

Filiz AGAOGLU
Bucharest University of Economic Studies
International Business and Economics

RELIGIOUS PERSPECTIVE OF BUSINESS ETHICS PRINCIPLES IN TURKEY AND ROMANIA: A CROSS COUNTRY COMPARISON

Case study

Keywords

Business Ethics
Islam
Christianity
Turkey
Romania

JEL Classification

F23

Abstract

This study aims to contribute to research in business ethics application, by studying one of the contemporary instruments of applying business ethics. The research focuses on Islamic business ethics in comparison to Christian business ethics and discusses its application using a comparative perspective. Firstly, this study aims to address the Islamic understanding of what ethics means? What is the relationship between ethics, human nature and religion in Islam? While providing an introductory analysis on Islamic ethical standards, the research highlights first (1) the business ethical values and principles of Islamic ethics, second (2) the business ethical values and principles of Turkish Islamic ethics, third (3), the business ethical values and principles of Christian Romanian ethics.

Introduction

Business represents an activity involving people from all over the globe. The major role of ethical behaviour by participants in a market-based economic system has been long ago admitted. A basic element in international business activities is the business ethics, which allows peaceful exchanges between traders. Still, the individual is very creative in his manner of practicing business, being enclosed into culture and local or regional context. Partly in response to the ethical failures that have plagued business lately, there has been a resurgent interest in spirituality and religion in the workplace, after a long period in which "...religion and spirituality have been literally exorcised from modern forms of institutional organization."(Kim, Fisher and McCalman, 2009) Religion represents one of the more often recognized determinants of the moral values that underpin ethical standards. The most important global religions have moral teachings and they state, in different manners, disapproval of unethical conducts. Most of them preach that an omniscient God sees human actions and holds people responsible for their conducts. Thus, it is logical to consider that adherents to a religion would not be too tolerant of unethical conduct. (Emerson and Mckinney, 2010)

Thus, the business environment of the 21st century is a religion-based business environment and in this context, religious ethics converts into a challenge for business and marketing people. In these circumstances, in the literature, several researches revealed that business ethics vary by country depending on the religious and cultural differences. In this context the hereby study addresses business ethical principles in Turkey and Romania, two countries whose dominant religions are

different: the religion of Islam in Turkey and that of Christianity in Romania.

1.1. Business Ethical Values and Principles in Islam

In this study, I am trying to establish a multi-level Islamic ethics framework starting from *philosophy and epistemology* and ending with the *application of Islamic business ethics*.

Islamic business ethics (IBE) are derived from a transcendental source, this being the main reason for their constancy over time in spite of the fact that everything changes over time. IBE remain in agreement with its fundamental concepts, being based on the Quran.

According to the Quran, from the point of view of the *philosophy and epistemology*, humans are the vicegerents of Allah on Earth. The concept of vicegerency (Khilafa) represents one of the main reasons for human existence and therefore, for their ethical commitment as well, through the act of worship. This worship concept applies to all aspects of life (Beekun and Badawi, 2005).

Thus, humans respond for what they do and their judgment will be made according on the degree of their commitment to their mission on Earth, namely, worshiping God (Allah) by having a correct and flourishing life on Earth (called E'amar Al-Ardh). All Muslims must obey these responsibilities contained in the Islamic teachings, responsibilities that are generally connected to all aspects of life.

These teachings are known under the name of Shari'a, which is "a set of norms, values and laws that make up the Islamic way of life" (Ahmad, 2003 cited in Dusuki, 2008). Shari'a is also known under the name of the Islamic Law, although, according to some scholars, "the boundaries of Shari'a extend beyond the limited horizons of law"

(Sardar, 2003 cited in Dusuki, 2008). According to the objective of this research, I consider that Shari'a's norms and values may be used for enhancing business ethics in business practices of Muslim people, since, in the Islamic context, the social responsibilities of persons that are derived from the Shari'a, can be applied to companies. (Elmelki A., Ben Arab M., 2009).

