

**SECTION INTERNATIONAL BUSINESS, EUROPEAN
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CHRISTIAN AND MUSLIM ETHICS IN BUSINESS

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Abstract: *By tackling the theme of ethics in business, we underline that some essential principles should be considered in any business at any level. During the centuries, trades and businesses involved Christians and Muslims, reflecting cultural and religious elements. As nowadays economy becomes more and more of a war weapon, it should be noted that, at least for Christians and Muslims, some norms govern any trade or business. Religious traits cannot be eliminated from business as they are rooted in human character. Not only do the Bible and the Quran present such principles, but these religions' holy books emphasize their importance in everyday life. Man is accountable to God and responsible for his business, and any part of economic life should reflect spiritual values. The paper exemplifies that specific requirements should be applied in business. Both religions are promoted honesty, generosity, and equity. In Christianity and Islam, there is a particular emphasis on protecting the orphan, the widow, the poor, the sick, and the vulnerable. Any business should take this into account. The Bible and the Quran are the ultimate standard and ideals for individuals in association with other members of society. Even if we speak today of a secular society, human values must be reflected from small businesses to multinational corporations. Socio-moral and metaphysical norms and values mainly influence economic systems. Every economic system of the world is different from other economic systems prevailing due to its distinct features. Therefore, if the businesses conducted by Christians and Muslims follow ethical rules, they can contribute to a better global economy.*

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1. Introduction

Ethics refers to a set of moral principles that control or influence a person's behavior. It is also defined as a system of moral principles that deals with what is good or bad as well as what constitutes one's moral duties and obligations. Starting from the meaning of the Greek word from which the English word "ethics" is derived, we discuss ethics or moral philosophy. We are referring to nothing less than the comprehensive scope of the moral sciences in all domains of human life. Therefore, in light of its etymology, the fundamental significance of ethics as a field of study in business and economics becomes quite clear. Ethics presents itself as a comprehensive academic discipline due to its diverse facets. Ethics has immense scope and complexity; it is significant because of its invaluable applications, particularly in business.

Ethics generally denotes the moral principles or standards of human conduct and a society's perception of what is good and evil. The moral principles of a society epitomize its shared values. It follows certain, but not all, core ethics that are shared by societies universally. Concerned with norms, these moral principles serve as a guide to human conduct. The ethical regulation of behavior is indispensable for the well-being of individuals and communities.

Hussain Mohi-ud-Din Qadri (2020: IX) states that issues and challenges have arisen due to changes in the means of production and trade, advances in information technology, the rise of globalization of consumer products, the advent of internet banking, and developments in the role and impact of financial institutions and multinational corporations. The current global business environment desperately needs to find ways to meet these challenges. Such an undertaking will require determining how to utilize ethics and choosing which set of ethics to use. In capitalist countries, business activities have not prioritized ethics for long. Secularist ideological orientation has pushed ethical values to a secondary place and detached economic activity from its domain. This has led to the emergence of many problems in the world. An unethical approach to business has always received criticism from scholars of various religions, philosophers, and business communities worldwide.

2. Overview of Religious Ethics

2.1. Overview of Christian Ethics

Christian ethics is primarily based on the principles that can be found in the Bible. Thus, it is regarded as an expression of the will of God lived in everyday life situations. The Christian is to imitate God in his perfection or holiness (Leviticus 11:45; Matthew 5:48) in his unchangeable character. Christian ethics are seen as absolute when discussing moral values that transcend time. For example, the Law of Moses is seen in its immediate and national character and its universal pattern that can be expressed in all cultures. Christianity sees revelation as general, memorable (in a specific context), in nature, and Scripture. General revelation is addressed to the entire humankind, and special revelation is addressed to the believers, but in both cases, the basis of human ethical responsibility is divine revelation.

Christian ethics is prescriptive and deontological because there is no moral law without a lawgiver (Geisler, 2010). The deontological aspect means that it is duty-centered, opposing the utilitarian perspective. To obey God, that is, to obey the teachings in the Bible is seen as a Christian duty that includes love for the created world. This means that it is paying attention to the results. Christians must anticipate the results and be aware of all possible consequences, avoiding evil.

