

# Business Ethics – Perspectives from Judaism, Christianity and Islam

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## INTRODUCTION

There is increased emphasis on teaching and learning business ethics. A highly pertinent question is the role of faith and religious beliefs on ethical business practices in a community. The question is important for the teaching and learning of business ethics in colleges. After all it is widely recognized that home is the first school for most, and many college students already are firmly committed to a particular faith or church by the time they attend college. Do religious teachings and upbringing help produce more ethical business managers? What are the teachings of the major religions regarding ethical practices in wealth creation? This paper focuses on the traditional teachings of Christianity, Islam and Judaism on business ethics related issues.

## LITERATURE REVIEW

There is an extensive literature in every major faith – Christianity, Islam and Judaism- on the values, legal codes of conduct on the managing of business, the workplace and the accumulation and use of wealth. For example, in Islam the basis of these codes and laws is the holy scripture, The Quran, whose teachings are exemplified in the sayings and life of the Prophet Mohammed (The Hadith). The same is true for each of other scripture based faiths. In Christianity, the basis is The Old Testament and The New Testament. For Judaism, the sources are The Torah or The Tanakh and The Talmud and The Midrash.

For this research we also have consulted the general writings of scholars

writing on ethical issues pertaining to business from the various faith perspectives.

## Ethical and Moral Issues in Business – The Common Ground

### 1. Bribery

“Bribery is the practice of offering a professional money or other favours in order to circumvent [ethics](#) in a variety of professions. It is a form of [corruption](#) and is generally illegal, or at least cause for penalties from professional organizations.”

(Wikipedia the Free Encyclopedia)

### The Jewish Perspective

According to the Jewish perspective, bribery makes sinners: From the Book of Psalms 26:9-11 we have,

9 Gather not my soul with sinners, nor  
my life with men of blood;  
10 In whose hands is craftiness, and their  
right hand is full of bribes.  
11 But as for me, I will walk in mine  
integrity; redeem me, and be gracious  
unto me.

Bribery also corrupts conscience. From the Book of Exodus 23:8,

8 And thou shalt take no gift; for a gift  
blindeth them that have sight, and  
perverteth the words of the righteous.

Bribery perverts justice. From the Book of Isaiah 1:21-23,

21 How is the faithful city become a harlot! She that was full of justice, righteousness lodged in her, but now murderers.

22 Thy silver is become dross, thy wine mixed with water.

23 Thy princes are rebellious, and companions of thieves; every one loveth bribes, and followeth after rewards; they judge not the fatherless, neither doth the cause of the widow come unto them.

Examples: Samuel's sons, 1 Samuel 8:3

3 And his sons walked not in his ways, but turned aside after lucre, and took bribes, and perverted justice.

### The Christian Perspective

The Christian perspective, being based upon the foundation of the Jewish Old Testament, includes all of the above citations. In addition, the following citations are added from the Christian New Testament:

Simon the Sorcerer tried to buy the power that he perceived in the laying on of hands by the Apostles and Simon Peter chastised him in Acts 8:17-22. The essence of the offense was addressed by Peter in verse 20,

20 But Peter said unto him, Thy money perish with thee, because thou hast thought that the gift of God may be purchased with money.

Felix, the governor of Judea, had Paul (Saul) of Tarsus in prison and realized that he was not guilty of any charges but he wanted Paul to pay him a bribe to gain his freedom. It is described in Acts 24:24-26. The desire for a bribe is contained in verse 26,

26 He hoped also that money should have been given him of Paul, that he might loose him: wherefore he sent for him the oftener, and communed with him.

Both Peter and Paul declined to honor the request to participate in bribery. Peter declined to accept the bribe and Paul declined to pay the bribe.

### The Islamic Perspective

According to the Islamic perspective, bribery is considered to be a form of corruption and is strongly discouraged. The onus is not only on the bureaucrat for demanding or accepting the bribe, but also on the corporation or business that offers the bribe.

“..the person who gives a bribe and the person who takes a bribe, both will burn in hell.” (Saying of Prophet)

The Quran deals with bribery indirectly in the following verse (Chapter 2; v: 188),

“And do not eat up your property among yourselves for vanities, ~~not~~ nor use it as bait for the judges, with intent that ye may eat up wrongfully and knowingly a little of (other) people's property.”

