

Model of Islamic Management Alternative: A Study on Some Selected Islamic Banks of Asian Countries

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Abstract: The Islamic managerial model is a comprehensive model composed of the physical and spiritual factors of the human being, guided by superior power through the faith and beliefs of people who believe in Allah and follow prophet Mohammad (saw) with due love. The Islamic management model explains that Muslims beliefs have a great effect on their behavior and the superior power of these beliefs directs them on the right path, depending on their degree of commitment. In this paper the researcher introduces a new concept of an Islamic management as well as a model which is applicable to all organizations, in general, and to managers in the Islamic world, in particular and it is found that relatively committed Muslim behave and perform (function) better than relatively less-committed Muslims in different Banks of Bangladesh and Malaysia.

Key Words: Islamic Management, Committed-Less Committed, Religiosity, Islami Banks.

1.Introduction

As a religion, Islam has an important effect on Muslims as human beings. It helps them improve their self- purification which leads them to work and perform better. A spiritual power derived from religion has a great effect on the spiritual part of Muslims which makes their lives, habits, customs, traditions and behaviors more pleasing to Allah by obeying His orders and following His guidance through the application of religious principles (Fath, 1998).

In this paper the researcher introduces a new concept of an Islamic management as well as a model which is applicable to all organizations, in general, and to managers in the Islamic world, in particular. It should be made clear from the outset that contemporary Islamic economic ventures vary greatly in the degree to which they follow Islamic teachings. Some are much stricter than others. Thus, there is no single organization, recently, which could be called an Islamic organization or which has applied the Islamic managerial approach completely (i.e., an application of managerial function which follows Islamic laws strictly and which enforces these laws by faith and organizational policies and organizations).

Literature in this area is still unable to provide us with a clear framework of managerial characteristics applicable today. However, an investigation of verses of the Holy Quran, the traditions of the prophet Mohammad (saw) and the practice of the early administration of the Caliphate (Islamic leaders) can provide guidance for managers of an Islamic Organization which would certainly be different from managerial attitude in conventional organizations.

2. Objectives of this Study: The main objective of the ongoing study is to show the Islamic approaches to management with a view to investigating its fairness, integrity, comprehensiveness, receptivity to modern innovations and the efforts of human beings. Other objectives are-

- A) To present a model of Islamic Managerial alternative;
- B) To find out the relationship between religiosity with different managerial competencies.
- C) To present the constraint and possible remedial measures of Islamic managerial alternatives.

3. Methodology of this Study: The study is based on primary as well secondary data. For secondary data several library of the Muslim World, different officials, private records, published and unpublished materials, journals, research report and seminar papers etc. have been used. Besides the Holy Quran and traditions of Prophet (pbuh) have been chosen as good references of this study. For practical observation different Islamic organizations like Islamic banks, and Mosques have been chosen.

4. Limitations of this Study: The study is not assumed free from limitations. Although adequate precautionary measures have been taken in the present study, it is supposed to be complacent in the matter of reliability of those data. The main two limitations are discussed below:

(a) This study only concentrates on some Islamic organizations of Bangladesh which are not representing the Muslim nations. (b) Scarce of adequate literature is a serious drawback to proceed with the study.

5. Meaning of Islam and Human being in the light of Islam: Islam is an Arabic word meaning surrender, peace, and/or obedience. Thus Islam is a religion means the complete submission of man or woman before Allah. Islam is not a new religion; it is essentially the same religion which Allah revealed to all his prophets. The Muslims believe that prophet Mohammad (SAW) was the last, not the only prophet, who reinforced and immortalized the eternal message of Allah to mankind. This message was revealed by Allah to many prophets of different nations at different times, including Ibrahim (as), Ismail (as), Ishaq(as), Dawod(as), Mosa(as), Isa(as) and Mohammad (saw). What is more important is that the Muslims believe in them without discrimination against any (Quran, 3:84).

Islamic view of Man: Man in Islam is created by Allah to be His Chalifa (vicegerent) in the universe. He has endowed man with the faculties of thinking and understanding and has given him the power to distinguish right from wrong. Man has also been invested with freedom of will and choice and the power to use the resources of the world in any manner he likes (Mowdudi, 1980).

The Islamic model of man takes a realistic view towards human nature. The Holy Quran explains that surely Allah created mankind in the best of nature and structure and then reduced him to lowest of the low, save those who believe and do good works and theirs is a reward unfailing. The emphasis here is on man's spiritual qualities since these are the ones which drag man down to the most ignoble state when he deviates from the upright nature and turns away from belief in Allah which is perfectly harmonious with this nature. It is needless to say that man's physical structure does not sink down in to such a low level. Moreover, the superiority of man's creation is most clearly apparent in the spiritual qualities (Qutob, 1979).

As multidimensional nature, man has body, spirit and mind. Thus, dealing with the human being should concern all these dimensions together. Dealing with one factor and neglecting another will create unstable or unbalanced behavior. For example, when we concentrate on fulfilling bodily needs only without regard to mind and spirit, the result will be improvement in only the materialistic part of our identify; if we concentrate on the spiritual side, we lose the development of the body and mind, and so on. But in fact according to Islam, man should balance his needs by improving his three dimensions together. A relatively committed Muslim (RMC) should know that political, social, economic and other influences cannot be separated from each other; human life is a whole and religion is applicable in all its aspects.

6. A Relatively Committed Muslim as True Believer

According to the Quran and Sunnah (traditions of prophet) a relatively committed Muslim is he who believes in Allah, His angels, His books, His messenger with Mohammad (saw) being the last of them all, the day of Judgment, and the absolute knowledge and wisdom of Allah. It is mentionable that Islamic life is not confine only on belief, but also on action.

Abdal-Ati explains the true, faithful Muslim (referred to in this study as relatively committed Muslim) believes in the following principles:

1. He believes in one Allah, supreme and eternal, infinite and mighty, merciful and compassionate, creator and provider.
2. He believes in all the messengers of Allah without any discrimination among them.

