

## **SŪRAH AL-AR'ĀF: LESSONS FOR MUSLIM BUSINESS LEADERS**

**Rodrigue Fontaine**

Department of Business Administration  
International Islamic University Malaysia  
Jalan Gombak, 53100 Kuala Lumpur

### **ABSTRACT**

This study is part of a project that started in 2017. The project consists at looking at specific sūrahs of the Qur'an and extracting lessons for Muslim business leaders. The current study focuses on sūrah al-Ar'af. Two major themes that emerge from this sūrah are the problem of heedlessness and arrogance. Both are diseases of the heart. The sūrah explains in some detail the attacks of satan and how previous nations fell into this trap. Apart from summarizing the main lessons of this sūrah, the author asked his MBA and management students to explore its relevance in the workplace. Their results show that 49% of respondents were concerned with the problem of heedlessness and 44% were concerned with the attacks of satan. The study discusses the results and highlights the lessons for Muslim business leaders.

Keywords: *Qur'an, Islamic management, leadership, diseases of the heart*

## INTRODUCTION

Fontaine (2020) published a textbook on Islamic management. He proposed the Prophetic Leadership Model. This model requires Muslim business leaders to internalise the Qur'an and the Sunnah, deal with organizational change, develop managerial competencies inside their organization, and develop effective processes.

With regards to internalizing the Qur'an and the Sunnah, Fontaine (2020) reviewed key lessons from surah al-Baqarah, Ali-Imran, an-Nisa, and al-Ma'idah. He surveyed 3,000 people at the International Islamic University Malaysia (IIUM) from 2010 to 2020. He concluded that many participants only read the Qur'an in Arabic although most are not Arabs and do not speak Arabic. They generally do not read the translation of the Qur'an in their own language. The irony is that many IIUM management students are exposed to sophisticated concepts of Islamic business law without knowing the meaning of surah al-Fatihah. Yet, when describing what will happen on the Day of Judgment, Allah says,

“And the Messenger said, "O my Lord, indeed my people have taken this Qur'an as a thing abandoned." (25:30)

For this author, this abandoning of the Qur'an is now a major area of research in Islamic management.

It should be noted that the Qur'an explores the problems of past nations. For example, this surah will focus on heedlessness and arrogance. However, these problems are timeless. In other words, business leaders in 2021 can fall into the same traps as the leaders of Quraish or the leaders of the Children of Israel, or the leaders of the Christians at the time of the Prophet. In this light, the aim of Islamic management is not to duplicate the work done in the various disciplines related to Islamic studies. Rather the aim is to find ways to spread this knowledge inside commercial organizations so that Islamic values can become embedded in commercial organizations run by Muslims (Fontaine, 2020).

Fontaine (2020) focused on individual learning and collective learning. In an individual learning format, participants read an article and reflected outside the classroom. In a collective learning format, participants discussed the content of an article in class and developed a shared understanding of surah. To develop the critical thinking of participants, two authors discuss the same surah. This encourages participants to compare and contrast both authors. This underlines the point that no one author has a perfect understanding of a surah. One has to read multiple authors and benefit from multiple perspectives.

A problem with individual and collective learning is that it is sometimes difficult for participants to link the themes developed in the Qur'an with the current realities of the workplace. This author has already experimented with several groups of MBA students. MBA students are full-time employees and they are part-time students. In class discussion, MBA students are always able to relate themes developed in the Qur'an with problems in the workplace.

This study presents a summary of some of the lessons of surah al-Ar'af as they relate to Islamic leadership.

Studies on Islamic management are increasingly popular. However, many studies use a piecemeal approach to investigating the Qur'an. They start with a theme – like leadership – and then certain ayat are selected. This ignores the context of these ayat or the ayat before or after the selected ayat. This approach is not necessarily incorrect. But this author prefers to study a whole surah as one unit of analysis. This allows readers to see how an argument in the Qur'an progresses. For example, in surah al Ar'af, several nations are mentioned – the people of Nuh, Hud, Lut, Shu'aib, and so forth. They are all suffered from the same diseases of the hearts – heedlessness that eventually leads to arrogance. The message is clear – this is a timeless problem. Business leaders in the 21st century face exactly the same risks. The power of the argument is reinforced after each new nation is described with the same spiritual disease.

