



**THE MUSLIM PROFESSIONAL AND THE ETHICS OF WORK:
HONESTY, FAIRNESS, AND AMĀNAH IN THE WORKPLACE. WHAT
ISLAM SAYS ABOUT CAREERS, MONEY, AND PROFESSIONAL
INTEGRITY IN MODERN LIFE**

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Abstract:

The questions of professional life and work ethics, and financial integrity in modern context are discussed in this paper in the light of Islam. From mundane matters like how to apply Islamic values at work, to challenging situations with colleagues who may be unethical, pressure to compromise at the workplace, issues concerning salaries, money matters, work pressures and more, Muslims find themselves with answers to questions every day of their working lives. Based on the teachings of the Qur'an, the Prophetic traditions and the Islamic notion of Amānah (trust and responsibility), this paper aims to show that Islam provides a comprehensive, practical and very relevant set of principles for professional conduct, which are not separate from the life of a Muslim, but rather a core part of it. According to the Islamic vision, work may be a form of worship ('ibādah') when performed with honesty, effort and care and the Muslim professional is not just a good worker and a good employer, he is a living expression of Islamic values in the world.

Keywords: Amānah, Islamic work ethics, professional integrity, honesty, fairness, rizq, halal income, workplace conduct, Muslim professional, 'ibādah, itqān

1. Introduction: Why Your Work Life Is Part of Your Deen

For many Muslims there is a hidden barrier between their religious life and their working life. In home, mosque and private prayer they know God and know the values of Islam. When they move into their office, hospital, classroom, the shop floor, or the boardroom, however, they sometimes find they are in a different world, a world with professional norms, market pressures, and work cultures with little to do with their faith.

This is a misconception of the separation and an expensive one at that. The separation of the sacred and the professional is not recognised in Islam. The Qur'an speaks to the merchants, employers, and employees, to those who are doing every kind of economic activity, with the same directness it speaks to those who do ritual prayer and fasting. Before the time of prophethood(ﷺ), the Prophet Muhammad (ﷺ) was a businessman, and it is recorded that during that time the people of Makkah called him the Trustworthy(al-Amīn) because of his transparency, fairness and absolute honesty in his business.

Muslim professionals today are exposed to pressures and moral dilemmas that were not explicitly foreseen by the classical tradition, such as: the temptation to lie in order to please a superior; the pressure to join a business enterprise where there is a potential for lying; discomfort in working in an industry that is unethical from an Islamic perspective; and the question of speaking up against workplace injustice or keeping silent to retain one's position. These are genuine questions that occur every day and are almost an emergency. And Islam has answers – not in the form of absolute rules, which are out of context, but in the form of principles, which when understood and internalised, give a Muslim professional a clear and confident ethical compass.

The principles are discussed in this paper. It's not just for the classroom—it's a direct interaction with the practical, real-world challenges facing Muslims today. The main fulcrum of the argument is that the Muslim professional who provides honesty, Amānah, fairness, and excellence (itqān) in his work is not simply being professionally ethical, he is fulfilling an act of worship. The Muslim who compromises on these values in his career is not only making a mistake in his career, he is also separating a part of his life from God's guidance and the repercussions are not limited to the workplace.

2. Work as 'Ibādah: The Islamic Theology of Professional Life

2.1 The Dignity of Work in Islam

Work is considered to be of great importance in the Islamic faith. This is not an assumption but a direct teaching of the Qur'an and Prophetic (ﷺ) Tradition. In the Qur'an the earth is called 'made easy' for human beings to walk over and eat of its production. In the book of Genesis, God is depicted as creating the human being to engage with the world, and that is what happens (67:15), which is just as part of His plan. The prophetic tradition is even more straightforward: The Prophet used to say, 'No one gets better food than the food earned by the work of his hands' (reported by al-Bukhārī). This statement does not just allow them to live, it honors them and allows them to live what they have earned, which makes the self-earned meal the best food they can eat.

