

THE EFFECTS OF TAWFIK ON ETHICAL DECISION MAKING PROCESS: THE CASE OF MICRO AND SMALL BUSINESSES IN MALAYSIA

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ABSTRACT

This paper examines the effects of tawfik or the will and ability to carry out something in ethical decision making process. Decision making requires art and science in the process to understand issues or problems, consequences of the decisions to the relevant stakeholders, methodology to execute the decisions, and evaluation on the decisions. The study interviewed 10 owners and decision makers of micro and small businesses in Malaysia to solicit their views pertaining to the effects on the will and ability (tawfik) in their decision making process. The informants were personally interviewed with note taking approach within 20-30 minutes duration at their business locations. Most of the informants stated that they used impromptu and rational approach in decision making process just to solve issues or problems at hand without taking into long term consequences of the decisions. The nature of small business requires them to make swift, quick and short term basis decision due to the intense pressure of competition. Sometimes they decided for 'short cut' instead of the long-winded and difficult actions. Some informants argued that sometimes they performed special prayers and making supplications for clueless and too difficult issues, problems and cases. As Muslims, they performed and steadfast with obligatory prayers and other recommended deeds. The informants realized the importance of obtaining tawfik from Allah not only in critical situations but also in all situations. The results of the study are very contextualized and contributed to the insights and understanding of the effects of tawfik in ethical decision making process within the context of selected micro and small businesses in Malaysia. The immediate implication to the theory is in the ethical decision making theory from the Islamic perspectives. In terms of practical implications, the findings of the study can be used as input for micro and small businesses to formulate guidelines in decision making process. The study recommends the future study should expand the number of informants and also to employ triangulation, a combination of interview, survey, and case study.

Keywords: Tawfik, Business Ethics, Micro Business, Small Business, Malaysia

Introduction

People made decisions on daily basis, for individual, organizational, institutional, as well as larger community levels, with or without complete information. The consequences of the decisions are essential because they gave impact to the life of others or the survival of institutions and community (Wong & Carducci, 1991; Keeney & Raiffa, 1993, 2009; Dean & Sharfman, 1996). Many models and approaches were employed to make the most acceptable decisions and actions within the expectations of the stakeholders (Jones, 1991; Triantaphyllou, 2000). However, the ethical and responsible decisions are very challenging for many decision makers due to organizational, behavioral, political, and personal factors (Brass, Butterfield & Skaggs, 1998; Ford & Richardson, 1994; Mitchell, Agle & Wood, 1997; O'Fallon & Butterfield, 2005).

The rational approach to decision making attempts to be impartial, objective and no prejudice; but, in reality, it is just an academic theory (Goll & Rasheed, 1997; Rubin & Rubin, 2012). The reality is very complex, subjected to many authorities and multiple personal interests of various super rich market controllers (Belton & Stewart, 2002; Saaty, 2008). Thus, this situation made managers or decision makers at all levels in organizations or institutions to be vigilant, prudent and careful (Akyuz & Celik, 2014; Biswas, Majumdar, & Basu, 2014). More time and space required to deliberate the issues, empathy on others, imagination of the expectations of others, cost-benefit outcome, and so forth (Purshouse & McAlister, 2013; Whitaker & Godwin, 2013; Waddock, 2014).

The public viewed the decision makers as risk adverse, very slow, very calculative, and less responsive to the external forces (Mahto & Khanin, 2014). Certain professional trade and training has been related to the approach used in the decision making (Légaré & Stacey, 2014). Managers with accounting and auditing training tend to be risk adverse, impartial, and vigilant in decision making process; but, at the expense of slowness and less responsive (Ho, Li, Tam & Zhang, 2014; Stuebs & Wilkinson, 2014). The less responsive to the external forces of the business environment is argued as economic opportunity loss to reap profit in the short term and competitive disadvantage in the long run. In contrast, managers with business training tend to be risk takers, will take any risk, even with minimum knowledge about the business, the risk takers will not allow the opportunity to be just gone without grabbing it. The bold and bravery approach has resulted losses and competitive disadvantage. It seems that both approaches have some apparent weaknesses, but they are good. This paper argues that both approaches of decision making indicate an ability to make decision, but unable to make decision with ethical and responsible to the stakeholders.