## **LITERATURE REVIEW**

This research is based on the tawhidic paradigm, which assumes that every science should be aligned with the aims and the principles of the Qur'an and the Sunnah. Due to the length and richness of this sūrah, a comprehensive analysis is not possible. This is an obvious limitation to this study. This author summarized the explanation of Khaled (n.d.) and Khan (2012). Both are popular preachers. They summarize the work of classical scholars but present their ideas in a manner that makes the Qur'an relevant to ordinary Muslims. By contrasting the explanations of both, a more holistic and critical perspective of the text can be presented.

This allowed the author to develop a draft. This draft was shared with a group of 20 MBA students and a group of 75 management undergraduate students. As part of their course, they were given an assignment worth 20% in which they had to reflect on surah al-Ar'af. They were given a number of questions to guide their reflection. They were also asked to interview five people with working experience.

Throughout the text, the prayer “peace be upon him” is implied whenever the name of a prophet is mentioned. The next sections summarize the draft that they were given by looking at the explanations of Khaled (n.d.) and Khan (2012).

### ***Khaled***

Khaled says that this is a Meccan sūrah with 206 āyat. At the time that this sūrah was revealed, the confrontation between Muslims and the Quraish had intensified. Khaled explains that this sūrah argues that the conflict between right and wrong is a universal rule and that everyone needs to choose their side.

The sūrah starts with the struggle of Adam and Iblis. It is followed by a description of the Day of Judgment. One group is in Paradise and one is in the Fire. From there on, the conflict of various prophets with their people is mentioned. At the end, unjust people are always annihilated. This sūrah forces people to take a side. Muslims are encouraged to not be passive in this timeless struggle. Throughout this sūrah, prophets and believers have to separate themselves from disbelievers. No one can remain passive.

This point is made in the various stories of the prophets. The believers must separate themselves from disbelievers. Nobody can remain passive. This lesson is reinforced with the stories of Nuh (7:64), Hud (7:72), Lut (7:82-83), Shu'aib (7:88) and Salih (7:75). Having outlined the main theme of the sūrah, Khaled (n.d.) looks at some brief passages. He says that the lesson of 7:02 is that, "you (the reader) should publicise the teachings of Islam and you should not allow anyone's criticism to make you ashamed of it." The general principle is found in the next āyah. Allah says,

"Follow, [O mankind], what has been revealed to you from your Lord and do not follow other than Him any allies. Little do you remember" (7:03)

Khaled (n.d.) explores the struggle between Adam and Iblis in 7:20. He writes,

"Iblis' method of seduction was to leave them in a state of perplexity and indecision; hence the usage of the word fa'adallahuma (he misled both of them), which relates to the one who hangs his bucket into a well then leaves it in the middle without deciding its position. Therefore, positive action and determination of one's position are some of the strongest soldiery of righteousness, whereas passivity and hesitation are the paths of disobedience."

He discusses the problem of nakedness. The discussion then presents the dwellers of Paradise and the dwellers of Hell. He then moves to the stories of the prophets. Before looking at selected āyat, he makes the following general comments: the struggle between right and wrong is enduring and never ceases, evil will certainly be vanquished, and corruption takes different forms – moral, economic and social.

He observes that the stories of the prophets are repeated throughout the Qur'ān but they fit the theme of the sūrah very well – truth will always win over falsehood. It has done so throughout the ages. Falsehood leads to leaders accusing the prophets (7:60-66) and becoming arrogant (7:75) and nations becoming corrupt (7:74-86). In every case, Allah saved the prophets and their believers (7:64, 7:72, 7:83, and 7:88).

Khaled (n.d.) asks readers to take a stand. He explores the story of Musa when he confronted the Pharaoh (7:103-104) and overcame the magicians (7:121-123). He says that the point of this narrative is to show the determination of the magicians to stand up to the Pharaoh once they realised the truth of Musa's words. The Pharaoh's response shows the extent of his corruption (7:127) and the punishment from Allah upon the Egyptians (7:133-136).

