THE APPLICATION OF *ḤABL MIN ALLĀH* AND *ḤABL MIN AL-NĀS* ELEMENTS IN ISLAMIC CODE OF ETHICS: AN EXPLORATORY CASE STUDY

Nor 'Azzah Kamri[a,b] and Siti Fairuz Ramlan[a,c]

[a] *Department of Shariah and Management, Academy of Islamic Studies, University of Malaya, Kuala Lumpur, Malaysia. (Email:* [b] *azzah@um.edu.my;* [c] *hana_rafhani@hotmail.com)*

ABSTRACT

Work is often perceived as a means to pursue material interest and basic human needs. Hence, the notion of work has become a meaningless routine that engage man with a series of tasks and duties, which, subconsciously, has made man void of spiritual fulfillment. To address this, Islam ruled on the elements of human to God relationship (*ḥabl min Allāh*) and the fellow human relationship (*ḥabl min al-nās*) as the foundation of work ethic that seeks to fulfill both physical and spiritual concerns. Embarking on this idea, this article seeks to explore the application of both elements in cultivating ethical conduct in the workplace by addressing the question of whether the principles are given proper emphasis in employees' ethical work conduct. This research employed two modes of data collection – survey and interview. The survey is conducted on 166 employees of Tabung Haji (Pilgrims Fund Board), examining to what extent these elements are applied in their work; interview with the manager of Tabung Haji was also conducted to understand the management's commitment in implementing the organizational code of ethics, known as the Work Values and Ethics of Tabung Haji (NEKTH). The outcome from interviews and survey has shown that both elements were given proper emphasis. The survey indicates that one of the principles, the relationship with Allah (*ḥabl min Allāh*), is more emphasized than the human relationship, which was assumed to be the driving force of the employees' ethical practices. The study proves that the inculcation of the principles is significant in reducing work misconduct as well as in promoting ethical work culture. This article aims at providing a deeper insight into the framework of the Islamic code of ethics, and subsequently raising awareness among managers on the significance of the elements in cultivating ethical practices at the workplace.

1. INTRODUCTION

The Qur'ān states (interpretation of the meaning):

> "And hold fast, all of you together, to the Rope of Allah (i.e. this Qur'ān), and be not divided among yourselves, and remember Allah's favor on you, for you were enemies one to another but He joined your hearts together, so that, by His Grace, you became brethren (in Islamic Faith), and you were on the brink of a pit of Fire, and He saved you from it. Thus Allah makes His Āyāt (proofs, evidence, verses, lessons, signs, revelations, etc.) clear to you, that you may be guided." (Āli ʿImrān, 3:103).

And in another verse (interpretation of the meaning):

> "Shame is pitched over them (like a tent) wherever they are found, except when under a covenant (of protection) from Allah, and from men." (Āli ʿImrān, 3:112).

These verses dictate the two basic forms of human dimensional relationship; the relationship with Allah as the Creator *(ḥabl min Allāh),* and the relationship with fellow human being (human relationship) *(ḥabl min al-nās)* (Wahab, 2014). Observing the relationship with Allah means to believe in Him, to hold on strongly to the religious teaching, especially to the Qur'ānic traditions. A person should also observe his relationship with other people; through fostering closer relations, remain united and avoid hostile attitudes towards one another as well as enjoining upon righteousness and prohibiting wickedness (al-Zuhayli, 2009).

The existence of these relationships denotes the function of an individual in an institution and simultaneously plays the role as the servant of God; being that the relation of human to God (ḥabl min Allāh) is regarded as vertical relationship and the human to human relation is considered as horizontal relationship (Hanapi, 2013; Salleh 2002, 2003). The Qur'ānic verse implies that these two forms of relationship should also be inculcated in all aspects of life, be it religious matters such as daily worship; or worldly matters such

as social engagement and economic activities. During work, inculcating the elements in the managerial framework will provide a holistic meaning to the organizational process and work culture. Consequently, the pursuit of *al-falāḥ* (success) and *al-saʿādah* (happiness) is attainable through the observation of both God and human relations.

The discussion on the elements of *ḥabl min Allāh* and *ḥabl min al-nās* in the Islamic codes of ethics have been rare. Only a limited number of studies discussed the principles clearly or emphasize the importance of such relations in developing Islamic codes of ethics. Nonetheless, scholars such as Mustafar and Borhan (2013), Wahab (2014) and Rameli et al. (n.d) have mentioned briefly on the existence of the elements in Islamic ethical codes.