According to a commentary, “Besides three primal physical needs of man (eating, drinking, sex), which are apt to make him greedy, there is a fourth greed in society, the greed of wealth and property. The purpose of fasts is not completed until this fourth greed is also restrained. Ordinarily honest man are content if they refrain from robbery, theft, or embezzlement. Two more subtle forms of greed are mentioned here. One is where one uses one's own property for corrupting others-judges or those in authority – so as to obtain some material gain even under the cover and protection of law. The words translated “other people's property” may also mean “public

property.” A still more subtle form is where we use our own property or property under our own control for vain and frivolous uses. Under the Islamic standard this is also greed. Property carries with it its own responsibilities. If we fail to understand or fulfill them, we have not learnt the full lesson of self-denial by fasts. (Yusuf Ali, Page 76, footnote, 201)

## 2. Fraud and Cheating

Markets can only function properly and efficiently if there is minimal fraudulent behavior.

### The Jewish Perspective

Leviticus 19:11

11 Ye shall not steal; neither shall ye deal falsely, nor lie one to another.

Cheating (defrauding by deceitful means)  
The needy, Amos 8:4-8

4 Hear this, O ye that would swallow the needy, and destroy the poor of the land,  
5 Saying: 'When will the new moon be gone, that we may sell grain? and the sabbath, that we may set forth corn? making the ephah small, and the shekel great, and falsifying the balances of deceit;  
6 That we may buy the poor for silver, and the needy for a pair of shoes, and sell the refuse of the corn?'  
7 The LORD hath sworn by the pride of Jacob: Surely I will never forget any of their works.  
8 Shall not the land tremble for this, and every one mourn that dwelleth therein? Yea, it shall rise up wholly like the River; and it shall be troubled and sink again, like the River of Egypt.

Deceit, deceivers, deception  
The wicked: Speaks, Jeremiah 9:1-8

1 Oh that I were in the wilderness, in a lodging-place of wayfaring men, that I might leave my people, and go from them! For they are all adulterers, an assembly of treacherous men.

2 And they bend their tongue, their bow of falsehood; and they are grown mighty in the land, but not for truth; for they proceed from evil to evil, and Me they know not, saith the LORD.

3 Take ye heed every one of his neighbour, and trust ye not in any brother; for every brother acteth subtly, and every neighbour goeth about with slanders.

4 And they deceive every one his neighbour, and truth they speak not; they have taught their tongue to speak lies, they weary themselves to commit iniquity.

5 Thy habitation is in the midst of deceit; through deceit they refuse to know Me, saith the LORD. {S}

6 Therefore thus saith the LORD of hosts: behold, I will smelt them, and try them; for how else should I do, because of the daughter of My people?

7 Their tongue is a sharpened arrow, it speaketh deceit; one speaketh peaceably to his neighbour with his mouth, but in his heart he layeth wait for him.

8 Shall I not punish them for these things? saith the LORD; shall not My soul be avenged on such a nation as this?

Leviticus 19:35-36

35 Ye shall do no unrighteousness in judgment, in meteyard, in weight, or in measure.

36 Just balances, just weights, a just ephah, and a just hin, shall ye have: I am the LORD your God, who brought you out of the land of Egypt.

## The Christian Perspective

The New Testament warns against deceit on the part of Christians and cautions wariness of deceivers. Romans 16: 17-18 warns:

17 Now I beseech you, brethren, mark them which cause divisions and offences contrary to the doctrine which ye have learned; and avoid them.

18 For they that are such serve not our Lord Jesus Christ, but their own belly; and by good words and fair speeches deceive the hearts of the simple.

Dishonesty with those hired for a task is abhorred in James 5:4.

4. Behold, the hire of the laborers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of Shabuoth.

Dishonesty is addressed bluntly in Ephesians 4:48,

“Let him that stole steal no more: but rather let him labor, working with his hands the thing which is good, that he may have to give to him that needeth.”