He summarises the Children of Israel's attitude in two words: negativity and hesitation. Allah ordered the Children of Israel to follow Prophet Musa with determination (7:171). Instead, they started worshipping the calf (7:148). He concludes by comparing the determination of the magicians once they saw the truth and the lack of determination of the Children of Israel. Next is the story of the Sabbath-breakers (7:163-167). This refers to a village of the Children of Israel next to the sea. The Jewish law states that Jews cannot work on Saturday, the Sabbath. Some of the fishermen used to put the nets out on Friday night and collect the fish on Sunday morning. This was a way to get around the law. There were three groups in this community: those who disobeyed Allah, those who did not disobey Allah but kept quiet, and those who did not disobey Allah but spoke out. Allah destroyed the first group and saved the third group (7:165). Khaled mentions that the Qur'ān does not explicitly mention the fate of the second group (those who kept quiet). Many scholars believe that they were destroyed with those who committed the sin. In conclusion, Allah says that some of the Children of Israel were righteous while others were sinful (7:168).

Allah then reminds us of our past when everyone testified that Allah is their rabb (7:172). This awareness that we have a creator is part of human nature. Allah says, "And [mention] when your Lord took from the children of Adam - from their loins - their descendants and made them testify of themselves, [saying to them], "Am I not your Lord?" They said, "Yes, we have testified." [This] - lest you should say on the day of Resurrection, "Indeed, we were heedless (ghaafilin)." (7:172)

He concludes, "it (heedlessness) is the most dangerous disease which might lead to cooling down the enthusiasm of following righteousness and the hesitation of supporting the religion." The word heedless is not a common word in English. Synonyms include: taking no notice, not paying attention, careless, neglectful, or unconscious. A long section with numerous examples of heedlessness follows. This is followed by two āyat that finish this surah.

And remember your Lord within yourself in humility and in fear without being apparent in speech - in the mornings and the evenings. And do not be among the heedless. (7:205) Indeed, those who are near your Lord are not prevented by arrogance from His worship, and they exalt Him, and to Him they prostrate. (7:206)

A review of Khan (2012) explanations will provide further insights.

### **Khan**

Khan (2012) gives an overview of the sūrah before examining the āyat one by one. It is the longest Meccan sūrah. It is a continuation of the discussion started in sūrah al-An'am. The Quraish wanted to see miracles. Allah asked them to see the miracles of creation but they refused to do so. Rather than following revelation, they followed social norms. In this sūrah, Allah encourages them to reflect on history.

This sūrah looks back to the nations of old. It introduces these stories and other sūrahs will explore these stories in details. The Qur'ān introduces six main messengers that the Quraish could identify with. Three are pre-Ibrahim and two are post-Ibrahim. The three pre-Ibrahim

messengers are Nuh, Hud and Salih. Ibrahim is in the middle. The two post-Ibrahim messengers are Lut and Shu'aib. The other well-known prophets and messengers are from Bani Israel. The story of Ibrahim is not mentioned in this sūrah because it was mentioned previously in sūrah al-An'aam.

Apart from the destruction of old nations, the creation story is mentioned and it is then following by a description of Judgment Day (i.e. the beginning of history and the end of history). Khan says that this sūrah focuses on ghafala (heedlessness) and kibr (pride). Ghafala is a disease of the heart that people can recover from. The other disease of the heart is kibr which is a disease that one cannot recover from. Adam's problem was ghafala while Iblis suffered from kibr. By extension, one understands that some of the Quraish suffered from ghafala while others suffered from kibr.

