



Ethics of Business According to Islamic and Christian Holy Texts

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Abstract

This research explores the ethical principles guiding business practices in Islamic and Christian traditions, with a focus on key concepts such as honesty, fairness, and social responsibility. Through an analysis of Islamic texts, including the Quran and Hadith, and Christian scriptures, primarily the Bible, the study highlights both commonalities and differences between the two religious frameworks. The findings show that while both traditions emphasize honesty, justice, and the moral obligation to act ethically in business, they diverge on specific issues like the prohibition of usury (riba) in Islam and the evolution of views on usury in Christianity. The research also examines the practical challenges of applying these ethical principles in contemporary globalized business environments. The study contributes to a deeper understanding of how

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religious ethics can inform modern business practices, offering insights into the application of ethical principles across diverse cultural and religious contexts. Future research areas include the ethical implications of technological advancements and the role of interfaith dialogue in addressing business ethics.

Keywords

Islamic Business Ethics, Christian Business Ethics, religious Ethics in Business, Honesty, Social Responsibility, Usury (Riba), Interfaith Comparison, Global Business Ethics.



Introduction

The ethical principles guiding business practices have deep roots in religious traditions, offering diverse perspectives on moral conduct. Among the world's major religions, Islam and Christianity have profoundly influenced the ethical dimensions of commerce and business. This study explores the ethical frameworks derived from the sacred texts of these religions, focusing on concepts such as honesty, justice, and social responsibility.

Understanding these religious perspectives is significant for several reasons. First, it offers insight into how religious beliefs shape business ethics and decision-making processes. Second, it provides a framework for intercultural dialogue and cooperation in increasingly diverse and globalized business environments. Finally, such a comparison aids practitioners and policymakers in aligning business practices with ethical standards that respect both religious traditions.

A review of prior research reveals limited comparative studies that specifically address the application of Islamic and Christian ethical principles to contemporary business practices. While some works have examined religious influences on ethics in isolation, this study seeks to bridge the gap by offering a focused comparison. The aim is to highlight commonalities and differences between these traditions and assess their relevance in modern, globalized business environments.

This paper analyzes the ethical principles in Islam and Christianity regarding business, highlighting similarities and unique aspects of both religious traditions. It focuses on key areas such as honesty, fairness, social responsibility, and the practical implications of these principles in the contemporary business world.

1. Key Literature on Business Ethics: Islamic and Christian Perspectives

Research on Islamic and Christian perspectives in business ethics presents a rich body of literature, examining themes such as honesty, justice, and social responsibility. For Islam, key sources include the Quran, Hadith, and teachings of the Imams, emphasizing justice (*adl*), honesty (*sidq*), and the importance of intention (*niyyah*) in business. In Christianity, the Bible, particularly the teachings of Jesus and the writings of the Apostles, highlights integrity, stewardship, and love (*agape*) as guiding values. References for Islamic perspectives include works such as Kamali (2017) and Beekun (1997), while Novak (1996) and Keller (2012) offer insights into Christian business ethics. Here, we summarize the key themes and findings.

1. Foundational Ethical Principles:

- **Islamic Perspective:** The ethical principles in Islam are primarily derived from the Quran, Hadith (sayings and actions of Prophet Muhammad), and the teachings of the Imams. Central themes include justice (*adl*), honesty (*sidq*), trustworthiness (*amana*), and social responsibility (*mas'uliyah*). The concept of *justice* is especially emphasized, as it governs fair treatment in trade, prohibition of fraud, and the obligation to fulfill contracts. Additionally, ethics stress the importance of intention (*niyyah*) in business transactions, where the moral value of an act is significantly influenced by the intent behind it (Kamali, 2017, pp. 50-75; Beekun, 1997, pp. 30-45).
- **Christian Perspective:** Christian business ethics is often explored through the lens of the Bible, particularly the teachings of Jesus Christ and the writings of the Apostles.

Key themes include integrity, stewardship, love (agape), and honesty. The concept of stewardship is crucial, emphasizing the responsible management of resources entrusted by God. The idea of love as a guiding principle underscores the ethical treatment of others in business, promoting fairness, generosity, and the well-being of all stakeholders (Novak, 1996, pp. 22-30).

2. Comparative Ethics and Common Values:

- Several studies highlight the convergence between Islam and Christian ethics, particularly in their emphasis on honesty, justice, and social responsibility. Both traditions advocate for fairness in business dealings, denouncing fraud, exploitation, and deceit. Moreover, the notion of *accountability to a higher power*—God in both religions—acts as a moral compass for ethical behavior, fostering a sense of duty and responsibility toward others (Rice, 1999, pp. 345-358; Chapra, 1992, pp. 60-85; Solomon, 1992, pp. 50-65).