The New Testament ethics is based on the believer being a disciple of Jesus Christ. According to Matthew chapters 5 to 7, the Gospel is written about how Christians should think and act. These teachings are not a continuation of the moral teachings in Judaism, as we can read in the Gospel. The first field of practicing moral values in Christianity was the church. The relationships between believers are regulated by the teachings of Jesus and are shown in the Book of Acts of the Apostles. The figure of Jesus Christ is central to the Christian faith and its moral teachings.

Augustine's *The City of God* gives a vivid picture of Christian ethics. There we can read about moral pillars such as love, kindness, faithful Justice, and patience, contrasting with what rules the earthly and decadent Rome: self-love and corruption, as Wogaman (2011:56), notices. Christian ethics is not a condemnation of other ethical systems but a way to integrate elements like faith, hope, and love into society. Alec Hill (2018:7) understands Christian ethics as being centered on God's character as it is revealed in the Bible. This makes Christian ethics different from other ethical perspectives, including egoism, utilitarianism, and deontological reasoning. Christian ethics does not see these as ultimate goals. Being a God-centered ethics, Christian ethics emphasizes a holy, just, and loving God. Holiness requires Christians to respect the principles of Scripture and act morally; a just God means an honest approach to all human fields of activity; a loving God means compassion and equity in the economic field.

2.2. Overview of Islamic Ethics

The Arabic term for ethics is *akhlaq*. Its singular form, *khulq*, is mentioned in *As-Shu'ara*: 137 and *al-Qalam*, 68:4. Another Arabic word is *adab* (manner) is closely related to *akhlaq*. Although some scholars think both terms have the same meaning, essential differences indicate application and source (Abdurezak, 2011). *Akhlaq* is a characteristic state of the soul that determines human actions based on moral philosophy; *adab* is the actual practice of moral philosophy.

Ethics are essential for developing beneficial Muslim conduct and character as commanded by Allah. As a fundamental requirement for beneficial living, ethics provide the means for deciding purposeful courses of action that otherwise would become random, arbitrary, and even aimless (Adibah, 2013).

Tariq Ramadan (Tariq Ramadan, 2017:151) emphasizes that in Islam, ethics is based on Muhammad's statement that one should act as if he sees Allah, who is invisible. In Islam, the ethical motivation is not social but spiritual, which means to serve Allah honestly. That is why there is a way – *shari'a* and a set of practices – *minhaj*, to attain the spiritual goal. Of course, in Islam, we can talk about a science regarding ethics, *'ilm al-akhlaq*, but one must consider the fact that the higher example of ethics in Islam is Muhammad himself. The rules in Islam are conceived so that one might change his behavior, making it more noble and virtuous. Every Muslim should get to the awareness of the good choice. Quran describes the

Muslim's life as a combination of faith and acts. The final aim should always be the good, serving humanity, and respecting the creation.

As a way of life, Islam encompasses a complete moral system that is an important aspect of its worldview. It stems from the belief in one God and considers humanity as a part of God's creation. The purpose of life is to worship God and live a life of harmony with the divine will, thus achieving peace in the world. The guiding principle for a Muslim's behavior comes from the Quran and is expressed in virtuous deeds. The guidelines of a Muslim include piety, humility, and a profound sense of accountability to God. The Muslim has to exercise control over passions and desires. Islam warns against vanity and excessive attachment to the pleasures of this world. It is required from every believer to practice charity, especially a man who achieved a critical amount of goods or money. In Islam, morality addresses every aspect of human life, from indoor practices to international relations. A Muslim must promote and contribute to the health of human society, thus being aware of the presence of God: speaking justly, showing moderation in the relationship with others, and in dealing with money or goods.