Khan starts with the explanations of the āyat. After comforting his messenger, Allah orders mankind to follow the messenger's message and to think about the old nations destroyed (7:3-4). On the Day of judgement, everyone will recognise their guilt (7:5-6). Although Allah is unseen, He is not absent (7:7). Allah describes the creation of Adam and the disobedience of Iblis (7:11-15). Iblis didn't disbelieve in God but he didn't want to follow the religion authority of Adam. He was arrogant (7:13). He blames Allah for his own mistake (7:16) and promises to wait on the Straight Path. Iblis says,

“(Allah) said, “what prevented you from prostrating when I commanded you?” (Satan) said, “I am better than him. You created me from fire and you created him from clay” (7:12) “Then I will come to them from before them, and from behind them, and on their right, and on their left and You will not find most of them grateful” (7:17)

There are multiple interpretations of this āyah. They can be summarised as follows. Iblis starts by making a social comparison. He considered himself better than Adam. The attack from the front means that Satan will preoccupy people with their immediate future to the point that they forget the Hereafter. The attack from behind them means that Satan will use people's past against them. For example, a person might have been a good person in the past but has deteriorated over time. Satan will persuade him that he can never be a good person again. Or someone questions why certain events happened to them. Satan wants people to live in the past, become hopeless and ultimately blame Allah. The attack from the right means that people's few good deeds will make them complacent. For example, people will feel certain that their good deeds have been accepted and that they wipe away all their sins. The attack from the left means that people's many sins will persuade them that there is no hope for them. With regards to the whispering of Satan, Khan says that the aim of Satan is to persuade people that whatever thoughts come to their mind is their own. The strategy is to gradually lead astray. It is a very subtle attack that spares no one. Muslim business leaders in the 21st century, by definition, are attacked by satan all the time – whether in front, to the right, to the left, or from behind.

These āyat form an important part of guidance. Guidance is not simply knowing the road but understanding the dangers on the road. The comment that “the majority of them are not grateful” is dual reference – it describes what Iblis said but it is also a comment about the attitude of the Quraish who were not satisfied with the Qur'an.

Having disobeyed Allah, Adam and Hawa, their clothes are removed as a punishment (7:22). This surah will emphasise shamelessness. Adam responds with a prayer:

They said, "Our Lord, we have wronged ourselves, and if You do not forgive us and have mercy upon us, we will surely be among the losers." (7:23)

There are similarities between Adam and Iblis. Both disobeyed Allah. But Iblis disobeyed Allah out of pride while Adam disobeyed Allah out of forgetfulness. However, Iblis refused to take responsibility for his disobedience while Adam repented. Allah addresses all the children of Adam. Wearing clothes should be a reminder for people if they think of the story of Adam (7:26-27).

And when they commit an immorality, they say, "We found our fathers doing it, and Allah has ordered us to do it." Say, "Indeed, Allah does not order immorality. Do you say about Allah that which you do not know?" (7:28)

People commit immorality and then attribute it to Allah (7:28). The solution to combat immorality is prayer (7:29) without committing excess (7:31). Allah then describes the disbelievers entering Hell. The latter nations will blame the former nations for teaching them these invented cultural traditions (7:38). By contrast, the believers will be enjoying Paradise. Every person has been ordered to do what is within their capacity (7:42). In 7:43, there is a simple formula that is important. Entering Paradise requires human effort and the help from Allah. This formula is important for the companions to internalise because they are experiencing more and more oppressions from the Quraish. Allah describes the people of al-A'raf whose sins and good deeds are just balanced. They are the people who are waiting for the final verdict. The general comment was that many people took their religion lightly and forgot the Day of Judgment so Allah ignored them (7:51). They were deluded by worldly life. Allah then says,

"And We had certainly brought them a Book which We detailed by knowledge - as guidance and mercy to a people who believe" (7:52)

This ayah is an invitation to the Quraish to start believing before it is too late. He declares His majesty (7:54) and invites the Quraish by explaining the etiquette of du'a. They have to be physically and emotionally overpowered. They are encouraged to get closer to Allah, humbly, secretly, in the privacy of their own homes (7:55). To appreciate the mercy of Allah, they are encouraged to reflect on the wind, the water from the sky, and the fruits that grows out of the dead earth. These physical realities are paired with the spiritual realities of revelation coming from the earth and hearts being purified (7:57). Only grateful people will understand His signs (7:58).

