

Towards conceptualizing ethical decision-making model in marketing

A religious–humanistic approach with special reference to ethical philosophy in Islam

Shinaj Valangattil Shamsudheen and Saiful Azhar Rosly
International Centre for Education in Islamic Finance, Kuala Lumpur, Malaysia

Abstract

Purpose – This paper aims to present a synthesized conceptual model for ethical decision-making in marketing that accommodates both humanistic and religious aspects.

Design/methodology/approach – A religious–humanistic approach is adopted on synthesizing. “Ferrell and Gresham’s (1985) contingency framework for ethical decision-making in marketing” and “Al-Ghazali’s ethical philosophy” are considered to be the theoretical base for the synthesized model.

Findings – Al-Ghazali’s ethical philosophy that stands for the religious dimension in this study was found appropriate for incorporating into the Ferrell and Gresham contingency framework for ethical decision-making in marketing. The approach (religious-humanistic) adopted for synthesizing the two aspects into one model was justified accordingly.

Research limitations/implications – A newly synthesized model is only conceptually validated. Statistical validity is required based on the variables included in the conceptual model. Future studies are recommended to attain the model fit.

Practical implications – The scale and model developed in the study should help the marketing-department authorities to assess and evaluate ethical aspects of existing individuals in the organization and potential candidates under the selection stage for employment. The research output derived by way of using the newly synthesized conceptual model should be able to pave the way for more in-depth research on actual ethical practices of “marketing practitioners” in the organization. To some extent, understanding of ethical standing of employees should help in improving efficiency and reduce costs from unethical behaviour. This should be able to improve governance from the top- to the lower-level management.

Originality/value – To the best of the authors’ knowledge, no literature has conceptualized a model that accommodates both materialistic and religious aspects into a single model to explain ethical decision-making of individuals in organizations. This is an initial and a humble attempt to conceptualize a model that incorporates ethical philosophy in Islam, with special reference to Al-Ghazali’s ethical philosophy.

Keywords Marketing, Al-Ghazali’s ethical philosophy, Ethical decision-making models, Religious–humanistic approach

Paper type Research paper

Introduction

The collapse of “Barings Bank” in 1995 and the 2007 subprime meltdown that spilled over the global financial market were two significant events of human crisis and the breakdown of morality in the pursuit of profits (Rosly, 2014). Ethical inquiry of managerial decision-making is gaining importance in the backdrop of a series of unethical acts being committed by executives of some of the most admired companies in the world (Sinha and Mishra, 2012).



Research on business ethics became popular in the 1960s from early studies of ethical practices carried out by business managers that appeared in the *Harvard Business Review* (Baumhart, 1961). Later, business ethics became a separate area of research with a focus on the public accountability of organizations and the initiation of early experiments to measure unethical decision behaviour under different policy and environmental conditions (Hegarty and Sims, 1979; Lindfelt and Törnroos, 2006). Dubinsky and Loken (1989) denote that the activities of the marketing department are among the most visible to the general public. Consequently, many questionable business practices manifested the marketplace (e.g. deceptive advertising, fictitious pricing, falsifying research data, bribes, bid rigging, etc.) can be traced in the marketing function. Further, Murphy and Laczniak (1981, p. 251) state, "The function within business firms most often charged with ethical abuse is marketing. What cause marketing departments to end up with these kinds of unusual events is a great concern". While undue emphasis is given to the economic aspects of marketing, relatively little emphasis is given to the people who are associated with the organization. In other words, recent marketing ideologies have become "product-centric" rather than "people-centric". It is believed that one way to address this issue is to understand the ethical standing of people in respective marketing departments. Two methods within which organizational ethical standing or ethical decision-making (EDM) of people in organizations has been explored are the descriptive and normative approaches. A descriptive or positive approach to organizational ethics research attempts to understand the behaviour of organizations. Normative approach attempts to explain what organizations or individuals ought to do, and what kinds of systems a society ought to have (Hunt, 1991).

According to Laczniak and Murphy (2018), ethical marketing refers to the practices that emphasize transparent, trustworthy and responsible personal and/or organizational marketing policies and actions that exhibit integrity, as well as fairness to consumers and other stakeholders. Copious studies (Ferrell and Gresham, 1985; Hunt and Vitell, 1986; Dubinsky and Loken, 1989, etc.) have been conducted, focussing on models, scales and philosophies related to ethical decision-making (EDM) in marketing. In addressing the study of "ethical decision-making models", Loe *et al.* (2000) categorized them into two distinct pursuits:

- (1) the studies (Fraedrich and Iyer, 2008; Thong and Yap, 1998, etc.) that directly examine the hypotheses set forth by EDM models; and
- (2) studies (Croxford, 2010; Zhang, 2011, etc.) identifying the moderators of EDM within the organization.

Literature demands a comprehensive model that conceptualizes both secular or materialistic and religious aspects, as until now, the literature related to models, scales and the philosophies of ethics or decision-making could not synthesize both aspects into a single model. Instead, the literature [1] has developed the model or the scales that stand for the abovementioned aspects unconnectedly. Further, it is believed that the religious aspects of the proposed model can explain how the ethical and unethical actions arise in an individual and capture the elements or factors determining respective actions through Islamic ideology. Hence, the main purpose of this study is to infuse the aspects of "Al-Ghazali's ethical philosophy" (representing religious and or Islamic aspects) into the "Ferrell and Gresham (1985) contingency model of ethical decision-making" (representing secular or materialistic aspects) towards developing a "synthesized conceptual model" that facilitates examination of the moderators of decision-making behaviour related to ethical issues within the organization.

Review of literature and basis of adopting theoretical models

Religious and or Islamic approach

The topic on religious credence and its impact on managerial conduct has been gaining growing attention from both practitioners and academic circles (Van Buren and Agle, 1998). The process of relating religious belief to managerial practice is treated as an exercise in applied ethics that offers a set of moral principles for managers to act responsibly (Childs, 1995; Stackhouse *et al.*, 1995; Krueger, 1996; Novak, 1996). The use of phase religion/religious beliefs as evidenced in the many studies is mainly confined to the two phrases, namely, “religiosity” and “religious aspects”. There are a number of studies found in the literature that use “religiosity” (Kashif *et al.*, 2017; Weaver and Agle, 2002; Longenecker *et al.*, 2004; Parboteeah *et al.*, 2008) or “religious aspects” (Van Buren and Agle, 1998) in examining ethical behaviour of individuals in organizations. It is important to differentiate the two variables (i.e. “religiosity” and “religious aspects”) found in the literature where religion and EDM are connected to each other. Although these variables appear to be identical, previous studies have differentiated these variables in examining religious credences. “Religiosity” simply refers to “strong religious feeling or belief[2]”. One of the renowned “measurement scales” in the literature that appraise the religiosity is “Duke University Religion Index” (DUREL) (Koenig and Büssing, 2010). DUREL assesses the three major dimensions of religiosity. Those three dimensions are “organizational religious activity”, “non-organizational religious activity” and “intrinsic religiosity”[3]. This instrument was developed for use in large cross-sectional and longitudinal observational studies (Koenig and Büssing, 2010), and it has been used in numerous disciplines (Saffari *et al.*, 2013, etc.). Further, “World Values Survey”[4] (WVS) developed a common questionnaire that includes the indicators to measure the role of religion and changing levels of religiosity of individuals around the world. Respective questionnaires covered the aspects of respondent’s perspective towards meaning of religion, rightness of religion, acceptability of religion, awareness about religion, morals of religion, etc. From the detailed analysis of “Duke University Religion Index” and “WVS”, it is found that the index is not inclined towards any particular religious aspect and that it takes position in a manner that may be applied to any individual, regardless of which religious group the individual belongs. The phrase “religious aspects” maintains a distinct dimension from the term “religiosity”. Studies (Van Buren and Agle, 1998) where the variable “religious aspects” is cited have primarily focussed on the features of a particular religious belief, and many of the studies are focussing on disciplines other than ethics or EDM. Van Buren and Agle (1998) developed a measurement model based on the Christian beliefs focussing on “decision-making behaviour” in which the theoretical constructs were grouped into four general categories: beliefs about oneself, beliefs about one’s responsibilities towards others, beliefs about others and core theological beliefs that affect one’s behaviour. The constructs developed were grounded in biblical theology and/or popular religious beliefs. Other than Van Buren and Agle (1998), the literature is silent on the studies that are related to other religious beliefs.