Rizq is the provision that God has set for each person, and it is a key issue in the Islamic theology of work. Muslims are taught that their rizq is written and their rizq will not be denied by God. Al-Razzāq, the Provider, is one of the names of God, meaning that God is the ultimate provider for us. This does not imply passivity or fatalism in economic life, however. Instead, the Islamic principle is that a person's rizq comes from honest work and it is work (sa'y) that is part of a divine covenant which is guaranteed when work is performed in an honest manner and with confidence in God. The believers are those who, after performing the prayer on the day of Jum'ah, 'disperse in the land and seek from the bounty of God' (Q. 62:10) moves away from the notion that returning to work after prayer is a leaving behind of religious life, and presents it as returning to it.

The practical implications of this theology of work are not always noticed. If working for God's provision is a form of worship, then the working Muslim who works diligently, honestly and excellently is performing a form of worship in addition to his five prayers. In the Islamic context, everyone who works with care and accuracy in creating furniture is performing an act of 'ibādah in their profession; anyone who listens to patients and does not tell lies; anyone who handles money with great care and precision; anyone who prepares lessons well; each of these is, in the Islamic system, performing an 'ibādah in their professional life. This comprehension shifts the dynamic of religion and work from being potentially adversarial to being very integrated.

2.2 Itqān: The Islamic Call to Professional Excellence

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One of the most relevant Islamic principles to work, in practice, would be doing something to the best of its ability, precision, care, and thoroughness, which is known as *itqān*. The Prophet (saws) is quoted saying, 'Indeed, God loves that when any one of you does a piece of work, he does it with *itqān*. (al-Bayhaqī). This hadīth is of a universal nature that God does not love excellent worship nor excellent scholarship, rather He loves excellence in any work a person does. All professions, medicine, engineering, teaching, administration, cooking, cleaning, coding, designing, managing and all other productive activities of humans comes under the scope of this teaching.

In the modern business world, what does *itqān* resemble? It is to be present with a preparedness. It is about not taking shortcuts in the absence of accountability. It is the ability to turn in work that demonstrates some effort, and not just the effort required to "get by. It's about taking pride in your work, not just because your boss or client wants it that way, but because it's your work and your work is a reflection of your character and your relationship with God. The Muslim professional who has imbibed the notion of *itqān* does not require outside monitoring to maintain standards; he has internalized the concept of *itqān*; by himself he knows that God knows his work when he is not being monitored by his manager or his colleague.

The Islamic professional excellence standard is especially salient in the modern professional cultures that now celebrate the 'productivity appearance' as a better desirable outcome than its substance, cultures where inflated achievements, gaming metrics and perception management have become regular professional tactics. A Muslim professional making a commitment to *itqān* is riding against this tide and sometimes he may feel a disadvantage in his profession due to his commitment to true quality rather than performative quality. However, the Islamic principle is that the value of work is in the work itself, and the reward for work with *itqān*, whether in this world under the sun through a respectable professional reputation, or in the hereafter through divine acknowledgment, is different from that of the temporary pleasures and advantages of appearances.

3. Amānah in Professional Life: The Concept That Changes Everything

3.1 What Amānah Means in a Professional Context

Trust, responsibility and faithful handling of what has been entrusted to you is perhaps the greatest Islamic concept of professional life, *Amānah*. It is so general and so profound its impact is so great that when understood correctly, it changes a Muslim professional's way of thinking about any aspect of his working life. The essence of *amānah* is that everything that is entrusted to you should be handled with complete fidelity – money, information, responsibilities, relationships and authority.

Amānah is applicable in several overlapping ways when it comes to working life. Your workplace time is a trust that has been given to you in exchange for the hours that you work in your contract, if you use it for personal time without your employer's permission, you are betraying that trust. Your employer's resources, equipment, money, data, and their intellectual property are an amānah that you have to use for their intended use and apply only to them. If someone sends you confidential information, whether it is a client's, patients', students' or colleagues' information, you are prohibited from sharing or abusing it for any reason. Your responsibility and position, which your employer or organisation has given you, is an amānah that has to be carried out fairly and conscientiously, not used for personal gains.