To encourage the Quraish to think, Allah reveals the stories of previous nations, starting with the people of Nuh. Nuh invited them to worship Allah. Their leaders influence the followers to ignore Nuh's message (7:60-64). The next story is the people of 'Ad. They are invited by Hud but they react in the same way. They are destroyed (7:65-66). Hud reminded them of the destruction of the people of Nuh (7:69) but they argued with him. They claimed to follow the traditions of their fathers. The next people are the people of Thamud. Prophet Salih showed them a clear sign (7:73). Salih reminded them of the destruction of 'Ad. The leaders among them argued with Salih and then killed the she-camel (7:78). These stories serve as a warning to the Quraish. These events were well-known to them and each nation had refused to learn from history. These stories are also a reassurance to the companions who were being oppressed. In the end, the believers are always successful. Khan says that the message to the

Quraish was “learn from history to fix your future”. This message applies to Muslim business leaders today as well.

The historical lesson continues with the stories of Lut and Shu’aib (7:80-85). The story of Shu’aib is told in some detail (7:86-93) but the end result is the same. Allah explains His formula (7:94-96). When Allah wants to guide a nation, He sends them a prophet. He makes the lives of the people difficult so that they can return to the remembrance of Allah. If they continue to deny His prophet, He gives them lots of wealth. Had they believed, they would have had guidance and the good times. Allah asked the Quraish if they feel secure from Allah’s plan (7:97-99). These three ayat are important because they remind Muslims that one of the purposes of these stories is to wake up the Quraish.

A theme running through this entire surah is the conflict between remembering Allah and being heedless (ghafil). Heedlessness is when someone is unaware of what is happening, such as someone who sees a fire and simply ignores it. The Qur’an says that there are two diseases of the heart. These are heedlessness and arrogance. Heedlessness is a disease of the heart that can be cured by remembering Allah. The purpose of religion is to wake people from their spiritual slumber. If heedlessness continues for too long, the natural understanding of religion dies inside the heart and people become spiritually dead. At this stage, people become arrogant and this is a disease of the heart that cannot be cured. Adam suffered from heedlessness before repenting. Iblis suffered from arrogance so could not repent. Every story in the Qur’an talks about either heedlessness or arrogance. They were told to help the Quraish to wake up.

The scene now shifts to Egypt and prophet Musa. In this story, the main characters will be the Pharaoh and his people (arrogant) and the Children of Israel (heedless). Khan argues that this is a case study of the story of Adam and Iblis. Pharaoh is like Iblis and the Children of Israel make the same mistake as Adam but fail to learn from his story. Khan points out that many Muslims read these stories and fail to learn lessons from them. Muslims can be heedless and arrogant. Although these stories were intended to wake up the Quraish, they are timeless guidance for humanity.

The next section goes from ayah 104 to ayah 131. This section reviews the story of Musa when confronting the Pharaoh. The magicians are a case study of people who are suffering from heedlessness. Once they see their magic destroyed by Musa, they submit themselves in prostration. The Pharaoh is an example of someone being arrogant. Despite the multiple signs, he continues to disbelieve. The next section (ayat 132 to 141) describes the nine signs that the Egyptians suffered, the exit of Musa and his people and their crossing of the water. Allah’s commentary was the Egyptian used to be heedless and then they became arrogant.

In the next section, Musa goes to meet Allah. Allah gives him instructions for the guidance of his people. These instructions are a remedy against heedlessness. If these instructions are not followed properly, they may lead people to become arrogant. Once they become arrogant, Allah will make sure that they are not guided (7:145-146). This is followed by a brief case study. Some of Musa’s people made a cow and started worshipping it. Some of them realised their mistake and repented (7:149). Musa was furious. He then went to the Mountain with 70 leaders as a mark of collective repentance (7:157). This ayah has multiple benefits. First, the Children of Israel were told of the unlettered prophet (i.e. Muhammad) and they were

informed of the coming of Isa. Second, this is a late Meccan sūrah so this prepares the Muslims to interact with the Children of Israel.