Over time, Muslims have faced restraints and challenges in various contexts while trying to accomplish their duties as vicegerents of Allah on Earth. In order to provide answers to these challenges and problems occurring in various times and locations, Shari'a proves active and makes use of a unique methodology to deduce laws based on understanding, reasoning and judgment. According to Abdallah (2010), this methodology is called Usul Al-Fiqh. Referring to it, Moad (2007) considers Usul al-Fiqh the moral epistemology of Islam. In this vein, disciples of Usul Al-Fiqh promoted certain maxims which are to be used in deducing Shari'a laws, whose purpose is to increase benefits and annihilate all type of harms for Muslims (Kamali, 1991 cited in Abdallah, 2010). I will provide below several examples of maxims:

- Harm is to be eliminated;
- Harm must not be imposed or reciprocated in Islam;
- Harm is to be eliminated to the extent that is attainable;
- Harm is not to be eliminated through another harm;
- Anticipating harm is given preference over attaining advantages;
- and*
- Public interest prevails individual interest.

We used this example in order to prove that we can use Usul Al-Fiqh methodology together with its maxims for answering modern ethical issues. Putting

aside the *philosophy and epistemology*, we will further consider the *application of Islamic business ethics*.

As Tsalikis J. and Walfried Lassar puts it,

“While the Qur'an is a major influence of the written laws including business law, the application of these principals in practice is questionable.” (Tsalikis J. and W. Lassar, 2009)

One of the most important challenges that any ethical system is facing relies on its application. Previously, Muslims had efficient mechanisms in successfully applying their ethical system. For instance, at first, markets used to be regulated by the organization of Hisba which was working as a trading standards authority (Wilson, 2006). Since then, the business environment has evolved and modified, and therefore, classical mechanisms of applying Islamic business ethics are somehow in difficulty about meeting the recent contemporary challenges.

Many scholars have been studying the Islamic business ethics (Beekun and Badawi, 2005; Rice, 1999; Kula, 2001; Possumah et al., 2012; Dusuki, 2008; Wilson, 2006) although many of their publications are normative, having the tendency of explaining the Islamic value system together with its ethical framework. In theory, this appears as a powerful and efficient ethical system, however, we subscribe to the general opinion that there are obvious discrepancies between the normative Islamic business ethics and the regular practices of Muslims (Beekun and Badawi, 2005; Kula, 2001). One such example can be that of the concept of “moral filter”, used in business ethics and which functions with the price tool for regulating markets. This “moral filter” represents a tool minimizing needless demands regarding

resources (Rice, 1999). This represents a basic concept for business ethics being widely applied. In order to illustrate its application, we use a research on Islam and environmental conservation, written by Kula (2001) paper in which are illustrated several Quranic verses and Hadiths (the last ones represent also guidances of the Prophet Mohammed), stating very clear that Muslims must protect the environment. Several Hadiths are against the use of too much water (or any other environment resources). Irresponsible consumption is not allowed in Islam (Kula, 2001; Rice, 1999), even if we must admit that these norms must have practical definitions in the real world in order to clearly apply to the business ethics, so, they request instruments and mechanisms so that they can be applied in a contemporary business culture.

Starting from this example, we can argue that there is a wide discrepancy between normative ethics and practices in Muslim cultures. We attribute this to the lack of well-developed and efficient institutions which should normally change the normative concepts into practical concept. Therefore, applying the Islamic business ethics requires flexibility and careful examination of various situations and contextual factors, this representing a noteworthy challenge in determining an efficient and practical Islamic business ethics *modus operandi*. As While the Qur'an is a major influence of the written laws including business law, the application of these principals in practice is questionable.

In this vein, Mullin Marta et al. (2004), consider that

“there is a degree of divergence between the Islamic teachings (ideal) and business practices (reality) in the economic life of some Islamic countries” (p. 55),

meanwhile Rice (1999) citing Naqvi (1981) states that:

“the artificial symbiosis of Islamic ethical beliefs and ‘alien’ socio-economic philosophies and systems has led to the emergence of bifurcated societies promoting schizophrenic behaviour both at the individual and collective level” (p. 352).

The idea referring to this bifurcation can be found also in the researches of Graafland et al. (2006), who discovered that while Muslims give high weights to several issues of Socially Responsible Business Conduct (SRBC), they hardly apply these values in practice. Rather, (as it was also observed in Christianity, when the Pope classified the rodent capybara as a fish so that people can eat it during Lent), Islam can avoid Islamic law through the use of “creative” definitions. For instance, Tsuruoka (1993) wrote about a Muslim business in Malaysia where the habit was to reinvest profits in the business under the shape of interest free loans to its distributors. Still, the borrowers were supposed to make “gifts” to the lending firm (around 10% of the principal) as a proof of their appreciation for the financial help. The argument that came to justify this act was that profits “should be given back to the people” (a former member of Malaysia’s Ministry of Agriculture cited in Tsuruoka, 1993, p. 74).