The Qur'an makes a specific reference to the responsibilities regarding Amānah in relation to the business affairs and the responsibilities in society with the following words: 'Indeed, Allah commands you to give trusts (amānāt) to those to whom they are due, and when you judge between people, to judge with justice' (Sūrat al-Nisā' 4:58). This verse, given in the context of public administration and communal responsibility, has been interpreted, by Islamic scholars, to be relevant to every instance where a person is placed in a position of trust, which in the modern world of work and professional practice, encompasses practically every employee, employer, manager, professional and public servant. The Amānah of your position is not discharged when you are doing the least, it requires you to follow up on what is entrusted to you with conscientiousness, fairness and effort.

3.2 Amānah and the Modern Problem of Workplace Dishonesty

Unfortunately, the modern workplace is a place where it seems it's more common to hear untrustworthy things than it is to hear them. Workplace dishonesty is common in all industries and across all countries, including overbilling, falsified credentials, falsified reports, time theft, credit card theft and misleading communication. Small dishonest practices have become so commonplace that many professionals do not think of them as dishonest - claiming credit for someone else's work or describing a past experience with a client or superior in an exaggerated way on a CV, saying you agree with a client or superior but disagree privately, or exaggerating or omitting certain limitations about a product or service.

These normalised practices of professional dishonesty in the Islamic concept of Amānah do not leave any comfortable place. That prophetic tradition which built the Prophet's name as al-Amīn amongst the Makkan people also speaks about a norm of honesty that goes beyond just not lying outright about something, but rather faithfully describing reality in any interaction, even if it is a disadvantage to the business, uncomfortable for the profession, or expensive for the person. The renowned ḥadīth: 'The merchant who is honest and trustworthy will be with the prophets, the truthful, and the martyrs on the Day of Resurrection' (reported by al-Tirmidhī) places an incredibly high spiritual value on professional honesty, placing the honest trader in the company of the most spiritually elevated human beings.

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The term Amānah is both a guideline and a motivator for the Muslim professional working in a non-Muslim environment where a certain degree of dishonesty has become accepted. You wouldn't want God to see this action and its full form, then it's an Amānah violation.

4. Honesty and Transparency in the Workplace

4.1 Ṣidq (Truthfulness) as a Professional Virtue

Truthfulness, authenticity and the congruency of the inner and outer state, ṣidq, is one of the most basic of the Islamic values and one of the most directly applicable to professional life. In the Qur'an, truthfulness is often accompanied by the concept of faith (imān): the believers are called those who are truthful (sādiqūn); and the benefit of truthfulness is that it brings good (birr) and finally Paradise. The prophetic tradition is also clear: 'Be steadfast with truthfulness; truthfulness leads to righteousness; and righteousness leads to Paradise. A man keeps on being truthful until he is recorded with God as a siddiq (a man of truth). Beware of lying, for lying will lead to wickedness, and wickedness to the Fire. As narrated by al-Bukhārī and Muslim.

In the professional life, ṣidq appears in hundreds of concrete and specific forms. It is about showing your experience and skills on a CV or job application in a true and fair manner, not embellished. Being truthful with supervisors and stakeholders, communicating results, data and outcomes, even in the face of disappointing results. It's being honest with co-workers and customers about what's possible and possible and making no promises that it's not possible to keep to get business or approval. It involves taking responsibility immediately and candidly for errors, not covering them up, or shifting responsibility. It means opinion, not just what you are expected to say, but what you think, even when you disagree with your superior, and this is what constitutes professional opinion.

Perhaps the most challenging and most crucial of these elements of professional ṣidq is the ability to speak the truth in curbing its discomfort. In the Islamic tradition, the one who tells people what they want to hear is known as muddāhin (a flatterer or sycophant) and it is narrated in the prophetic traditions that a person's behaviour that brings about social harm. The person who always agrees, never raises concerns, and always validates the decisions of those above them, irrespective of his/her personal opinion, is not just being professionally weak, he/she is not even being honest toward his/her colleagues, superiors and organisations; in Islamic context, he/she is denying them their honest opinion.