3. He believes in angels of Allah. They are purely spiritual and splendid beings whose nature requires no food or drink or sleep; He believes in the last Day of Judgment.
4. He believes in the timeless knowledge of Allah and in His power to plan and execute His plans.
5. He believes that Allah's creation is meaningful and that life has a sublime purpose beyond the physical needs and material activities on man. The purpose of life is to worship Allah.
6. He believes that man enjoys an especially high ranking status in the hierarchy of all know creatures.
7. He believes that every person is born as 'Muslim (Submissive to Almighty)'.
8. He believes that every person is born free from sin and all claims to inherited virtue. When he reaches the age of maturity, he becomes accountable for his deeds and intentions.
9. He believes that Allah does not hold any person responsible until he has shown him the right way through his messengers and revelations. Allah made the revelation clear that there would be no punishment before guidance and sounding the alarm.
10. He believes that in human nature there is more good than evil and the probability of successful reform is greater than the probability of hopeless failure.
11. He believes that faith is not complete when it is followed blindly or accepted unquestioningly unless the believer is reasonably satisfied.
12. He believes that the Quran is the word of Allah reveled to Muhammad (saw) through the agency of the angel Gibrail(AS).

On the basis of the above principle it can be summarized that the relatively committed Muslim must know and understand the following important four points:

- (a) Knowledge which consists of the recognition of Allah, His Prophet, the religion of Islam supported by evidence from the Quran and the Hadith(Traditions of Prophet) ;
- (b) Action according to the knowledge;
- (c) Propagation of his knowledge and
- (d) Persistence in the face of adversity.

As Allah said in the Quran:

I swear by declining day, that man is certain loser, save those who have faith and do righteous deeds and counsel one another to follow the truth and counsel one another to be steadfast. (AlQuran, 103:1-3)

From the above discussion we can summarized about the application of faith have dynamic motivation does not confine itself to metaphysical connotations or philosophical concepts. It is built on five palpable pillars or cornerstones, each of which has its spiritual values interwoven into its physical texture, the same way mass and energy are fused or spirit and body co-exist in the living human being. If faith can be sensed only when it reflected in visible or tangible action, Islamic action can only be judged in accordance with Islamic tenets which stand on the five pillars of Islam (Abu Saud, 1983).

7. Toward an Islamic Management Model

The Islamic managerial model points out that a relatively committed Muslim as a manager or an employee in an organization should do the right thing whether it will benefit him or the organization or not; likewise, decision should achieve an equal balance between individual and the organization. This could be in contradiction to scientific management thought which maximize organizational benefit at the expense of the individual or to the human relation school of thought which goes to the other extreme. In addition, the right deeds of an individual or a group should stem from a true belief in order to achieve its objectives. In order to reform managerial objectives, Islam achieves these objectives by requiring a strong connection between belief and work. The urge to work is natural, but work as the center of life (according to Islam) is one product of society which is consumption-oriented and in which status depends on earning capacity. While work in Islam is very important, the real goal in life is to please Allah.

The ongoing study will focus on the Islamic approach to management, with a view to investigating its fairness, integrity, comprehensiveness, receptivity to modern innovations, and the efforts of human beings. Islamic managerial style will be discussed as a major part of administrative theory. It can serve as a guide to managers in the practice of their functions at any level, concerning the most important element of organization (human relationship and behaviors) according to Islamic principles. (Attached Model at the end of this paper).

Brief Explanation of the Different Aspects of Islamic management Model: Model's Objective:

By introducing an Islamic management model, the researcher attempts to convince Muslim managers to accept this approach as guidance stemming from the revelation in which he believes. Through this Islamic Management approach we might be able to direct the managerial process to exist in a framework of worship which could motivate relatively less-committed Muslim (RLCMS) to become more committed in order to perform better jobs by increasing their degree of religious commitment and, at the same time, to keep relatively committed Muslim (RCMS) working and performing as well as possible.

Discussion of the points: Islamic management model will explain what should be expected from relatively committed Muslim and relatively less committed Muslim in the following areas:

(1) Definition of relatively committed Muslim and less committed Muslim (2) Behavior in general (3) Area of motivation (4) Effect of work environment.

Some managerial functions will be discussed, like- a) Decision making process, b) Delegation of authority, c) Planning, d) Motivation, e) Leadership, f) Controlling etc.

7.1. Definition: A Relatively Committed Muslim (RCM) is a Muslim who believes strongly to Allah and his prophet Mohammad (saw) and loves them, willing to sacrifice his wealth and body in order to satisfy Allah and His prophet in order to gain a place in paradise in the hereafter. He obeys them and dedicates himself completely to obtain the best during the life after death.

A Relatively Less Committed Muslim (RLCM) is a Muslim who believes in Allah and His prophet Mohammad (saw) but, in fact, his faith is not complete. All his actions are directed toward the life, not taking the hereafter or the Day of –Judgment seriously. His obedience to Allah and the Prophet Mohammad (saw) is not complete.

7.2. Behavior in general: A relatively committed Muslim surrenders his all wills to the pleasing of Allah. Whenever his personal will contradicts with Islamic rules he sacrifices his personal interest. In a nutshell a RCM always behaves in the context of Islamic principles and guidance in all roles.

But RLCM behave according to the environment in which he lives regardless of Islamic direction. Maximum times he compromises in Shariah principles with worldly benefit. But sometimes he tries to practice Islamic life. These types of man can adjust in various environments easily.

7.3. Motivation: Motivation is an important managerial function of management which is the life blood of organization. Committed people are always active in any environment. A RCM is motivated like any other human being in his position according to his needs but is more motivated if the factor of motivation is related to worship or some religious aspect.

But a RLCM motivated like any other human being according to his needs. Religious factors do not affect him. Worldly different motivating factors, like salaries, bonus, pension or other achievements are perceived as principle stimulus for RLCM.