In this paper, it examines the effects of *tawfik* or the will and ability that guided by revelation and reasoning to carry out actions and decisions in ethical decision making process. Decision making requires art and science in the process to understand issues or problems, consequences of the decisions to the relevant stakeholders, methodology to execute the decisions, and evaluation on the decisions. The discussion of the paper is divided into a few parts.

Literature Review

Conventional approach in decision making

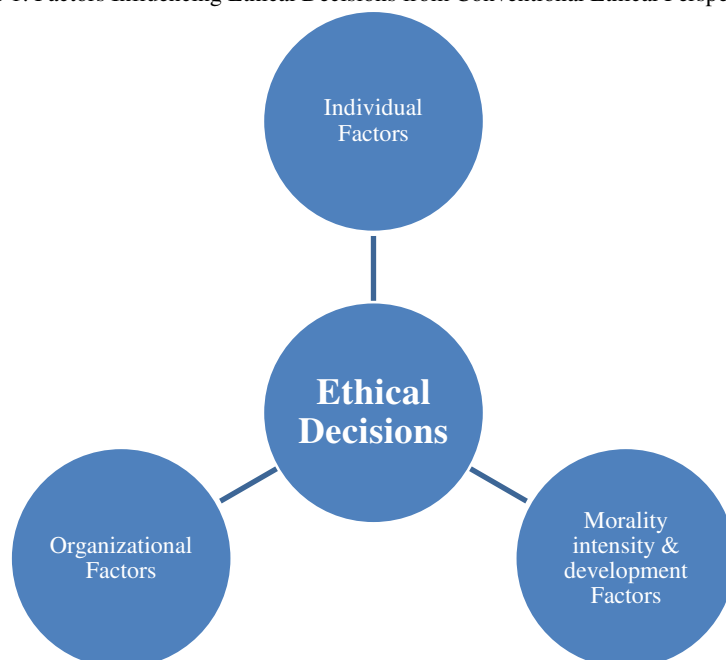
Conventional ethics deals with normative and descriptive ethics. Normative ethics includes the studies of moral philosophy and theology to provide guides for individuals on how they should behave in the life (O’Fallon & Butterfield, 2005). As for business studies, descriptive ethics explains and predicts individuals and group behavior in the workplace and marketplace (Ross & Robertson, 2003). In other words, conventional ethics uses both arts and sciences in understanding and implementing ethics in thinking, actions and decisions.

Ethical decision making requires more than arts and science due to its abstract nature whether in the forms of rational, partial rational or irrational. There are many factors influenced ethical decision making process. From rational perspectives, rational decision is not necessarily ethical or sensible decision is not necessarily ethical (Bagdasarov, Johnson, MacDougall, Steele, Connelly & Mumford). The main reason for this is due to the principles of ethics derived from thought, ideas, norms and shared values. As from irrational perspectives, such decisions are not acceptable in the norms and common sense. Rest (1986) argued that moral-based decision making in the workplace and marketplace is essential for market efficiency and organizational effectiveness.

Individual factors include age, awareness, biases, ethical judgment, conflict, gender, intent, locus of control, Machiavellianism, nationality, need for cognition, organizational commitment, religion and so on. Younger people tended to make unethical decisions (Hunt & Jennings, 1997; Kim & Chun, 2003). Individuals with ethical judgment or possessed the ability to rationalize moral action tended to make ethical decisions (Green & Weber, 1997; Valentine & Fleischman, 2003). In terms of gender, women tended to make ethical decisions (Ross & Robertson, 2003; Sankaran & Bui, 2003; Chung & Trivedi, 2003). Indeed, Individual traits (Jones, 1991; Zhu, Trevino & Zheng, 2016), personal interest (Noval, 2016), and social element (Donaldson & Dunfee, 1994; Brass, Butterfield & Skaggs, 1998; Detert, Trevino & Sweitzer, 2008; Tenbrunsel, & Smith-Crowe, 2008) also contribute to the ethical decisions.