According to Cornwell et al. (2005), even if religious ethics but mainly Islamic ethics tend to be seen as idealistic, his research revealed that there is little difference between idealism and relativism between Muslims and different religious congregations. This idea that Islam does not impose an idealistic perception on life and ethics is supported by the strength of the civilization they build up and also by their control on global trade during the last centuries. On the contrary, Muslims had great success in practices due to their

adjustability and adaptability in Islamic ethics.

These two features mentioned above characterize not only Islamic ethics but also the dynamism of Shari'a, in the same time, being supported by one of the basic concepts in Islamic theology, respectively: the levels of religion (Deen). The renowned Hadith known under the name of Hadith Jibril, states that there are three levels of religion (Deen); Islam, Iman and Ihsan. Islam represents the first level, being concerned with following the guidance and teachings of Allah (the God). Iman is seen as the second level, being concerned with reinforcing believes and values in an individual's heart, meanwhile the last level, Ihsan deals with experiencing a spiritual awakening by god watching in every single action. According to the levels of religion, Muslims have various levels of ethical awareness and commitment in direct accordance with the profoundness and importance paid to their religious experience (level of religion).

As a conclusion, we started from the idea that, in Islam, ethics and religion are derived from the primordial human nature characterised by innocence and goodness unless is corrupted. In a similar way, ethics, religion and law (fiqh) tend to be complementary without contradicting each other. Thus, what is morally wrong is considered illegal, and the law allows only the moral. Also, in Islam not only morality but also the law are rooted in religious beliefs and, in return, religious teachings are experienced only through morality and law.

1.2. The Relation between Islamic Business Ethic and Turkish Culture

Currently, the influence of religious teachings appears re-shaping the business perspectives of the people from Turkey. This is the main reason why, in the context of the current chapter, I considered it a must

to comprehend the meanings Turkish people attribute to the existing Islamic business ethic values. Thus, there are five major features which emerge among the Muslim Turkish business group: *Working hard as Islamic duty, Good will (intention), responsibility, bounty and the balance/equilibrium in an individual's life.* Still, these concepts are closely interconnected, this being the reason why some will be analyzed together. I am aware that the Turkish Islamic ethic is not limited to these concepts, but I retain them as being the central ones.

Working hard as Islamic duty and Good Will/Intention. In Islamic religion, work is perceived as a religious obligation. But, if previously, a typical Muslim individual was seen as a person who mostly prayed and isolated himself from worldly works as several classical sayings state (for example: "be content with what you have" or "Muslim should not be rich"), nowadays, this attitude appears as changed into hard work as virtue. According to Yousef (2001), in the Islamic moral structure, individuals' intention is by far more important than the results of their actions. Several verbs are used to express work in the Quran: *amel, faal, cehd* (act/deed, make/do, struggle). As Akpinar (2006) states, all these deeds are converted into good deeds (*salih amel*) in the case they are made with faith and good will.

This idea has been widely debated in the writings of Said Nursi, who, together with his adepts have a great influence over the modern Turkish interpretation of Islam. Thus, Nursi (1978) considers that, if the intention is sincere, individuals' ordinary processes between two praying sessions could become good deeds. In conclusion, doing business in a rational manner, implies powerful commitment and hard working, this becoming the new understanding of the religion in Turkey.

The *responsibility* concept can be found at two levels: individual and institutional, (corporate social responsibility - CSR). At the first level, the religious Muslims from Turkey are responsible to prove as many Islamic moral values and virtues in both their private and institutional lives, therefore in business as well. Thus, proving a reliable, honest business individual is seen as an Islamic duty. From the religious Muslim point of view, every good action and virtue is to a certain point related to religion. A person needs to be responsible and not affect Islam's credibility or bring it into dishonour. There are people for whom, the source of ethical behaviour is represented by the fear of Allah. In this respect, it becomes a challenge finding out whether an individual's action is more or less ethical, if it was done only out of the fear. But in the Islamic teachings, this concept is not used as being afraid of something dangerous, it is used as a kind of appreciation or respect for Allah. Another concept that must not be forgotten is that of "vicdan (conscience)".