4.2 Dealing with Workplace Pressure to Compromise on Honesty

Muslim professionals face the greatest pressure to compromise their integrity with respect to honesty in the workplace, either explicitly or implicitly, of any of the most common and difficult professional

challenges. This pressure can come in many shapes: a manager demanding positive results when the reality is different; a sales culture that encourages you to deliver results without letting the client know that the product isn't really what they need; an organisational culture that penalises those who ask questions or raise uncomfortable truths; a colleague who asks you to give your word regarding poor quality work.

The Islamic principle and approach to these situations is clear. The overall message is that the Muslim professional is ultimately responsible to God and not their employer, manager or professional culture. The fear of ALLAH S. The Qur'an, which repeatedly calls upon believers to develop an awareness of God's presence, *W* (taqwā), is what allows them to act morally even when social influences are working against them. The Muslim professional who has truly internalized taqwā who is feeling pressure to compromise between professional loyalty and the religious principle does not feel such pressure as a battle between professional loyalty and the religious principle, rather, such pressure is for taqwā to manifest itself in action.

The practical way is to acknowledge that often workplace honesty is not about drama. In most circumstances, the Muslim professional can voice their candid opinion, raise valid concerns, and be open in a respectful, professional and constructive manner for institutional relationships. Commitment to *ṣidq* is as significant as the Islamic virtue of *ḥikmah*, which means to possess wisdom in the communication, to know what to say, how to say it and when to say it. A Muslim professional who tells the truth without wisdom, in unnecessarily blunt, politically awkward or strategically misjudged manner, is doing harm, rather than good, in the service of truth. The aim is to become a person who 'speaks what is right' (*qawlan ṣadīdān*, Q. True, and good with a word, (4:9))

5. Fairness, Justice, and the Treatment of Others at Work

5.1 'Adl in the Workplace: Fair Treatment of Colleagues, Employees, and Customers

Designed to prepare young adults for employment, this unit explores the principles of fairness and equal opportunity treatment that are expected in the workplace. Justice and fair treatment (*adl*) is a Qur'anic commandment which is directly applicable to professional relationships. For Muslim professionals who manage others, this implies treating employees, subordinates and colleagues fairly – not just formally in a written decision, but in the actual day-to-day interactions – how jobs are given, how rewards are given, how feedback is given, how disagreements are handled, and how opportunities and resources are shared. In Islamic terms, it is not allowed for a Muslim manager to be kind and generous to others who he likes,

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but being downright ruthless or critical to others who he is not fond of, fairness and justice demand treating everyone equally.

The rights of employees and workers are a very strong theme in the prophetic (ﷺ) tradition. The Prophet (saws) is quoted to have said, 'Pay the worker before he feels the sweat of his back' (Abu Dawud), an illustration of the principle of Islam that the workers deserve fair payment without delay. The absence of wages, inadequately paid wages, taking of unpaid overtime and the exploitation of people by the power of the profession are all violations of the principle of 'adl in professional life. Today these abuses may manifest as unethical internship arrangements, falsification of hours worked, withholding promotions from some workers, or the use of managerial power to instill fear and pressure in workers rather than to provide real professional challenge and support.

In the context of the Muslim professional, 'adl is relevant for employees who are employees as well, not employers, and not for how they treat their own employees, but for how they treat their colleagues, even if they are at odds with them for a promotion or an opportunity, even if they work differently, even if they are less powerful or less secure in the workplace. Being fair in a competitive work-place means giving credit where it's due; not exploiting the weaknesses of others; not playing politics for one's own gain at others' expense; being respectful and honest with one's peers, even when dealing with personally troublesome individuals. The Muslim professional's adherence to 'adl in these everyday aspects of professional life is an Islamic ethics which is not as conspicuous as dramatic ethical decisions, but is no less critical.