Organizational factors include business competitiveness, code of ethics, ethical climate, external environment, industry type, organizational size, rewards and sanctions, opportunity and so forth. According to Butterfield, Trevino and Weaver (2000), when people in workplace and marketplace have to meet with highly competitive practices, they tended to be aware of moral issues and ethical decisions. In addition, people are tended to make ethical decisions in the presence of code of ethics (Weaver & Trevino, 1999), ethical corporate culture (VanSandt, 2003) and ethical training (Sparks & Hunt, 1998) in the workplace. Moreover, organizational experience or shared experiences may contribute to the ethical decision making. The time, effort, exposure, and learning conditions made experience not only sensible but practical (Rest & Narvaez, 1991 & Dane & Sonenshein, 2015). In short, the conventional ethics argued that three major factors contribute to the ethical decision making, namely: individual, organizational, moral intensity and development factors. Figure 1 illustrates the factors influencing ethical decision making from conventional ethical perspectives.

Figure 1: Factors Influencing Ethical Decisions from Conventional Ethical Perspectives



Source: O'Fallon & Butterfield, 2005.

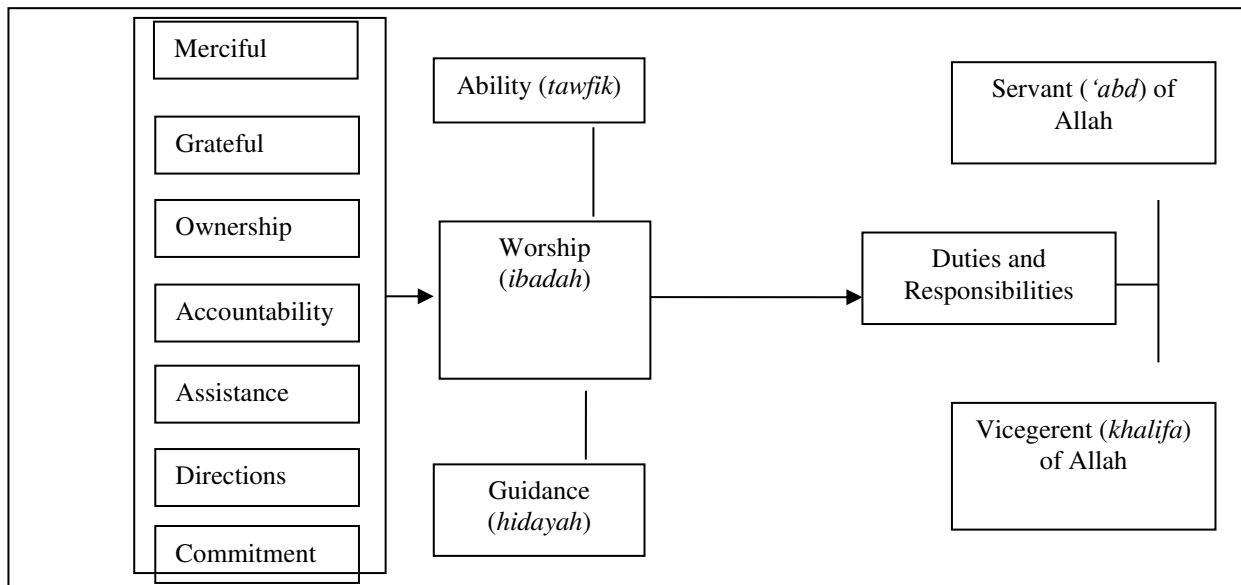
Islamic approach in decision making

Islamic approach in decision making is based on the *Tawhidic* paradigm (Unity of God) that integrates the business activities in this Life and the Hereafter (Rahman, 1995; Beekun, 1997; Hamid, 1999). The *Tawhidic* paradigm directs the obligations to promote goodness (*'amr bil ma'aruf*) and prevent evil (*nahi anil munkar*) (Beekun, 1997; Hamid, 1999). Prerequisites to one's execution of the fundamental duties are possession of knowledge (*al ilm*), true conviction (*al iman*), and integrity (*al ihsan*) (Mawdudi, 1991; Laming, 2002). Knowledge incorporates broad concept of *ma'aruf* which includes goodness (*al khayr*), righteousness (*al birr*) and lawful (*halal*) which deserve positive rewards (*ajr*) (Mawdudi, 1991; Qardawi, 2007). *Munkar* includes bad (*sharr*), sins (*ithm*) and prohibited (*haram*), which are related to corresponding punishment (*al 'idam*) (Mawdudi, 1991; Qardawi, 2007). This paradigm elevates the spirit of relationship between Allah and human beings, human beings and human beings, and human beings with other creatures, based on two core values - trust (*amanah*) and justice (*'adl*). The concept of trust (*al amanah*) is a Divine commandment to accept the responsibility. The ability to fulfill the trust (*al amanah*) and obligatory duties (*al fara'id*) is accompanied with the guidance and capability (Al Faruqi, p.5).