To sum up, it can be said that the Turkish religious business people are showing powerful enthusiasm to reveal the image of Islam through their own lives, being sure that they take this issue as their responsibility. However, another clear-cut must be made between the "real Islam or religious consciousness" and the secularism also known as "narrow-minded or fanatic Islam", distinction which clearly proves the transformation of Turkish Islam from one interpretation to another (Aydin, 2003), demonstrating the re-shaping of religious beliefs and that of the business perspectives of the people from Turkey.

On the other hand, several classical Turkish sayings, (for example: "Muslim should not be rich and think about the other world"; or "being content with what one has"), are currently being deeply criticised

by religious business people from Turkey and a new concept, that of *zekat* (providing charity as a religious duty) has emerged. It is transposed into the Turkish Islamic concept of "bereket", which means to be/get plenty or increasing through the blessing of God.

This charity giving attitude is seen as virtue in the context of humanitarian ethic or global values. Somehow, this bounty/hospitality has turned into of the main features of the religious business people from Turkey, generally done for "the sake of Allah".

In the context of *the Gulen movement*, Robinson (2008) states that the concept of responsibility was perceived as the first accountability to Allah. Therefore, Robinson states that the responsibility notion offers some basis for a rich conception of responsibility associating:

„Responsibility as accountability to God, and liability for His creation. Humankind as vicegerent is given this responsibility by God. This sets up an ethic of endless service, set in the relationship with God, but genuinely for others.” (Robinson, 2008:689).

Somehow, for the religious Turkish group the Islamic notions of *jihad* and *servicing religion* were changed into the struggle and hard work in life, respectively, business. Ozdemir (2006) states that this can be seen as an effort to put up the basis of an indigenous Muslim ethic harmonious with the modern aspects of the world. Even if it is not easy to find proper examples for each aspect of business ethics and CSR, this research pleads in favour of the fact that these civil society activities, like doing charity, offering scholarships can be perceived under the notion of business ethics. Hui (2008) states that faith and business ethics can merge in terms of

responsibility, this being called “faith-based CSR”.

Turkish Islamic ethic often appears in the shape of “*balanced life*” - “muvazene/denge”. According to Torlak et al. (2008), the Islamic notion of balance corresponds to the Islamic business ethic perspective, namely to avoid lavishness and capitalist selfishness or abuse.

Balance refers also to being pious and avoiding luxury, ostentation, or, it is clear that the Turkish capitalist consumer is consuming luxury products more and more each day. However, the 1990s marked the emergence of an Islamic consumption culture (Kiliçbay and Binark 2002).

For instance, lately, luxury consumptions of the religious business individuals, and by this we mean mainly the young generations, receive high attention, as New York Times journalist Sabrina Tavernise (2008) puts it. Even if traditionalists of the Turkish society are not happy about this, it looks like Islamic middle class produces its own elites. The excessive consumption of luxury goods tends to be seen as a possible danger for the Muslims because it can lead to the degeneration of Islamic ethics but in practice reality is frequently in conflict with this attitude. (Sandıkcı Ö. and Ger G., 2005, p. 76)

1.3. Business Ethical Values and Principles in Christianity

Throughout, this part of the study I am concerned to answer one question: in what does the distinctiveness of Christian ethics reside?

In Christianity, the foundation of this theology is represented by the Old Testament and the New Testament. The Christian business man should not want “to get another’s goods or labour for less than it is worth.” An individual must not seek to get a good price for his own wares by extortion.

In the case when an individual is buying from the poor, “charity must be exercised as well as justice;” purchaser is obliged to pay the full price that the goods are worth to him. Also, the purchaser shouldn’t reveal his suffering to the vendor as he cannot stand out for his price, but the vendor should give a loan or convince another person to do so. (Yuriy and Shykhova, 2009)

According to John Colwell:

“To define what it means to be a Christian merely in terms of beliefs, commitments and attitudes is inadequate. My identity as a Christian is just that, a matter of identity, a matter of being, and not merely a matter of belief or opinion. To be a Christian is to be a disciple of Christ, to follow him, to be like him, to be indwelt by his Spirit. Consequently, it is not merely that being a Christian implies ethical commitments: to be a Christian is an ethical commitment.” (Colwell, 2001, p. 3)

Also, Colwell considers that the answer to the first question is that Christian ethics tends to be distinctive as it invites individuals to get involved in the story of the gospel. Therefore, Christian ethics is going to be accessible to the watching world to the degree that it takes the shape of an invitation to enter into the Christian life. In the case when, other way round, the church’s voice is to be both hearable and distinctive it will have to be faithful to its calling to witness to the story of Jesus Christ. And that, as Colwell states, is not going to be merely a matter of setting out a catalogue of claims, beliefs and contentions; on the contrary, it will have to become a matter of life. (Hauerwas, and Sider, 2003 , p.225).