With regard to the nature of treatises of ethics presented by prominent philosophers, it is observed that ethical theories or philosophies of respective Muslim philosophers were significantly reflected by the influence of the diverse Greek philosophical school to which they were drawn, and there is a lack of considerable emphasis on both the depth of study on subject-matter (i.e. ethics)[5] and the Islamic tradition[6] in explaining respective ethical treatises of these Muslim philosophers. Further, philosophers[7] who strove to accommodate Islamic aspects along with Greek philosophies by understanding the nature of man or soul in Islamic tradition facilitated a new dimension to the study of ethics as a science of human soul. However, these treatises were lacking in the details on psychological aspects of man

while explaining the ethical characteristics that define the qualities of the soul, as well as the methods of how to control and moderate them in a philosophical way. Treatises that comprehended the specifics on psychological aspects of man in explaining his ethical characteristics are found in the treatise of Fakhruddin al-Razi and Al-Ghazali. Although Fakhruddin al-Razi attempted to address the psychological and ethical interrelations (i.e. confrontation between desires and finite nature of man in explaining ethical characteristics of man), specifics on psychological nature of man and its effect on ethical characteristics of human being found lacking as compared to the details provided in Al-Ghazali's ethical philosophy. Al-Ghazali, in his treatise of ethics, presented the specifics of psychological nature of man, elements of man's constitution and interactions of these elements that explains ethical characteristics of human being based on Islamic thoughts and principles. Based on the discussions, it is observed that Al-Ghazali's ethical philosophy contains the distinguished features[8] that were found lacking in other ethical philosophies in Islam presented in this study. Further, it is also found that the nature of above-mentioned features of Al-Ghazali's ethical philosophy is appropriate for incorporating the respective philosophy into the conceptual model adopted for this study. In addition, systematic and comprehensive presentation of Al-Ghazali's ethical philosophy in the previous literature (Umaruddin, 1996; Mohamed, 1986; Quasem, 1975; Sherif, 1975; Al-Attas, 1990) provided a comprehensible picture on the basic principles and practical implications of the philosophy, and that too become another significant basis of choosing Al-Ghazali's ethical philosophy among other ethical philosophies in Islam.

Mohamed (1986) denotes Al-Ghazali's ethical philosophy as one that clearly defines "the elements of man's constitution" that are responsible for man's innate characteristics and their impact on the ethical and moral conduct. Because this study also focuses on the examination of the factors influencing the EDM behaviour, the elements or factors that are significant in Al-Ghazali's ethical philosophy can be incorporated into this study. It is believed that Al-Ghazali's philosophical outlook is also influenced by Greek philosophies (Umaruddin, 1996). Hence, the model (Ferrell and Gresham, 1985) adopted in this study, which has a significant root in Western philosophies (Irwin, 2007), will not classify Al-Ghazali's ethical philosophy as foreign and isolated from Western tradition. But, as a caveat it is critical to emphasize that Al-Ghazali's ethics is based on religion; hence, it deals with religious ethics which this empirical study attempts to verify.

Mohamed (1986) portrays "Theory of Dynamic Interaction", which is based on Al-Ghazali's ethical philosophy, in which Al-Ghazali presented an intense analysis of psychological nature of human being in explaining the ethical characteristics of human being. It includes the specifics of elements in man's constitution and the interactions among those elements that are taking place in man's constitution. Al-Ghazali denotes that these elements and their interaction in man's constitution play a role in defining man's innate characteristics and ethical behaviour, and they explain the formation of ethical and unethical behaviour in the human self (Mohamed, 1986). Umaruddin (1996), Quasem (1975), Sherif (1975) and Al-Attas (1990) have also demonstrated similar works, as presented by Mohamed (1986), which is based on Al-Ghazali's ethical philosophy. These works exhibited a theoretical basis for "psychological nature of man" rather than a "comprehensive EDM model" presented in Western literatures on business ethics. Hence, the lack of study on EDM in Islam has prompted the authors of this study to present Al-Ghazali's psychological nature of man as an element within the comprehensive model of EDM that is derived from the Western traditional study of business ethics. It is believed that this attempt may fill the gap in the literature, which is the absence of the EDM model that accommodates both Islamic and secular aspects in a single model.

Humanistic approach

Two methods within which organizational EDM has been explored with a humanistic approach are the normative and descriptive approaches. Normative approaches to organizational ethics are the necessary foundation for developing principles, values and norms. Without this normative foundation, descriptive decision models could not provide direction to individuals in organizations for acceptable behaviour (Ferrell *et al.*, 2013). A normative approach to EDM recommends ways to improve ethics in an organization according to what should be done. The nature of descriptive models allows examining the actual behaviour of organizations related to ethical issues, and it also helps examine the factors that influence the decision-making pattern related to ethical matters in the organization (Ferrell *et al.*, 2013). Further, it is also considered that normative ethical standards are an integral part of the descriptive models. In conclusion, descriptive EDM models accommodate aspects of both descriptive and normative approach. Considering the advantages and appropriateness of these descriptive models that help to achieve the objectives of this study, the study adopts the descriptive model from the literature. According to Ferrell *et al.* (2013), two well-known descriptive (positive) frameworks cited in the literature are the models developed by Ferrell and Gresham (1985) and Hunt and Vitell (1986). Ferrell and Gresham's (1985) and Hunt and Vitell's (1986) models possess unique dimensions potentially capable of enhancing the overall understanding of decision-making related to ethics in the organization.

Hunt and Vitell (1986) developed a general theory of marketing ethics to explain the decision-making process for situations requiring an ethical judgement. The model attempts to explain the individual process of incorporating moral philosophies into ethical decisions from a more cognitive perspective. Majority of the literature that uses the Hunt and Vitell (1986) model examining EDM in an organization considered the model as a process [9] (Torres, 1998) rather than a "causal model" [10], which has less scope in the current study because, as mentioned above, the purpose of this study is to develop a synthesized EDM model that accommodates both materialistic or secular aspects and religious aspects to examine the actual behaviour of the organization by examining the possible factors affecting decision-making behaviour related to ethical issues (i.e. issues that lead to ethical dilemmas) of individuals in marketing organizations, which is a causal study in nature. Further, Kliukinskaite Vigil (2009) mentions:

Looking at Hunt and Vitell's (1986, 1993) model it is rather difficult to see right away what the dependent variable is, and the authors of the model never mentioned it explicitly in the explanatory text surrounding their model. Judging from the following quotes taken from their article, it can only be assumed that the dependent variable in Hunt and Vitell's (1986, 1993) model is "ethical judgments".

Considering the nature of the Hunt and Vitell (1986) model explained above and the objective of this study, it is clear that adoption of this model is not appropriate for this study.

The investigation regarding the model that helps to examine the causality of the factors on decision-making behaviour related to ethical issues brought the authors to the model developed by Ferrell and Gresham (1985). Torres (1998) advocates that the sole purpose of Ferrell and Gresham (1985) model is to identify variables that can be operated on to prevent exogenously defined unethical behaviour. Ferrell and Gresham (1985) explicitly state that "the dependent variable is ethical/unethical marketing behavior" (p. 88) and it proves the compatibility of the model as compared to other descriptive models such as Hunt and Vitell's (1986). Further, authors (Ferrell and Gresham, 1985) claim that the model is equally applicable to all the functional areas in the organization (p. 88). Additionally, Ferrell and

Gresham's (1985) contingency model accommodates the normative ethical standards (i.e. deontology and teleology), which are considered an integral part of the descriptive model. To some extent, these normative aspects of the model recommend ways to improve ethics in an organization according to what should be done. Considering these statements in literature and the nature of the current study which is developing a synthesized model to examine the factors influencing decision-making behaviour of marketing related to ethical issues, it is decided to adopt the "Ferrell and Gresham (1985) contingency model" in the study.