3. The Role of Intention and Moral Character:

- In both Islamic and Christian ethics, the moral character of the businessperson is paramount. Islamic literature discusses the significance of *taqwa* (piety) and *akhlaq* (morality) in guiding ethical decisions (Mutahhari, 1978, pp. 75-90). Similarly, Christian ethics emphasizes the cultivation of virtues like humility, patience, and compassion, which influence ethical conduct in business. (MacIntyre, 1981, pp. 45-60; Keller, 2012, pp. 30-50).

4. Applications in Contemporary Business:

- Research also explores the application of these ethical

principles in modern business practices. For instance, studies have examined how Islamic finance, based on Sharia law, incorporates ethical considerations such as the prohibition of *riba* (usury) and *gharar* (excessive uncertainty) (Al-Rodhan, 2013, pp. 45-65; Hashem, 2017, pp. 55-70). In the Christian context, the concept of corporate social responsibility (CSR) has been linked to biblical teachings on justice and stewardship, promoting ethical practices that benefit society (Novak, 1996, pp. 80-100).

5. Challenges and Critiques:

Applying Islamic and Christian ethical principles in contemporary business environments faces several challenges:

- **Globalization:** Islamic business ethics, such as the prohibition of *riba* (usury) and *gharar* (excessive uncertainty), often clash with global financial practices dominated by interest-based systems. Similarly, Christian ethical principles emphasizing compassion and fairness can conflict with profit-driven models that prioritize shareholder returns over social responsibility.
- **Cultural Diversity:** In multicultural business settings, the interpretation and application of ethical principles vary significantly. For example, Islamic ethics must navigate diverse interpretations of Sharia in different regions, while Christian businesses may face challenges reconciling denominational differences in ethical priorities.
- **Secular Legal Systems:** Both traditions encounter difficulties aligning their religious guidelines with secular laws that may not prioritize ethical considerations, such as fairness in trade or corporate social responsibility (Khan, 2020, pp.

130-15; Chapra, 1992, pp. 90-110; Hauerwas, 1983, pp. 40-55; Giddens, 1990, pp. 55-70).

Overall, the key literature on business ethics from Islamic and Christian perspectives underscore the profound influence of religious teachings on ethical behavior in business. While distinct in their theological underpinnings, both traditions offer robust frameworks that prioritize moral integrity, fairness, and social responsibility in economic activities.

2. Analysis of Islamic Texts on Business Ethics

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Islamic business ethics is deeply rooted in the Quran, Hadith, and the jurisprudential principles derived from these primary sources. The ethical guidelines are designed to ensure justice, fairness, and the well-being of society, with a strong emphasis on moral character and intention.

1. Quranic Verses on Business Ethics: Islamic business ethics are fundamentally rooted in the Quran and Hadith, which serve as primary sources of ethical guidance. These texts emphasize key principles such as justice (*adl*), honesty (*sidq*), and trustworthiness (*amana*), providing a framework for ethical conduct in commerce.

For instance, the Quran emphasizes fairness and transparency in trade, as seen in Surah Al-Mutaffifin (83:1-3), which condemns fraudulent practices, and Surah Al-Baqarah (2:282), which advocates for documenting business transactions to avoid disputes. Similarly, the Hadith literature reinforces these ethical imperatives, with the Prophet Muhammad stating, "The truthful and trustworthy merchant will be with the prophets, the truthful, and the martyrs."

While the Quran and Hadith are central, Islamic jurisprudence (*fiqh*) incorporates these principles into its legal framework. However, it is important to note that jurisprudential rules are not exclusively derived from sacred texts; they also draw on reason (*aql*), consensus (*ijma*), and other methodologies specific to different schools of thought. Since this study focuses on sacred texts, the discussion here will remain centered on direct textual evidence rather than broader jurisprudential interpretations.

By analyzing these texts, we observe that Islamic teachings emphasize not only the outward actions in commerce but also the intentions (*niyyah*) behind them, ensuring that ethical behavior stems from sincere motives. This alignment between moral intent and practical action is a defining characteristic of Islamic business ethics (Al-Baqarah: 275; Al-Mutaffifin:1-3; An-Nisa: 58; Al-Baqarah:177; Makarem Shirazi, 1998, Vol. 1, pp. 210-215).