5.2 The Islamic View on Workplace Rights and Responsibilities

The Islamic tradition has a sophisticated understanding of the rights and responsibilities that structure employment relationships. From the Islamic point of view, work is a contract ('aqd) whereby both parties have real obligations: the employer's obligation is to pay the agreed salary on time and in full, to provide safe and decent working conditions, to treat employees with dignity and respect and to provide workers with the time and resources to complete their obligations. The employee is responsible to work hard and honestly within agreed upon hours, to only utilize the employer's resources for agreed upon purposes, to contribute actual skills and efforts to the job, and to meet the professional responsibility of the job with Amānah.

The mutual awareness of employment commitments has practical significance for the Muslim professional's thoughts on employment. An employee who is regularly late at work, leaves work early, spends excessive time on personal pursuits, or devotes little effort to assignments is not just unproductive at work, in Islam, they are using something that they have not earned, which is basic economic injustice. The Islamic notion of halāl income is not just about where the money is derived from (whether it's from a

halāl industry) but whether it comes from a halāl activity or whether a halāl activity has been carried out with honesty and effort, as implied by the employment contract.

Meanwhile the Islamic concept of workers rights offers compelling reasons for Muslim professionals to demand good treatment, reasonable working conditions and just wages, not as selfish demands but as a legitimate rights based on Islamic principles of justice. The Muslim professional who faces wage theft, unsafe working conditions, harassment or discrimination, or who faces the systematic violation of the terms of his contractual job, is not only being treated professionally, but is also being subjected to a violation of the Islamic principle of 'adl and has all the Islamic grounds to try and rectify that violation through proper means.

6. Halāl Income: The Islamic Framework for Ethical Earning

6.1 What Makes Income Halāl Beyond Industry Category

The discussion on Muslim professionals with regards to income that is considered halāl generally centers on the industry involved in the business, including whether it is acceptable to be employed in a banking, insurance, alcoholic and non-alcoholic beverage, entertainment, or any other industry that raises moral issues for Muslims. These questions are indeed significant and there is a considerable amount of Islamic jurisprudential knowledge regarding these issues. However, this emphasis on industry category can be misleading as it can be hard to distinguish a more basic Islamic teaching about earning, which is that income is halāl when it is earned from a lawful industry but also when it is truly earned, through hard work, fair dealing and the fulfillment of professional duties with faith.

In the Qur'an, "eating the livelihoods with what is not lawful" (ahlak al-māli bil-bāṭil) is one of the most serious forms of economic injustice. This word bāṭil (falsehood, vanity, illegitimacy) covers not only outright stealing but any means of obtaining wealth by deception, manipulation, exploitation or breach of contract. Professionally speaking, bāṭil income would include all income that comes from an industry whose very nature is not allowed, as well as income from an allowed industry but providing a service that is not the same as what was contracted; income from an allowed industry but taking payments for a service that was not performed by that industry; or income from an industry that is allowed but income earned through manipulation of customers, clients, or employers.

6.2 Navigating Ethically Complex Professional Situations

For Muslim professionals, the situation is often that the ethical guidelines of earning a *halāl* income are indeed complicated and that the rules are not enough to provide guidance. The physician operating in a public health system in which they may be forced to make compromises that they do not feel are in an ethically acceptable manner. The legal professional whose services are requested by a client whose case they consider unethical. An accountant who finds they are being used by an employer in a way that causes financial irregularities to be present. The marketing pro that's been tasked with creating a campaign that they think is deceptive. The employer's engineer who discovers a safety issue that the employer is not willing to resolve. These are not scenarios; it is the working dilemmas of Muslim professionals in their day-to-day lives.