7.4. Effect of Work Environment: Environment is an important factor for performance of the employees. A RCM is motivated when he works in an Islamic environment and in contrast, faces many problems when he works in a non-Islamic environment. Such problems include facing offers of alcohol, smoking or any other substance or practice prohibited by Islam even his refusal may adversely affect his job position (Fath, 1986).

A RLCM, on the other hand, is not affected by the application of Islamic principles and is able to perform his work in any environment which may provide him with a higher salary and better standard of life regardless on any prohibited circumstances. In the presented Islamic Management model it is evident that depending on their degree of commitment Muslims' belief have a great effect on their behavior and the superior power of these beliefs directs them on the right path.

The Islamic management model (attached) explains that Muslims beliefs have a great effect on their behavior and the superior power of these beliefs directs them on the right path, depending on their degree of commitment. From the researcher's point of view, a Muslim may be classified as either a RCM or a RLCM and a manager should deal with individuals of each group according to their performance and should motivate them according to their degree of commitment in order to achieve organizational goals with the highest possible degree of performance. (Fath, 1986).

8. The Concept of Managerial Function According to the Model

In this study the questionnaire is designed to test the research questions that relatively committed Muslim behave and perform (function) better than relatively less-committed Muslims in different Banks of Bangladesh and Malaysia. In this regard the components of managerial function are comprised of the following six dependent variables: Decision making process, delegation of authority, planning, motivation, leadership and controlling. Every levels of management have to perform the above jobs as its routine work. Having discusses different principles and functions of Islamic management now we will focus on six on these components of management which will be empirically tested and statistically analyzed in our specific study area. Operationalization of the dependent variables here further discussed these functions with research evolution guidelines:

8.1). **Decision making process:** In the decision making process, the manager knows that his duty toward his organization should not absorb him to the degree of neglecting his responsibility toward himself. His duty is to fulfill his responsibility toward his organization as well as himself. In order to fulfill his position as manager, the Muslim leader should have purity of soul and sincerity of spirit. He must know the importance of his responsibility to his organization; he knows his duty in making decision to carry out organizational plan in the best possible way. He should not mislead by the continuous tasks that he performs.

Obedience is a concept should be applicable on the following guidelines of Allah:

O believers! Obey Allah, and obey the messenger and those in authority among you. (Quran, 4:69).

Another factor in Islamic decision making is consultation. According to the Islamic managerial model, manager should consult before making decisions. This concept suggest the ideal way in which an effective manager should conduct his affairs, so that he may not become too dictatorial or, on the other side, may not lightly abandon his responsibility to others.

Research evolution guidelines of Decision making in Islamic perspective:

A relatively committed Muslim should:

(A)express appreciation when one does a good job;(B)see that anyone should be rewarded for a job well done;(C)treat people as equal;(D)act in consultation;(E)accept new ideas;(F)not insist that everything be done this way;(G)Deal with others with a friendly and relaxed approach;(H)supply objectives for the organization;(I)Get the approval of others before proceeding with the decision –making process.

8.2). Delegation of Authority According to the Model:

Delegation is the process by which managers allocate authority downward to the people who report to them and assign responsibility for how authority is used. Delegation occurs when the following actions take place:

- (1) The manager assigns objectives or duties to the lower level employee.
- (2) The manager grants the authority needed to accomplish the objectives or duties.
- (3) The employee accepts the delegation, where implicitly or explicitly, their by creating an obligation or responsibility.
- (4) The manager holds the employee accountable for results.

Prophet Mohammad (saw) used to instruct his companions to obey his delegated subordinates saying that it's just like obeying him:

Whoever obeyed my appointed leader has indeed obeyed me, and whoever disobeys my appointed leader did in fact disobey me (Boqhari Sharif).

The committed Muslim knows that no one will be able to hurt or help him if it is not the will of Allah. Thus, the committed Muslim will delegate authority without any suspicion or fear of doing so.

A relatively committed Muslim understands the concept of delegation of authority as a sharing process among managerial levels in which the supervisor entrusts certain authority to others. (Fatah, 1986):

(A) authority is very important in structuring tasks and job relationships;(B)effective performance requires a way to share power in order to achieve predetermined goals;(C)delegation of authority is important for the performance of specific operating tasks;(D)delegation of authority is a kind of permission to achieve tasks without hesitation;(E)delegation of authority gives the manager more time to plan and (F)delegation of authority is a good way to enhance trust between employees.

8.3). **Planning:** Planning involves selecting mission and objectives and the actions to achieve them; it requires decision making, which is, choosing from the alternatives among the future courses of action. It is a blue print of future activities. It is vital for the success in activities. Not a single work of Prophet Mohammad (saw) was haphazard and unplanned. He got this lesson of planned activity from the holy Qur'an.

O ye who believe! Fear Allah, and yet every soul look to what (provision) he has sent forth the morrow. Yea, fear Allah. For Allah is well-acquainted (all) that ye do (Al Quran, 59:18);

Here the word morrow means the next day or future or hereafter.

Allah himself gives importance to working with a calm and composed mind and in a planned way: *Verily your Lord is Allah, who created the heavens and the earth in six days* (AlQuran, 10:3).

Since Allah (SWT) can create everything by uttering "Kun Faiyakun", His resorting to six days for the creation of whole world should be a hint of planned activity to the wise.

In another verse Allah (SWT) says, - *I am not ignorant about my creatures* (AlQuran, 23:17).

Referring to the spotless and planned activities of Allah (SWT), He declares- *He who created seven heavens one above another; No want of proportion wilt thou see in the creation of the most gracious. So turn thy vision again ; seest thou any flow? Again turn thy vision a second time: (thy) vision will come back to the dull and discomfited, in a state worn out*(Al Quran,67:3).

Hazrat Ali (RA) said:

"Plan your work daily, because every day comes with new concerns (Alam, 1983)."

A relatively committed Muslim plans ahead for his everyday work and for his life as well. He knows that an effective achievement of goals requires planning. He knows without effective plan activities will be done haphazardly. So making plan is not mean waste of time.