Religious-humanistic approach. This study adopted a religious-humanistic approach, which simply means "an integration of humanist ethical philosophy with religious rituals and beliefs that center on human needs, interests, and abilities". Here, the humanistic aspects are represented by Ferrell and Gresham's (1985) contingency framework, and Al-Ghazali's ethical philosophy stands for religious aspects. The paper is classified into three sections. Section 1 portrays Ferrell and Gresham's (1985) contingency framework for EDM in marketing. Section 2 provides a brief theoretical explanation of Al-Ghazali's ethical philosophy. Section 3 is the conclusion, providing details on the incorporation of Al-Ghazali's ethical philosophy into the Ferrell and Gresham (1985) contingency framework and presents the newly synthesized model that captures both humanistic and religious aspects in a single "EDM model".

Theoretical underpinning

Ferrell and Gresham (1985) contingency framework

The authors (Ferrell and Gresham) are of the opinion that "ethical standards are constantly changing and that they vary from one situation/organization to another (Ferrell and Gresham, 1985, p. 88)". Authors also mentioned that individuals have different perceptions about ethical situations and regard the use of ethical frameworks to make decisions (p. 88). That being the case, the authors in their work[11] do not attempt to judge what is ethical or unethical (the content of behaviour) and instead focus on its process, namely, decision-making, and on the determinants of decision-making behaviour. The contingency model follows the process from the stages of:

- recognition of an ethical issue or dilemma;
- individual decision-making, which is subject to the influence of external contingencies;
- behaviour, which in this context refers to external acts that are the subject of moral evaluation; and
- the evaluation of behaviour.

The current study does not focus on the process of this model and instead focuses on the external contingencies that influence individual decision-making (stage 2)[12] related to ethical issues. With external contingencies, the authors address individual and organizational contingencies. Authors contend that:

The general framework[13] is a contingency approach to individual decision-making behaviour, which suggests that one can observe wide variations in ethical decision-making, in which the variation is not random. This simply means that the decision-making of individuals is dependent on contingencies external[14] to the decision-making process[15]. These contingency factors may be found within the individual, in the organisational context, or external to both the individual and the organization (Ferrell and Gresham, 1985 p. 88).

Here the use of the term “contingency” does not refer to any behaviour itself, rather contingencies in the model are themselves variables or factors. They posit to explain the individual decision-making behaviour; which is to say that the individual decision-making behaviour is depended upon contingent factors/variable or “contingencies”. The words “contingency” “variable” and “factor” are used interchangeably, and refer to the causal determinants of behaviour, and not the behaviour itself (Torres, 1998).

According to the framework (Figure 1), an ethical dilemma that requires one to make a decision is impacted by three main factors: “individual factors”, “significant others” and “opportunity”. Individual factors include knowledge, values, attitudes and intentions. “Significant others” involve the influence that organizational members such as co-workers, supervisors and executives have on the individual. In a sense, the behaviour of “significant others” and the pressure that these significant others place on individual employees, as well as the expectations that the individual feels like an employee of the organization, profoundly impact EDM. Accordingly, the influence of significant others could also lead the employee to make a decision that runs in conflict with his or her own individual values (Ferrell et al., 2013). Opportunity consists of corporate policies, codes of ethics and rewards/punishments. These tend to set the corporate culture of the firm and alert employees about desired behaviour. For instance, if an individual knows that the company policies or professional codes of ethics are rarely enforced, and there is room for gain the rewards or avoids the punishment, these opportunity factors might have an impact on decision-making behaviour related to ethical issues of an individual. The authors consider societal/environmental criteria used to define an ethical issue as exogenous variables in this theoretical framework and are, therefore, beyond the scope of analysis (p. 88). The detailed explanations on factors that influence the individual decision-making behaviour related to ethical issues according to this model are examined below.

Components/variables in the framework

Individual factors

According to the model (Figure 1), Ferrell and Gresham pointed out knowledge, values, attitudes and intentions as individual factors that may affect EDM behaviour. However, there was no specific explanation found on each factor. Instead, the authors described moral philosophies that can relate to normative ethical standards. Torres (1998) explains this matter as:

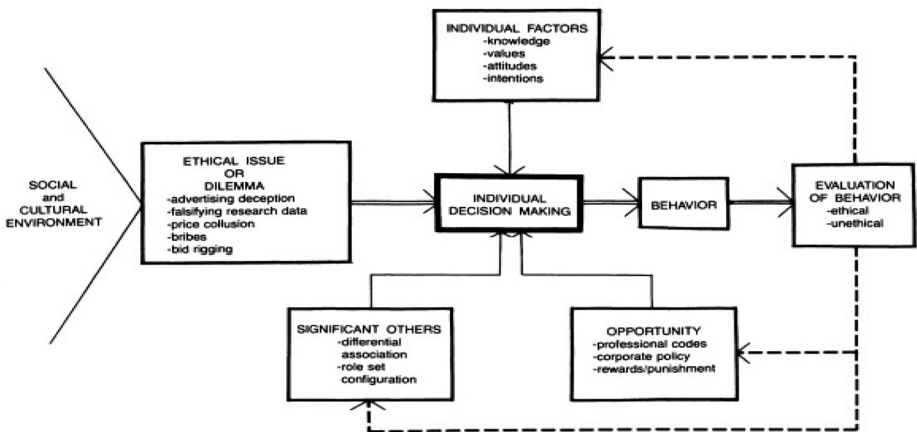


Figure 1. Ferrell and Gresham (1985) contingency framework for ethical decision-making in marketing

It is peculiar that the authors elaborate upon the influence of moral philosophies on an individual's assumptions without specifically conceptualizing them as individual factors in the model. In fact, they merely conclude their discussion of this section by noting; the effect on ethical decision-making of "beliefs" (presumably referring to moral philosophy), via their effect on attitude and intention; and that intention is affected by cognitive factors resulting from both socialization and culture. Perhaps recognizing this peculiarity, Ferrell and Gresham later synthesize their model (Ferrell *et al.*, 1989) with another, Hunt and Vitell's (1986), which conceptualizes moral-philosophy variable".

Ferrell *et al.* (1989) introduced a new synthesized model in which authors provided more clarity to the individual factors by conceptualizing the moral philosophy variable related to normative ethical standards that sketch the overall theme of the previously mentioned individual factors (knowledge, attitude, value and intentions) and that variable provides meaningful concepts that can be related to the decision-making behaviour related to the ethical issues of an individual. The newly introduced variable in that study was labelled as "moral judgement" or "moral evaluation" and the same will be used in this study that represents individual factors in the Ferrell and Gresham (1985) conceptual framework.

Ferrell and Gresham (1985, p. 88), in their work, point out that:

It is impossible to develop a framework of ethical decision-making without evaluating normative ethical standards derived from moral philosophy. The oldest approach to ethics is based on the study of moral philosophy. It is assumed that, knowingly or unknowingly, individuals may use a set of philosophical assumptions as a basis for making ethical decisions' (p. 88).

Authors stress that the standards derived from these moral philosophies judge the act itself, the actor's intention, or the consequences' (p. 90). Philosophy divides assumptions about ethics into two basic types – teleological and deontological (Beauchamp and Bowie, 1979). These two approaches differ radically in terms of judging ethical behaviour (p. 89). Deontology (or deontological ethics) is an approach to ethics that focuses on the rightness or wrongness of actions themselves, as opposed to the rightness or wrongness of the consequences of those or to the character and habits of the actor as advocated by teleological ethics. This approach to ethics stresses the methods or intentions involved in behaviour. Teleological philosophies deal with the moral worth of behaviour determined solely by the consequences of the behaviour. One's choice should be based on what would be best for all affected social units.