- 2. Hadiths on Business Ethics:** The sayings and actions of Prophet Muhammad (Hadith) are crucial in understanding the ethical conduct required in business from a Islamic perspective. One of the most notable Hadiths regarding business ethics is from Imam Ali, the first Imam in Shia Islam, who said, "A believer does not act fraudulently, does not lie, and does not make false promises". This Hadith encapsulates the essence of ethical behavior in business, emphasizing truthfulness, integrity, and trustworthiness. Another important Hadith from Imam Ja'far al-Sadiq, the sixth Imam, states, "A businessman who is honest and trustworthy will be with the prophets, the truthful, and the martyrs". This Hadith not only stresses the importance of

honesty in business but also elevates the ethical businessman to a high spiritual rank, reflecting the moral significance of ethical conduct in commerce. Additionally, the Prophet Muhammad is reported to have said, "The truthful and trustworthy merchant is with the prophets, the truthful, and the martyrs." This Hadith highlights the spiritual rewards for those who conduct their business with integrity and honesty (Kulayni, 1417 AH, Vol. 5, Book of Business, Hadiths on Fair Trade and Deception; Mutahhari, 1978. pp. 95-105).

3. Islamic Jurisprudential Principles: Islamic Jurisprudential Principles and Their Application in Business"

"Islamic jurisprudence (*fiqh*) offers a detailed framework that governs business practices, focusing on both legal rulings and ethical principles. The five categories of rulings (*ahkam khamisa*)—obligatory (*wajib*), recommended (*mustahab*), permissible (*mubah*), discouraged (*makruh*), and prohibited (*haram*)—guide actions based on their alignment with Islamic values.

The application of these principles in business is evident in areas such as transparency, fairness, and social responsibility. For instance, the Quran commands the documentation of transactions to prevent disputes (Al-Baqarah: 282) and prohibits fraudulent practices (Al-Mutaffifin: 1–3). Similarly, the Prophet Muhammad emphasized ethical conduct in commerce, stating, 'The truthful and trustworthy merchant is with the prophets, the truthful, and the martyrs.'

Beyond legal rulings, *fiqh* also incorporates ethical dimensions. For example, the concept of *adl* (justice) not only ensures fairness in transactions but also upholds the

moral fabric of society. Islamic jurisprudence mandates that business practices prioritize public welfare and avoid harm, demonstrating its dual focus on legality and ethics.

These principles are applied in various aspects of contemporary business, such as Islamic finance, which prohibits *riba* (usury) and promotes profit-sharing models that align with the values of fairness and mutual benefit. Through this integration of ethical and legal guidelines, Islamic jurisprudence provides a comprehensive framework for ensuring that business practices contribute to both individual success and societal well-being (Khomeini, 2002, pp. 38-45; Mutahhari, 1978, pp. 142-150; Al-Baqarah: 275; An-Nisa: 58; Kulayni, 1417 AH, Vol. 5, Hadiths on Social Responsibility).

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3. Analysis of Christian Sacred Texts on Business Ethics

Christian business ethics are deeply rooted in the teachings of the Bible, particularly the New Testament, and have been further developed through theological interpretations over the centuries. The central themes in Christian ethics, such as integrity, stewardship, love, and justice, provide a robust framework for ethical business conduct.

- 1. Biblical Passages on Honesty and Integrity:** The Bible emphasizes honesty and integrity as foundational values in all aspects of life, including business practices. For example, Proverbs 11:1 states, 'The LORD detests dishonest scales, but accurate weights find favor with him,' explicitly denouncing dishonesty in trade. Similarly, Leviticus 19:35–36 commands fairness in measurements and transactions: 'Do not use dishonest standards when measuring length, weight, or quantity. Use honest scales and honest weights.' These passages reflect the Biblical principle that fairness and

transparency in business dealings are moral imperatives.

While some verses, such as Colossians 3:23–24, encourage believers to perform all their actions with sincerity and dedication as 'unto the Lord,' they are primarily focused on general moral conduct and specific family or servitude contexts rather than trade. Therefore, this study emphasizes passages directly addressing commercial integrity, ensuring relevance to the discussion of business ethics (Proverbs 11:1; Leviticus 19:35-36; Ephesians 4:25; Augustine of Hippo, 2003, pp. 850-860).

- 2. Stewardship and Responsibility:** The concept of stewardship is a central theme in Christian business ethics, rooted in the belief that all resources are ultimately God's and humans are merely caretakers. This is based on passages such as Genesis 2:15, where Adam is placed in the Garden of Eden "to work it and take care of it." This directive extends to how Christians should manage their business affairs—responsibly, ethically, and with the well-being of others in mind. In the New Testament, the Parable of the Talents (Matthew 25:14-30) further illustrates the importance of stewardship. In this parable, servants are entrusted with varying amounts of wealth, and those who invest and grow their resources are rewarded, while the one who hides his resources is punished. This story has been interpreted to mean that Christians have a duty to use their resources wisely and for the greater good, which includes making ethical decisions in business that benefit others as well as themselves (Genesis 1:28; Matthew 25:14-30; Pope Leo XIII, 1891, pp. 9-17; Volf, 1991, pp. 78-92).
- 3. Love and Justice in Business Practices:** Christian ethics also emphasize the principles of love (agape) and justice in business dealings. The commandment to "love your neighbor