According to David A. Sherwood,

“We can’t and shouldn’t ignore spiritual and religious issues. The key is that we must do it from a client-focused and client-led perspective. This normally means that we may not ethically engage in evangelism with our clients. Exceptions would typically be when we are practicing in a faith-based context with a clearly identified Christian identity and with clients who clearly express informed consent. Even then, it is not transparently obvious that evangelism would be appropriate.” (Sherwood, 2002, p. 329)

Sherwood introduces the *Principle/Practice Pyramid*. Thus, on top of this pyramid stand the moral laws which guide the application of the principles to different areas of life. These are “deontological” parameters suggesting what individuals should do. In terms of biblical examples we can enumerate: the Ten Commandments, the Sermon on the Mount as well as other Biblical teachings helping us to comprehend what love and justice imply in different spheres of life. In a Code of Ethics, these would represent the particular standards referring to responsibilities to customers, colleagues, practice settings, as professionals, the profession, and the wider society. These laws generally guide individuals, but they can never offer us the absolute prescriptions for what people should do on the case level.

At the top of the pyramid can be found the particular cases in which individuals are asked to use the principles and laws to make professional judgments in the real life and practice. In these cases, individuals would find themselves in the most likelihood of conscientious disagreement with each other, even if they start from values, principles, and rules alike.

However, what should be clear from the beginning is that neither the Bible nor the Code of Ethics can tell business men what they can and what they cannot. These two instruments can provide individuals with critical guidance and direction, but they can never offer professionals with prescriptive formulas which can tell them exactly what to do in every particular case, precisely as not all of their values and principles can be entirely achieved and not all of their laws can be entirely followed.

1.4. The Relation between Christian Business Ethic and Romanian Culture

In this section I intend to answer one question: what is the relation between Christian business ethics and Romanian culture?

Romanian Christian values and virtues show some differences from other Christian cultures. The Christian Business Ethic philosophy of the Romanian people is one of confluence, since Romanian ethnicity itself is one of unforced mixing and assimilation of nations coming from the four winds.

Frequently, in the Romanian culture, people will distinguish between *narrow* and *broad morality* mainly due to the democracy existing. *Broad morality* refers then to group morality where an individual can put into practice his/her unique moral opinions regarding ideals and objectives of living. This type of group morality can be seen in the Romanian Christian, but can arise also from a Turkish Islamic group. *Narrow morality* refers to smaller working groups, as the Romanian society is a democratic one, encouraging people to develop as freely as possible.

2. Business Ethical Principles in Turkey and Romania. A Cross Country Comparison

I shall start from Lewis' statement, "a study of the basic ethics of world religions and philosophers throughout history has revealed a remarkable agreement" (Lewis, 1973, p. 97)

Also, a research done by Uygur (2009) states that most religions (not only Protestant and Islam) have similar business ethic principles. In his opinion, many of these ethical values and principles became globally accepted work ethic values in time. Therefore, values like honesty, justice, hard work represent values that cannot be replaced in business settings, as they provide the ethical nature of business.

Teachings of both Islamic and Christian religious business men endorse moral self-improvement as a valid and laudable personal objective for individuals who are part of these religions. This occurs through many mechanisms. By establishing high standards of morality, most religious practices ask that their believers continually work on achieving those standards, their outcome being a continuous moral self-improvement. In this vein, Islamic and Christian persons achieve this either by offering examples of highly virtuous individuals (for instance, saints in Catholic or Orthodox Christianity, prophets in Islamic religion) or by straight drawing attention on the supreme authority of each religion (Allah and God, Muhammed and Jesus, etc) for instilling moral values in the believers of a religion. If a moral standard is set extremely high, if not unreachable by definition, the believers are in pursuit of an ever-distant objective. This leads to a motivation for their continuous work on moral self-improvement in moral life as well as in business practices.