Significant others

Proposing that ethics is more than simply a matter of normative evaluation, Ferrell and Gresham (1985) maintain that it is also a series of perceptions regarding how to act in terms of daily issues (Torres, 1998). Internal organizational pressures to perform and produce profit appear to be a major predictor decision-making behaviour related to ethical issues (Laczniaik, 1983). One of the important sources of the above-mentioned pressure is from the workforce that connects with an individual. In psychology, a significant other is any person who has great importance in an individual's life or well-being. In sociology, it describes any person or persons with a strong influence on an individual's self-concept[16]. According to Ferrell and Gresham (1985), individuals learn values, attitudes and norms from "others who are members of disparate social groups, each bearing distinct norms, values, and attitudes" (p. 90). This leads authors (Ferrell and Gresham) to posit two critical organizational factors: "differential association theory" and "role set configuration". Differential association theory (Sutherland and Cressey, 1970, p. 90) assumes that ethical/unethical behaviour is learned

and influenced decision-making behaviour related to ethical issues in the process of interacting with persons who are part of intimate personal groups or role sets.

Differential association requires the identification of referent others who influence the decision maker. This is accomplished by establishing the decision maker's role-set configuration (Torres, 1998). A role set refers to the complement of role relationships, which focal persons have by virtue of their social status in an organization (Merton, 1957). The authors contend that:

A role-set configuration is defined as the mixture of characteristics of referent others who form the role set, and may include their location and authority, as well as their perceived beliefs and behaviours (p. 91).

Role set characteristics, such as "organizational distance" and "relative authority", provide clues for predicting the individual's decision-making behaviour related to ethical issues (Merton, 1957; Miles, 1977). Ferrell and Gresham (1985) define organizational distance as "the number of distinct intra and inter-organizational boundaries that separate the focal person (decision maker) and the referent other" (p. 91). The authors (Ferrell and Gresham, 1985) assume that the more differentiated a referent other is (i.e. the greater the difference between him and focal person), the less likely he will be to influence the focal person's decision-making behaviour related to ethical issues (Torres, 1998). "Relative authority" measures the "amount of legitimate authority referent others has, relative to focal person, on issues requiring contact between them" (p. 91). The authors anticipate that top management would have more influence on a focal person's decision-making behaviour than peer groups (Torres, 1998).

Opportunity

According to Ferrell and Gresham (1985), the variable "opportunity" in their model stands for "any results from a favourable set of conditions to limit barriers or provide rewards". (p. 92). It is generally thought to arise from the "presence of rewards" and/or the "absence of punishment". Authors also mention professional codes and corporate policy under the "opportunity" variable in their model. Authors contend that:

[...] opportunity for unethical behavior was found to be a better predictor of behavior than personal or peer beliefs. Therefore, authors (Ferrell and Gresham) conclude that professional codes of ethics and corporate policy are moderating variables in controlling opportunity.

Ferrell and Gresham (1985) cite the literature [i.e. Weaver and Ferrell (1977)] to illustrate that "codes of ethics" or "corporate policy" on ethics must be established to change individual beliefs about ethics. Their research indicates that beliefs are more ethical where these standards exist. In addition, it was found that the enforcement of corporate policy on ethical behaviour is necessary to change the decision-making behaviour related to ethics of individuals in organization (Ferrell and Gresham, 1985).

Decision-making behaviour related to ethical issues

Ferrell and Gresham explicitly state that "the dependent variable is ethical/unethical marketing behavior" (p. 88). There are some noteworthy arguments about wording of dependent variable in the descriptive models that examine the decision-making behaviour related to ethical issues. Kliukinskaite Vigil (2009) raises an argument in her paper that "rather than wording the dependent variable as 'ethical/unethical behavior/judgment' or as 'ethical behavior/judgment,' or 'unethical behavior/judgment,' the dependent variable in these models throughout the three subject areas should be 'behavior/judgment,' while 'ethical

aspects' should be treated as one of many dimensions of both the process and its outcomes. By framing the dependent variable in a dichotomous way, the authors of the models assume that decisions, behaviours or judgments are only either ethical or unethical". Thus, they reject the possibility that decisions, behaviours or judgments can be different in terms of their ethicality or they can be 'a-ethical'. Meanwhile, framing the dependent variable either in positive or negative way leads to identification of characteristics that the selected decisions, behaviours or judgments for research may share with decisions, behaviours or judgments that are not classified as 'ethical' or 'unethical'.

Further, Kliukinskaite Vigil (2009) points out that "rather than wording the dependent variable as 'ethical/unethical decision/behavior/judgement' or as 'ethical decision/behaviour/judgement', or 'unethical decision/behaviour/judgement', the dependent variable in these models throughout the three subject areas should be 'decision/behaviour/judgement' and the models showing how decisions carrying an ethical content should be called as 'decision-making models related to ethical issues'". Considering the above-stated arguments and suggestions, it is decided to word the dependent variable as "decision-making behaviour related to ethical issues" in this study.

Ethical philosophy of Al-Ghazali

This section examines the aspects of Al-Ghazali's ethical philosophy which will be imparted into the Ferrell and Gresham (1985) contingency framework with a purpose of capturing the religious dimension of decision-making of individuals facing ethical dilemmas in their respective organizations.

Abu Hamid Al-Ghazali (full name: Abu Hamid Muhammad ibn Muhammad al-Ghazali; born in 1058 C.E. in Tus, Khorasan province of Persia in modern-day Iran; died in 1111 C.E. in Tus) was one of the greatest jurists, theologians and mystical thinkers in the Islamic tradition and remained one of the most celebrated scholars in the history of Islamic thought. *Criterion of Action (Mizan al Amal)* is considered as "the principal ethical treatise of Al-Ghazali" (Fakhry, 1994, p. 194), which contains a methodological reflection of his thinking. Al-Ghazali considers ethics to be the chief practical science, as a person who cannot manage one's soul will not be able to manage relationships with others. Al-Ghazali stipulated that reason alone cannot deduce ethical rules. Instead, he believes that divine scriptures contain sources of ethical knowledge (Sidani and Al Ariss, 2015). Quasem (1974) indicates some critics based on ethical philosophy of Al-Ghazali in which Al-Ghazali rejects the philosophical aspects of ethics. Al-Ghazali made it clear that the "true philosophical ethics meant those are come from the prophets and mystics and falsehood lies in some of the other theories".

The aspects of Al-Ghazali's philosophy presented in this study are extracted from the works based on Al-Ghazali's original work in Arabic, particularly *Revival of Religious Sciences (Ihya Ulumuddin)* and *Criterion of Action (Mizan al Amal)*. Omar (2003) denotes that the scope of ethics, according to Al-Ghazali, is quite wide. The scope of Al-Ghazali's ethical philosophy presented in this study is however somewhat very limited because the current study only accommodates the areas of the philosophy that are relevant to the current study. Because the current study focuses on the "decision-making behaviour of individuals related to ethical issues", which is both "behavioural" and "psychological" in nature, it focusses on the part of Al-Ghazali's ethical philosophy that gives centrality to "psychological nature of man" and "the elements of man's constitution" that are responsible for all of man's innate characteristics, as well as his ethical behaviour, which Umaruddin (1996) considers to be the "basis of the Al-Ghazali's ethical philosophy". According to Al-Ghazali, there are four elements in the constitution of man, and each element affects his nature in a separate way

and in different proportions. The four elements that are manifested in man himself are animality (*bahimiyyah*), bestiality (*sabiyyah*), divinity (*rabbaniyyah*) and satanic (*shaytaniyyah*). Further, these elements determine the nature or forces of appetite (*shahwah*), anger (*ghadab*), intellect (*aql*) and satanic force, respectively.

The element produced first is animality (*bahimiyyah*), which represents appetite (*shahwah*). Its purpose is to maintain the health of the body and the preservation of the human species. It is responsible for the pleasure-seeking and self-gratifying tendencies of man, e.g. eating, sleeping and copulating.