The Islamic principles which shape the way these are addressed are interwoven. The first is the principle of necessity (*ḍarūrah*) which in a real world where a Muslim professional cannot pursue a career that is entirely free from ethical issues, Islam allows engagement in less-than-permissible work, provided it is truly necessary for the Muslim's livelihood, but requires him/her to minimise their own personal involvement in prohibited aspects and to uphold their own integrity as much as possible. This is not an excuse to accept any compromise, but an acknowledgement that business life in the real world is always going to present ethical questions and the duty of Muslims is to address these questions with integrity and not to avoid them altogether.

The second principle is personal responsibility and each individual Muslim professional is responsible for his/her actions and not for the actions of his/her organisation and industry as a whole. The Muslim who works for a company that has some unethical practices is not automatically engaged in those practices, he/she is engaged in them to the extent that his/her own professional actions are directly involved in the unethical practices. This does not absolve the Muslim professional of any responsibility for the activities of his employer but it does limit and focus his own personal responsibility to uphold certain ethical standards of *Amānah*, honesty, fairness and justice, irrespective of what others do.

7. Professional Relationships: Colleagues, Clients, and Competition

7.1 The Islamic Ethics of Professional Relationships

Life is relational and professional life is no exception, it is, in large part, the continuous management of relationships with colleagues, clients, customers, suppliers, regulators and competitors. The Islamic moral tradition provides rich guidance on principles that should guide these relationships, guidance which is directly relevant to the relational challenges of modern professional life. The basic rule, which is based on

the Islamic idea of mu'āmalāt (dealings with others), is to do what is necessary to deal with others lawfully and professionally and to do more than that – to show them care and concern.

The Islamic message of brotherhood and sisterhood in the community of believers (ukhuwwah) has a specific professional dimension: the Muslim professional is called upon to be a conscientious, supportive and fair colleague, one who gives generously, recognizes other people's contributions fairly, and does not undermine other colleagues for personal gain. The prophetic ﷺ saying 'a believer is a mirror for his brother' (reported by Abū Dāwūd) – that is, a good Muslim will need to show concern for fellow Muslims and will guide them with honest feedback, not just what they want to hear – is applicable in professional settings.

The Islamic concept of "fair dealing" is fully applicable in relationships with clients and customers. The Muslim Lawyer serving clients in any law profession from healthcare to law, financial advice to retail, is in a relationship of trust with the clients and has obligations along with it. The client's interests must be really served and not simply nominally served, with the interests of the professional being served before the interests of the client. The professional's information and expertise should be used to benefit the client, not the detriment of the client. The costs and expenses imposed should be fair and clearly explained, and should be a fair price that actually provides value, not a way to exploit information asymmetries or the professional monopoly.

7.2 Competition, Ambition, and the Islamic Limits of Professional Self-Advancement

There is nothing wrong with wanting to be more successful in their careers, to earn more, to get more positions of authority and responsibility, and to develop their skills and abilities, these are all Islamic values of productive engagement with the world. The prophetic command to seek excellence (itqān) tacitly approves of the desire to be truly competent at one's work which includes the desire to move forward and grow.

The Islamic restrictions on competition in the profession are mainly restricted to promote one's own interests at the expense of others. There is no harm in "professional competition": promoting through honest self-marketing and service, through real excellence, in a client, contract, or market position is perfectly acceptable. Any competition that involves the use of false representation, criticism or other information that is not honest or fair, the use of inside information or any other misrepresentation is not allowed, whether it is a professional or financial competition. In the Islamic perspective, the Muslim who

loses a competition he could have won through cheating (unjust means) has not lost the competition, they have won a more important competition.

Muslim professionals feeling the anxieties and pressures of the competitive job market have a mental resource in their Islamic belief of tawakkul, faith in God as the ultimate provider. The Muslim who truly understands that his livelihood is not up to him, and that nothing he does – regardless of its goal – will be lost in the eyes of Allah will not have to suffer the desperation of competitive anxiety, which compels him to make many compromises in his profession. No, it's not passivity; it's not in lieu of doing good work, working hard, being excellent; but it does take away the notion that if they don't win, something is wrong.