as yourself" (Matthew 22:39) is fundamental to Christian ethics and extends to the marketplace. This principle is interpreted to mean that businesses should not exploit or harm others but should instead seek the well-being of all stakeholders, including employees, customers, and the broader community. The prophet Amos condemns those who exploit the poor, saying, "Hear this, you who trample the needy and do away with the poor of the land... buying the poor with silver and the needy for a pair of sandals" (Amos 8:4-6). This passage reflects a concern for social justice and condemns exploitation and oppression in economic activities. The New Testament also advocates for fairness and equity, as seen in James 5:4, which warns, "Look! The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty". This passage serves as a powerful reminder of the moral responsibility to treat workers fairly, a core principle in Christian business ethics (Matthew 22:39; Luke 10:27; James 5:4; Volf, 1991, pp. 78-92).

4. Christian Ethical Principles and Their Applications.

"Christian ethics are deeply rooted in the Bible, particularly the teachings of Jesus and the Apostles. Foundational principles such as honesty, stewardship, love (*agape*), and justice shape ethical conduct in both personal and professional life.

- **Honesty and Integrity:** Biblical passages, such as Proverbs 11:1 and Leviticus 19:35–36, emphasize fairness and truthfulness in trade, denouncing dishonest practices.
- **Stewardship and Responsibility:** Christians are called to responsibly manage resources entrusted to them by

God, as seen in Genesis 2:15 and the Parable of the Talents (Matthew 25:14–30). Stewardship extends to ethical decision-making in business, ensuring the well-being of others.

- **Love (*Agape*) and Justice:** Jesus' command to 'love your neighbor as yourself' (Matthew 22:39) inspires equitable treatment of all stakeholders in business. Similarly, warnings against exploitation, such as in James 5:4, advocate for fairness and social justice.

Over the centuries, Christian theologians have expanded on these principles to address evolving economic and social contexts. For example, Thomas Aquinas argued that trade should serve the common good and condemned usury as exploitative. The Protestant Reformation emphasized the concept of vocation, framing business as a divine calling that must align with ethical principles.

In contemporary times, Christian ethics have influenced concepts such as corporate social responsibility (CSR), emphasizing justice, environmental stewardship, and prioritizing the needs of marginalized communities. Catholic social teaching, particularly the 'preferential option for the poor,' underscores the moral obligation of businesses to contribute positively to society. These interpretations demonstrate the enduring relevance of Christian principles in addressing modern ethical challenges (Augustine of Hippo, 2003, pp. 850-860; Pope Leo XIII, 1891, pp. 9-17; Volf, 1991, pp. 78-92).

4. Comparison of Ethical Principles in Business: Islamic vs. Christian Teachings

Islamic and Christian teachings provide robust ethical frameworks that guide business practices, emphasizing values such as honesty, fairness,

and integrity. While these principles are central to both traditions, their articulation and application are rooted in distinct theological foundations and religious texts.

1. Honesty:

- **Islamic Perspective:** In Islam, honesty is a core ethical principle derived from the Quran and the Hadith. The Quran explicitly condemns dishonesty in business, as seen in Surah Al-Mutaffifin (83:1-3), which warns against deceitful practices like giving less than what is due in trade. The Hadith literature further reinforces this by narrating the Prophet Muhammad's condemnation of fraud and deceit in business transactions. Honesty is not only a moral obligation but also a reflection of one's piety and fear of God (*taqwa*). A Muslim is expected to maintain honesty in all dealings, as it is believed that one's intentions and actions in business are judged by God, with eternal consequences (An-Nisa: 58; Al-Baqarah: 177; Al-Mutaffifin:1-3; Makarim Shirazi, 1998, Vol. 1, pp. 210-215).
- **Christian Perspective:** Christianity similarly places a strong emphasis on honesty, grounded in biblical teachings. Proverbs 11:1 states, "The LORD detests dishonest scales, but accurate weights find favor with him", underscoring the importance of truthfulness and accuracy in business. The New Testament echoes this sentiment, with Jesus teaching the value of honesty in all aspects of life, including commerce. In Colossians 3:9-10, Paul instructs, "Do not lie to each other, since you have taken off your old self with its practices and have put on the new self". Honesty in Christian business ethics is seen as an expression of one's commitment to living a life that honors God, reflecting the

transformation that comes with faith (Proverbs 11:1; Ephesians 4:25; Leviticus 19:35-36; Augustine of Hippo, 2003, pp. 850-860).

Comparison: Both Islamic and Christian teachings view honesty as essential in business, linking it to one's relationship with God. However, while Islamic teachings often emphasize the fear of divine retribution for dishonesty, Christian teachings focus more on the transformation of character and living according to Christ's example.