The second element is bestiality (*sabiyyah*), which represents anger (*ghadab*). Its purpose is to defend the body from any harm. Owing to this element, man possesses the instincts and behaviour typical of wild animals, such as aggression and greed. If these two elements of appetite (*shahwah*) and anger (*ghadab*) are not controlled, they will cause moral destruction. In some people these elements are not as dominant as in others; they become manifest in moderation, as a mercy from God.

The third element, the satanic element (*shaytaniyyah*), emerges when the child is about seven years old. It seeks to satisfy appetite (*shahwah*) and anger (*ghadab*) through guile and deception. This element causes man to be hateful, mislead others to evil and ostentation, etc. It is repressed in those who were created with a moderate degree of appetite (*shahwah*) and anger (*ghadab*). Apart from this satanic (*shaytaniyyah*) element in man's constitution, there is also the external influence of the devil that incites him to do evil through the instigation of anger (*ghadab*) and appetite (*shahwah*), and through evil suggestions.

The fourth element in man is the divine element (*rabbaniyyah*), the source of the qualities of love and praise, sovereignty and knowledge of various sciences. This element is found in the soul from the time of creation, because it is a divine entity but becomes manifest later. The intellect (*aql*) is associated with the divine element and is identical to it although it appears only at the age of discrimination. The term intellect (*aql*) often used synonymously with discussion about heart (*qalb*), although heart (*qalb*) in the wider sense stands for the whole mental life of man whereas intellect (*aql*) forms a part of the heart (*qalb*). Intellect (*aql*) is the highest faculty of heart (*qalb*) and its relation to the heart (*qalb*) may be compared to the light and the sun or the vision and the eye. Intellect (*aql*) has to predominate over the satanic (*shaytaniyyah*) element and keep the forces of appetite (*shahwah*) and anger (*ghadab*) under control. However, this is only possible if it receives the proper knowledge[17]. Al-Ghazali refers to *aql* as the sixth sense of the soul. It is the essence of the soul, and appetite (*shahwah*) and anger (*ghadab*) are its accidental states.

Al-Ghazali's theory of dynamic interaction[18]

Al-Ghazali maintains that every action produces an effect on the soul, if it is done deliberately and repeatedly. As the bodily action influences the soul, the soul influences the body. An act creates some effect on the soul; this effect causes the body to repeat same act, which produces some effect on the soul. The resultant effect is added to the previous effect, which is strengthened; this process continues indefinitely. This interaction theory explains the need for devotional acts and avoidance of sin, getting rid of vices by good deeds and acquisition of virtue through habit formation. Thus, the interaction theory has implications for man's ethics and acts of devotion (Mohamed, 1986).

Figure 2 depicts the interaction of the elements of man's constitution i.e. appetite (*bahimiyyah*), anger (*sabiyyah*), satanic (*shaytaniyyah*) and divine element/intellect (*rabbaniyyah*). These four elements, then, are responsible for all of man's innate characteristics and his behaviour.

Aql and *Shaytaniyah* in Figure 2 are opposing forces of the soul that work through appetite (*shahwah*) and anger (*ghadab*) towards constructive and destructive purposes respectively. The animal forces of anger (*ghadab*) and appetite (*shahwah*) are instigated by satanic (*shaytaniyah*) element to revolt against intellect (*aql*) and overcome it. On the other hand, because of its divine element, the intellect seeks to control these animal forces and divert them to the proper channels to make them useful to the soul.

If intellect (*aql*) succeeds in subjugating appetite (*shahwah*) and anger (*ghadab*), the satanic (*shaytaniyah*) element in man is weakened and rendered ineffective, and a state of harmony conducive to the realization of the ideal prevails. This is only possible when the intellect (*aql*) receives the divine illumination which enlighten the “heart” (*qalb*) by of seeking knowledge (*ilm*), the remembrance of God (*zikr*) and performing good deeds (*amal salih*) such as making charity (*sadaqah*). It is believed that intellect (*aql*) alone is not capable of subjugating Satan (*shaytaniyah*); hence, the aid of divine guidance is imperative to achieve the well-being of the soul. When the evil tendency is subdued, and the animal forces are harmonized, which permits the soul to pursue its goal without interruption. It is this state of peace and harmony in the soul which is referred to in the Quran as the “tranquil soul” (*nafs al mutmainnah*)[19]. In this stage, Al-Ghazali qualifies that particular state as “angelic self” (*nafs al ruhaini*).

However, if these animal forces, namely, the appetite (*shahwah*) and anger (*ghadab*) are instigated by the satanic (*shaytaniyah*) element, it will lead appetite (*shahwah*) and anger (*ghadab*) rebel against intellect (*aql*) to overcome the intellect. consequently, it leads to strengthening the evil tendency in man until it has complete supremacy over it, and it causes weakening the capacity of man to discover the divine element in him. All the other faculties then become subservient to Satan (*shaytaniyah*); reason becomes the slave of anger (*ghadab*), passion and lust (*shahwa*). The evil tendency consequently strengthens with a corresponding desire for self-gratification through the physical expression of evil at the expense of the good of the soul; Satan (*shaytaniyah*) devises means for the satisfaction of these bestial needs. When this tendency reaches the maximum potential, it becomes the active principle in the lowest level of spiritual development (*nafs al ammarah*)[20]. In this stage, Al-Ghazali terms that particular state as “animal self” (*nafs al hayvani*). Man, at this stage, has rejected or undermine the divine teachings, hence the intellect (*aql*) is left on its own to wrestle in defeat with the appetite (*shahwah*) and anger (*ghadab*) under the persistent instigation of Satan (*shaytaniyah*). In this way, man may have even abandoned using the intellect (*aql*) as the intense pleasure of the appetite (*shahwah*) gives no chance for man to act

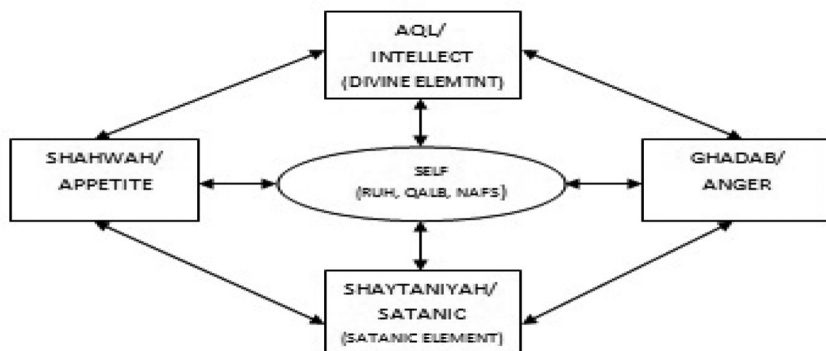


Figure 2.
Portrayal of Al-
Ghazali’s theory of
dynamic interaction

rationally, hence placing him at a level similar to the animals. Unlike man, God does not endow animals with the intellect (*aql*) that conditioned by the development of knowledge; hence, it is by nature that they (i.e. animals) are subjugated to appetite (*shahwah*) and anger (*ghadab*) for survival.

In fact, man under this state of “*nafs al hayvani*” could be in a worse position than animals, as he possesses the intellect (*aql*) and animals have none. Under this stage of human existence, when man is confronted with an ethical dilemma, he can eventually fall into committing a wrongful act. The choice can be both unethical and illegal, say if fraud is committed, and it can be unethical if the action does not violate the law. About the former, the ethical dilemma can involve, say taking a bribe, and in the latter it can mean, say overeating or overconsuming in the midst of the common people living in poverty.

Nevertheless, sometimes the intellect (*aql*) is able to overcome the satanic force in view of the divine element present in the *nafs*, but without the enlightenment from the divine order i. e. the “Shariah”, the intellect will nevertheless fail to maintain its dominance over Satan, hence falling back into the realm of bestial desires. It is when the divine element of the soul is engaged in this kind of struggle that it is referred to by Quran as the “admonishing soul” (*nafs al lawwamah*)[21].