Prerequisites for Tawfik

In implementing the duties as servants and vicegerents of Allah, it is important to seek ability and guidance from Allah. Firstly, one has to recognize Allah as the source of mercy and compassionate. Secondly, one has to praise Allah and remember Allah at all times. Thirdly, one must not forget to recognize the absolute owner of mercy and compassionate. Fourthly, recognize that everything is monitored and will be held accountable in the Hereafter. Fifthly, one needs to recognize the source of guidance. Sixthly, anyone should strive to seek for directions. Seventhly, one has to be shaped into the right deeds. Finally, everyone should try to avoid from committing evil deeds. The eight pre-requisites are important elements for the ability and guidance from Allah. Figure 2 summarizes the pre-requisites for the ability (*tawfik*) and guidance (*hidayah*) from Allah.

Figure 2: The pre-requisites for the ability (*tawfik*) and guidance (*hidayah*) from Allah.



Enjoining good and forbidding evil

The immediate practice of *Tawhidic* paradigm in decision making is to implement, encourage and reinforce goodness (*al makruf*) and to avoid evil (*al munkar*) (Qardawi, 2007). It includes goodness (*khayr*), righteousness (*birr*) and lawful (*halal*) which deserve positive rewards (*ajr*). The spirit of goodness and righteousness can be gleaned from Hadith number 27 in the collection of forty *Sahih Hadith* (Nawawi, 2003).

Al-Nawwas bin Sam'an, radiyallahu 'anhu, reported that the Prophet, sallallahu 'alayhi wasallam, said: "Righteousness is good character, and sin is that which wavers in your heart and which you do not want people to know about." [Narrated by Imam Muslim] (Nawawi, 2003).

According to Badi (2002), *al birr* reflects the inner soul of human being into decision, action and behavior. By virtue of humanistic *fitra* or natural disposition, a thinkable, reasonable and rational human being could sense any decision, deed, action and behavior. If it is good and beneficial, the soul and the heart will feel calm. In fact, Badi (2002) argued that "*al birr*" can be interpreted as treating others in a good manner and involving all acts of good deeds and worshipping Allah. Thus, "*al birr*" or righteousness can be summed up as good character. Indeed, Badi (2002) contended that the soul and the heart must be protected and nourished with *Tawhidic* paradigm, knowledge, obedience, education, and soul purification exercises. If this is done, this effort will activate one's internal control system, which can play as filter to differentiate between good and evil.

This is a contradictory to sin (*al ithm*). A sin (*ithm*) can be defined as wrong doing, which is supposed to be abandoned (Qardawi, 2007). It is vital to influence the attitude and behavior of individuals. Badi (2002) explained that the nature of sin is that it “wavers in your heart and which you do not want people to know about,” can be detected by the persons who did it, but not the public. Since the nature of sin is secretive from the public, the doers are given the chance to make repentance.

The antonym of sins is reward (*ajr*) that serves as stimuli to motivate and encourage people to do good deeds, have good manners and ethical. Likewise, the concept of incentive (*ijr*) provides positive reinforcement. However, the concept of sins (*ithm*) refers to the deeds/actions that are against the Will of Allah. If one is found guilty in Sharia Court, he/she will be fined or/and imprisoned.

Likewise, the concept of halal (permissible) and haram (prohibited) also has to be understood well. The distinction between halal and haram enables one to decide legitimate actions. In fact, the Prophet (peace be upon him) said:

What Allah has made lawful in His Book is halal and what He has forbidden is haram, and that concerning which He is silent is allowed as His favor. So accept from Allah His favor, for Allah is not forgetful of anything. He then recited, "And thy Lord is not forgetful." (Sura Maryam, 19:64) (Nawawi, 2003).