The next section deals with the people of the Sabbath. Allah starts by saying that among the Children of Israel, there was a group of them that followed guidance and established justice (7:159). This is a recurring theme in the Qur'an. Allah does not allow readers to develop stereotypes of a community. There are always good examples and bad examples in every community. Allah then talks about a community from the Children of Israel that lived by the sea. The fish used to appear only on the Sabbath. This community was divided into three groups: those who committed sins, those who obeyed Allah but didn't advise the sinners, and those who obeyed Allah, and advised the sinners. The last two groups – both obedient – discuss the first group. The passive group argue, "there is no point in advising the first group. They are lost anyway". The proactive group said, "warning them gives us an excuse on the Day of Judgment." Khan says that there is a difference of opinion among the scholars. Some say that only the sinners were destroyed. Some say that the sinners and the passive group was destroyed. Based on other texts, Khan is inclined to say that the second opinion is stronger.

The next section (7:168-174) describes the history of the Children of Israel. Allah tested with good times and bad times. Generally, they inherited the Book but they were interested in material gains. This section is a direct attack on any form of corrupt scholarship. Some of them were holding fast to the teachings of the Book and they established their prayers. They were reformers in their society (7:170). To get their attention, the Children of Israel witnessed a mountain hovering over their heads. They promised to hold on firmly to the truth. Allah then transitions to 7:172 in which every children of Adam took an oath that Allah is their master. In other words, the excuse that some people did not receive revelation is not valid. The ruh (soul) of every person has already witnessed to tawhid. This ruh was put into our bodies at our both. This original state of goodness (fitra) exists in every person. Each person is responsible for cultivating this original goodness. Thus, nobody can say that they were unaware (ghafala).

This section (7:168-174) highlights a problem that many Muslims seem to misunderstand. Allah firmly describes scholars as being heedless. Knowledge is not enough of a protection against being heedless. Such scholars may not yet be arrogant. They may remain heedless, they may return to being sincere scholars, or they may eventually become arrogant scholars. Khan makes a critical point. He says, "This ayah shows that the meaning of ghafala implies that someone knew something (i.e. the testimony of all the souls in front of Allah) and then forgot about it"

Allah then gives an example of a scholar who became heedless because he wanted the worldly life. One of the remedies of heedlessness is to remember Allah by His Names (7:175-180). The conversation returns to the Prophet and the Quraish. They should realise that the prophet is nothing but a sincere warner. Allah then reviews the beginning of the surah by mentioning that mankind was created by a single soul. Allah then finishes with some ayat concerning inviting people to Islam. Satan will try to confuse you so you have to seek refuge from the devil and you need to remember Allah by reciting and listening carefully to Qur'an. This is the remedy against heedlessness.

## **RESEARCH METHODOLOGY**

A draft of this article was given to MBA and undergraduate management students. Apart

from the article itself, they were given a number of questions to guide their reflections. These questions were

1. Before reading this article, have you had any serious reflections on surah al-Ar'af?
2. Identify three things about the article that you thought was interesting
3. Identify any part that you found confusing
4. There are three main themes that seem relevant to Muslims at the workplace. These are the attacks from Satan, the problem of being heedless, and the people of the Sabbath. Choose one theme and interview five people. Write down the results of your interviews and your reflections on this theme.

The first question in this assignment helped answer the first research question in this study. As Table 1 shows, 76% of students had never read a translation or an explanation of this surah. Of the 24% that said that they had reflected upon the surah, their focus almost always on the conflict between Iblis and Adam. Almost no one had studied the surah as a whole and no one had compared different authors commenting on the same surah.

Questions two and three in the assignment helped answer the second research question in this study. Some background information is necessary. Students were allowed to do this assignment alone or in groups. They were asked to interview at least five people so that they interviewed more than 500 people altogether. Some students expressed themselves easily while others had more difficulty in expressing themselves. The majority of students summarised the main points well. They found that only a few parts of the article lacked clarity. It would be impossible to present all the qualitative data collected but three examples will be given.

One respondent identified three things in the article by saying that she found interesting: one cannot remain passive, heedlessness is a major problem, and most sins start with a social comparison. She elaborated on these themes. She was sometimes quoting from Khaled and sometimes from Khan. With regards to ambiguity in the text, she referred to those who broke the Sabbath. She wanted more details about the group that did not disobey Allah but kept quiet.