Theoretical measurement model for the aspects of Al-Ghazali’s ethical philosophy

Considering the above-explained dynamic interaction, important components of the philosophy (special reference to “Al-Ghazali’s theory of dynamic interaction’) are extracted. These components are “intellect” (INT), “satanic element” (SAT) and “divine knowledge” (DK). Components that require examining are categorized under the construct of religious aspects (RA)[22].

The conceptual background of these three components of RA, namely, INT, SAT and DK, is discussed below.

- (1) *INT* serving a cognitive element in man will assess, evaluate, measure and calculate all possibilities and probabilities about the benefits and damages of the actions which leaves no room for compromise as it operates on complete objectivity. More importantly, it is capable of reaching, accepting as well as rejecting the divine guidance; hence, by possessing the faculty of intellect (*aql*), man is accountable for his own action. The intellect (*aql*) is therefore a manifestation of divine justice where man is free to accept and reject God based on his own rational decision choice with support of the sensory power (*muharika*). The power of the intellect (*aql*) however can be pacified and dominated by Satan (SAT) which is discussed below.
- (2) *SAT* is the reality based on the incident[23] of Adam and Hawa in the Quran. Upon commanded by God to make prostration (*sajda*) to Adam, all the angels except *Iblis* did so. *Iblis* as Satan, out of arrogance believed that he is more superior than Adam as he (i.e., *Iblis*) is created from the fire while Adam from the lowly clay. Satan was destined for Hell by God but he asked for respite and given one by God. Out of revenge, he promised God to attack the descendants of “Prophet Adam” (AS)[24] from all directions so as to lead them to “hell” with him and has subsequently proved true when he both deceived Adam and Hawa in eating from the forbidden tree. While Adam and Hawa have asked for forgiveness (*tauba*) from God for their sin, Satan persists on his revenge and even blamed God for his disobedience[25]. In this way, man in the face of making choices, is continuously pursued by Satan into

making wrongful choices, thus committing sinful actions. Those who are successful against Satan are the one who possess the God-consciousness (*taqwa*).

- (3) *DK* is the divine guidance from God, which are “Quran” [26] and “Sunnah” [27]. It is obtained by way of faith (*iman*) followed by the pursuit of knowledge (*ilm*) and the practice of what one knows by way of that knowledge (*amal salih*). Through knowledge, the implication of one’s choice is now perceived beyond the mundane world by say, the rewards and punishment in the hereafter and more importantly closer relation and love for God. The performance of good acts (*amal salih*) based on the divine knowledge will further illuminates the divine elements in the intellect (*aql*) which is connected to the heart (*qalb*). Heart (*qalb*) is the abode of divine insight (*bashirah*), intuition (*ilham*) and knowing God (*makrifah*). The Intellect (*aql*) that is illuminated by the Heart (*qalb*) will frustrate the workings of Satan, hence enabling man to subdue and control the “bestial *nafs*” in the making choices and decision. On the opposite side, when man fall under the control of appetite (*shahwah*) and anger (*ghadab*), it means the intellect (*aql*) has failed to uphold its duties for it has chosen the worldly pleasures over faith in God and knowledge. Its cognitive power is useless in the face of the delights of the appetite (*shahwah*) and anger (*shahwah*) under Satan’s consistently evil persuasions. Upon making the wrong choice and committing sins, the divine light inherent in intellect (*aql*) will diminish.

Figure 3 portrays the measurement model of aspects of Al-Ghazali’s ethical philosophy derived from the analysis. The model accommodates three aspects or components (i.e. intellect, satanic element, divine knowledge) under the variable labelled as RA. These aspects are synthesized in the conceptual model presented in the study and will examine the effect of these aspects on decision-making behaviour related to ethical issues of individuals under the study.

Incorporation of the aspects of Al-Ghazali’s ethical philosophy in the model

As mentioned in introduction, the first and second parts of this paper discussed the Ferrell and Gresham (1985) conceptual model and Al-Ghazali’s ethical philosophy, respectively. This section discusses how Al-Ghazali’s philosophy is assimilated into the Ferrell and Gresham (1985) model. Ferrell and Gresham (1985) denoted that variations in EDM of individuals are not random and it is contingent on some significant factors which is external to decision-making process. These factors may be found within the individual (i.e. moral judgement), in the organizational context (i.e. significant others and opportunity) or external to both the individual and the organization (i.e. in the inter-organizational environment) (p. 88). When it considers the aspects of Al-Ghazali’s ethical philosophy, it clearly states that

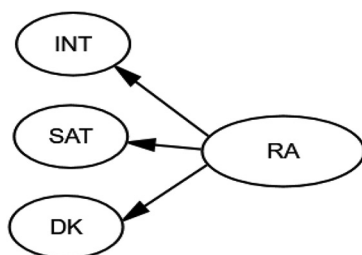


Figure 3. Measurement model (aspects of Al-Ghazali’s ethical philosophy)

the ethical characteristics of an individual is contingent or depending on the way the intellect (*aqal*), satanic (*shayatin*) and divine (*rabbaniya*) elements interact. When we analyse the nature of the presentation of the aspects in both Ferrell and Gresham (1985) contingency model and Al-Ghazali's ethical philosophy, it can be highlighted that both are converging to the same dynamic [28] which is recognizing the significant determinants/contingencies of ethical characteristics or EDM of individuals. As both models exhibit similar innate feature that highlights relevant factors in explaining decision-making behaviour related to ethical issues, aspects of Al-Ghazali's ethical philosophy and Ferrell and Gresham (1985) contingency model can be infused towards developing a synthesized model.

As discussed earlier, according to the Ferrell and Gresham model (1985), an ethical dilemma which requires the individual to make a decision is impacted by three main factors, namely, "individual factors", "significant others" and "opportunity" (p. 88.). Authors (Ferrell and Gresham) collectively called "significant others" and "opportunity" as "organizational factors" (p. 88.). The model demonstrated individual factors by the moral philosophies related to normative ethical standards, which are "deontological" and "teleological". Theoretical synthesis takes place on the individual factors which are described as normative ethical standards derived from moral philosophies. According to Baron *et al.* (1997), normative ethical theories are usually split into three main categories: deontology, teleology and virtue ethics. The existing model (Ferrell and Gresham, 1985) has already included the standards of deontology and teleological approach and the concept of these two approaches has been already explained. The third category according to Baron *et al.* (1997) is "virtue ethics approach". Virtue ethics is an approach to ethics that emphasizes an individual's character as the key element of ethical thinking, rather than rules about the acts themselves (deontology) or their consequences (teleology) (Malpas and Davidson, 2012). According to Cline (2017), "virtue ethics" focuses on the development of sound moral character rather than moral rules and it is believed that having a virtuous character leads to virtuous decisions. According to "Aristotle", when people acquire good habits of character, they are better able to regulate their emotions and their reason. This, in turn, helps us reach morally correct decisions when we are faced with difficult choices' (Cline, 2017). As stated before, the aim of Al-Ghazali's ethical theory is to know the exact nature of virtues and vices and the manner they emerged from human choice as well as ways and means of avoiding vices and acquiring virtues (Quasem, 1975). Al-Ghazali defined Islamic ethics as

[...] the way to acquire the wellbeing of the soul and to guard it against the vices. Here it is important to note the similarity between the nature of approach between 'virtue ethics' and 'Al-Ghazali's ethical philosophy.

Both approaches are pointing towards the same dynamics, which is the individual's inward character. From Al-Ghazali's point of view, the inward character is rooted in the soul and manifested through man's actions (Umaruddin, 1996).

By considering theoretical association of virtue ethics with other approaches (i.e. deontology and teleology) in the model which falls under the purview of normative ethical standards (i.e. "moral judgement" variable in this study) and the resemblance of virtue ethics with Al-Ghazali's ethical philosophy, this study has identified Al-Ghazali's ethical philosophy as an embodiment of the individual factors that also describes normative ethical standards derived from moral philosophies.