## The Islamic Perspective

According to Islamic writings, a great deal of emphasis is placed on honest dealings. The government or authority is charged with ensuring that traders don't defraud their customers in weights etc. The Quran is strict in making the point that traders and businesses who indulge in fraud are committing a sin in the eye of God.

Chapter 83 (The Dealers in Fraud) contains the following verses:

1. “Woe to those that deal in fraud,
2. Those who, when they have to receive by measure from men, exact full measure,
3. But when they have to give by measure or weight to men, give less than due,
4. Do they not think that they will be called to account?
5. On a mighty day,
6. A day when all mankind will stand before the Lord of the Worlds?”

According to commentator, Yusuf Ali (page 1616, footnote 6011, 6012), “Fraud must be taken in a widely general sense. It covers giving short measure or short weight, but it covers much more than that. ..it is the spirit of injustice that is condemned-giving too little and asking too much. This may be shown in commercial dealings, where a man exacts a higher standard in his own favor than he is willing to concede as against him.

Yusuf Ali continues, “legal and social sanctions against fraud depend for their efficacy on whether there is a chance of being found out. Moral and religious sanctions are of a different kind. Do you wish to degrade your own nature?.. Whether other people know anything about your wrong or not, you are guilty before God.”

“God permits trade but forbids usurious gain.” (Quran 2: 275)

“Give just measure and weight, nor withhold from the people the things that are their due...” (Quran 11:85)

“He who cheats is not one of us.” (Prophet, Keller 1994)

“..make your utterances straightforward..” (Quran 33:70)

“On the day of the judgment, the honest Muslim merchant will stand side by side with the martyrs.” (Prophet, Ali, 1992)

### 3. Discrimination

Discrimination on the basis of race, ethnicity, gender etc is generally considered abhorrent in the teachings of all faiths.

#### The Jewish Perspective

Strangers – foreigners living among the Jews

Exodus 23:9 9 And a stranger shalt thou not oppress; for ye know the heart of a stranger, seeing ye were strangers in the land of Egypt.

Leviticus 19:15 15 Ye shall do no unrighteousness in judgment; thou shalt not respect the person of the poor, nor favour the person of the mighty; but in righteousness shalt thou judge thy neighbour.

Positive laws to:

Love them, Leviticus 19:34

34 The stranger that sojourneth with you shall be unto you as the home-born among you, and thou shalt love him as thyself; for ye were strangers in the land of Egypt: I am the LORD your God.

Provide for them, Deuteronomy 10:18

17 For the LORD your God, He is God of gods, and Lord of lords, the great God, the mighty, and the awful, who regardeth not persons, nor taketh reward. 18 He doth execute justice for the fatherless and widow, and loveth the stranger, in giving him food and raiment. 19 Love ye therefore the stranger; for ye were strangers in the land of Egypt.

Treat fairly, Deuteronomy 24:14, 17

14 Thou shalt not oppress a hired servant that is poor and needy, whether he be of thy brethren, or of thy strangers that are in thy land within thy gates.

17 Thou shalt not pervert the justice due to the stranger, or to the fatherless; nor take the widow's raiment to pledge.

Share in leftovers, Deuteronomy 24:19-22

19 When thou reapest thy harvest in thy field, and hast forgot a sheaf in the field, thou shalt not go back to fetch it; it shall be for the stranger, for the fatherless, and for the widow; that the LORD thy God may bless thee in all the work of thy hands. {S} 20 When thou beatest thine olive-tree, thou shalt not go over the boughs again; it shall be for the stranger, for the fatherless, and for the widow. 21 When thou gatherest the grapes of thy vineyard, thou shalt not glean it after thee; it shall be for the stranger, for the fatherless, and for the widow. 22 And thou shalt remember that thou wast a bondman in the land of Egypt; therefore I command thee to do this thing.

#### The Christian Perspective

All people are considered important and are to be treated fairly. The foundation for the Christian perspective is firmly set in the Old Testament in Numbers 12:1-10. God, Himself, spoke to this principle to Moses, Aaron and Miriam.

