..." (al-Quran 4:29). Trade comprises all those transactions that are carried out for profit and benefit as in commerce, industry etc., by which one satisfies the needs of another who pays for a service rendered. Mutual consent implies that those transactions should be carried out by mutual agreement and not by coercion or fraud (Maududi, 2007).

Employees. Welfare of employees covers both human rights and general wellbeing (Employee welfare, 2009). Prophet Muhammad (PBUH) explained the Islamic concept of welfare of employees as it has been narrated on the authority of Abu Malik that Ubaidullah b. Ziyad visited Ma'qil b. Yaser in the latter's illness. Ma'qil said to him: I am narrating to you a tradition. If I were not at death's door, I would not narrate it to you. I heard the Messenger of Allah (may peace be upon him) say: A ruler who, hav-

ing obtained control over the affairs of the Muslims does not strive for their betterment and does not serve them sincerely shall not enter Paradise with them ("A ruler", 2007).

Customers

Sales and profitability depends on keeping customers satisfied (Customer care, 2009), therefore it is important to keep customers happy:

"give measure and weight with (full) justice" (al-Quran 6:152). Daryabadi (1998) explained that it means being away from fraud and deceiving, so that no one could deprive others of their rights. Apparently in this little instruction there are all dimensions of trading ethics. Beside excellence in personal values, purity in trading ethics is an essential component of Islamic values.

"So establish weight with justice and fall not short in the balance" (al-Quran 55:9). Modudi (2005) explained that nature of this Universe doesn't accept injustice, brutality and savagery. It is not allowed to be unjust with others in any case; even if someone arrogates a little right of a purchaser during weighing, he disrupts the balance of the Universe.

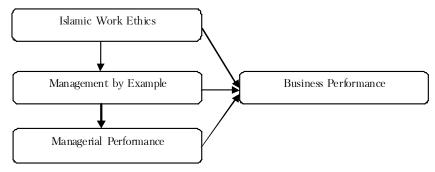


Figure 1. Islamic Work Ethics: How it affects Business Performance (Research Model)

Hypotheses

- H1: Islamic work ethics (IWE) inculcates management by example (MBE) in an organization.
- H2: Management by example (MBE) and managerial performance (MP) are positively correlated with each other.
- H3: Islamic work ethics (IWE) positively influences business performance (BP) of an organization.
- H4: There is significant relationship between management by example (MBE) and business performance (BP).
- H5: Managerial performance (MP) directly and significantly influences organizational business performance (BP).

Methodology

Population. We aim to investigate the impact of Islamic work ethics on business performance of Pakistan's telecom industry. Telecom is the most fast-growing sector in Pakistan. It attracted maximum foreign direct investment in recent past and contributed billions of rupees as taxes and fees. We take 13 leading organizations of telecom industry as population. This procedure has been adopted because of the absence of any listing that can serve as a sampling frame for drawing sample (Darwish, 2001) from telecom industry.

Instrument. Instrument was developed with the help of previous works in the related field. These include Ali (1988), "Scaling an Islamic Work Ethics"; Darwish (2000) "The Islamic Work Ethics as a mediator of relationship between locus of control, role conflict and role ambiguity"; Arsalan (2001), "The work ethic values of Protestant British, Catholic Irish and Muslim Turkish managers"; and Stathakokopoulas (1998). Besides these studies, we include some items of management by example, e.g. "people value practices more than words", and "if one can't keep time oneself, one ought not teach others to do so"; and business performance, e.g. "protection of shareholders" interest is the obligation of management", "success of organizations greatly depend on loyalty of their employees", and "satisfied customers are assets for business".

Reliability. Reliability refers to the consistency and stability of data collection instrument. Cronbach's alpha (α) is a commonly used test to verify the reliability of the instrument; it is 0.824 for this study.

Procedure

Sampling. A simple random sampling procedure was adopted to include organizations in the sample. The sample size was 8 organizations from telecom industry of Pakistan.

Data Collection. A letter was written to the head of each organization, included in the study, to acquaint them with study objectives and to gain support for the survey. Participants were assured of confidentiality and anonymity (Al-Kazami et al, 2002). We distributed 140 questionnaires over the period of 3 months in 8 organizations, using drop-off and pick-up method (Darwish, 2001). Individual participants were selected before the distribution of questionnaires (Al-Kazami et al, 2002). Respondents were top executives, middle and lower level managers. Of 140 questionnaires distributed, 114 were collected, resulting in the 81% response rate. Questionnaire was administered in English.