Islamic ethics are expressed in human character, in one's behavior derived from the Quran, which is also a complete code of living framed by ethical values. In Quran can be relevant terms for economic and business interaction, such as *maslahat* (public interest), *qist* (equity), *adl* (equilibrium and justice), and *haqq* (truth and right). Islamic ethics also emphasize the need to understand and develop virtue. Muslims also believe that science and technology must follow a process of evidence, justification, and truth. The several characteristics of Islamic ethics are exemplified in the message of the Quran as revealed to Prophet Muhammad and as inscribed in his *Sunnah* (Nanji, 1991). As a high moral principle and from Islam's ethical perspective, justice is defined as treating others fairly by providing them with what they rightfully deserve in the Islamic context and also by rightfully positioning things. Honesty is held in high regard. The Prophet even said to 'wait for the Day of Judgment when honesty is mislaid.' This indicates the woeful end of time and Judgment Day, when people will be condemned and punished for dishonest misconduct. Hence, in Islam, honest conduct is expected when dealing with other people and unites notions of candor and truthfulness in actions, relationships, and verbal exchanges. Thus, Islam compels truthfulness and forbids deceit. It is antithetical to Islamic ethics to mix truth with falsehood. An instance of this is telling the partial truth when witnessing a crime committed by someone related to you. Allah forbids concealing truth when you know it, for example, lying to a family member who committed theft to prevent the pursuit of justice. Allah reprimands Muslims to follow his instructions via Quran to prohibit lying.

Ethics comprise the most crucial prerequisite elements for building humankind's character and, as mentioned in al-Quran: worshiping God, performing what is good, and avoiding bad actions. Islamic ethics are the most beneficial guidance for use in advancing life and avoiding wrongdoing. Moreover, they motivate humankind to advance the importance of Islamic ethics in global development. With all the excitement of modern progress, we should not neglect the critical role of ethics in establishing harmony, prosperity, and peace. As the religion of mercy, Islam should be the central reference and guideline in drafting a global code of ethics in accordance with Islam's characteristics that bring a complete multidimensional perspective and way of life. In addition, Islam's ethical value judgments transcend

worldly gains and relativist interpretations. You are invited to use figures and tables in your paper wherever they will help to illustrate your text. The proceedings are delivered to conference participants in electronic format, supporting color figures; however, the book version is printed in black and white. Therefore, you are advised to refrain from using colors to deliver critical information in your figures.

3. Business Ethics

3.1. Business Ethics in Christianity

Christianity follows the model of Jesus Christ, who humbled himself, identifying with the marginalized people, those who had no political power, and those who were socially disadvantaged. He was born in a land part of colonial power and lived in a simple family. His life was dedicated to the poor and hopeless. He was constantly against those who obtained gains by exploiting the helpless people (Luke 26:46-47) or ignored the critical situation of the poor (Luke 6:24-25; 16:25). According to The Gospel of Matthew 25:34-36, Jesus identifies himself with the hungry, the thirsty, the foreigner, the sick.

Following the example of Jesus, the Christian church has the mandate of taking care of the poor and disadvantaged people as the moral core of its practice. Seeking social justice and civic equity, the church is fulfilling its mission. The first Christian communities shared the goods and the possessions, each community member being seen as a part of the Body of Christ (Acts 2:44-45; 4:32-37). The Church Father promoted the idea and the practice of compassion. Basil the Great protested against the inequity between the rich and the poor, stating that anyone who exploits the poor for profit should be condemned. Chrysostom condemned those who were getting rich by illicit means, oppressing the poor. For him, the rich man who did not share his goods with the poor is an evildoer.

Following this pattern, the Christian culture deals with the evil economic and business way promoted in society; Basil the Great considers that business that leads to the lack of goods for the people should be stopped. That is why he promoted the just redistribution of goods. In today's society, the church pleads for fair incomes for all employees, sustaining fiscal policies that lead to equity. The church leaders often pleaded for just laws that could be applied in society. The church voice is heard against paid slavery (Pentru viața lumii, către un etos social al bisericii ortodoxe, 2020:67).

Bible teaching sustains work fair paid (Timothy 5:13), that is, a decent salary and opportunities for rest. Investors should pay attention to all regions of the world and give everybody a chance to have a job, so each region should be economically developed. The church condemns irrational waste of money, those initiatives that do more harm than good. Christian teaching condemns the focus only on profit as well as corruption. One aspect that is the church's attention is the avoidance of huge debts. A credit-centered capitalist society is creating modern slaves. Such creditors are condemned in Christian teaching (Jacob 2:6).