One business ethical principle available for both Islamic and Christian people (therefore for Turkish and Romanians) is that of *responsibility*. This responsibility can be considered as observed

by Allah/God. The concept of responsibility in Islamic Turkish business sounds similar to the Christian concept of "witnessing" according to Werner (2006).

On the other hand, unlike work ethic in Christianity, Islamic work ethic (IWE) has not been correctly understood or, worse, has been ignored in management and organization researches. This occurs as management researchers have little access to the literature in Islam referring to business ethics and organization. In this context, I can note that Islam shares some similarities with the other monotheistic religion: Christianity. However, as far as work is concerned, Islam also differs from Christianity. In Christianity, for instance, the emphasis is put mainly on general and unspecific guidelines in life and most of the time on spiritual issues (Ali and Gibbs, 1998). Islam, on the other hand, offers exact regulations of human life and at the same time keeps the spiritual perspectives implied in Christianity. Thus, work in Islam is situated in the core of the faith and is seen as an essential part in life.

In addition, in Muslim societies, so in the Turkish one as well, the sayings of Prophet Muhammed and Quranic text are essential parts of socio-political discourse. Thus, the use of these sources turns imperative in every discussion of IWE.

Also, according to Ali and Al-Owaihian, (2009), unlike the Christian ethic, the IWE focuses more on intentions instead of outcomes. According to them,

„As the Prophet Muhammed stated, „Actions are recorded according to intention, and man will be rewarded or punished accordingly". That is, unlawful work that results in accumulation of wealth (e.g. gambling, prostitution, drug trafficking, deceiving, extortion, hoarding, monopoly) is condemned and

those who engage in it are looked upon with contempt.” (Ali and Al-Owaihian, 2009, p. 16)

I consider that these statements are not entirely correct, since unlawful work that results in accumulation of wealth is not at all approved by the Christian religion and individuals who do this kind of work are also looked upon with contempt. It is however true that, as C. Wright (1994) states, many contemporary Christians experience at times unease and even discomfort when seeking to relate their faith to the world of work, particularly the work of wealth creation, and by this I mean: industry, commerce and different services. Nowadays, the workplace is perceived as a godless place, and even an immoral part of their human condition. For this reason, many individuals feel the need to discover some consistency between their work and the other part of their life

According to the Christian religion, advances in business are bringing prejudices to God, idea which is not at all appearing in the Islamic Turkish faith. One similarity of the two religions as far as work and business ethics are concerned is that, for the Romanian Christian religion - making fortune and providing services may, at times, be seen as evils. In this context, the above statement of Ali and Al-Owaihian, according to which unlawful work that results in accumulation of wealth is condemned by Prophet Mohammed, may be seen as similar. Work and activities are looked down by Romanian Christian believers which consider spiritual (passive) life above the active life. In this vein, Turkish people consider working hard as *Islamic duty*.

Also, on the one hand, excessive attachments to wealth and material goods are not positive issues in the Romanian Christian teaching. However, on the other hand, never in the Bible it is said that this is

condemnable. Turkish Islamic teachings do condemn greed and excessive luxury considering them unethical.

Conclusion

In this research I intended to study Islamic and Christian ethics and morality in order to discover similarities and differences related to business and work. My intention was not to claim that the Holy Scripture as the Word of God has revealed to Christians the only correct and proper path for their moral business conduct, or that the Quran, as the Word of Allah has done the same thing for Muslims. Rather, I tried to discover means in which the Quran and the Holy Scripture places our living before Allah/God, and make a claim on our entire living, including therefore our moral conduct in the broadest sense.

As it could be seen, Islamic and Christian ethics is not simply wrapping something that could just as well be wrapped with a non-Islamic/non-Christian technique. The wrapping paper may well be Islamic, Christian, but no matter how it is these religions have many things to share about business ethics.

What Islamic and Christian ethics offer is something that can be provided in no other way, namely, the correct reflection, with the use of Allah's/God's revelation in the Quran/Scriptures, upon what is really good and evil.

The “Christian” business life looks very much alike to the life of someone who is not a Christian, with several differences noted in this study.

While there obviously are major differences of religious experience between Islamism and Christianity, differences in levels of religious commitment and various motivations for adherence to a religion, both theoretical and empirical work indicate that religion represents a major determinant of ethical attitudes. From our research we have

discovered strong proves regarding the importance of religion in an individual's life, religion playing a crucial role on ethical work attitudes of people.