Research evolution guidelines of planning in Islamic perspective:

In the organization as well as his life a committed Muslim:

(A)determines his goals in advance;(B)anticipates the future;(C)designs strategies to reach his goals;(D)divides strategy into several tactics;(E)Starts with the most appropriate tactic;(F)employs a follow up process and (G)correct deviations.

8.4). **Motivation:** Islam fully recognizes and emphasizes the significance and role of motivation in human activities; it states that the human actions are governed by inner intentions, drive and motives. The prophet Mohammad (saw) said- "*The acts depend on intentions. A man will get whatever he had intended to* (Boqhari Sharif)." It is clear from the preceding verses that motives are an essential component of human personality as created by Allah. Thus, the invitation of man to follow the system chosen for him by his Creator was almost always accompanied by some sort of motivation that stimulates him to do good deeds leading to Allah's acceptance and satisfaction. In the same vein, motivation may inhibit evil deeds that lead to Allah's anger and chastisement (Fath, 1994).

The purpose of motivation, the committed Muslim could compare what he is doing in his life with the reward of Allah in the hereafter. The reward stated in this verse is greater –the beautiful life after death. A manager should be able to utilize this fact and lead his staff or employees to a better understanding of their religion and change them from being relatively less committed Muslim to more committed Muslim in order to work harder and perform better which will indirectly achieve organizational goals easier and faster. From the previous explanation we see that a relatively committed Muslim considers various recourses to be gifts of Allah which have been delivered to him as a trust in his hand in order to utilize them in the most efficient way in order to accomplish Allah's will to establish welfare for all humanity both on the earth and in the hereafter as a goal to be achieved by all relatively committed Muslims and all other people. Allah says: *Wealth and sons are allurements of the life of this world; but the things that endure, good deeds, are best in the sight of the Lord, as rewards, and best as (foundation) for hopes*(Quran,18:46).

Research evolution guidelines of Motivation in Islamic perspective(A)A relatively committed Muslim is motivated by working in an Islamic atmosphere;(B)Working in an Islamic organization is important to practicing our religion;(C)The application of Islamic principles in the organization provides increased personal security.(D)Working in an Islamic organization is appreciated by Allah;(E)A relatively committed Muslim will be more motivated in implementation Islamic guidelines those mundane practices.(F)A committed Muslim will work hard to have the reward in the hereafter.

8.5). **Leadership:** Leadership has been given to the Muslim community and to the prophet as the divine trust. As a social responsibility leadership originally belongs to the community as a whole and the government and leaders simply represent the community. Further leadership is not profession. To begin with, Muslims base their behavior as leader or follower upon the word of Allah as revealed in their holy book, the Qur'an. They believe that the prophet of Islam, Mohammad (saw), has modeled the way for Muslim leaders and followers for all times. This belief is supported when Allah says the following about Mohammad (saw),

And you stand an exalted standard of character (Al Quran, 64:4) Mohammad's (saw) example, then, is what both Muslim leaders and followers seek to emulate. According to the Prophet Mohammad (saw), leadership in Islam is not reserved for small elite. Rather, depending upon the situation, every person is the "shepherd" of a flock, and occupies a position of leadership. Muhammad (saw) is reported to have said:

Each of you is a guardian, and each of you will be asked about his subject (Boqhari Sharif).

Research evolution guidelines of Leadership in Islamic perspective (A)A relatively committed Muslim feels more comfort under Islamic leadership than conventional leadership;(B)A relatively more committed Muslim is believed in servant leadership concept;(C)RCM finds consultative leadership is more effective than authoritative leadership;(D)RCM believes that obligation to Allah and Prophet is the basic principles are applicable to operate in Islamic line.

8.6). Controlling

The foundation of control was stated in Islam in a very simple and concise manner. Surah Al Qasas stated that Allah is merciful and just. He does not destroy or degrade people until they have deliberately rejected His law and continued in practice of inequity

Nor was thy Lord the one to destroy a population until, He had sent to its Center, An apostle, rehearsing to them, Our Sings; nor are We going to destroy a population except when its members practice iniquity. (Al Quran, 28:59)

In simple words, the rules established by Islam as stated in the above cited quotations show that Allah will not penalize anybody until certain stated conditions are met in the following sequence (Abu, 1995) :

- (a) A messenger is sent to the center of the cities (group of people) or to the head of the people.
- (b) The messenger communicated the message and its requirements.
- (c) People received and understood the message, which came down from Allah to the people.
- (d) People continued in their old practices, which are against the delivered message.

The analogy of the above stated conditions with management control rules and cycle show that they have a great deal of similarity. For better performance in management practices of control technique is must. A RCM is serious about self-control. In this regard Taqwa or fear of Allah is the best guide to play effective roles.

Research evolution guidelines of controlling in Islamic Perspective (A) A RCM believes that self control is the best control; (B) Controlling helps in effective plan and design for the future days; (C) All prophets were the symbol (mode) of their same people. (D) Fear of Allah is the best guide to self control; (E) Appropriate reward and punishment system for better control.

Contemporary Islamic economic ventures vary greatly in the degree to which they follow Islamic teachings. There is no single Islamic organization, recently, which could be called an Islamic organization or which has applied the Islamic managerial approach completely. The mentioned Islamic managerial model will be considered an alternative for all managers in either the Islamic or non-Islamic world. As there is scarcity of literatures on this area concerned experts are still unable to provide us with a clear framework of managerial characteristic applicable today. This study will be somehow base of further research for the interested learner.

9. Data Presentation and Findings

The following study has been conducted on some selected Islami bank employees of Malaysia and Bangladesh. One tested questionnaire has been used to find out the relationships of religiosity with managerial expertise with respect to their educational qualification level, age, position, experiences and so on.