Based on previous discussion, this article seeks to examine the application of the elements in the ethical practices of Muslim organizations and the extent of the employees' awareness of the elements. We foresee that the elements of *ḥabl min Allāh* and *ḥabl min al-nās* provide a comprehensive overview of ethics practices that concern both human to God relationship and human to human relationship. This research will prove the significance of the elements through a survey of 166 respondents on their perceptions toward application of the elements in the ethical practices. This article is organized as follows: the next section explicates the concepts of *ḥabl min Allāh* and *ḥabl min al-nās*, followed by the concept of Islamic code of ethics. Section 4 describes the research methodology applied in this study. The paper then proceeds with the discussions on research findings, the implications, limitations and suggestions for future research. The conclusions are presented in Section 8.

2. THE CONCEPT OF *ḤABL MIN ALLĀH* AND *ḤABL MIN AL-NĀS*

Islam is a religion that emphasizes the importance of human *muʿāmalah* (human interaction) and even laid down rules for basic guidance. It mainly centralizes on the aspects of one's relation with Allah *(ḥabl min Allāh)* and with fellow human *(ḥabl min al-nās)*. While the human to God relationship denotes personal obligations to God, including devotion to the divine commands, submission of worshipping acts to Him and commitment to His prescriptions, human to human relationship represents social responsibility in

which a person contributes to the fulfillment of the rights and needs of others and assisting one another to coexist in harmony.

These elements are often linked to the notion of purifying the soul (*tazkīyah al-nafs*) in the light of embracing holistic personality (Zainal Abidin and Kamarudin, 2011). In other words, the elements of *ḥabl min Allāh* and *ḥabl min al-nās* become the foundation of the Islamic code of ethics (*akhlāq*) and the moral guideline for compliance (Abod, 1991; Mustafar amd Borhan, 2013).

Prior to discussing in depth the application of these elements in the Islamic codes of ethical practices in a Muslim organization, it is only proper that these relationships concepts be explained at length.

2.1 THE RELATIONSHIP WITH ALLAH (*ḤABL MIN ALLĀH*)

The relationship that a person has with Allah (*ḥabl min Allāh*) is the highest and most superior relationship because humans are God's creation and Allah created everything to fulfill human basic needs (al-Qaradawi, 1977). In return for the favor, man is expected to be grateful to Allah and submit to him willingly and dutifully. This corresponds with the following verse: "I did not create jinns and men, except that they may serve Me." *(al-Dhāriyāt, 51:56)*

The above verse clearly states that the main purpose of human creation is to worship God, and to acknowledge His supremacy (al-Zuhayli, 2009). Thus, it is the responsibility of every person to perform acts of worship (specific [e.g., prayer, fasting and paying the tithe] or general e.g. [providing aid to the needy]) as evidence of devotion to God Almighty. In lieu of that, al-Qaradawi (1992) mentions that every single thing that is granted to a person - be it in the past, the present or the future - is attributed to Allah's grace and He has the power to retrieve it as and when He decides. Hence, every creation in the universe is subjected to the Divine laws; be it voluntarily or vice versa.

A man who dutifully carries out worship rituals qualifies himself as a servant of God. Allah as the Creator should not be associated with anything, hence must be worshipped solely. As a servant of God, a man must obey and abide only to Him, have a strong faith in Him, being sincere towards Him, accept all His commands, be thankful for all His blessings, fear His wrath and punishment, love Him wholeheartedly, always turn to Him for help, seek His forgiveness and guidance and always be in remembrance of Him. Such emotions are usually expressed through the notion of

steadfastness and submission that narrates God's consciousness (*taqwa*) that is gradually developed through acts of worship (*ʿibādah*) vis-a-vis the commitment to the pillars of Islam (Gazalba, 1982; Zainal Abidin and Kamarudin, 2011). The act of undertaking religious obligations in the view of being devoted to God will increase a person's spirituality as well as virtuousness.

In addition, a man is not only entrusted with the specific task of worshipping Allah, but also to perform his role as the caliph (vicegerent) of Allah as part of his acts of worship. The following verse explains: And (remember) when your Lord said to the angels: "Verily, I am going to place (mankind) generations after generations on earth." They said: "Will You place therein those who will make mischief therein and shed blood, - while we glorify You with praises and thanks and sanctify You." He (Allah) said: "I know that which you do not know."