Pope Francis addressed economic and business issues in two of his writings: *Evangelii Gaudium*, *2013) and *Laudato si* (2015). In *Evangelii gaudium* (<https://www.magisteriu.ro/evangelii-gaudium-2013/>), Pope Francis pleads for a missionary church even in economic and business contexts. It has to take the

initiative, abandon the passive role, or concentrate on internal aspects. The church should say no to an economy of exclusion, no to the idolatry of money, no to the money that governs and not serves, no to inequity that generates violence, and no to selfish apathy. Pope Francis promotes a vision that includes the poor fairly in society, protects the vulnerable, and creates the common good and social peace. *Laudato si* (<https://www.magisteriu.ro/laudato-si-2015/>) is a theological reflection underlining that the world is the house of all humanity. This means in Christian terms that no one should be excluded and no one should be privileged; because all have equal dignity as the creation of God.

From the protestant perspective, one must consider Max Weber's thesis about the protestant work ethos: hard work, temperance, efficiency, and long-term investment. This perspective is based on the biblical idea (especially in Old Testament writings) that personal abilities and hard work are blessings from God, not seen just in religious terms but also in social terms. That is why taking care of the poor and protecting the vulnerable ones is a duty, privileges being followed by duty. This is expressed in practical terms such as the right to rest (Exodus 23:10-12), and erasing the debts every seventh year (Deuteronomy 15:1-3; Leviticus 25:8-631). Applying these social laws avoided the unlimited concentration of wealth in the hands of several persons.

Not opposed, but complementary, one can find in the writings of the New Testament how the negative consequences can be avoided in the business field, that is, developing generosity and care for the vulnerable and poor (Luke 16:19-31; Matthew 25:36-43). Christian teaching promotes a non-discriminatory attitude in business, and all the institutions involved should facilitate the entrepreneur to contribute to the market for the common good (Ingeborg G. Gabriel, 2022, p.99).

3.2. *Business Ethics in Islam*

Islamic business finance is based on ethical solid regulations, as Islamic literature suggests, such as the Quran and the Traditions of the Prophet of Islam. The faithful must do right, intending to merit the pleasure of Allah. To achieve this objective, Islam offers elements of theoretical and practical ethics. For the purpose of gaining awareness of the former, the Quran and Prophetic Traditions contain sufficient material.

Hussain Mohi-ud-Din Qadri (2020:6) points out the fact that purity of intention is one of the cornerstones, fundamental supports, and most essential integrals of religion. The very act of earning one's goods is an act of service to the Divine when the intention is wholesome. When one performs a lawful act, Allah accepts it on condition that it is carried out for His sake. In the light of the Quran, evil deeds cannot change into good ones under any circumstance – no matter how good the intention or how worthy the aim. The Holy Book of Islam describes the trade journeys of the Arabs in various seasons as a Divine grace towards them. The social and economic prosperity of the people of Mecca depended on their trading caravans. Their two annual trade caravans, one to Yemen in the winter and the other to Syria in the summer, have been described.

First and foremost, Islamic directives are meant to deliver people from the penalty and attain the good pleasure of Allah in the Afterlife. Yet, the Divine commandments, when practiced, benefit the practitioners in material terms too.

Gratitude (shukr) is a feeling of being thankful to those who do us a favor to us. From the Islamic perspective, none deserves our gratitude more than Allah, from whom we received our existence and what we possess. Humans have every reason to be grateful to Allah for His loving care, mercy, and favors. One of the essential teachings of the Muslim religion is that expressing thanks to Allah the Exalted is the key to attracting abundance, happiness, prosperity, and inner peace. A thankful appreciation for our tangible and intangible gifts helps us focus our mind on Allah Most High, a thought we fail to care about on account of preoccupations with the materialistic world and its attractions. If wealth is earned with a purity of intention and employed for good purposes, then work rises to an act of worship in the sight of Allah. Rules pertaining to acquiring wealth in the Muslim religion demonstrate its importance. Material goods are vital for fulfilling one's responsibilities, supporting dependents, and reducing societal destitution. The Muslim religion urges us to work to earn and regards work as significant, a sacred struggle for justice and an act of worship.