Data Analysis. Data were analyzed using descriptive statistics such as percentages and frequencies to present the main characteristics of the sample. Correlations were calculated to measure the association among (IWE), (MBE), (MP) and (BP). Correlation and regression are closely related tests. Often both tests are used together; therefore, we also use regression to reaffirm correlations and strengthen the findings of this study.

We also use amos to test the model of the study; result obtained through this procedure is given in Figure 2. Hypotheses analyses were also performed through amos and Table 4 explains the results of analyses.

Results and discussion Frequency Distribution

Education	Freq.	%age	Age	Freq.	%age	Expe-		%age	Gender	Freq.	%age
BA	13	11%	18-25	19	17%	rience 1-5	41	36%	Male	95	83%
BSc	9	8%	26-32	51	45%	6-10	39	34%	Female	<u>95</u>	17%
BBA	6	5%	33-39	31	27%	11-15	21	18%	1 cmarc		11,70
BCS	1	1%	40-46	8	7%	16-20	9	8%			
MA	19	17%	47 +	5	4%	20 +	4	4%			
MSc	8	7%									
MBA	45	39%									
MCS Doctorate	11 2	10%									
Total	114	100%		114	100%		114	100%		114	100%

Table 1. The main characteristics of the sample

There are 83% male respondents in this study and 17% female. The reason for this significant difference is a very low percentage of female managers working in telecom sector, perhaps, because historically Pakistan has been a male dominated society, although now there is a significant liberalization in Pakistani society and increase in female workforce has been observed. Another reason of less percentage of female managers is that in Pakistan, most working females abandon their work after marriage.

Correlations

rable 2. Correlational Analyses of Hypotheses 111-113							
Variables	Islamic	Management	Managerial	Business			
	Work Ethics	by Example	Performance	Performance			
Islamic Work Ethics	1						
Management by Example	0.285**	1					
Managerial Performance	0.344**	0.222*	1				
Business Performance	0.378**	0.321**	0.375**	1			

Table 2. Correlational Analyses of Hypotheses H1-H5

H1: Islamic work ethics (IWE) inculcates management by example (MBE) in an organization. The findings of this study suggest that there is significant relationship between IWE and MBE as shown in the table above where (? = 0.285** at p<0.05). This result complements the view of Alhabshi et al (1994) that Islamic values are compatible with man's need for prosperity and happiness. Islamic work ethics escorts corporate leaders towards managing by example; thus providing base for smooth and effective organizational operation. When it comes to leadership Islamic value system elucidates that leaders must be role models, they must let their actions speak louder than their words (Jabnoun, 1994).

H2: Management by example (MBE) and managerial performance (MP) are positively correlated with each other. This study determines significant relationship between MBE and MP, $\gamma = 0.222^*$ at p<0.05. When it comes to corporate management Islamic work ethics ascertains that leaders must be role models for their fellows. Allah (SWT) says in al-Quran:

"O ye who believe! Why say ye that which ye do not? Grievously odious is it in the sight of Allah that ye say that which ye do not" (al-Quran 61:2-3)

There results are consistent with Garg et al, (2006) and suggest that MBE complements managerial performance.

H3: Islamic work ethics (IWE) positively influences business performance (BP) of an organization. The results of hypothesis testing for H3 presented in Table 2 ($\gamma = 0.378^{**}$ at p<0.05) provide significant correlation between Islamic work ethics and business performance of an organization, which mainly manifests profit. The positive significant correlation of Islamic work ethics and business performance of an organization encourages management practitioners in general and corporate management in telecom sector in particular to establish code of organizational ethics based on Islam which should be incorporated with compensational and performance evaluation parameters for every member of an organization.

H4: There is significant relationship between management by example (MBE) and business performance (BP). This study indicates there is significant relationship between management by example and business performance of an organization ($\gamma = 0.321^{**}$ at

^{**}Correlation is significant at 0.01 level (2-tailed)

^{*}Correlation is significant at 0.05 level (2-tailed)

p<0.05). The degree of success of an organization in terms of profit, welfare of employees and customer satisfaction greatly depends on management by example. Leaders are role models and their behavior is reflected on the culture and outcome of an organization. This result is consistent with Goodhew et al. (2005) that good organizational performance stems from leadership role.

H5: Managerial performance (MP) directly and significantly influences organizational business performance (BP). The results of this study prove there is significant and positive relationship between managerial performance and business performance of an organization where $\gamma = 0.375^{**}$ at p<0.05. Good organizational performance means welfare, growth and satisfaction of all stakeholders including shareholders, employees and customers. Finding is consistent with previous studies, e.g. according to Stathakokopoulas (1998) managerial performance is of key concern because it is closely related to organizational effectiveness and performance; according to Gupta et al. (1984) there is high degree of interaction between managerial performance and organizational performance.