The gist of the verse explains another purpose of man's creation: he is selected as the vicegerent, above other creations, to prosper the earth and sustain its resources for survival and development. Man is expected to live harmoniously among one another and manage human matters (al-Zuhayli, 2009). It is not an easy task, as it requires wisdom, intellect and commitment that were only granted to human kind. The privilege of intellect that God has bestowed upon man allows him to distinguish between good and bad, reviewing and creating things for the purpose of prospering the Earth (Sarif, 2006).

For both of these two purposes of human creation, man are expected to observe the divine relationship between him and Allah, based on the example of His Messenger: This includes accepting, believing and obeying His Messengers and what are delivered in His book. In this regard, Allah says: "The Messenger believes in what has been revealed to him from his Lord, as do the men of faith. Each one (of them) believes in Allah, His angels, His books, and His apostles. "We make no distinction (they say) between one and another of His apostles." And they say: "We hear, and we obey: (We seek) Your forgiveness, our Lord, and to You is the end of all journeys."(al-Baqarah, 2:285).

Al-Zuhayli (2009) explains that this verse narrates the holistic conceptualization of faith in Islam, that faith itself is derived from belief in the oneness of God and every one of His attributes, the messengers, the angels and holy books. The concept of faith (*īmān*) is generally understood as the belief of a person derived from three main components: the pledge of the tongue, the acknowledgement of

the heart (soul) and the execution of the belief. Therefore, the belief in the existence of God alone is insufficient to define faith, but must be proven through the devotion (*ṭāʿah*) to the Divine commands dutifully without negligence on any part of the command (al-Maududi, 1997).This is supported with Allah's sayings: "We did indeed offer the Trust to the Heavens and the Earth and the Mountains; but they refused to undertake it, being afraid thereof: but man undertook it; He was indeed unjust and foolish."(al-Aḥzāb, 33:72)

The verse emphasizes man's role as the bearer of the responsibility to 'prosper the earth', which credits the nobility of man above other creations. The term 'trust' (*al-amānah*) that is mentioned in the verse refers to all of the tasks entrusted upon man, which he offers to accept, while other creations refuse to undertake them because of the weightiness of the trust. This verse did not intend to reproach man for his acceptance of such heavy responsibilities, but rather emphasize on the huge capability of man that Allah has granted upon him that enable him to fulfill the responsibilities as the vicegerent of Allah on earth (al-Zuhayli, 2009). Indirectly, Allah has obligated man to engage in valuable activities, which may be conveyed through the work process. Therefore, work is inevitably part of religious act, provided that the relationship with Allah is regarded as the topmost priority. Working demands should not prevent people from performing worshipping rituals, but rather promote work is an act of worship in Islam. Allah says: "O you who believe! When the call is proclaimed to prayer on Friday (the Day of Assembly), hasten earnestly to the remembrance of Allah, and leave off business (and traffic): That is best for you if you but knew! And when the prayer is finished, then may you disperse through the land, and seek of the bounty of Allah. And celebrate the praises of Allah often (and without stint): that you may prosper." (al-Jumuʿah, 62:9-10).

This verse clarifies that work activities (e.g., business, trade etc.), although regarded as general act of worship, do not overcome the specific act of worship, which is the worship ritual; for example as mentioned in the verse here, the obligatory Friday prayer. Furthermore, Allah promises eternal success and bounty to those who abide by His command and prioritize God's calling above work and worldly profit. Although man is prohibited from performing any activity during the Friday prayer time, he is allowed to engage in any productive and beneficial activities after the Friday prayer is over, in

the light of seeking God's bounty and provision and fulfillment of basic human needs (al-Zuhayli, 2009). In other words, man is expected to divide his time between the religious obligations and worldly responsibilities, without neglecting one or the other. Therefore, devotion to Allah equals the articulation of firm belief supplemented by good deeds.

To sum up, the relationship with Allah connotes the concept of humans submitting to Allah as His servant and also as the vicegerent on earth. Hence, the observation of this relationship commands a person to fulfill his religious obligations that are expected of him including all of the divine commands and prohibitions. Closeness to Allah, will subsequently influence faith and deeds; the persons will be constantly aware of deeds to obtain the pleasure of God and be prevented from deviating from the right path (Kamarudin, 2010). They will understand that that any physical deed and occurrence in the heart, whether open or hidden, is within the knowledge of Allah. Therefore, their depth of belief and pious attitudes towards Allah will reflect their faithful, obedient, pious submission willingly to God's decree (Salim, 1988).