1. And Miriam and Aaron spake against Moses because of the Ethiopian woman whom he had married: for he had married an Ethiopian woman. 2. And they said, Hath the LORD indeed spoken only by Moses? Hath he not spoken also by us? And the LORD heard it. 3. (Now the man Moses was very meek, above all the men which were upon the face of the earth.) 4. And the LORD spake suddenly unto Moses, and unto Aaron, and unto Miriam, Come out ye three unto the tabernacle of the congregation. And they three came out. 5. And the LORD came down in the pillar of the cloud, and stood in the door of the tabernacle, and called Aaron and Miriam: and they both came forth. 6. And he said, Hear now my words: If there be a prophet among you, I the

LORD will make myself known unto him in a vision, and will speak unto him in a dream. 7. My servant Moses is not so, who is faithful in all mine house. 8. With him will I speak mouth to mouth, even apparently, and not in dark speeches; and the similitude of the LORD shall he behold: wherefore then were ye not afraid to speak against my servant Moses? 9. And the anger of the LORD was kindled against them; and he departed. 10 And the cloud departed from off the tabernacle; and, behold, Miriam became leprous, white as snow: and Aaron looked upon Miriam, and, behold, she was leprous.

The New Testament cautions not to make distinctions between people on the basis of wealth, real or imagined. It states in James 2:2-4, 8-9 the following:

2. If there come unto your assembly a man with a gold ring, with goodly apparel, and there come in also a poor man in vile raiment; 3. And ye have respect to him that weareth the gay clothing, and say unto him, Sit thou here in a good place; and say to the poor, Stand thou there, or sit here under my footstool: 4. Are ye not then partial in yourselves, and are become judges of evil thoughts?

8. If ye fulfill the royal law according to the scripture, Thou shalt love thy neighbor as thyself, ye do well: 9. But if ye have respect to persons, ye commit sin, and are convinced of the law as transgressors.

There is even no basis for discrimination of people in perceived righteousness, integrity, or honor as stated in Romans 3:10-12, 23.

10. As it is written, There is none righteous, no, not one: 11. There is none that understandeth, there is none that seeketh after God. 12. They are all gone out of the way, they are together become unprofitable; there is none that doeth good, no, not one.

23. For all have sinned, and come short of the glory of God

#### The Islamic Perspective

The Islamic scriptures on discrimination are clear. All forms of discrimination are considered unjust and opposed in private business and public domain.

“No Arab has superiority over any non-Arab and no non-Arab has any superiority over an Arab; no dark person has superiority over a white person and no white person has a superiority over a dark person. The criterion for honor in the sight of God is righteousness and honest living.” Saying of Prophet (Sallam and Hanafy, 1988)

“O mankind! We created you from a single (pair) of male and female, and made you into nations and tribes, that you may know each other....(Quran 49:13)

#### **4. Corruption**

Like bribery other forms of corruption are considered immoral in religious scriptures. This extends to nepotism, abuse of power, personal gain or enrichment using one's position, and other abuses of power or position.

#### The Jewish Perspective

Depravity, Genesis 6:5

Moral decay, Genesis 6:11-13

5 And the LORD saw that the wickedness of man was great in the earth, and that every imagination of the thoughts of his heart was only evil continually.

11 And the earth was corrupt before God, and the earth was filled with violence.

12 And God saw the earth, and, behold, it was corrupt; for all flesh had corrupted their way

upon the earth. 13 And God said unto Noah: "The end of all flesh is come before Me; for the earth is filled with violence through them; and, behold, I will destroy them with the earth.

#### The Christian Perspective

Peter, the chief of the Apostles, cautions against corruption and the effects it has upon the body in 2 Peter 2:12-19.

12. But these, as natural brute beasts, made to be taken and destroyed, speak evil of the things that they understand not; and shall utterly perish in their own corruption; 13. And shall receive the reward of unrighteousness, as they that count it pleasure to riot in the day time. Spots they are and blemishes, sporting themselves with their own deceivings while they feast with you; 14. Having eyes full of adultery, and that cannot cease from sin; beguiling unstable souls: an heart they have exercised with covetous practices; cursed children: 15. Which have forsaken the right way, and are gone astray, following the way of Balaam the son of Bosor, who loved the wages of unrighteousness; 16. But was rebuked for his iniquity: the dumb ass speaking with man's voice forbad the madness of the prophet. 17. These are wells without water, clouds that are carried with a tempest; to whom the mist of darkness is reserved forever. 18. For when they speak great swelling words of vanity, they allure through the lusts of the flesh, through much wantonness, those that were clean escaped from them who live in error. 19. While they promise them liberty, they themselves are the servants of corruption: for of whom a man is overcome, of the same is he brought in bondage.