Regression

Detail of the regression analysis are given in Table 3.

	В	St. error	t-values	p-values
Constant	1.392	0.750	1.86	0.066
Islamic Work Ethics (IWE)	0.258	0.099	2.60	0.011
Management by Example (MBE)	0.151	0.067	2.28	0.025
Managerial Performance (MP)	0.361	0.128	2.85	0.006
\mathbb{R}^2	0.246			
F	11.984			0.000

Table 3. Regression Analysis

Results of the regression analysis show that Islamic work ethics (independent variable) has significant influence on business performance of an organization; thus causes 25% positive variation in business performance of an organization (dependent variable). These results indicate that managerial performance under the influence of management by example can become the most important tool to enhance business performance of telecom industry as well as organizations in other sectors.

P-value indicates how likely it is that the relationship that emerged is by chance or it is real. A p-value of 0.05 means that there is a 5% chance that the relationship emerged randomly and a 95% chance that the relationship is real. If p-value is \leq 0.05, it rejects the null hypothesis and accepts alternate hypothesis. P-values for all independent variables in the research are less than 0.05. Therefore, alternate hypotheses of this study are accepted. It is a generally accepted practice that p-value less than 0.10 is considered as significant (Triola, 2004).

Table 4 shows the significant relationship between IWE and business performance of an organization. According to these results if there is 1% change in overall commitment and practices in standard values and ethics, there will be 25% positive change in business performance of an organization through customer satisfaction and employees' loyalty, thus leading to profitability increase. Besides business performance Islamic work ethics establishes the culture of management by example, resultantly those managers who follow the principle of MBE would significantly motivate others for outstanding performance.

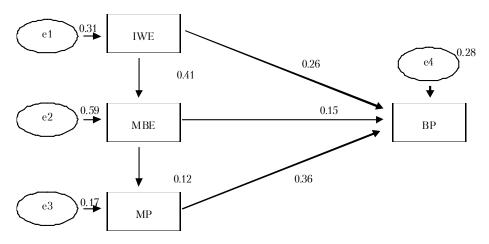


Figure 2. Path Diagram of Research Model

Dependent Variable	Independent Variable	Estimate	SE	Critical Ratio	p-values	Result
MBE ∢	- IWE	0.409	0.129	3.159	0.002	Accept
MP ∢	MBE	0.118	0.049	2.425	0.015	Accept
BP ◀	IWE	0.258	0.093	2.759	0.006	Accept
BP ◀ -	MBE	0.151	0.067	2.270	0.023	Accept
BP ◆ -	MP	0.361	0.121	2.990	0.003	Accept
X^2	10.691					
n-value	0.001					

Table 4. Model Summary and Coefficients

Managerial performance is always an important element in the organizations' success. The results of this study indicate that managerial performance under the influence of IWE and MBE can be the most significant contributor to improvement of business performance of an organization.

Conclusion. This study concludes that Islamic work ethics significantly and positively influences business performance of an organization which includes profitability, happy employees and satisfied customers. The concept of management by example is an important element in enhancing business performance due to its ability to complement the performance of others. Managerial performance is the key to success; results of this study endorse that good managerial performance leads to better organizational outcomes. Regression analysis of the data collected summarizes that Islamic work ethics and management by example coupled with good managerial performance lead to sustainable organizational growth and reputation. Manipulations and modes which remain away from standard norms lead to long-term failure. This study determines that business organizations can develop dependable managers through inculcating and internalizing Islamic work ethics in the working environment of a company. Only role models can influence others to follow corporate objectives enthusiastically. This study helps to deduce that Islamic work ethics have the potential to provide an effective framework to the corporate organizations in general and

telecom industry of Pakistan in particular for organizational success in terms of earnings, employees' well-being and customers' fulfillment.

This study has various implications for corporate organizations. First, this study suggests that incorporating ethics in corporate decision-making can improve strategy development and implementation, ultimately maximizing corporate profits. Second, the results of this study indicate that Islamic work ethics can provide ethically strong leadership to an organization to be the role model for others in professional abilities and personal character thus creating a sound environment for business performance. Third and the most important implication of this study is that Islamic work ethics has the potential to positively influence the managerial performance through management by example to achieve financial objectives of an organization. Contribution of this study is twofold: firstly, it investigates the role of Islamic work ethics in enhancing business performance of an organization including profitability, welfare of employees and customer satisfaction. Secondly, this study explores the role of Islamic work ethics in improving managerial performance through the concept of management by example. In future, researchers can try to find links among IWE, MBE and financial statements of organizations to develop more evidence of effectiveness of Islamic work ethics for a modern enterprise.

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