2.2 THE RELATIONSHIP WITH FELLOW HUMAN BEING (*ḤABL MIN AL-NĀS*)

The human relationship (*ḥabl min al-nās*) is not less important than one's relationship with Allah. It is a testimony and a continuation of the human relationship with God. Muslims who maintain good relationship with other people project the character of genuinely devout and sincere servants. In a hadith narrated by Jarīr ibn ʿAbd Allāh, the Prophet (peace be upon him) is reported to have said: "Whoever does not love his fellow human beings, then God will not love him." (Narrated by Muslim).

According to al- Saʿdī (2002), the hadith literally means that whoever has mercy for the people, therefore Allah has mercy upon him. It shows that the relationship of a man with Allah and fellow human is very close and interconnected. One cannot just focus on the relationship with Allah and totally neglect the other relationship, though they differ in superiority. In fact, any form of mercy that persons display to others will garner the compassion of Allah toward them. Those who display mercy, kindness and consideration for others are referred as the *Muḥsinūn* (the good doers); whom Allah also promises with his mercy and compassion in return for their

dutiful submission to Him and their compassion for others (Al-Aʿrāf 7:56).

Furthermore, all human beings are inescapably involved with various activities throughout their lives. They do business interactions, communicate and mingle with individuals of different backgrounds, gender, race, religion, language, age and level. In other words, individuals of society interact in a multilevel and cross cultural manner. Hence, human relationships involve sharing of personal values and fostering of strong brotherhood ties (Zahrah, 1978). This is in compliance with the purpose of the following verse stating the reality that human beings are brothers: "The Believers are but a single Brotherhood: So make peace and reconciliation between your two (contending) brothers; and fear Allah, that you may receive Mercy." (al-Ḥujurāt, 49:10).

This verse implies that the Muslims are kin and related to one another on the basis of faith and belief (al-Zuhayli, 2009). Therefore, Islam commands observing good relationship with other people. The Qur'ānic verses and the sayings of Prophet Muhammad (peace be upon him) have repeatedly mentioned doing kindness among people and avoiding anything that might destroy fellow human relationship. These are illustrated in the followings:

> "Serve Allah, and join not any partners with Him; and do good- to parents, kinsfolk, orphans, those in need, neighbors who are near, neighbors who are strangers, the companion by your side, the wayfarer (you meet), and what your right hands possess: For Allah love not the arrogant, the conceited." (al-Nisāʾ, 4:36)

> From Anas bin Mālik, the Prophet (peace be upon him) said:

> "Do not be angry with one another, do not envy one another nor mutually be unaware of each other. But be you all related. It is unlawful for a Muslim to be away from his brother (fellow Muslims) over three days." (Narrated by Bukhārī and Muslim).

Both of these warnings emphasize the importance of kindness and compassion in dealing with others and avoiding violating the rights of others out of spitefulness and arrogance. In fact, a Muslim is commanded to respect other Muslims for they are

bonded by faith. The concept of doing kindness begins with the nearest family members, next of kin and neighbors and spreads out to strangers and companions (al-Zuhayli, 2009). Thus, Allah has described in detail the obligations and prohibitions in a human to human relationship. Therefore, human relationship cannot be divorced from discussion on the rights of man himself. It is globally understood that every human on earth has rights that should be respected and fulfilled accordingly. Among these rights are (Mahmud, 1993):

- The Right to Life
  Life is a gift from Allah to all His creatures. All have the right to live freely and every human being has to strive to sustain life as well as others.
- The Right to Honor
  Every human being has dignity and honor that must be maintained properly. Islam does not allow at all the act of disgracing the dignity and honor of each other.
- The Right to Freedom
  Every human being is basically free to do anything, but is subjected to the Islamic law. Any activity that violates the Islamic fundamental values in terms of economic, political or social rights is not considered to be included in the permitted rights of freedom.
- The Right to Equality
  Every human being is created in fair and just manner. What differentiates a man above another is his piety, not his race, rank or the amount of property he owns. Therefore, every man is entitled to fair and equal treatment both in terms of rewards or punishments.
- The Right to Work
  All human beings have the right to work in accordance to their role as vicegerent on earth and capability granted to them. Good work product contributes to the development of earth living society (human, animal and plants) and the sustenance of earthly treasures and resources.
- The Right to Own Property and Wealth
  Every human being has the right to own property and wealth as a result of his hard work and labor. However, it is entitled to be used and spent according to needs and demands of Islamic law.

In the contemporary organizational context, human relationship (*ḥabl min al-nās*) includes all the rights of manpower

involved with the organizational process, whether directly or indirectly. This includes workers, employers, investors, suppliers, clients, consumers and the public. Thus, these rights should be fulfilled to ensure that the human work flow runs smoothly and harmoniously.