Synthesized conceptual model

Figure 4 portrays the synthesized conceptual model developed in this study. Four independent variables (RA, moral judgement [MJ], significant others [SO] and opportunity



Figure 4. Synthesized conceptual model

[OP]) and one dependent variable (decision-making behaviour related to ethical issues [DMBRE]) are presented in the model. Respective sub-variables are organized under respective variables. RA and MJ are conceptually classified under “individual factors”. Likewise, SO and OP are classified under “organizational factors”.

Conclusion and policy implications

The main objective of this study was to develop and present a synthesized model that captures both materialistic and Islamic religious aspects with special reference to decision-making behaviour related to ethical matters within the organization. The paper discussed the “Ferrell and Gresham (1985) contingency model” and aspects of “Al-Ghazali’s ethical philosophy”. Further, the detailed discussion on how the synthesis takes place and respective models is presented in the concluding section. The newly synthesized model encompasses both individual and organizational factors that deserve distinct attention on evaluation of decision-making behaviour within an organizational setting. It is believed that the synthesized conceptual model developed in this study captures the essence of Islamic religious philosophy on decision-making behaviour related to ethical issues, which was identified as a significant gap in the works related to Islamic EDM and the respective models. The synthesized model can be universally applicable, regardless of the nature of organization in which the study is conducted. Future studies are suggested based on the newly synthesized model to develop scale and attain overall statistical model fit, which are considered as one of the limitations of this study.

It is believed that the research output should be able to pave the way for more in-depth research on ethical practices of “marketing practitioners” of organizations. To some extent, strong ethical standing of employees should help to improve efficiency and reduce costs from unethical behaviour. It should also provide the human resource department of Islamic finance institutions to devise ways to assess performance of employees in their capacity-building programme based on the synthesized model in which Al-Ghazali’s ethical philosophy is

incorporated. The findings of the study should also pave new ways to develop realistic methods of evaluating ethical skills of prospective employees seeking jobs at the institution.

The research output also indicates to what extent marketing practitioners have encountered themselves with situations that demand rational thought (*aqil*) in making decisions related to ethical issues, as well as those situations where desires, emotions and cravings (*nafs*) dominate choices. Rational thinking about consequences of actions can extend beyond the mundane into the divine realm that include rewards and punishments in the hereafter based on respondents' recognition of God and His commandment. For example, the occurrence of unethical practices in the organizations can therefore be traced to, say the lack of God-consciousness among managers, hence the need to enhance learning about the religion as part of company policy to reduce operational risk.

Notes

1. [Van Buren and Agle \(1998\)](#) based on Christian belief.
2. Oxford Dictionaries.
3. Is characterized as religion that is an end in itself, a master motive.
4. World Values Survey (WVS) is a global research project that explores people's values and beliefs, their stability or change over time and their impact on the social and political development of the societies in different countries of the world..
5. Referring to the treatise on ethics of Al-kindī (d.866), Ibn Sina (d.1037) and Ibn Rushd (d.1198).
6. Referring to the treatise on ethics of Al-Farabi (d. 950).
7. Referring to the treatise on ethics of Ibn Miskawayh (d.1030), Al-Tusi (d. 1274) and Al-Dawani (d. 1502).
8. Intense analysis of psychological nature of man, elements of man's constitution and their interactions in man's constitution in explaining ethical characteristics of human being based on Islamic thoughts and principles.
9. The term "process" in this context implies that the ethical decision-making process presented by [Hunt and Vitell's \(1986\)](#) model commences with the perception of ethical content and ends with feedback into personal experiences..
10. The term "causal model" in this context refers to the model that facilitates examination of the factors (independent) influencing decision-making behaviour related to ethical issues (dependent).
11. [Ferrell and Gresham \(1985\)](#) contingency framework.
12. Stage 2 refers to individual decision-making behaviour in which influence of variables stated in the model is examined.
13. Conceptual model adopted in the current study ([Ferrell and Gresham, 1985](#)).
14. The term "external" signifies something (i.e. contingencies/variables) which remains outside the "individual decision-making" that causes the variation in ethical decision-making among individuals in the ethical decision-making process.
15. The term "decision-making process" indicates the sequence or process of decision-making that commences from "recognition of ethical issue or dilemma" and ends with the "evaluation of the behaviour" (Figure 1).
16. The individual's belief about himself or herself, including the person's attributes and who and what the self is.

17. Quasem (1975), Umaruddin (1996) have view that Al-Ghazali denotes the “divine knowledge” in this context..
18. Figure adopted from Mohamed (1986).
19. Surah Al-Fajr, verse 27.
20. Surah Yusuf, verse 53.
21. Surah Al-Qiyamah, verse 2.
22. The rationale behind labelling new variable as religious aspects (RA) was considering the opinion of Sherif (1975) that “Al-Ghazali in his work ‘Book of Knowledge’, considers ethics as a part of religious science, the science of devotional practice, whose aim is to seek the ultimate happiness of the hereafter.”
23. Al-Quran 2:34.
24. “*Alayhi as-salam*” which translates to “peace be upon him” is a conventionally complimentary phrase attached to the names of the prophets in Islam.
25. Al-Quran 2:35, 36, 37, 38, etc.
26. Primary source of knowledge (Islamic law).
27. Signifies a source of Shari’ah next to the Quran and comprises sayings, acts and tacit approvals of the Prophet Muhammad (PBUH) which contain evidence to establish a ruling (*Hukm*) of Shari’ah.
28. In this context, the term “dynamic” resembles “Contingency theory or aspect” (Contingency theory [Fiedler, 1964]) is an organizational theory that claims that there is no best way to organize a corporation, to lead a company, or to make decisions. Instead, the optimal course of action is contingent (dependent) upon the internal and external situation. In the current study’s context, decision-making behaviour is related to ethical issues (dependent variable) and is contingent upon the variables (independent) associated with Ferrell and Gresham’s contingency model and the aspects of Al-Ghazali’s ethical philosophy.

References

- Al-Attas, M.N. (1990), “The nature of man and the psychology of the human soul: a brief outline and a framework for an Islamic psychology and epistemology”.
- Baron, M.W. Pettit, P. and Slote, M. (1997), “Three methods of ethics: a debate”.
- Baumhart, R.C. Jr (1961), “How ethical are businessmen?”, *Harvard Business Review*, Vol. 6, p. 31.
- Beauchamp, T.L. and Bowie, N.E. (1979), *Ethical Theory and Business*, Prentice-Hall, Engle- wood Cliffs.
- Childs, J.M. Jr (1995), *Ethics in Business: Faith at Work*.
- Cline, A. (2017), “Virtue ethics: morality and character”, 16 July, available at: www.thoughtco.com/virtue-ethics-morality-and-character-249866
- Croxford, J.L. (2010), *Determinants of Ethical Decision-Making: A Study of Accountants in a Multinational Firm*, Capella University.
- Dubinsky, A.J. and Loken, B. (1989), “Analyzing ethical decision-making in marketing”, *Journal of Business Research*, Vol. 19 No. 2, pp. 83-107.
- Fakhry, M. (1994), *Philosophy, Dogma, and the Impact of Greek Thought in Islam*.
- Ferrell, O.C. and Gresham, L.G. (1985), “A contingency framework for understanding ethical decision-making in marketing”, *The Journal of Marketing*, Vol. 49 No. 3, pp. 87-96.
- Ferrell, O.C., Crittenden, V.L., Ferrell, L. and Crittenden, W.F. (2013), “Theoretical development in ethical marketing decision-making”, *AMS Review*, Vol. 3 No. 2, pp. 51-60.