8. Money, Wealth, and the Muslim Professional's Relationship to Financial Success

8.1 The Islamic View of Wealth: Neither Condemned nor Worshipped

A common misconception is that Islam has a bad attitude towards wealth, and that the truly religious Muslim should aim for poverty or better yet, indifference to monetary success. There is no backing of the sources for the Muslims. Wealth is one of God's gifts (ni'mah) and the Prophet Sulaymān (Solomon) was one of the richest people in history and one of the best servants of ALLAH S.W. The Prophet's ﷺ first wife Khadijah(R.A) was a rich man and the Prophet ﷺ used to trade too and to manage money in the affairs of the affairs of the people. Some of the closest Companions of the Prophet ﷺ were the richest people in the Arabian Peninsula. Wealth is not a thing Islam is against, but it's wealth that is earned and used in ways that contradict Islam.

The Islamic concept of wealth is a distinction between means and ends of wealth. Wealth when sought and utilized for a purpose (of its own or for the family) for sustenance, for fulfilling professional and social obligations, for the community through the duties of zakāh and ṣadaqah, and for the development of productive capacity, is not only lawful but recommended. Even if it is acquired in an honest and fair manner, wealth, when it becomes an end in itself, when it becomes the goal of professional life, when a man pursues it to the detriment of honesty and fairness, when it leads him to feel proud of his possession, when it makes him feel contempt toward those who do not have it, is a spiritual problem.

The Muslim professional has to realize that the goal of earning a decent livelihood is a rightful and proper aspiration; that working hard to earn a good life for oneself and one's family is in keeping with Islamic values. Also, there is no need for the Muslim professional to apologize for earning good money, to seek better paid jobs, to be assertive and negotiate for a high salary, and to market their financial literacy and management. What the Islamic framework is asking for is that financial success be earned through honest means; that it be distributed fairly among responsible parties using the mechanisms of zakāh and

voluntary giving; that it not be seen as a means to override more basic virtues – integrity, justice, spiritual awareness – and that it be viewed as a gift from God, with responsibilities, rather than a right I've earned.

8.2 Practical Financial Ethics for the Muslim Professional

From salary negotiation, expense management, tax compliance, investment decisions through to business partnerships and financial reporting, the financial realities of daily working life are all part of Islamic financial ethics, and should be considered in depth by Muslim professionals. These daily financial transactions have several principles from Islamic tradition that come to mind. Transparency in transactions is a principle that should be observed in all financial transactions, including in the workplace of the Muslim professionals, where they should be transparent and honest in financial matters, not inflating the expenses, not trying to misrepresent their financial situation, not engaging in creative accounting, which masks the correct financial picture from those to whom it is due.

Halāl investment and saving are becoming more topical as Muslim professionals become financially secure and start to consider long-term investment and saving. The prohibition on ribā in financial transactions is a familiar concept and in recent decades, Islamic banking and finance has developed a variety of financial products, such as interest-free savings accounts, Islamic mortgages, Islamic bonds (sukūk), and Muslim investment funds, which enable Muslim professionals to save and invest in an Islamic manner. The prohibition on ribā is not the only principle of Islamic investment ethics, however; there are also other rules that are uniformly applicable to the pension fund selection and investment decisions that Muslim professionals are now faced with. Islamic investment ethics goes beyond the prohibition of ribā and includes other principles that are uniformly applicable to the pension fund options and investment decisions that Muslim professionals are forced to make in today's world.

One of the most practically important financial obligations of the Muslim professional, who reached a condition of financial security is the obligation of zakāh, which is an annual payment of a fixed percentage of the savings (excess) of each person over the minimum requirement (nisāb). Zakāh is certainly not a charitable charity, it is a pillar of Islam (one of the Five Pillars) and a legal obligation for each Muslim whose savings for a complete lunar year exceeds the nisāb amount. When the zakāh obligation becomes applicable to a Muslim's salary, savings and investments, it is not a mere ritualistic duty but a real practice of the Islamic concept of wealth as amānah and the right of the poor in the wealth of those who have been entrusted with more.