Thus the relationship of human to God and human-to-human is considerably important to be the framework of ethical practices, in which both relationships become the intrinsic law that controls a person's behavior. The elements from both relationships overarch the concept of being ethical, that success can only be achieved by fulfilling the obligations towards God and the rights of fellow human beings. In a way, a virtuous person is one who strikes balance between religious and worldly matters as well as between personal affairs and social engagements.

3. THE CONCEPT OF ISLAMIC CODE OF ETHICS

The framework of Islamic code of ethics is laid down by the central teaching *akhlāq*, which concerns the character development of a person, and is equally important as its counterparts; belief (*ʿaqīdah*) and divine law (*sharīʿah*) (Abd. Rahman, 2010). Islam magnifies the ultimate goal of *akhlāq* through the concept of observance of one's relations with God (*ḥabl min Allāh*), followed by observance of the relations with fellow human beings (*ḥabl min al-nās*). That is to say, work is not an end by itself (Ali & al-Owaihan, 2008) nor devoted exclusively to achieve economic objectives, but most importantly, it is one of the means of obtaining God's pleasure and gaining proximity to Him, as well as observing the human-God relationship that represents the engagement of intra-personal relationship to strike a balance between personal and social life (Ali, 2005). On the other hand, work is sanctified by religion as it carries both spiritual and physical interests. While the physical objective of work is commonly understood as accumulation of wealth, attainment of social standing and achievement of personal needs, it is also an avenue for self development, self esteem and social acquaintance. Furthermore, the framework of *akhlāq* provides spiritual meaning for work; as work itself is regarded as a good deed, hence credited as part of worship (*ʿibādah*), and a meaningful contribution to society (*ummah*). This is where we can see the elements of *ḥabl min Allāh* and *ḥabl min al-nās* functioning in the Islamic code of ethics.

Generally, personal devotion to God will initiate natural commitment to the divine commands in the light of serving God, being His most noble creation. Therefore, the notion of being religious is regarded as a personal responsibility toward God, meaning that humans are entrusted with the task of being the vicegerent of the earth (*khalīfah*) and being the servant of God (*'abd*). This is encapsulated in the relationships between a man and his God, which is rendered his private affairs and assigned upon him individually (*farḍ 'ayn*).

On the contrary, the fellow human relationship deals with the human physical needs of being connected with his surroundings that ensure his survival (Kamaruzaman, 2009), in which a person is expected to fulfill his social obligation (*farḍ kifāyah*). The personal responsibility toward his society is also considered as a part of religious affairs, as Islam emphasized that humans are related to one another and regarded as one big family under the shade of humanity. Therefore, people are expected to assist one another for survival of life and peaceful co-existence (Ibrahim et al., 2013) and preservation of prosperity and wellbeing by observing the rights of one another. Hence, work is not an individual, but rather a collective process involving cooperation and collaboration as a united *ummah* (Chanzanagh & Akbarnejad, 2011). Here again, we can see that the Islamic code of ethics necessitates individual obligation and social responsibility as the foundation of ethical practices.

Above all of the material achievement, the Islamic code of ethics warrants the observance of these two relationships to secure worldly success (*al-falāḥ fi al-dunya*) along with the eternal success (*al-falāḥ fi al-ākhirah*). This means that while worldly success is achievable through the physical efforts of the work itself, eternal success is attainable through the virtues of work. As hard work and effort improve physical outcomes, virtues sow incorporeal results. In a way, the worldly success derived from the work activities is deciphered through material achievement, which may be temporary and conditional. In this regard, Islam extends the view of worldly success as abundance of bounty and provisions to the person who executes his task virtuously, provided that the work activities are perceived as acts of worship.

In addition to worldly success, the person is also promised to be rewarded with the eternal blessing of Allah in the world with the dwelling of paradise in the hereafter. This is where religion becomes the intrinsic motivation for rightful conduct. The notion of being

righteous by getting engaged with ethical practice foresees positive work attitudes such as organizational commitment (Marri et al.*,* 2012), job satisfaction (Haroon, Zaman, and Rehman, 2012) and organizational justice (Rokhman and Hassan, 2011), whereby Islam commands rightful conduct even in the engagement of work as part of worldly activities. In extension, the commitment to the relationships of human to God and human to human will generate values such as piety, compassion and trustworthiness (Rameli et al., n.d).

The whole concept of the elements of *ḥabl min Allāh* and *ḥabl min al-nās* is summarized as a conceptual framework (see Figure 1).