Methodology

The study interviewed 10 owners and decision makers of micro and small businesses (MSB) in Malaysia to solicit their views pertaining to the effects on the will and ability (*tawfik*) in their decision making process. The study used purposive sampling from the list of 120 entrepreneurs from various places in Malaysia who participated in a weekly meeting organized by a local organization in Shah Alam. Purposive sampling is also known as subjective or convenient sampling under the non-probability sampling technique category used in the qualitative methods. The main reason for the use of purposive sampling is to focus on certain characteristics of informants that are able to participate meaningfully in the study (Marshall, 1996; Barratt, Ferris, & Lenton, 2015; Hornibrook, May, & Fearn, 2015). The study used personal interview due to its ability to enrich information for the study (King & Horrocks, 2010) and allows the study to obtain the reality of the contexts (Charmaz, 2014), that is the influence of *tawfik*, which is measured as integrity, truthfulness, ethical, individual development as moral person and moral manager, solidarity, unity, assertiveness, cooperation, and cohesiveness, as internal defense mechanism to build capacity to sustain competitive advantage and triple bottom line performance. The feedback from the informants gives the essence of the reality (Burr, 2015) in the forms dialogue and daily conversations (Sullivan, 2011), which can be appreciated and acknowledged despite the subjectivity and specific contexts. The measurement for *tawfik* subscribes the universality concepts of ethics. Therefore, the use *tawfik* to measure ethical decision making on small businesses is acceptable regardless of the belief, educational background, ethics, and religion and so on. The study intends to understand the phenomenon of *tawfik* in the context specific only and not to generalize the findings into general contexts.

The informants were personally interviewed with note taking approach within 20-30 minutes duration at their business locations. Most of the informants stated that they used impromptu and rational approach in decision making process just to solve issues or problems at hand without taking into long term consequences of the decisions. Table 1 summarizes the informants of the study.

Table 1: Summary of Informants' Profile

| Code | Type of business | Location | Code | Type of business | Location |
|------|---------------------|------------|-------|------------------|-------------|
| MSB1 | Stationary | Sri Gombak | MSB6 | Catering | Kepong |
| MSB2 | Frozen food | Batu Caves | MSB7 | Transportation | Selayang |
| MSB3 | Middle Eastern food | Shah Alam | MSB8 | Cleaning | Dang Wangi |
| MSB4 | Furniture | Setapak | MSB9 | Frozen food | Setiawangsa |
| MSB5 | Laundry | Batu Caves | MSB10 | Bridal services | Shah Alam |

MSB 1 argued that business people made decisions based on common sense and practical. MSB said:

Nowadays people used many theories and concepts to make decisions. The training for small business people like us too was taught how to make decisions. Come on, we know what we are doing. You don't have to waste time doing that. In business, the rule is simple, if your decision can make money, than, it is good decision.

Time is important as measurement of speed, currency, and fast movement. Rationality in this regard is subjective and relative.

MSB 2 echoed the view of MSB 1 by saying that

Many people taught we have to go through some complicated ways to make decisions. Small business like us, we can't even think properly how to make decision. We made swift, fast, and proven to make money. Our business is not multi million ringgits business. Ours are very simple. And we have to make money for our daily expenses. We have to do business every day. No business no income. Yet, we have financial commitment to money lenders.

Straight forward problems are solved with programmed solving manuals particularly on routines. Complicated information should be avoided to enable good decision outcomes.

MSB 3 contended that business people relied on both faith and facts when he said:

I am a Muslim and I am selling Arab food, just like a mini market for Arab food. My customers said my shop is like Bin Dawood supermarket in Makkah and Madinah. I like that remarks. My decision way is based on my imagination how many customers and how much money that I can make.

Interactive communication between sellers and customers is essential for feedback and input for the next continuous improvement.

There should separation between religion and workplace. Such idea is normally came from some conventional scholrs MSB 4 said that he practiced his religious belief into his work.