Another group said that the comparison between Khaled and Khan was interesting. Their second point was that Khan's explanations were more detailed than Khaled and therefore more useful. Third, they found the detailed descriptions of the attacks from Satan very useful. This group highlighted a number of areas of confusion – one was Khaled's insufficient explanation about nakedness and how religion can be manipulated to serve alternative functions.

A third respondent said that she found it interesting that one had to choose sides. The distinction between being heedless and being arrogant was useful. The third she focused on was the fact that the early generations blame the latter generation and vice versa. With regards to ambiguity in the text, she found that some of the explanations provided by Khaled were too brief and therefore unclear.

The author would like to respond to some of these points. First, the intention behind writing these articles is to introduce to management the idea of reading tafsir. It is assumed that as they have now been introduced to the main themes of this surah, they would be curious to

read a more detailed explanation. The intention is not to replace tafsir but to encourage the reading of tafsir literature in the future. Second, this is the fifth article in which Khaled and Khan are compared. Khaled, in his introduction, explained that he wanted to simply introduce the main themes of each surah. Having discussed this point with several groups of students since 2017, it is ironic that they generally prefer a more detailed explanation rather than an overview. In this sense, Khan's explanations are more useful. However, in their reports, students nonetheless refer to both authors.

With regards to the third research question, Table 1 summarises the data collected.

Table 1: Results of the Findings

<i>Before reading this article, have you had any serious reflections on surah al-Ar'af?</i>	Yes	25
	No	81
<i>There are three main themes that seem relevant to Muslims at the workplace</i>		
The attacks from Satan	53	44%
The problem of being heedless	58	49%
The people of the Sabbath	8	7%

Respondents were split between their interest in knowing more about the attacks of Satan and the problem of being heedless. Some of the interviews were quite superficial but in many cases, the answers were quite emotional. As participants were asked to interview people that they knew well, they ended up interviewing close friends or relatives. Many had experienced some of these problems in the past and many shared their stories without going into too much detail. From the way the reports were written, the author concludes that the students liked to overall task and really got into it. Maybe they could identify with the problem of being attacked by Satan and the problem of being heedless.

The fourth research question was whether the process of interviewing others helped the students. The answer is an unequivocal yes. It allows students to appreciate that the Qur'an addresses issues and provides solutions for problems that are timeless. The Qur'an is a very relevant book for today's Muslim business leaders

The present study utilized correlational research design involving e-commerce consumers. Convenience sampling was used to distribute the questionnaire using e-survey to 119 respondents. The questionnaire was developed based on the existing questions on the intended variables. There are five independent variables which are trustworthiness, security, web design, word of mouth and switching cost. There are 15 items to measure trustworthiness, 4 items to evaluate web design, 4 items to assess security, 5 items to measure word of mouth, 5 items to measure switching cost and 5 items to assess customer loyalty. Items for assessing trustworthiness were adapted from Gupta and Kabadayi (2010). An example of trustworthiness item is, "The e-commerce providers are reliable." Items for security were adapted from Safa and Von Solms (2016). An example of this item is, "I trusted this website when I realized that their system is secure." Web design items were adapted from Kassim and Abdullah (2008). An example of this item is, "The information on the site is

attractively displayed.” Items for assessing WOM were adopted from Bahri-Ammari (2012). An example of WOM item is, “I say positive things about this e-commerce provider to other people.” Items to gauge switching cost were developed based on the existing instrument. An example of a question for this variable is, “I would lose a lot of information about my transaction history if I change.”

## **RESULTS AND DISCUSSIONS**

Since 2004, the author has been involved in teaching and researching Islamic management. To date, he has written on the lessons Muslim business leaders can get from sūrah al-Fatihah, al-Baqarah, Ali-Imran, al-Ma'idah, al-An'am, al-Ar'af, and Yasin (Fontaine, 2020). Of all the studies published to date, the most relevant to Islamic leadership is this one.