From all the studies done above, it becomes clear that work ethics represents a part of the Islamic and Christian faiths and it has been emphasized by the Prophet and God themselves in many of their sayings some of which have been quoted and discusses in this research.

Like everything emerging from Islamism and Christianity, work ethics is not directed towards this humanly world only but in the same time it takes care of the spirituality of the man. Hence, Islamic and Christian work ethics are both material and spiritual in their purpose and direction.

As far as Islam is concerned, the importance of work is mentioned, being in tandem with its principles, that is, the *Shariah*. In the Islamic work ethics, work has to be moderated in order not to disturb an individual's responsibilities to God, family and the society and does not also lead to personal depravity which might impact a person's health. Other way round, unlike some form of Protestantism in the Christian tradition which talks about the virtues of work as an end in itself, Islam does not see work as an end in itself but rather considers it a virtuous means to the necessity of establishing a natural equilibrium in a person's social and individual life so as to uphold one's dignity and at the same time earn the pleasure of God by being punctual, sincere and striving for perfection in what one does to earn his daily bread.

REFERENCES

- [1] Abbas, J.A., Manton, G. (1998), "Foundation of business ethics in contemporary religious thoughts: the Ten commandment perspective", *International Journal of Social Economics*, Vol. 25 No.10, pp. 1552-1564.
- [2] Abdallah, S. (2010), "Islamic ethics: an exposition for resolving ICT ethical dilemmas", *Journal of Information, Communication & Ethics in Society*, Vol. 8 No. 3, pp. 289-301.
- [3] Ali, A. J., Abdullah, A. (2009), Islamic work ethic: a critical review, *Cross Cultural Management: An International Journal* Vol. 15 No. 1, 2008, pp. 5-19.
- [4] Aydin, E. (2003). *The Peculiarities of Turkish Revolutionary Ideology in the 1930s: The Ülkü Version of Kemalism, 1933-1936*, Unpublished PhD Thesis, Bilkent University, Ankara.
- [5] Beekun, R., Badawi, J.A. (2005), "Balancing ethical responsibility among multiple organizational stakeholders: the Islamic perspective", *Journal of Business Ethics*, Vol. 60 No. 2, pp. 131-45.
- [6] Colwell, J. (2001). *Living the Christian Story: The Distinctiveness of Christian Ethics*, T. & T. Clark, Edinburgh.
- [7] Cornwell, B., Cui, C.C., Mitchell, V., Schlegelmilch, B., Dzulkiiflee, A. and Chan, J. (2005), "A crosscultural study of the role of religion in consumers' ethical positions", *International Marketing Review*, Vol. 22 No. 5, pp. 533-46.
- [8] David, K., Dam, F., David, M. (2009), "Modernism, Christianity and business ethics: A worldview perspective", *Journal of Business ethics*, Vol. 1 No. 90, pp.115-121
- [9] Dusuki, A.W. (2008), "What does Islam say about corporate social responsibility?", *Review of Islamic Economics*, Vol. 12 No. 1, pp. 5-28.
- [10] Elmelki A., Ben Arab, M. (2009). "Ethical Investment and the Social Responsibilities of the Islamic Banks", *International Business Research*, Vol. 2, No. 2.
- [11] Emerson, Tisha L. N. and Mckinney, Joseph, A. (2010) "Importance of Religious Beliefs to Ethical Attitudes in Business," *Journal of Religion and Business Ethics*: Vol. 1: Iss. 2, Article 5. Available at: <http://via.library.depaul.edu/jrbe/vol1/iss2/5>, retrieved on 12.12.2013.
- [12] Hauerwas, S. and Alexander, S.J., (2003), The Distinctiveness of Christian Ethics, *International Journal of Systematic Theology*, Volume 5 Number 2 July 2003, pp. 225-233.
- [13] Hui, L. T. (2008). "Combining Faith and CSR: A Paradigm of Corporate Sustainability", *International Journal of Social Economics*, v.35 (6), pp.449-465.