FIGURE 1
The Conceptual Framework
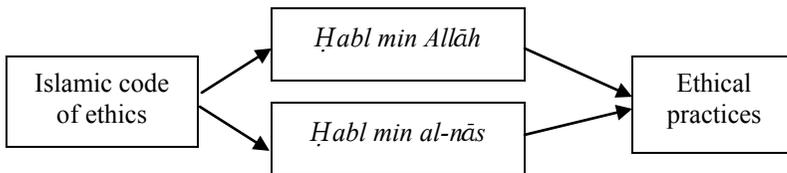
Now that we have explored the concept of Islamic code of ethics, it is hypothesized that this Islamic organization implemented the Islamic code of ethics, which employed the elements of *ḥabl min Allāh* and *ḥabl min al-nās*. But the issues are, does the organizational code of ethics actually inculcate the elements of *ḥabl min Allāh* and *ḥabl min al-nās*? And do the employees emphasize both relationships in implementing the organizational code of ethics? To answer these questions, we choose a Muslim organization, namely Tabung Haji (Pilgrims Fund Board) to be the subject of this research. The first step taken is to identify the existence of the elements in the organizational code of ethics. Consequently, a survey on fellow employees is conducted to examine their application of *ḥabl min Allāh* and *ḥabl min al-nās* elements through implementation of the organizational code of ethics.

4. RESEARCH METHODOLOGY

This study employed survey as the data collection method. The practice of Islamic code of ethics was measured using a self-

developed instrument consisting of 80 items within two major parts. The first part contains items regarding the practice of values which have been stated in Work Values and Ethics of Tabung Haji (NEKTH), while the second part contains items regarding its practices based on 4 aspects of ethical practices from the Islamic point of view. All items are measured using two different Likert Scales, which is 4-point scale for the first part (ranging from 1-never to 4-always), and a 6-point scale for the second part (ranging from 1-strongly disagree to 6-strongly agree).

The instrument has been tested in a pilot study using 30 respondents. Result of the pilot study showed that Cronbach's alpha reliability statistic test for all items was above .76, thus indicating that all items were reliable and strong to measure the practices of Islamic code of ethics. Details of the reliability statistic test for each aspect are shown in Table 1:

TABLE 1
Reliability Statistic Test

Items	Cronbach's alpha
Practice of NEKTH Values	.769
Practice of NEKTH within 4 aspects:	
-Relationship with the Creator	.767
-Relationship with Customers	.924
-Interpersonal Relationship	.962
-Leadership	.920

The survey questionnaire was distributed to the respondents among Tabung Haji employees. It was handed over directly to the Tabung Haji management for distribution to all Tabung Haji employees in 5 offices located in different states in Peninsular Malaysia. The selection of Tabung Haji offices was based on multi level technique of sampling. This technique combines grouping sampling technique and simple random sampling technique (Sekaran, 2003; Kya and Awang, 1995). Out of 200 questionnaires distributed, 166 were returned, equivalent to an 83% response rate. The collected data are then analyzed using SPSS software.

At the same time, interview was conducted to gather background information regarding the establishment of the NEKTH and its implementation initiatives within Tabung Haji. Three informants participated in the interview, namely the General

Manager and Manager of Human Resource Development and Quality, and Manager of Corporate Communication at Tabung Haji Headquarters. All of them are identified as main figures directly involved in the establishment phase and subsequently the implementation phase of NEKTH. The interview data were then transcribed and analyzed using thematic content analysis.

5. THE APPLICATION OF *ḤABL MIN ALLĀH* AND *ḤABL MIN AL-NĀS* IN THE PRACTICE OF ISLAMIC CODE OF ETHICS IN ORGANIZATION

In the organizational management context, the application of the two forms of relationship is significant in the practice of the Islamic code of ethics. Islamic code of ethics is defined as Islamic ethics, which is officially written and systematically arranged in the form of code for a particular organization to facilitate the implementation of Islamic ethics amongst its members (Kamri, 2008). The formulation and implementation of Islamic code of ethics is based on five basic criteria: the source, objective, scope, component of the values and implementation approach (Kamri, 2007). These criteria ensure the execution of the Islamic code of ethics.

This article, however, focuses on the values component (that are included in the code of ethics) and its implementation in the working culture, which are emphasized and observed based on the two forms of relationships as discussed earlier. With that, Tabung Haji was chosen as a case study.