In short, Allah is saying that from the beginning of humanity until the end of humanity, human beings will be struggling with heedlessness and arrogance. For Muslim business leaders that really seek to protect themselves, this will be a daily struggle. It is not a surprise that at the end of this sūrah, the case study of a knowledgeable person that becomes heedless is mentioned. Knowledge is not in itself a cure against being heedless.

For Muslim business leaders that have given up fighting against heedlessness and arrogance, they can satisfy themselves by rationalising their sins. One might be using riba to finance the growth of one's business but one might assume that one's daily prayers “excuses” that sin. This is satan's attack from the right. Or some Muslim business leaders may decide that they have to “do what it takes” to become successful in business but they have already planned to repent after they retire.

This sūrah highlights the importance of spiritual diseases in the life of a human being. This problem of spiritual diseases is completely ignored in the existing theories of leadership. This raises an important question. There are two ways of thinking about Islamic management. One is that it a reaction against conventional management. Based on the concept of identity politics, it is an attempt to separate Muslims from non-Muslims. The other approach is to think of Islamic management is a subset of management. The aim is not to reject management but to add new insights by highlighting issues – like the danger of the diseases of the heart – that conventional management generally ignores. This inclusive view is the one that this author prefers.

## **CONCLUSION AND RECOMMENDATIONS**

This article is part of a project that has been on-going since 2017. It culminated with a textbook published by Fontaine (2020). Each chapter in that textbook was based on articles published with the International Journal of Economics, Management and Accounting (Fontaine, 2017a, Fontaine, 2017b, Fontaine, 2019a), the Journal of Islam in Asia (Fontaine, 2018, Fontaine, 2019b), or the Journal of Islamic Management Studies (Fontaine, 2019c).

The message of sūrah al-Ar'af is clear. Every human being – including every single Muslim business leader – will have to fight against heedlessness or arrogance. Muslim business leaders have to management all the challenges of running a business – dealing justly with customers, employees, suppliers, and investors – while protecting themselves from spiritual

diseases. At the end of sūrah al-Ar'af, Allah explains that the only way one can do this is by remembering Allah with his names or by paying attention to the Qur'an.

This sūrah adds new insights into leadership. It is very common to talk about transformational, charismatic leadership, or servant leadership. However, the existing leadership literature does not differentiate between transformational leaders that are heedless, arrogant, or protecting themselves against the diseases of the heart. Similarly, the existing literature does not differentiate between servant leaders that are arrogant or servant leaders that are trying to protect themselves from the continuous and never ending attacks of satan.

## REFERENCES

- Fontaine R (2017a) Some Management Lessons in Surah al-Baqarah Based on the Works of Khaled (N.D.) and Khan (2012). *International Journal of Economics Management and Accounting*, 25(1), 105-123.
- Fontaine R (2017b) Some Management Lessons from Surah Ali Imran Based on the Works of Khaled and Khan. *International Journal of Economics Management and Accounting*, 25(3), 581-600.
- Fontaine, R (2018) Surah al-Nisa': Some Lessons for Business Leaders Based on the Works of Khan and Khaled. *Journal of Islam in Asia*, 15(3), 315-336.
- Fontaine, R. (2019a) Developing leadership potential in students using Surah Yasin: A Growth-mindset perspective. *International Journal of Economics, Management, and Accounting*, 27(1), 213-233.
- Fontaine, R. (2019b) Surah al-Mai'dah: Some Lessons for Muslim Business Leaders. *Journal of Islam in Asia*, 16(3).
- Fontaine, R. (2019c) Three Kinds of Muslim Managers: Lessons from the Qur'an. *Journal of Islamic Management Studies*, 2(2), 67-79.
- Fontaine, R. (2020). *Islamic Management: The Power of Qur'anic Thinking*. Shah Alam: Akademi Sinregi.
- Khaled, A. (n.d.) *Qur'anic Reflections: Insights into the Objectives of the Quranic verses*. Cairo: AmrKhaled.Net.
- Khan, N.A. (2012). *Surah al-An'am. Concise Commentary*. www.Bayyinah.tv.