I am Muslim, my faith is always with me. It is part of me already. I know in the Hereafter, I have to answer to Allah. Since it is part of me, it is there. If you consider that as a model, then it is a model. To me, it is very simple to be Muslim, just follow all the teachings of Islam. In small business, the income is not fixed. There can be income for some days, and no income at all. It is up and down. You have to do something, by making efforts. Making efforts here include perform prayers.

MSB 5 agreed to have faith in decision making. He said:

we have to depend on Allah for everything. In business, like this business, we have to obey Allah and firmly believe in it, Allah makes our business in good shape. This is a small business. We have to work very hard for every earning. We cannot allow earning non halal way. Some people did mislead their customers for quick profit. When customers got cheated, they will not come again. So, the business closed down. Actually, when you do your business in a correct way, you will get some profit. Of course, it is not much just sufficient.

MSB 6 commented that every entrepreneur makes decision, whether a good or bad decision, a decision must be made. In fact, he argued that one has to make a decision before deciding into entrepreneurship. MSB 6 said:” For me, once you decided to be entrepreneur, you have to do it along the journey. A wise decision yields good earning and business results.”

MSB 7 disagreed with merely common sense and emotional in making decision in the entrepreneurship. MSB 7 argued “as Muslim, when we make decision, it cannot be deviated from the teachings of Islam. Common sense and emotion must be guided by Islam. Too much of common sense could make abstract in reality became dull.”

MSB 8 said that “we have to make quick and profitable decisions because our targets is profit and popularity. We want more money and more fame.” According to MSB 9, religion shapes thinking, feeling and action of a reasonable officer. As for MSB 10, every customer is unique to the business.

Thus, MSB 10 said:

the first we need to have is to have more knowledge about the religion. Then our stakeholders. When we integrate them, we will get the fruits. The amount of fruits here is just illustration.

Some entrepreneurs were not convinced that entrepreneurs practice Islamic way in making decision. In reality, some do not even practice ethics in entrepreneurship. The rest of the informants agreed that personal integrity and social responsibility concepts are important in business activities. MSB 9 said:

As Muslim, I pray ive times a day, and in my prayers I always made doa for my success in the duniyya and akhirat. When I started my business, I make doa also. When I wanted to make big decision, I always asked my family members and friends. For small decision, I decided myself. I am able to make decision – easy or difficult, because I have strong confident. I trust myself can do the best.

They attributed that the profit that they generated was a function of how much they invested integrity and social responsibility in the business. MSB 8 argued: “To make decision that affected others is not easy. If you are wrongly made decision, for instance, termination of employment contract, you will be facing the consequences.” MSB 7 said:“I dislike to mend into others’ business. Let’s do our own business, but do not disturb or annoy them. Everyone has uniqueness, with knowledge, experience and so on...”

Discussion

The objective of the study is about the impact of will and ability (*tawfik*) in the decision making. Most of the informants stated that they used rational, impromptu, and common sense with ability in decision making process to solve issues or problems at hand without taking into long term consequences of the decisions. Table 2 provides the feedback from the respondents in key quotes and the relationship with the sources of will and ability (*tawfik*).