2. Fairness:

- **Islamic Perspective:** Fairness, or *adl* (justice), is a fundamental principle in Islam. The Quran frequently commands believers to act justly, as seen in Surah An-Nisa (4:58): "Indeed, Allah commands you to render trusts to whom they are due and when you judge between people, to judge with justice". This extends to business practices, where fairness in transactions, pricing, and treatment of others is paramount. Islamic jurisprudence further elaborates on this by prohibiting exploitative practices like *riba* (usury) and *gharar* (excessive uncertainty), ensuring that business dealings do not result in the unjust enrichment of one party at the expense of another (An-Nisa: 58; Al-Mutaffifin:1-3; Makarim Shirazi, 1998, Vol. 1, pp. 210-215).
- **Christian Perspective:** The concept of fairness is also central to Christian business ethics, with numerous biblical passages advocating for just and equitable treatment of others. James 5:4 criticizes the unjust treatment of workers, stating, "Look! The wages you failed to pay the workers who mowed your fields are crying out against you". This emphasis on fairness reflects the broader Christian principle

of loving one's neighbor as oneself, which calls for equitable and just treatment in all interactions, including business. The teachings of Jesus, particularly in the Sermon on the Mount, further advocate for fairness by encouraging believers to go beyond mere legal obligations and to act with generosity and fairness in all dealings (Proverbs 11:1; Leviticus 19:35-36; Augustine of Hippo, 2003, pp. 850-860).

Comparison: Both traditions emphasize fairness, but their approaches differ slightly. Islam provides a detailed legal framework to ensure fairness, particularly in financial transactions, while Christianity emphasizes fairness as part of a broader moral duty to love and care for others, often focusing on the ethical treatment of the less fortunate.

3. Interest (Usury)

- **Islamic Perspective:** In Islam, the prohibition of *riba* (usury or interest) is a foundational principle in economic ethics. The Quran explicitly forbids the practice of charging interest on loans, as seen in Surah Al-Baqarah (2:275): "Allah has permitted trade and has forbidden interest". The rationale behind this prohibition is that *riba* leads to exploitation and social injustice, disproportionately benefiting the lender at the expense of the borrower. Islamic scholars further elaborate on this principle by emphasizing that wealth should be generated through legitimate trade and investment rather than through interest, which is considered exploitative and unjust. The prohibition of *riba* is not merely a financial regulation but a moral directive aimed at ensuring economic equity and fairness in society (Al-Baqarah: 275; Al-Imran: 130; Mutahhari, 1978, pp. 95-105).

- **Christian Perspective:** Christian teachings on interest, particularly in the early Church, were also stringent. The Bible contains several warnings against usury (the practice of charging excessive interest), particularly in the Old Testament. For example, in Exodus 22:25, it states, "If you lend money to one of my people among you who is needy, do not treat it like a business deal; charge no interest". Early Christian thinkers like Augustine and Aquinas condemned usury as incompatible with Christian charity and justice. However, over time, with the rise of modern banking, Christian attitudes towards interest have evolved, with a distinction made between reasonable interest on loans and exploitative usury. Contemporary Christian ethics generally accept the charging of interest as long as it is fair and not exploitative, emphasizing the moral responsibility to lend in ways that do not harm the borrower (Exodus 22:25; Matthew 25:27; Pope Leo XIII, 1891, pp. 9-17).

Comparison: Both Islamic and Christian teachings originally viewed interest with suspicion, associating it with exploitation and injustice. However, while Islamic teachings maintain a strict prohibition against all forms of interest, Christian perspectives have evolved to permit interest under ethical conditions, reflecting different approaches to economic realities.

4. Fraud

- **Islamic Perspective:** Fraud is unequivocally condemned in Islam, as it violates the principles of honesty and justice central to Islamic ethics. The Quran warns against dishonest practices, such as in Surah Al-Mutaffifin (83:1-3),

which criticizes those who engage in fraudulent trading practices by giving less than due when measuring or weighing goods. The Hadith literature also emphasizes the moral imperative to avoid deceit and dishonesty in business. For example, Imam Ali, a key figure in Islam, is reported to have said, "A believer does not act fraudulently, does not lie, and does not make false promises." Islamic jurisprudence strictly prohibits any form of deceit in business transactions, viewing it as not only a legal violation but also a serious moral failing that undermines trust and social harmony (Al-Mutaffifin:1-3; An-Nisa: 29; Kulayni, 1417 AH, Vol. 5, Hadith on Business Deception).