Tabung Haji was established in early 1969 and had subsequently formed its own code of ethics known as Work Values and Ethics of Tabung Haji (NEKTH) in 2000. The NEKTH is perceived to manifest the Islamic code of ethics, considering that Tabung Haji is an Islamic organization that represents a dominant body in Islamic society in Malaysia. It had since served as a guideline for the work conduct for Tabung Haji employees. The NEKTH was established with the view of ensuring that the management process is carried out according to Islamic principles, professionalism, excellent work culture and in compliance with Islamic law and Islamic values. Specifically, the formation of NEKTH has the following objectives (Lembaga Tabung Haji, n.d.):

- to form an excellent and professional working culture among Tabung Haji employees;
- to improve productivity and working quality at Tabung Haji;

- to establish guidelines for the employee conduct that reflects Tabung Haji as an Islamic organization;
- to produce resilient and self-confident employees through shared values.

To achieve these objectives, NEKTH presents 11 core values, including: to devote oneself to Allah, to be sincere, honest, dedicated and patient, to be diligent and efficient, just and wise, to work as a team, to appreciate time, to foster harmonious relationship among members, to be proud of the institution and aim at the happiness of the *ummah*.

Looking at the values component, all the elements of *ḥabl min Allāh* and *ḥabl min al-nās* are integrated directly in the 11 values of NEKTH. The values of devotion to Allah, sincerity and trust, for example, proved that the relationship with God is emphasized in NEKTH. Other values such as dedication, patience, justice, and working as a team and harmonious relations among colleagues also prove that good relationship with other people are given priority in the work practices among Tabung Haji employees. Conclusively, the values contained in NEKTH clarify that both the relationship with Allah *(ḥabl min Allāh)* and with humans *(ḥabl min al-nās)* are given proper emphasis. These values also serve as a reminder to Tabung Haji employees to perform their work tasks as fulfilling responsibilities toward Allah, employer, colleagues, customers and general public, as the servant and vicegerent of Allah.

In terms of the value cultivation among the employee, it can be viewed from two aspects. Firstly, the analysis of the practiced values as contained in NEKTH itself. Since each value is measured using 4-point scale, for values recorded with mean less than 2.5, it refers to values implemented on an occasional basis, while value recorded with mean 2.5 and above, it refers to values exercised regularly. The feedback of 166 respondents is shown in Table 2.

Findings in Table 2 show that all values in NEKTH are placed and implemented in their work practices on a regular basis. This is proven by high mean values recorded by each of these values, which range from 3.65-3.95. Among these values, the value of devotion to Allah is more emphasized and even most frequently performed by the respondents. The mean of the value of devotion to Allah was valued at 3.95. It was followed by the value of sincerity and trust, with each recording a mean value of 3.94 and 3.93. Highlighting these three values shows that relationship with God has a place among the Tabung Haji employees. These findings also indicate that the relationship with Allah *(ḥabl min Allāh)* is

highlighted more as compared to the relationship with other people *(ḥabl min al-nās)*.

These findings are consistent with the feedback from the interviews with the Tabung Haji managers. Most of the interviewees acknowledged that all of the NEKTH is implemented in a balanced and fair manner, regardless of job designations and departments. However, there are times when some values are prioritized above other values, based on the need and requirement of certain conditions and work task. For example, in the early stages of NEKTH implementation, the devotion to God and trust are two core values that were given special emphasis. Both of these values are identified to play an important role in shaping the identity and personality of Tabung Haji employees. When these two values have become second nature, the other values can also be inculcated easily.

TABLE 2
Practice of Values in NEKTH

Values in NEKTH	Mean
Devotion to God	3.95
Sincere	3.94
Trust	3.93
Harmonious Relationship with Other Members	3.87
Fair	3.87
Proud of Tabung Haji	3.86
Diligent	3.84
Value time	3.83
Patient	3.81
Dedication	3.80
Aim for the *Ummah* Happiness	3.80
Efficient	3.78
Wise	3.74
Work as a Team	3.65

Secondly, the analysis was carried out through the aspects of ethical practices. Ethical practices from the Islamic perspective comprise six aspects: the relationship with the Creator, work commitment, self-development aspects, interpersonal relationship, leadership and customer relationship (Kamri, 2007). Out of the six aspects, the aspect of relationship with the Creator clearly shows the

existence of the element of the relationship with Allah *(ḥabl min Allāh)*. On the other hand, the aspects of interpersonal relationship, leadership and customer relationship show that there are elements of human relationship *(ḥabl min al-nās)*.