Table 2: Key quotes from informants and sources of tawfik

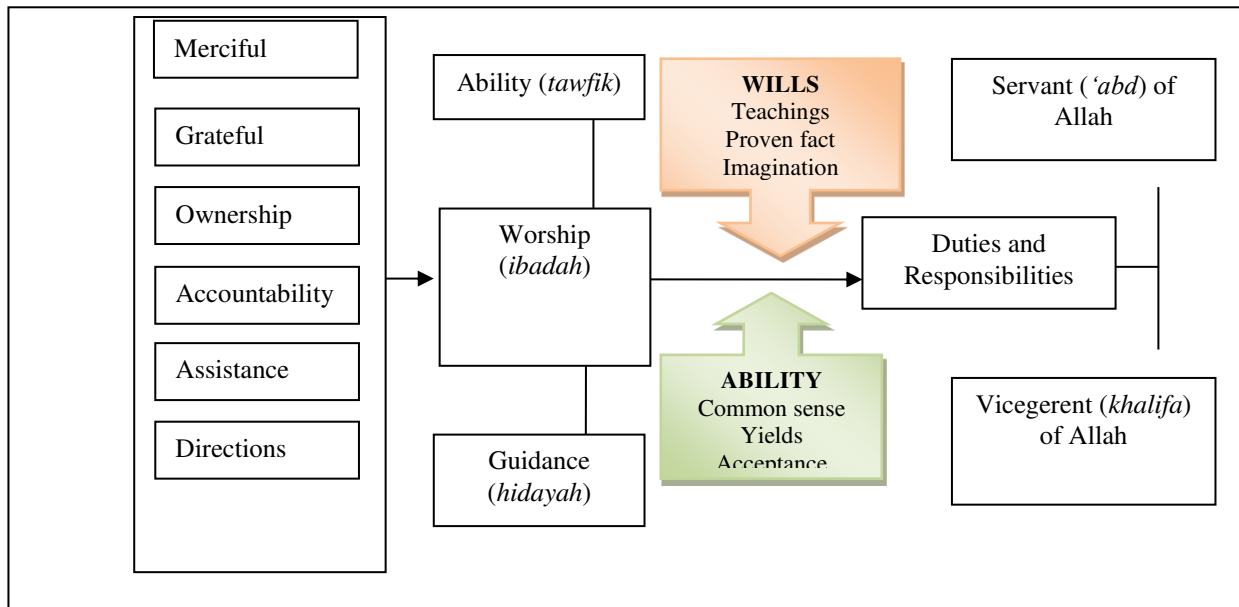
| Code | Type of business | Key quotes | Sources of will and ability (<i>tawfik</i>) |
|------|------------------|---|---|
| MSB1 | Stationary | <i>the rule is simple, if your decision can make money, than, it is good decision</i> | Common sense (ability) |

| | | | |
|-------|---------------------|--|----------------------------------|
| MSB2 | Frozen food | <i>We made swift, fast, and proven to make money.</i> | Proven fact (will) |
| MSB3 | Middle Eastern food | <i>My decision way is based on my imagination how many customers and how much money that I can make</i> | Imagination (will) |
| MSB4 | Furniture | <i>To me, it is very simple to be Muslim, just follow all the teachings of Islam</i> | Follow teachings of Islam (will) |
| MSB5 | Laundry | <i>Actually, when you do your business in a correct way, you will get some profit</i> | Acceptable way (ability) |
| MSB6 | Catering | <i>A wise decision yields good earning and business results</i> | Yields and results (ability) |
| MSB7 | Transportation | <i>Common sense and emotion must be guided by Islam. Too much of common sense could make abstract in reality became dull</i> | Common sense (ability) |
| MSB8 | Cleaning | <i>make quick and profitable decisions</i> | Common sense (ability) |
| MSB9 | Frozen food | <i>When I wanted to make big decision, I always asked my family members and friends</i> | Common sense (ability) |
| MSB10 | Bridal services | <i>When we integrate them, we will get the fruits</i> | Common sense (ability) |

Contribution Of The Study

From the feedback, the use of common sense with ability is based on the effect of ability or *tawfik*. Figure 3 shows the elements mentioned by the informants into the *tawfik*, which is partial effort to seek guidance (*hidayah*) from Allah.

Figure 3: The influence of Tawfik as Wills and Ability into decision making process



Conclusion

The study intends to understand the phenomenon of tawfik in the context specific only and not to generalize the findings into general contexts. The findings of the study given to its context specific managed to show the the impact of will and ability (*tawfik*) in the decision making in the forms of common sense, proven ability, acceptable manner and beneficial. Although, the impact has an absent of Divine guidance in making decision with soul and spirituality. This is a reflection of the nature of the small business when most of the informants stated that they used rational, impromptu, and common sense with ability in decision making process to solve issues or problems at hand without taking into long term consequences of the decisions. The results and discussion were based on quality paradigm through interview methods with 10 informants in Klang Valley, which cannot be generalized, but sufficient to understand the context of ethical decision making using Islamic method in small business situation. Future studies should get more informants that covered other geographical areas in Malaysia. The study also recommends the future study should employ triangulation, a combination of interview, survey, and case study.

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