- **Christian Perspective:** Similarly, Christianity condemns fraud as a serious sin that contravenes the commandment against bearing false witness (Exodus 20:16). Proverbs 11:1 states, "The LORD detests dishonest scales, but accurate weights find favor with him", emphasizing the importance of honesty in business. The New Testament continues this theme, with teachings that stress integrity and truthfulness. For example, in Luke 19:8, Zacchaeus, upon his conversion, promises to repay anyone he has cheated four times the amount, reflecting the Christian ethic of restitution and repentance for fraudulent behavior. Fraud in business is seen as incompatible with living a life that honors God, and Christian teachings call for transparency, honesty, and fairness in all dealings (Proverbs 20:23; Ephesians 4:25; Augustine of Hippo, 2003, pp. 850-860).

Comparison: Both Islam and Christianity strongly condemn fraud, associating it with injustice and moral corruption. The

focus in both traditions is on maintaining honesty and fairness in business, with an emphasis on the broader social and spiritual consequences of deceitful practices.

5. Social Responsibility

- **Islamic Perspective:** Social responsibility is deeply embedded in Islamic teachings, where it is seen as a reflection of the principle of adl (justice) and ihsan (doing good). The Quran encourages Muslims to care for the poor and the vulnerable, as seen in Surah Al-Baqarah (2:177): "It is not righteousness that you turn your faces toward the East or the West, but righteousness is in one who... gives his wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask [for help], and for freeing slaves". This verse underscores the ethical duty of wealth redistribution and caring for those in need. Islamic scholars also emphasize the concept of zakat (obligatory almsgiving) and khums (a tax on surplus income) as means to ensure that wealth circulates within the community and benefits those who are less fortunate. Social responsibility in business, therefore, includes fair treatment of workers, ethical sourcing, and contributing to the welfare of society (Al-Baqarah:177; Al-Hadid:18; Khomeini, 2002, pp. 38-45).
- **Christian Perspective:** Christianity similarly emphasizes social responsibility, rooted in the commandment to love one's neighbor (Matthew 22:39). This extends to business practices, where Christian ethics advocate for treating employees fairly, engaging in ethical practices, and contributing to the common good. The Parable of the Good Samaritan (Luke 10:25-37) exemplifies the Christian duty to

care for others, regardless of personal gain. Furthermore, Christian social teaching, especially in Catholicism, emphasizes the concept of the "preferential option for the poor", which calls on businesses to prioritize the needs of the most vulnerable. This principle is reflected in modern concepts like Corporate Social Responsibility (CSR), where businesses are encouraged to go beyond profit-making and actively contribute to social and environmental well-being (Matthew 22:39; Luke 10:27; James 5:4; Volf, 1991, pp. 78-92).

Comparison: Both Islamic and Christian teachings advocate for strong social responsibility in business, urging followers to contribute to the welfare of society and care for the less fortunate. While Islam emphasizes specific financial obligations like zakat and khums, Christianity focuses on the broader principle of love and care for one's neighbor, which has been interpreted in various ways, including through modern CSR initiatives.

6. Unique Aspects

- **Islamic Ethics:** A unique aspect of Islamic business ethics is the detailed jurisprudential framework that guides business practices, ensuring they conform to Islamic law (Sharia). The strict prohibition of *riba* (usury) and *gharar* (excessive uncertainty) reflects the emphasis on justice and equity in economic dealings. Additionally, the obligatory acts of zakat and khums represent a structured approach to social responsibility, ensuring wealth is redistributed to benefit the community.

- **Christian Ethics:** Christian business ethics are deeply rooted in the broader moral teachings of the faith, emphasizing love, stewardship, and the inherent dignity of every individual. While interpretations of certain issues, such as interest, have evolved in response to changing economic contexts, this reflects the practical application of Christian principles to contemporary realities rather than a shift away from core values. The Christian emphasis on personal transformation and ethical conduct ensures that faith permeates all aspects of life, including business, fostering a holistic integration of morality and daily living.

Commonalities: Despite these differences, Islamic and Christian teachings share significant commonalities in their approach to business ethics. Both traditions strongly emphasize honesty, fairness, and social responsibility, viewing business as an extension of one's moral and spiritual life. They advocate for ethical conduct that reflects a commitment to justice, integrity, and the well-being of others, demonstrating that, despite theological differences, there is a shared moral vision that can guide ethical business practices across religious boundaries.

Influence of Islamic and Christian Ethical Principles on Contemporary Business Practices

The ethical principles derived from Islamic and Christian texts offer significant guidance for contemporary business practices and decision-making. These principles can shape various aspects of business conduct, including financial transactions, employee relations, and corporate social responsibility.