NEKTH practices based on the aspects of ethical practices were measured by using the *6-point* scale. Overall, the responses showed that 166 respondents recorded an average mean as high as 4.5 and above. This shows that on average most of the respondents "agreed" with the items submitted and only a handful of respondents provide feedback to the contrary. This agreement suggests NEKTH has been implemented completely in the work practices of respondents. If we compare among the aspects of ethical practices, aspects of the relationship with the Creator have taken a higher position in the NEKTH. This is proven by the average mean value recorded by the relevant aspects as shown in Table 3.

TABLE 3
Practice of NEKTH Based on Aspects of Ethical Practices

Aspects of Ethical Practices	Mean Average	Standard Deviation	Variance
Ḥabl min Allāh			
Relationship with the Creator	5.18	0.43	0.18
Ḥabl min al-nās			
Relationship with customers	4.90	0.48	0.23
Interpersonal relationship	4.77	0.53	0.28
Leadership	4.59	0.66	0.44

Table 3 shows the aspect of relationship with the Creator has the highest average mean value of 5.18. It was followed by the aspect of customer relationship, aspect of interpersonal relationship and leadership aspect that obtained average mean values of 4.90, 4.77 and 4.59. When referred to the variance, the aspects related to the Creator also show a lower value of 0.18. The low variance value recorded reflects that feedback of respondents on this aspect does not differ much and is very close to the mean. Thus, the average mean value recorded depicts the actual responses of respondents.

The position of the aspects related to God at the highest rank has its relevance to the findings in Table 2 earlier, in which the worship of Allah, sincerity and trust have been cultivated within the

respondents. These values are found to lead to the aspects of relationship with Allah. Therefore, it is not surprising that this aspect ranks in the top position in the NEKTH. These findings once again suggest that the aspects of the relationship with Allah *(ḥabl min Allāh)* are given more emphasis as compared to the aspects of relationship with other people *(ḥabl min al-nās)*.

6. IMPLICATIONS FOR THEORY AND PRACTICE

This article has indeed highlighted the implementation of two dimensional relationships in the Islamic code of ethics, which the existence of these relationships are rarely discussed and merely mentioned briefly. The elements of *ḥabl min Allāh* and *ḥabl min al-nās* are accentuated as the essence of ethical practices; integrating both personal and social interests in the work atmosphere. Hence, a deeper insight on the Islamic code of ethics is explored in the context of the dual relationship.

The discussion of the elements is also hoped to raise awareness among managers, so that implementing the elements will assist in promoting positive attitudes and reduce misconduct at the workplace, on the foundation of the *ḥabl min Allāh* and *ḥabl min al-nās* as the holistic purview of work. As in the case of NEKTH, implementation of the elements is seen to establish an ethical guideline that is "authentically Islamic" which aims at promoting professional working culture, improving productivity and quality among the employees as well as developing resilience and confidence among them. From the survey, we can see that the employees are committed to the values of NEKTH, hence directly endorsing the elements of *ḥabl min Allāh* and *ḥabl min al-nās* as their professional attitude.

7. LIMITATIONS OF THE STUDY AND FUTURE RESEARCH

The subject of the study is limited to the scope of the two dimensional relationships in the Islamic code of ethics, which restrict the discussion of *akhlāq* and other values related to the code of ethics. In terms of respondents of research, we exclusively select a Muslim organization that emphasizes the elements in the organizational code of ethics. The research methodology also chooses to employ only two modes of research – interview and survey, which are considered as appropriate to answer the questions and meet the research objectives.

Findings from the research indicate employee commitment to the elements of the organizational code of ethics, which are anticipated to cultivate ethical practices. The impact of the implementation can be investigated through further research. It is also suggested that the research methodology be diversified, through observation on the employees' working attitude. Furthermore, for a more accurate conclusion, the perception of customers regarding the implementation of Islamic ethics by the organization should be investigated as well.

8. CONCLUSION

In sum, this article has discussed the scope of the relationship with Allah *(ḥabl min Allāh)* and human relations *(ḥabl min al-nās),* and its significance in the religious belief system. In the context of organizational management, these relationships are manifested in the practice of Islamic ethics. The research findings on the content of NEKTH and its practice in Tabung Haji proved that both of these relationships have been given the proper emphasis. The value of devotion to Allah and the aspect of relationship with Him are the most prioritized values as compared to other values and relationships. This is acceptable, given that *ḥabl min Allāh* is the highest and most precious relationship. It will ensure that each activity done by the employee adheres to Islamic law and is directed to the benefit of multiple levels of society, and most importantly, directed to gain His pleasure. As a result, the goal of the practice of Islamic ethics and the role of man as a servant and vicegerent of Allah is attained.

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