- [14] Kilicbay, B., Binark, M. (2002), "Consumer Culture, Islam and the Politics of Lifestyle: Fashion for Veiling in Contemporary Turkey" *European Journal of Communication*, Vol. 17, No. 4, pp. 495-511
- [15] Kula, E. (2001), "Islam and environmental conservation", *Environmental Conservation*, Vol. 28, No. 1, pp. 1-9.
- [16] Lewis, C. S., *The Abolition of Man* (New York: Macmillan Publishing Co., 1973), pp. 97-121.
- [17] Marta, J., Mullin, K.; Singhapakdi, Anusorn; Attia, Ashraf; Vitell, Scot J. (2004), "Some important factors underlying ethical decision of Middle-Eastern marketers," Vol. 21 No. 1, pp. 53 -67.
- [18] Moad, E.O. (2007), "A path to the oasis: Shari'a and reason in Islamic moral epistemology", *International Journal for Philosophy of Religion*, Vol. 62 No. 3, pp. 135 -148.
- [19] Nursi, S. (1978), "Divan-i Harb-i Orfi", Sozler Yayin evi, Istanbul, pp. 62.
- [20] Ozdemir, S. (2006). *MUSIAD: Anadolu Sermayesinin Donusumu ve Turk Modernlesmesinin Derinlesmesi (Musiad: The Transformation of Anatolian Capital and the Deepening of Turkish Modernity)*, Ankara: Vadi.
- [21] Possumah, B.T., Ismail, A.G. and Shahimi, S. (2012), "Bringing work back in Islamic ethics", *Journal of Business Ethics*, DOI 10.1007/s10551-012-1246-1.
- [22] Rice, G. (1999), "Islamic ethics and the implications for business", *Journal of Business Ethics*, Vol. 18 No. 4, pp. 345-58.
- [23] Robinson, S. (2008). *Fethullah Gulen and the Concept of Responsibility*, Islam in the Global Challenges – Conference Proceedings, Georgetown University, November 14-15.
- [24] Sandıkcı, Ö. and Ger G., (2005). *Aesthetics, Ethics and Politics of the Turkish Headscarf*, in: Suzanne Kuechler and Daniel Miller (eds.), *Clothing as Material Culture*, Oxford: Berg, 61-82, available at http://www.provost.bilkent.edu.tr/guliz/chap_4.pdf, viewed at 27.11.2013.
- [25] Sherwood, David A., *Ethical Integration of Faith and Social Work Practice: Evangelism*, accessible on <http://www.nacsw.org/Download/CSW/Evangelism2.pdf>, retrieved on 09.12.2013.
- [26] Tavernise, S. (2008). *Newfound Riches Come with Spiritual Costs for Turkey's Religious Merchants*, New York Times, available at http://www.nytimes.com/2008/12/26/world/europe/26wealth.html?_r=2&scp=3&sq=Sabrina+Tavernise+islam+business+turkey&st=nyt, viewed at 27.11.2013
- [27] Torlak, O; S. Ozdemir and E. Erdemir, (2008). *IGIAD 2008 Business Ethics Report (IGIAD 2008 Is Ahlaki Raporu)*, Istanbul: IGIAD Yayinlari.
- [28] Tsuruoka, D. (1993), "Strong Fundamentals: In Malaysia, Islam is a Basis for Business", *Far Eastern Economic Review*, September 16, 74.
- [29] Tsalikis, J. and Lassar, W. (2009), "Measuring Consumer Perceptions of Business Ethical Behavior in Two Muslim Countries", *Journal of Business Ethics*, 89, 91-98.
- [30] Uygur, S. (2009). "The Islamic Work Ethic and the Emergence of Turkish SME Owner-Managers". *Journal of Business Ethics*. Vol. 88, No. 1, pp. 211-225.
- [31] Werner, A. (2006). *An Investigation into Christian SME Owner-managers' Conceptualisations of Practice*, Unpublished PhD Thesis, Brunel University
- [32] Wilson, R. (2006), "Islam and business", *Thunderbird International Business Review*, Vol. 48 No. 1, pp. 109-23.
- [33] Wright, C. (1994). "Work, Life Style and Gospel" *The Way* Vol. 34 (April, 1994) pp. 126-137.
- [34] Yousef, D. A. (2001). "Islamic work ethic- A moderator between organizational commitment and job satisfaction in a cross cultural context", *Persona riview*, Vol. 30 No. 2, pp. 152-165.
- [35] Yuriy, P., Mariya, S., (2009). *The Impact of Religion on Business Ethics*, http://www.rusnauka.com/26_OINXXI_2009/Economics/52623.doc.htm, retrieved on 12.12.2013.