A critical element in Islamic business ethics is moderation. The solution to economic ills is economizing, not rushing into competition for more and more wealth. Therefore, the key to economic prosperity is living within one's means.

In Islam, it is said that there are 20 ways of making a livelihood: 19 of them are inclusively for traders, and just one way is open to industrialists. That is why most rules in Muslim ethics refer to trade. Business and trade among Muslims are not new things. If highlighted the trading history of Islam, its history starts in the early scene where the man, two sons of Adam, Habil, and Qabil namely has dealt with the field of entrepreneurship. Entrepreneurs need to follow some rules and business ethics outlined in Islam, not to fraud, abuse, and so on, which eventually led to the collapse of the Islamic economy and threatened the well-being of society. Thus, the intention is the basis of an act because it sets a target or goal in heart infusion. The implementation chosen by Allah usually accompanies good faith. Then, the practice of usury is forbidden in Islam because it causes oppression and inequality in society and the national economy. This will cause the rich to get richer and the poor to be poorer. Both sides, traders, and consumers, should take their roles to ensure that the business is carried on last well and that there is no fraud. The Quran repeatedly reminds traders to be honest and strictly prohibits fraud and corruption in business. Ethical traders must perform al-Adl or Justice. This means that traders must be temperate in all things without the benefit side, equal treatment or fair to all customers, considering fair and unbiased and giving the right to the right. In other words, justice means putting things in the right place. A trader or entrepreneur cannot cheat, betray customers, sell prices too high, and delay supplier payments. Traders must trust in every transaction made. Therefore, all actions and decisions made in a business based on the nature of trust are necessary to ensure that the business is fair to everyone, whether a buyer or seller, to get the right. Fraud and oppression will be avoided if all parties are trustworthy.

3.3. Common ground in Christian and Islamic Business Ethics

Rafik Issa Beekun (Beekun, 2014:2-8) states that certain factors like legal interpretation, personal value and personality, family influence, peer influence, situational factors, and life experience can influence ethical behavior in Islam. Islamic

ethical values are not a substitute for universal values and virtues but rather build on these by stressing compassion, tolerance, leniency, benevolence, and hospitality. The same is true for Christianity. However, Christianity focuses on universal principles: honesty in the business setting, treating people right in business, fairness in business practices, and donating to worthy causes, as Bluefield University states (<https://www.bluefield.edu/blog/importance-christian-ethics-business/>).

The edifice of the whole of life in Islam and Christianity rests on absolute ethical values. These values are laid down and emphasized in the Quran and the Bible. Many of the ethical values laid down in Islam are not unique to Islamic society. The same is true for Christianity. They have been universally observed but constrained by temporal and spatial limitations to achieve the interest of some particular person, society, class, or territory. Islamic and Christian ethical values represent universal ethical values. These values are not amenable to restriction to a particular society or region.

Among the set of values, the Quran and the Bible emphasize are the concepts of justice and benevolence. The concept of justice occupies a central place in the economic system of Islam and Christianity. This value is prescribed in legal, social, moral, and economic dealings. It is to be practiced with individuals, orphans, wives, tribes, communities, nations, and even peaceful enemies. It applies to speaking, giving witness, writing an agreement, arbitrating between parties, dealing with other people, judging in court, and making business transactions. The concept of justice in an economic context encompasses fairness, equity, balance and equilibrium, symmetry, and impartiality. Both religions promote generosity, honesty, and accountability to God. In both religions, the principles stem from a Holy Book (Bible and Quran).

4. Conclusion

As we have seen, there are many similarities in approaching business as a Christian and as a Muslim. Some common points link the two ethical systems regarding the economic domain. Both emphasize human accountability to God, as man is seen as a part of God's creation. They understand and teach the link between the material and the spiritual world. Thus, man should be honest, generous, act lawful, moderate, and promote equity. The precepts of Christian and Islamic economics have the ability to guide modern society toward a better future.

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