Here below findings as well statistical tables have been presented to prove the relationship between managerial competencies with religiosity:

1. (A) The Effect of the Degree of Religious Commitment with Level of Experience on Decision Making (Bangladesh)

Report

DEC

Experience	commitment	Mean	N	Std. Deviation
<10years	less committed	33.4000	5	3.6469
	committed	34.3333	6	2.2509
	Total	33.9091	11	2.8445
=>10 years	less committed	34.8286	35	4.6240
	committed	36.2778	54	3.8285
	Total	35.7079	89	4.1947
Total	less committed	34.6500	40	4.4981
	committed	36.0833	60	3.7339
	Total	35.5100	100	4.0961

1. (B) The Effect of the Degree of Religious Commitment with Level of Experience on Decision Making (Malaysia)

Report

DEC

age	commitment	Mean	N	Std. Deviation
<35	less committed	33.1111	27	3.3321
	committed	35.0435	23	2.9151
	Total	34.0000	50	3.2639
=>35	less committed	35.2727	22	2.6037
	committed	35.9643	28	2.9248
	Total	35.6600	50	2.7819
Total	less committed	34.0816	49	3.1875
	committed	35.5490	51	2.9279
	Total	34.8300	100	3.1303

ANOVA^{a,b}

	Unique Method				
	Sum of Squares	df	Mean Square	F	Sig.
DEC Main Effects (Combined)	12.487	2	6.244	6.360	.003
age	58.765	1	58.765	6.645	.011
commitment	42.583	1	42.583	4.815	.031
2-Way Interac age * commit	9.522	1	9.522	1.077	.302
Model	121.159	3	40.386	4.567	.005
Residual	348.951	96	3.635		
Total	470.110	99	4.749		

a.DEC by age, commitment

b.All effects entered simultaneously

It is assumed that there are significant differences in making effective decisions in relation to degree of religious commitment and level of experience between RCMs and RLCMs in the bank. By looking in Bangladeshi data at the cell means of managerial attitude (decision making) as a dependent variable affected by both experience and degree of religious commitment as independent variables, one can see that RCMs make more effective decisions than RLCMs, and RCMs with less experience make more effective decisions than RLCMs regardless of length of experience. In ANOVA table it is evident that experience and commitment have significant effect on effective decision making, that means those who are more experienced and more committed they are more capable to effective decision making. In Malaysian data it simultaneously shows that commitment and experiences have significant effect on effective decision making.

2. (A) The Effect of the Degree of Religious Commitment with Age on Planning (Bangladesh).

Report

PLAN

age	commitment	Mean	N	Std. Deviation
<35	less committed	31.4333	30	2.8730
	committed	31.8929	28	3.7052
	Total	31.6552	58	3.2797
=>35	less committed	32.7458	59	3.0827
	committed	34.2892	83	2.8091
	Total	33.6479	142	3.0134
Total	less committed	32.3034	89	3.0615
	committed	33.6847	111	3.2164
	Total	33.0700	200	3.2151

ANOVA^b

	Unique Method				
	Sum of Squares	df	Mean Square	F	Sig.
PLAN Main Effects (Combined)	11.245	2	5.623	.631	.534
age	5.571	1	5.571	.625	.431
commitment	3.307	1	3.307	.371	.544
2-Way Interacti age * commitm	39.002	1	39.002	4.376	.039
Model	95.709	3	31.903	3.579	.017
Residual	855.651	96	8.913		
Total	951.360	99	9.610		

a. PLAN by age, commitment

b. All effects entered simultaneously

2. (B) The Effect of the Degree of Religious Commitment with Age on Planning (Malaysia).

Report

PLAN

age	commitment	Mean	N	Std. Deviation
<35	less committed	31.0741	27	2.7446
	committed	31.9565	23	3.3095
	Total	31.4800	50	3.0186
=>35	less committed	32.0000	22	2.8785
	committed	33.1429	28	2.9277
	Total	32.6400	50	2.9330
Total	less committed	31.4898	49	2.8146
	committed	32.6078	51	3.1310
	Total	32.0600	100	3.0179

ANOVA^{a,b}

	Unique Method				
	Sum of Squares	df	Mean Square	F	Sig.
PLAN Main Effects (Combined)	58.850	2	29.425	3.354	.039
age	27.595	1	27.595	3.145	.079
commitment	25.370	1	25.370	2.892	.092
2-Way Interac age * commitm	.419	1	.419	.048	.827
Model	59.403	3	19.801	2.257	.087
Residual	342.237	96	8.773		
Total	401.640	99	9.107		

a.PLAN by age, commitment

b.All effects entered simultaneously

There are significant differences in planning effectively between RCMs and RLCMs in relation to the degree of religious commitment and age of the managers. The mean scores of above tables show that the peoples of over 35 are more capable in effectively plan making than less 35 aged peoples. But in case of Malaysia it is evident that no significant relation is prevailing in religious commitment and age with planning. In case of Bangladesh the two way interaction in age and commitment have significant (.039) effect. That means the executives who are more committed and age of over 35 are more capable in effective planning than less committed and age group of under 35.

3. (A) The Effect of Degree of Religious Commitment and Age on Motivation (Bangladesh):

Report

MOTIVE

age	commitment	Mean	N	Std. Deviation
<35	less committed	30.6000	30	3.6065
	committed	31.7857	28	3.2700
	Total	31.1724	58	3.4699
=>35	less committed	30.2712	59	3.6945
	committed	32.1325	83	3.5434
	Total	31.3592	142	3.7099
Total	less committed	30.3820	89	3.6479
	committed	32.0450	111	3.4651
	Total	31.3050	200	3.6343

Report

MOTIVE

age	commitment	Mean	N	Std. Deviation
<35	less committed	30.6000	30	3.6065
	committed	31.7857	28	3.2700
	Total	31.1724	58	3.4699
=>35	less committed	30.2712	59	3.6945
	committed	32.1325	83	3.5434
	Total	31.3592	142	3.7099
Total	less committed	30.3820	89	3.6479
	committed	32.0450	111	3.4651
	Total	31.3050	200	3.6343