1. Influence on Financial Transactions

- **Islamic Influence:** Islamic ethics strongly impact financial practices, particularly through the prohibition of *riba* (interest) and *gharar* (excessive uncertainty). Businesses adhering to Islamic principles avoid interest-based financing and seek alternative financial solutions, such as Islamic banking, which offers interest-free loans and profit-sharing models. This approach promotes ethical finance that aligns with the principles of justice and fairness outlined in the Quran and Hadith (Al-Baqarah: 275; Mutahhari, 1978, pp. 95-105).

- **Christian Influence:** Contemporary Christian business practices, while generally accepting of reasonable interest, are influenced by ethical considerations that prevent exploitation. Christian ethics emphasize fair lending practices and the moral obligation to avoid excessive charges. This influence can be seen in the development of ethical investment funds and initiatives that prioritize fairness and transparency in financial dealings (Pope Leo XIII, 1891, pp. 9-17).

Comparison: Both traditions aim to ensure fairness in financial transactions, though Islam maintains a stricter prohibition against interest, while Christianity allows for interest under ethical constraints. Both perspectives advocate for transparency and fairness, influencing the development of ethical financial products and practices.

2. Influence on Employee Relations

- **Islamic Influence:** Islamic ethics stress the importance of

fair treatment and respect for employees. Islamic teachings emphasize that workers should receive just wages and humane working conditions. Islamic jurisprudence encourages businesses to uphold these values, promoting practices that ensure workers' rights and equitable treatment in the workplace (Khomeini, 2002, pp. 38-45).

- **Christian Influence:** Christian ethics emphasize the fair treatment of employees as a reflection of the broader principles of justice and stewardship. Biblical teachings, such as in James 5:4, warn against withholding wages and advocate for equitable treatment of workers: 'Look! The wages you failed to pay the workers who mowed your fields are crying out against you'. This highlights the moral obligation to ensure fair wages and just working conditions.

Additionally, the concept of stewardship in Christian theology calls for responsible management of all resources entrusted by God, including human resources. This principle encourages employers to uphold the dignity and well-being of their employees, fostering an environment of respect and mutual benefit. By aligning business practices with these values, Christian ethics provide a robust framework for ethical human resource management.

Comparison: Both Islamic and Christian teachings advocate for fair and respectful treatment of employees. Islam emphasizes compliance with religious and legal standards, while Christianity focuses on moral obligations and the broader principle of love and respect for others.

3. Influence on Corporate Social Responsibility (CSR)

- **Islamic Influence:** Social responsibility is a core tenet in

Islamic business ethics, driven by principles like *zakat* (almsgiving) and *khums* (a tax on surplus income). Businesses influenced by Islamic ethics are likely to engage in CSR activities that focus on poverty alleviation, community development, and ethical practices. These activities are seen as a religious obligation and a means to contribute positively to society (Al-Baqarah :177; Mutahhari, 1978, pp. 142-150).

- **Christian Influence:** Christian business ethics also promote CSR, reflecting the biblical call to care for the less fortunate and act justly. The principle of loving one's neighbor leads to CSR initiatives focused on community support, environmental stewardship, and ethical business practices. Modern Christian social teaching encourages businesses to contribute to the common good and address societal challenges (Augustine of Hippo, 2003, pp. 850-860).

Comparison: Both Islamic and Christian ethics promote CSR, with Islam focusing on specific religious obligations like *zakat* and *khums*, while Christianity emphasizes broader moral principles and community support. Both traditions encourage businesses to actively contribute to societal well-being and ethical practices.

Challenges and Limitations in Applying Islamic and Christian Ethical Principles to Business Practices

1. Islamic Ethical Principles

a. Cultural and Historical Factors:

- **Integration of Religious Laws with Modern Business Practices:** Applying Islamic ethics in contemporary

business contexts can be challenging due to the differences between traditional religious laws and modern economic systems. For instance, the prohibition of *riba* (usury) and *gharar* (excessive uncertainty) may conflict with conventional financial practices and global financial markets, where interest-based transactions are predominant (Al-Baqarah: 275; Mutahhari, 1978, pp. 95-105).

- **Historical Development of Jurisprudence:** Islamic jurisprudence developed in a historical context that may not fully account for contemporary economic realities. The traditional legal framework might face limitations when addressing modern business challenges, such as digital currencies or global trade issues (Khomeini, 2002, pp. 38-45).

b. Interpretive Factors:

- **Diverse Interpretations:** Islam encompasses a range of interpretations and practices, which can lead to variations in how ethical principles are applied in business. Different scholars may interpret the Quranic injunctions and Hadiths differently, leading to diverse practices and potentially inconsistent application of business ethics (Mutahhari, 1978, pp. 142-150).

2. Christian Ethical Principles

a. Cultural and Historical Factors:

- **Adaptation to Secular Business Environments:** Applying Christian ethical principles in secular business contexts can be challenging, particularly when these principles conflict with prevailing business norms. For example, Christian ethics emphasize fairness and compassion, which may be difficult to implement in competitive environments where

profit maximization is often prioritized over ethical considerations (Augustine of Hippo, 2003, pp. 850-860).