9. The Muslim Professional in a Non-Muslim Workplace

A substantial minority of Muslims are working in the workplace where they feel they are in a minority, in organisations and companies, and in professional cultures where Islamic norms are not the norm, and where the dominant culture may have practices and expectations that are not compatible with Islamic ethics. One of the most practical issues for Muslim professionals in Western countries, in multicultural urban professional contexts, and in sectors where the Muslim presence is not significant is how to navigate this situation professionally but in a manner that is also Islamic.

This Islamic approach to navigation is based on a series of supporting principles. The first is the rule of engagement, not withdrawal: Islam does not generally require its followers to abstain from social and professional interaction with non-Muslims or take to the hills and caves to practice Islam in isolation from the wider economic and professional life of the society in which they live. From the Qur'an and prophetic ﷺ tradition we can see that interaction with non-Muslim communities is always the norm in the Muslim world, whether in the form of business relationships or the exchange of ideas and thoughts.

The second is the adherence to Islamic moral values in professional behavior that is not only for the sake of personal integrity but also to uphold Islamic values in professional settings. The Muslim professional person who has established a living example of Islamic professional ethics for colleagues and professional communities who may be poorly exposed to Islamic values is an example of such a person. This is da'wah without preaching, conveying the message of Islam without using a loud voice, just by embodying Islamic values in the actions of the professional person.

The third principle is the value of keeping the five daily prayers, and other simple religious duties in the professional environment. The pressure of the demands of work can cause an erosion of the practice of religion over time, whereby Muslims miss their daily prayers, fail to fast during the month of Ramadhan, do not engage with the Qur'an, etc. as work takes up more and more time and energy that the practice of religion needs. The Islamic tradition has been very strict on the obligation of prayer and not to abandon it at the stage of professional responsibility; so when the Muslim professional maintains his religious practice while managing his professional responsibilities, he is not neglecting his responsibilities but is demonstrating one of the most important Islamic applications, which is the unity of the professional and the religious life, as required by the concept of 'ibādah in all dimensions of life.

10. Conclusion: Building a Professional Life That Pleases God

The image of the professional life that is portrayed in Islam from the sources studied in this paper is heavily demanding, yet inspiring. It is challenging because it doesn't allow one religious life to live separately from their professional life, it demands their values of honesty, fairness, excellence, and accountability be equally upheld in all aspects, every day, in every encounter. The Muslim is not exempt from the duty of Amānah, of ṣidq, of 'adl, or of itqān in any profession. ALLAH S. can be found in the boardroom, consultation room, classroom, shop floor and digital workspace. We see human behaviors and where Islamic values have to be expressed.

It's inspiring because it takes professional life – our work to make a living, our work for our clients, our work for our colleagues, our work for our customers, our work for our communities – up to the level of worship. It is not simply the case of the Muslim being a good professional who does good work, who is honest, who treats others fairly and who is conscious of God, it is an ongoing act of 'ibādah with spiritual value and divine recognition. Those who are honest in their trade, hard workers, and fair managers, reliable professionals are those whose work is referred to in the Islamic tradition as one of the most blessed ways of human activity, which is counted among the companions of the prophets and martyrs in the afterlife.

It is not necessary to be perfect in building a professional life that pleases ALLAH, and it is not necessary to resolve all of the complexities of ethics before entering into the professional life. It needs a sincere orientation, the true intention to act professionally within the framework of Islamic values, the true admission and rectification of mistakes when they happen, the constant commitment to do one's work within a framework of Amānah and itqān as set out in the Islamic tradition, and the tawakkul that relies on the provision of Al-mighty ALLAH while putting in sincere effort in one's work. This is a professional who has integrated this orientation into their career and is not just a successful professional in any worldly terms, but is engaged in a life-long project of integrating faith and work - one of the most valuable things a human being can do with the time and talent that ALLAH has given them.

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