#### The Islamic Perspective

5. **Injustice** – That which violates another's rights

From a reading of the revealed scriptures, it is clear that these have a universal goal – to create a just society. A strict interpretation of most scriptures is a healthy antidote to those who have reservations regarding the moral teachings of the major monotheistic faiths. The teachings are remarkably consistent that injustice in either the private or the public domain is to be resisted and eliminated.

#### The Jewish Perspective

Parental instruction, Genesis 18:17-19

17 And the LORD said: 'Shall I hide from Abraham that which I am doing;

18 seeing that Abraham shall surely become a great and mighty nation, and all the nations of the earth shall be blessed in him?

19 For I have known him, to the end that he may command his children and his household after him, that they may keep the way of the LORD, to do righteousness and justice; to the end that the LORD may bring upon Abraham that which He hath spoken of him.

#### The Christian Perspective

The New Testament tells how Jesus spoke out against iniquity and injustice. One instance when He addressed the Scribes and Pharisees is in Matthew 23:27-29.

27. Woe unto you, scribes and Pharisees, hypocrites! for ye are like unto whited sepulchres, which indeed appear beautiful outward, but are within full of dead men's bones, and of all uncleanness. 28. Even so ye also outwardly appear righteous unto men, but within ye are full of hypocrisy and iniquity. 29. Woe unto you, scribes and Pharisees, hypocrites! because ye build the tombs of the prophets, and garnish the sepulchres of the righteous...

## The Islamic Perspective

According to the Islamic teachings, injustice and oppression are to be abhorred.

“..God loves not the arrogant, the vainglorious (nor) those who are niggardly, enjoin niggardliness on others..” (Quran 4:36-7)

“...stand out firmly for justice, as witness to God, even against yourselves, or your parents, or your kin, and whether it be (against) rich and poor.” (source??)

## **6. Rights of Employees, Customers and Stakeholders**

### The Jewish Perspective

Prompt payment, Leviticus 19:13

13 Thou shalt not oppress thy neighbour, nor rob him; the wages of a hired servant shall not abide with thee all night until the morning.

Must not oppress, Deuteronomy 24:14

14 Thou shalt not oppress a hired servant that is poor and needy, whether he be of thy brethren, or of thy strangers that are in thy land within thy gates. 15 In the same day thou shalt give him his hire, neither shall the sun go down upon it; for he is poor, and setteth his heart upon it: lest he cry against thee unto the LORD and it be sin in thee.

### The Christian Perspective

There are extensive ethical and moral imperatives pertaining to the rights of employees, customers and stakeholders. For the Christian business man or woman the order of prioritization would be stakeholder, employee, and then customer because the stakeholder provides the operating capital to initiate operations, the employee provides the labor for the conversion process, and the customer decides whether or not to purchase from the company, usually from a completed product.

The stakeholders are to be honored (Proverbs 3:27-28), “27 Withhold not good from them to whom it is due, when it is in the power of thine hand to do it. 28 Say not unto thy neighbor, Go, and come again, and to morrow I will give; when thou hast it by thee.” They are also to be paid on time (Proverbs 12:22), “22 Lying lips are abomination to the LORD: but they that deal truly are his delight.”

The employee is entitled to be treated fairly (James 2:9), “But if ye have respect to persons, ye commit sin, and are convinced of the law as transgressors,” and to be paid in a timely fashion (Philippians 2:3), “Let nothing be done through strife or vainglory; but in lowliness of mind let each esteem other better than themselves.”

The treatment of the customers is also addressed by Philippians 2:3 as well as in the Old Testament writing of Proverbs 11:1,3.