ANOVA^b

	Unique Method				
	Sum of Squares	df	Mean Square	F	Sig.
MOTIV Main Effects (Combined)	24.826	2	12.413	1.258	.289
age	5.71E-02	1	5.571E-02	.006	.940
commitment	23.133	1	23.133	2.345	.129
2-Way Interac age * commitm	.183	1	.183	.019	.892
Model	93.027	3	31.009	3.143	.029
Residual	947.133	96	9.866		
Total	1040.160	99	10.507		

a.MOTIVE by age, commitment

b.All effects entered simultaneously

3. (B) The Effect of Degree of Religious Commitment and Age on Motivation (Malaysia)

Report

MOTIVE

age	commitment	Mean	N	Std. Deviation
<35	less committed	30.5185	27	3.5881
	committed	31.5217	23	3.3011
	Total	30.9800	50	3.4611
=>35	less committed	28.9091	22	3.9510
	committed	30.2857	28	3.9333
	Total	29.6800	50	3.9612
Total	less committed	29.7959	49	3.8023
	committed	30.8431	51	3.6790
	Total	30.3300	100	3.7580

ANOVA^b

	Unique Method				
	Sum of Squares	df	Mean Square	F	Sig.
MOTIV Main Effects (Combined)	77.499	2	38.749	2.818	.065
age	50.077	1	50.077	3.642	.059
commitment	35.029	1	35.029	2.548	.114
2-Way Interac age * commitr	.862	1	.862	.063	.803
Model	78.098	3	26.033	1.893	.136
Residual	320.012	96	13.750		
Total	398.110	99	14.122		

a.MOTIVE by age, commitment

b.All effects entered simultaneously

There are significance differences in motivating the bank's employees between RCMs and RLCMs in relation to the degree of religious commitment and age. In the above table it is evident that the mean score of committed people is higher in both age group in Bangladesh and Malaysia. But in ANOVA table shows no significant relationships to degree of religious commitment, age and the interaction between them in Bangladeshi as well as Malaysian officers of their Islami banks. So we can conclude that there is no effect of degree of religious commitment and age on motivation.

4. (A) The Effect of Degree of Religious Commitment and Year of Experience on Motivation (Bangladesh)

Report

MOTIVE

Experience	commitment	Mean	N	Std. Deviation
<10years	less committed	29.6000	5	3.9749
	committed	33.1667	6	2.8577
	Total	31.5455	11	3.7246
=>10 years	less committed	31.3143	35	3.2699
	committed	33.0556	54	2.9679
	Total	32.3708	89	3.1887
Total	less committed	31.1000	40	3.3573
	committed	33.0667	60	2.9335
	Total	32.2800	100	3.2414

ANOVA^b

	Unique Method				
	Sum of Squares	df	Mean Square	F	Sig.
MOTIV Main Effects (Combined)	72.220	2	36.110	3.710	.028
Experience	6.212	1	6.212	.638	.426
commitment	68.094	1	68.094	6.996	.010
2-Way Interact Experience * comm	8.053	1	8.053	.827	.365
Model	105.750	3	35.250	3.622	.016
Residual	934.410	96	9.733		
Total	1040.160	99	10.507		

a.MOTIVE by Experience, commitment

b.All effects entered simultaneously

4. (B) The Effect of Degree of Religious Commitment and Year of Experience on Motivation (Malaysia)

Report

MOTIVE

Experience	commitment	Mean	N	Std. Deviation
<10years	less committed	31.0000	24	3.5874
	committed	31.2381	21	3.3152
	Total	31.1111	45	3.4260
=>10 years	less committed	28.6400	25	3.7068
	committed	30.5667	30	3.9452
	Total	29.6909	55	3.9246
Total	less committed	29.7959	49	3.8023
	committed	30.8431	51	3.6790
	Total	30.3300	100	3.7580

ANOVA^b

	Unique Method				
	Sum of Squares	df	Mean Square	F	Sig.
MOTIV Main Effects (Combined)	79.543	2	39.771	2.944	.057
Experience	56.510	1	56.510	4.183	.044
commitment	28.817	1	28.817	2.133	.147
2-Way Interac: Experience * comm	17.533	1	17.533	1.298	.257
Model	101.174	3	33.725	2.496	.064
Residual	296.936	96	13.510		
Total	398.110	99	14.122		

a. MOTIVE by Experience, commitment

b. All effects entered simultaneously

In the above tables cell means indicate that the score of committed people is somehow higher than less committed people in Bangladesh and Malaysia. Only in case of Bangladesh ANOVA table shows significant relationship(.010). That means those who are committed they have more motivation to hard work in their respective Islamic Banks. But experience shows no relationships with motivation. But in case of Malaysian data ANOVA table shows experience has significant relationships (.044) with work motivation. That means those who have work experience above 10 years they have higher degree of motivation in Islamic ambition.

5. (A) The Effect of Degree of Religious Commitment and Position on Leadership (Bangladesh)

Report

LEAD

Position	commitment	Mean	N	Std. Deviation
Manager	less committed	38.8966	29	6.2755
	committed	42.5577	52	4.8483
	Total	41.2469	81	5.6470
Supervisor	less committed	40.6364	11	5.6084
	committed	44.5000	8	2.9761
	Total	42.2632	19	4.9760
Total	less committed	39.3750	40	6.0793
	committed	42.8167	60	4.6705
	Total	41.4400	100	5.5164

ANOVA^b

	Unique Method				
	Sum of Squares	df	Mean Square	F	Sig.
LEAD Main Effects (Combined)	30.394	2	115.197	4.129	.019
Position	50.285	1	50.285	1.803	.183
commitment	10.006	1	210.006	7.528	.007
2-Way Interaction Position * commitment	.152	1	.152	.005	.941
Model	34.578	3	111.526	3.998	.010
Residual	78.062	96	27.896		
Total	12.640	99	30.431		

a. LEAD by Position, commitment

b. All effects entered simultaneously

6.(B) The Effect of Degree of Religious Commitment and Position on Leadership(Malaysia)