- **Historical Shifts in Economic Thought:** Historical changes in economic thought and practice have led to evolving interpretations of Christian ethics. For instance, earlier Christian opposition to usury has evolved into a more nuanced view that allows for reasonable interest under ethical constraints. This shift can create inconsistencies in how Christian principles are applied in modern finance (Pope Leo XIII, 1891, pp. 9-17).

b. Interpretive Factors:

- **Diverse Denominational Views:** Christianity comprises numerous denominations, each with its own interpretation of ethical principles. This diversity can lead to varying practices and applications of business ethics. For example, Protestant ethics might emphasize different aspects of business morality compared to Catholic or Orthodox teachings (Volf, 1991, pp. 78-92).

3. Common Challenges Across Both Traditions

a. Globalization:

- **Global Market Realities:** Both Islamic and Christian ethical frameworks may struggle with the complexities of globalization. The need to reconcile religious ethical principles with global business practices and legal standards can pose significant challenges. Businesses operating internationally may face difficulties in maintaining ethical consistency across different cultural and regulatory environments (Mutahhari, 1978, pp. 95-105; Volf, 1991, pp. 78-92).

b. Ethical Dilemmas in Practice:

- **Balancing Profit and Ethics:** Both traditions emphasize ethical conduct, but balancing these principles with the demands of profit-driven business models can be challenging. Businesses may encounter ethical dilemmas where the pursuit of profit conflicts with adherence to religious principles, leading to potential tensions and compromises (Khomeini, 2002, pp. 38-45; Augustine of Hippo, 2003, pp. 850-860).

Summary of Main Findings

The comparative study of business ethics in Islamic and Christian texts reveals both significant commonalities and distinct differences in ethical principles that guide business practices.

1. Common Ethical Principles:

- **Honesty and Integrity:** Both Islamic and Christian teachings emphasize the importance of honesty and integrity in business dealings. In Islam, honesty is mandated by the Quran and Hadith, while Christianity underscores truthfulness through Biblical passages. Both traditions advocate for transparent and truthful business practices (Al-Mutaffifin: 1-3; Proverbs 11:1).
- **Fairness and Justice:** Both traditions value fairness and justice in business transactions. Islam promotes fair trade and prohibits exploitation through its jurisprudence. Christianity, similarly, calls for just treatment and fair dealing, emphasizing the moral imperative to treat others equitably (An-Nisa: 58; James 5:4).

2. Distinct Ethical Principles:

- **Interest and Usury (Riba):** A major divergence is found in the treatment of interest. Islam strictly prohibits *riba* (usury), viewing it as exploitative. In contrast, modern Christian ethics have adapted to allow reasonable interest under ethical constraints, reflecting historical shifts in economic thought (Al-Baqarah: 275; Pope Leo XIII, 1891, pp. 9-17).
- **Regulatory Frameworks:** Islam provides a more detailed legal framework for business ethics, including specific prohibitions and guidelines. Christianity tends to focus on broader moral principles rather than detailed regulations, leading to different approaches in business ethics (Mutahhari, 1978, pp. 95-105 & 142-150; Augustine of Hippo, 2003, pp. 850-860).

3. Social Responsibility:

- Both traditions emphasize social responsibility but approach it differently. Islam includes specific religious obligations like *zakat* and *khums*, while Christianity promotes social responsibility through broader moral teachings and the principle of loving one's neighbor (Al-Baqarah: 177; Matthew 22:39).

Conclusions

"This comparative study demonstrates that both Islamic and Christian ethical frameworks offer significant guidance for fostering fairness, honesty, and social responsibility in business practices. Each tradition brings unique strengths to the discussion:

- **Islamic Ethics:** The integration of religious law with ethical obligations in Islamic teachings provides a structured

framework for business practices. The prohibition of *riba* (usury), emphasis on social welfare through *zakat* and *khums*, and spiritual accountability create a comprehensive system that aligns economic activities with moral and societal goals.

- **Christian Ethics:** Rooted in broader moral principles, Christian business ethics emphasize personal transformation, stewardship, and love (*agape*), offering flexibility in addressing modern challenges. The adaptability of Christian teachings, such as evolving perspectives on financial practices, highlights the pragmatic application of ethics to diverse economic contexts.

While both traditions share a commitment to core moral values, their approaches reflect distinct priorities: Islam emphasizes structured guidelines tied to legal and spiritual obligations, whereas Christianity focuses on personal moral responsibility and adaptability. Recognizing these complementary strengths can foster greater interfaith dialogue and collaboration in addressing ethical challenges in the global business landscape.

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