1. A false balance is abomination to the LORD: but a just weight is his delight.

3. The integrity of the upright shall guide them: but the perverseness of transgressors shall destroy them.

### The Islamic Perspective

Islamic teachings emphasize the importance of honoring rights of individuals and groups.

“...man can have nothing but what he strives for...” (Quran: 53:39)

“God does command you to render back your trusts to those to whom they are due...” (Quran 4:58)

## **7. Significant Values in Business**

### The Jewish Perspective

### The Christian Perspective

The Christian perspective supports government as a legitimate institution instituted by God for the welfare of mankind. Part of the right and obligation of government is to tax citizens and businesses in support of the general welfare. Payment of proper taxes is supported by Matthew 22:17-21, "17 Tell us therefore, What thinkest thou? Is it lawful to give tribute unto Caesar, or not? 18 But Jesus perceived their wickedness, and said, Why tempt ye me, ye hypocrites? 19 Shew me the tribute money. And they brought unto him a penny. 20 And he saith unto them, Whose is this image and superscription? 21 They say unto him, Caesar's. Then saith he unto them, Render therefore unto Caesar the things which are Caesar's; and unto God the things that are God's." Romans 13:1-7 gives instruction to uphold government and pay the appropriate taxes, "1. Let every soul be subject unto the higher powers. For there is no power but of God: the powers that be are ordained of God. 2. Whosoever therefore resisteth the power, resisteth the ordinance of God: and they that resist shall receive to themselves damnation. 3. For rulers are not a terror to good works, but to the evil. Wilt thou then not be afraid of the power? do that which is good, and thou shalt have praise of the same: 4. For he is the minister of God to thee for good. But if thou do that which is evil, be afraid; for he beareth not the sword in vain: for he is the minister of God, a revenger to execute wrath upon him that doeth evil. 5. Wherefore ye must needs be subject, not only for wrath, but also for conscience sake. 6. For this cause pay ye tribute also: for they are God's ministers, attending continually upon this very thing. 7. Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honor to whom honor."

The Christian perspective also requires the business man or woman to confess and make restitution whenever errors are made. Luke 19:8 says, "And Zacchaeus stood, and said unto the Lord: Behold, Lord, the half of my goods I give to the poor; and if I have taken any thing

from any man by false accusation, I restore him fourfold."

### The Islamic Perspective

Do not waste.....

"...and spend of your substance in the cause of God, and make not your own hands contribute to your destruction; but do good..." (Quran 2:195)

"...wear your beautiful apparel at every time and place of prayer: eat and drink: but waste not by excess..." (Quran 7:31)

"..to God belongs all that is in heavens and on earth.." (Quran 3:129)

Be charitable.....

"..of their wealth take alms, so that you might purify and sanctify..." (Quran 9: 103)

Work ethics.....

"..man can have nothing but what he strives for,," (Quran 53:39)

### CONCLUSION

A comparison of teachings of Judaism, Christianity and Islam, all monotheistic faiths, is instructive for instructors and students of business ethics. We submit that these teachings form an important pillar of our teaching of business ethics since all indications are that most students are already wedded to a faith or religion deriving most of their morals from those teachings. We have encountered some who have no religion but each one, thus far, has had a philosophy that incorporated many of the moral and ethical traditions of the monotheistic faiths. It is important for businesses in this global and diverse society to realize how much overlap exists in these teachings and to realize the extent to which they should enable business operations on a global scale. We are not naïve and realize from perusing the media that

individuals professing belief in each of these religions disregard the constraints that they impose. As a result, conflict has been introduced into the conduct of business where the similarities between moral and ethical standards should reasonably have prevented it. Students in the classroom readily analyze the problems where executives in the business suite have gone astray.

Although, we have focused on the three major Abrahamic religions, we suspect that a broader study to include other faiths – Hinduism, Sikhism, Buddhism, Shintoism, Baha'i, etc. – would yield similar results. That is worthy of further study in and of itself. In addition, we believe that a look at the process whereby individuals disregard the moral and ethical teachings of their youth and drift into behavior that contributes to conflict in the global marketplace may have value as a subject of research.

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