Report

LEAD

Position	commitment	Mean	N	Std. Deviation
Manager	less committed	40.9091	11	5.7525
	committed	42.4286	14	3.3216
	Total	41.7600	25	4.5118
Supervisor	less committed	38.3421	38	7.1368
	committed	41.4865	37	4.3565
	Total	39.8933	75	6.0996
Total	less committed	38.9184	49	6.8794
	committed	41.7451	51	4.0882
	Total	40.3600	100	5.7797

ANOVA^b

	Unique Method				
	Sum of Squares	df	Mean Square	F	Sig.
LEAC Main Effects (Combined)	173.673	2	86.836	2.740	.070
Position	57.092	1	57.092	1.802	.183
commitment	100.851	1	100.851	3.183	.078
2-Way Interac Position * commi	12.242	1	12.242	.386	.536
Model	264.906	3	88.302	2.787	.045
Residual	042.134	96	31.689		
Total	307.040	99	33.404		

a.LEAD by Position, commitment

b.All effects entered simultaneously

There are significant differences between RCMs and RLCMs in leading bank employees in relation to the degree of religious commitment and their positions(managers/ supervisors). In the above tables cell means indicate that the score of committed people is higher than less committed people in Bangladesh as well as in Malaysia. So we can conclude that committed manager and supervisor of the Islamic banks of Bangladesh and Malaysia are positively capable in leadership of their respective braches. In ANOVA table of Bangladesh it shows significant result (.007). But no significant relationships are found with regard to the manager and supervisor levels and their leaderships.

7. (A) The Effect of Degree of Religious Commitment and Position on Controlling (Bangladesh)

Report

CONTROL

Position	commitment	Mean	N	Std. Deviation
Manager	less committed	37.8276	29	4.6064
	committed	39.8462	52	3.7332
	Total	39.1235	81	4.1545
Supervisor	less committed	38.2727	11	3.9772
	committed	40.5000	8	6.8661
	Total	39.2105	19	5.3289
Total	less committed	37.9500	40	4.3967
	committed	39.9333	60	4.2060
	Total	39.1400	100	4.3717

ANOVA^b

	Unique Method				
	Sum of Squares	df	Mean Square	F	Sig.
CONTROL Main Effects (Combined)	67.259	2	33.629	1.800	.171
Position	4.479	1	4.479	.240	.625
commitment	66.861	1	66.861	3.580	.062
2-Way Interaction Position * commitment	.162	1	.162	.009	.926
Model	98.951	3	32.984	1.766	.159
Residual	793.089	96	18.678		
Total	892.040	99	19.112		

a.CONTROL by Position, commitment

b.All effects entered simultaneously

7. (B) The Effect of Degree of Religious Commitment and Position on Controlling (Malaysia)

Report

CONTROL

Position	commitment	Mean	N	Std. Deviation
Manager	less committed	38.6364	11	4.8430
	committed	39.8571	14	4.0356
	Total	39.3200	25	4.3562
Supervisor	less committed	37.6316	38	4.5108
	committed	38.5946	37	2.9857
	Total	38.1067	75	3.8400
Total	less committed	37.8571	49	4.5552
	committed	38.9412	51	3.3131
	Total	38.4100	100	3.9876

ANOVA^{a,b}

	Unique Method				
	Sum of Squares	df	Mean Square	F	Sig.
CONTR Main Effects (Combined)	50.689	2	25.345	1.601	.207
Position	23.835	1	23.835	1.505	.223
commitment	22.111	1	22.111	1.396	.240
2-Way Intera Position * comm	.308	1	.308	.019	.889
Model	54.169	3	18.056	1.140	.337
Residual	20.021	96	15.834		
Total	74.190	99	15.901		

a.CONTROL by Position, commitment

b.All effects entered simultaneously

Above tables shows that the mean scores of committed manager and supervisor are higher than the mean scores of less committed managers and supervisor. That means the committed managers and supervisors have effective controlling capacity then less committed managers and supervisors of the Islamic banks on Bangladesh and Malaysia. But in the both cases ANOVA tables are showing insignificances relationship of the commitment and position with controlling.

10. Conclusion and Recommendation

Some Interpretation of the Findings

The results obtained from the empirical study concluded that Islam as a religion is related to the managerial attitudes of the bank's employees. In general, relatively committed Moslems(RCMs) exhibit a different managerial attitude than relatively

less committed Moslems(RLCMs) and degree of religious commitment plays an important role in determining the degree of managerial efficiency.

The result of the empirical findings shows that RCMs make more effective decisions than RLCMs. The analysis of variance shows that there are significant differences between RCMs and RLCMs in relation to the joint effect of degree of religious commitment and age of the employee. It is assumed that the RCM's greater knowledge of and commitment to his religion permitted him to think and behave according to the Islamic managerial model by applying Islamic managerial concepts of consultation and Shura in making decisions.

With regard to the delegation of authority it is evident that RCMs are more capable in effectively delegating their authority than RLCMs. Because he knows that prophet's guides about the appointment policy-"the suitable man should be in the suitable position". Sometimes other independent variables- age, position, level of education and years of experience are showing insignificance relationship with other dependent variables. It may be that managers may not have been concerned about the issue, they may have feared for their positions because they received the questionnaire through the bank, or they may have acted so as to avoid any possible trouble.

Result regarding planning revealed that there were no significant differences in the degree of religious commitment on planning as managerial attitude. This lack may be attributed to variety of reasons. No one reaches a managerial position without a specific level of qualifications; thus, in this case, those at the managerial level in the bank are well educated people with a number of years of experience who are capable of occupying their positions.

There are significant relationship has been found in commitment with motivation in Bangladeshi as well as Malaysia executives. RCMs have strong motivation to actualize the objectives of their Islamic banks. In addition, as an organization built on an Islamic basis in order to achieve Islamic economic principles, the bank selects relatively committed Moslems and then this study classified this group into two different groups upon the basis of their relative degree of religious commitment.