- Ferrell, O.C., Gresham, L.G. and Fraedrich, J. (1989), "A synthesis of ethical decision models for marketing", *Journal of Macromarketing*, Vol. 9 No. 2, pp. 55-64.
- Fiedler, F.E. (1964), "A contingency model of leadership effectiveness1", *Advances in Experimental Social Psychology*, Vol. 1, pp. 149-190). Academic Press.
- Fraedrich, J. and Iyer, R. (2008), "Retailers' major ethical decision-making constructs", *Journal of Business Research*, Vol. 61 No. 8, pp. 834-841.
- Hegarty, W.H. and Sims, H.P. (1979), "Organisational philosophy, policies, and objectives related to unethical decision behavior: a laboratory experiment", *Journal of Applied Psychology*, Vol. 64 No. 3, p. 331.
- Hunt, S.D. (1991), *Modern Marketing Theory: Critical Issues in the Philosophy of Marketing Science*, South-Western Publishing Company, Cincinnati, OH.
- Hunt, S.D. and Vitell, S. (1986), "A general theory of marketing ethics", *Journal of Macromarketing*, Vol. 6 No. 1, pp. 5-16.
- Hunt, S.D. and Vitell, S.J. (1993), "The general theory of marketing ethics: a retrospective and revision", *Ethics in Marketing*, pp. 775-784.
- Irwin, T. (2007), *The Development of Ethics: Volume 1: From Socrates to the Reformation*, Vol. 1, Oxford University Press.
- Kashif, M., Zarkada, A. and Thurasamy, R. (2017), "The moderating effect of religiosity on ethical behavioural intentions: an application of the extended theory of planned behaviour to Pakistani bank employees", *Personnel Review*, Vol. 46 No. 2, pp. 429-448.
- Kliukinskaite Vigil, V. (2009), "Models of an individual decision-making process related to ethical issues in business: the risk of framing effects", *International Journal of Business Governance and Ethics*, Vol. 4 No. 3, pp. 264-279.
- Koenig, H.G. and Büssing, A. (2010), "The duke university religion index (DUREL): a five-item measure for use in epidemiological studies", *Religions*, Vol. 1 No. 1, pp. 78-85.
- Krueger, D.A. (1996), *Keeping Faith at Work: The Christian in the Workplace*, Abington Press, Nashville.
- Laczniak, G.R. (1983), "Framework for analyzing marketing ethics", *Journal of Macromarketing*, Vol. 3 No. 1, pp. 7-18.
- Laczniak, G.R. and Murphy, P.E. (2018), "The role of normative marketing ethics", *Journal of Business Research*.
- Lindfelt, L.L. and Törnroos, J.Å. (2006), "Ethics and value creation in business research: comparing two approaches", *European Journal of Marketing*, Vol. 40 Nos 3/4, pp. 328-351.
- Loe, T.W., Ferrell, L. and Mansfield, P. (2000), "A review of empirical studies assessing ethical decision-making in business", *Journal of Business Ethics*, Vol. 25 No. 3, pp. 185-204.
- Longenecker, J.G., McKinney, J.A. and Moore, C.W. (2004), "Religious intensity, evangelical Christianity, and business ethics: an empirical study", *Journal of Business Ethics*, Vol. 55 No. 4, pp. 371-384.
- Malpas, J. and Davidson, D. (2012), *The Stanford Encyclopedia of Philosophy*.
- Merton, R.K. (1957), "The role-set: problems in sociological theory", *The British Journal of Sociology*, Vol. 8 No. 2, pp. 106-120.
- Miles, R.H. (1977), "Role-Set configuration as a predictor of role conflict and ambiguity in complex organizations", *Sociometry*, Vol. 40 No. 1, pp. 21-34.
- Mohamed, Y. (1986), "The Islamic conception of human nature with special reference to the development of an Islamic psychology", Doctoral dissertation, University of Cape Town.
- Murphy, P. and Laczniak, G.R. (1981), *Marketing Ethics: A Review with Implications for Managers, Educators and Researchers*, *Review of Marketing*, 251-266, Google Scholar.
- Novak, M. (1996), *Business as a Calling: Work and the Examined Life*, The Free Press, New York, NY.
- Omar, M.N. (2003), *Christian and Muslim Ethics*, Dewan Bahasa dan Pustaka.

- Parboteeah, K.P., Hoegl, M. and Cullen, J.B. (2008), "Ethics and religion: an empirical test of a multidimensional model", *Journal of Business Ethics*, Vol. 80 No. 2, pp. 387-398.
- Quasem, M.A. (1974), "AL-Ghazali's rejection of philosophic ethics", *Islamic Studies*, Vol. 13 No. 2, pp. 111-127.
- Quasem, M.A. (1975), *The Ethics of Al-Ghazali: A Composite Ethics in Islam*.
- Rosly, S.A. (2014), "The twin components of Islamic finance education'. INCEIF authors column", available at: www.inceif.org/author/prof-dr-saiful-azhar-rosly
- Saffari, M., Zeidi, I.M., Pakpour, A.H. and Koenig, H.G. (2013), "Psychometric properties of the Persian version of the duke university religion index (DUREL): a study on Muslims", *Journal of Religion and Health*, Vol. 52 No. 2, pp. 631-641.
- Sherif, M.A. (1975), *Ghazali's Theory of Virtue*, Suny Press.
- Sidani, Y. and Al Ariss, A. (2015), "New conceptual foundations for Islamic business ethics: the contributions of Abu-Hamid Al-Ghazali", *Journal of Business Ethics*, Vol. 129 No. 4, pp. 847-857.
- Sinha, A.K. and Mishra, S.K. (2012), "Factors affecting ethical decision-making in corporate setting", *Purushartha: A Journal of Management Ethics and Spirituality*, Vol. 4 No. 1.
- Stackhouse, M.L., McCann, D.P., Roels, S.J. and Williams, P.N. (Eds) (1995), *On Moral Business: Classical and Contemporary Resources for Ethics in Economic Life*, Wm. B. Eerdmans Publishing.
- Sutherland, E. and Cressey, D.R. (1970), *Principles of Criminology*, 8th ed., Lippincott, Chicago, IL.
- Thong, J.Y. and Yap, C.S. (1998), "Testing an ethical decision-making theory: the case of softlifting", *Journal of Management Information Systems*, Vol. 15 No. 1, pp. 213-237.
- Torres, M. (1998), *Ethical Decision-Making Models, Research Paper N 358*, University of Navarra.
- Umaruddin, M. (1996), *The Ethical Philosophy of Al-Ghazzali*, Adam Publishers.
- Van Buren, H.J., III and Agle, B.R. (1998), "Measuring Christian beliefs that affect managerial decision-making: a beginning", *International Journal of Value-Based Management*, Vol. 11 No. 2, pp. 159-177.
- Weaver, G.R. and Agle, B.R. (2002), "Religiosity and ethical behavior in organisations: a symbolic interactionist perspective", *Academy of Management Review*, Vol. 27 No. 1, pp. 77-97.
- Weaver, K.M. and Ferrell, C. (1977), "The impact of corporate policy on reported ethical beliefs and behavior of marketing practitioners", in Barnett, G. and Bellenger, D.N. (Eds), *Contemporary Marketing Thought*, American Marketing, Chicago, IL.
- Zhang, J. (2011), "Ethical decision-making: an exploratory study of British and Chinese manager behavior", Doctoral dissertation, University of Glamorgan.

Further reading

- Al-Ghazali, A.H. (1964), *Mizan al-'Amal*, Mesir, Dâr al-Ma'ârif.
- Rahim, A.B.A. (2013), "Understanding Islamic ethics and its significance on the character building", *International Journal of Social Science and Humanity*, Vol. 3 No. 6, p. 508.
- Sherwin, D.S. (1983), "The ethical roots of the business system", *Harvard Business Review*, Vol. 61 No. 6, pp. 183-192.
- The Holy Qur'an, Translation, Sahih International (2019), available at: <http://quran.com>

Corresponding author

Shinaj Valangattil Shamsudheen can be contacted at: SHINAJVS@gmail.com

For instructions on how to order reprints of this article, please visit our website:

www.emeraldgrouppublishing.com/licensing/reprints.htm

Or contact us for further details: permissions@emeraldinsight.com

Reproduced with permission of copyright owner. Further reproduction prohibited without permission.