With regard to the leadership commitment has significant relationship with effective leader's role in these Islamic banks. Leadership concept has distinct features than conventional views of leadership. Islamic leaders must have commitment.

According to the Islamic Managerial alternative, the following recommendations may be presented:

- a).The manager should be a true believer, a truly committed Moslem. This means that he should be a committed Moslem by a specific belief which shapes his behavior and guides his actions in achieving his tasks in the organization differently than other managers who do not possess the same beliefs or degree of religious commitment.
- b).The purpose of the manager is to enforce the guidance and direction of Allah as revealed in the Quran and applied by the prophet Mohammad(SAW).
- c).Obedience is obligatory on every Moslem whether he likes the command or not, unless he is ordered to commit a sin.
- d). As a leader of an organization, the manager should follow the concept of equality according to Islamic principles. He should know that all men are equal in the sight of Allah, but they are not identical. The manager should know that the people in the organization have different abilities, experience, levels of education, ambitions, wisdom, and so on.
- e). As a committed Moslem, the manager has a unique concept of morality which shapes his relationship with Allah, his family, his subordinates and others.
- f).The manager should follow Islamic guidance in correcting others' mistakes or in accounting for them.
- g). The manager is not sovereign over his subordinates; He is merely chosen to administer a group of people in order to achieve a specific goal.
- h). As a manager, the committed Moslem who follows Islamic principles should consult with other employees.
- I). Achieving tasks in the best manner is an obligatory act from a religious point of view.

j). Adopting innovation and advance technology, getting more education and experience are obligatory acts from the Islamic view point.

k). This research work does not mean that there should be a new theory of management or that western managerial school of thought is unacceptable. Rather, it explains that there is a new alternative which could be adopted in Islamic environments generated from Islamic principles.

11. Conclusion

In traditional (present) system of management, the activities of employees of the members of the organizations can be organized, coordinated, motivated and controlled for the benefit of the organization itself, but there is no guarantee that these people will show their same nature of attitude in the society as well as in their family life. In maximum cases it is observed that the people managed under traditional system of management show different attitudes and behavior in the society and family life. But the people who were managed under the Islamic management during the period of prophet (SAW) and Khalapha-E-Rasheda proved their worthiness by showing the same nature of attitude and behavior both for the organization, firm, society and family. Because under Islamic management thousands of instructions, directions, rules procedures and policies have been recommended by Muhammad (SAW) through the Holy Quran and Hadith for the better management of organizations, society and family life. At present Muslims do not observe the rules and regulations of Islam and for this reason there is a great fall in the achievement of result in management of organizations of Muslims (even mosques) of Bangladesh as well as the Muslim Ummah in the entire world.

The Islamic Managerial alternative as presented in this study, unlike most western managerial schools of thought, formulates managerial attitudes in a religious framework. It provides general guidelines which managers or employees should follow in directing and leading organizations. The Islamic model is flexible and enables the acceptance of western models as well as any other model which can lead to a better handling of issues within organizational boundaries as long as they do not contradict the basic essence of Islamic teachings and principles. Our holy prophet Mohammad(SAW) said-" Wisdom is the pursuit of the believer; wherever he can find it, he is to take it."

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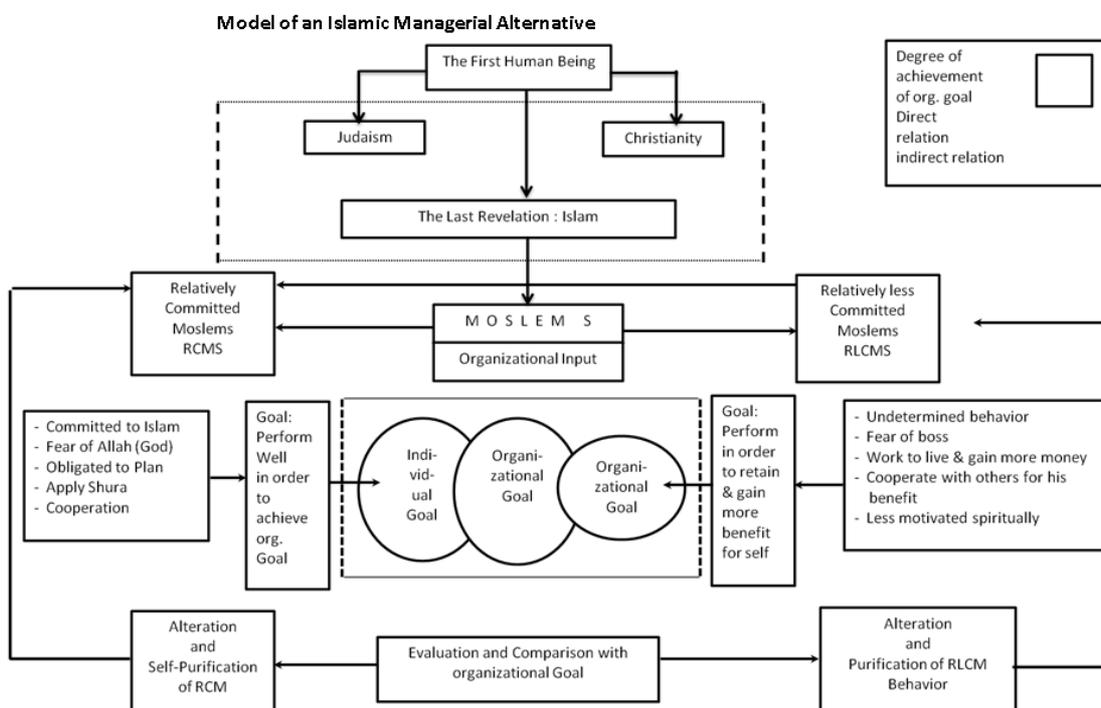
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