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To Blow or Not to Blow the Whistle? An Islamic Framework

Abstract

In this paper, we draw upon Islamic teachings to address two questions. How do Islamic ethics deepen and advance our understanding of the whistleblowing act? To what extent are Islamic ethics of whistleblowing promoted in practice? First, we have undertaken a thematic content analysis of the holy book of Qur'an, supported by the Sunnah (Prophetic Traditions). This has yielded a novel Islamic ethics-based framework of whistleblowing comprising the five aspects of the whistleblowing process: *What* should one blow the whistle about? *Who* should blow the whistle? *Why* should one blow the whistle? *How* should one blow the whistle? And *to Whom* should one blow the whistle? Second, using the developed framework, we have analyzed the whistleblowing policies of 20 Islamic banks and financial institutions across 11 countries. This analysis reveals that there exists a narrow view of what ought to be reported as wrongdoings, a confined scope of potential whistleblowers, a lack of connection with Islamic motivations, missing steps in the actual whistleblowing process, and a lack of gradation in relation to rectifying corrupt acts, thus highlighting a framework–policy gap. This is the first study to conceptualize the whistleblowing process from an Islamic perspective. The developed framework offers guiding procedures that individuals can consult to guide whistleblowing reasoning behavior and that organizations can use while developing whistleblowing policies. It also serves as a foundation for the development of organizational whistleblowing policies in different sectors.

Keywords Islam, whistleblowing, Islamic banks, Islamic financial institutions, business ethics

Paper type Research paper

1. Introduction

> And if it were not for Allah checking [some] people by means of others, the earth would have been corrupted, but Allah is the possessor of bounty for the worlds. (Qur'an 2:251)

Since the Enlightenment, the role of religion in society has been undermined, and a secular worldview has become dominant around the globe (Aydin 2005; Rice 1999). As a result, religious teachings have become confined to individuals' private lives, and their role in business practices have been ruled out (Kamla 2015). However, the beliefs and values embodied in religion provide a foundation for acceptable ethical behaviors and therefore provide guidance on decisions about right and wrong (Parboteeah et al. 2008). Given the continued separation of business and ethics (Andrade 2015), there is an enduring and urgent need for a moral dimension in conducting business. The embedding of religion, as a central aspect of business ethics, is often viewed as an influential and complementary, rather than alternative, means of combatting irresponsible behaviors and transforming societies (Peace 2006). In addition, recent international literature has highlighted the need for non-Western-based approaches to knowledge development (cf. Muzio 2021). These approaches present non-mainstream contextualized knowledge in important domains such as whistleblowing that, despite embodying normative approaches, present novel contributions to our understanding of the phenomenon.

The Islamic religion preaches a wide range of principles that promote morality and justice for the betterment of humankind, which in turn establish fairness and social harmony in every aspect of human life (Dugbazah 2009). A growing body of literature has drawn links between Islamic ethics and business and suggested the potential to learn from this religious stance (Yasmin et al. 2018). For example, in corporate governance, Ghafran and Yasmin (2020) develop an Islamic ethical framework to assess the governance process in Islamic charities. In environmental responsibility, two recent studies conduct thorough content analyses of the Qur'an to identify

environmental themes and related ethical aspects within the divine message of Muslims (Helfaya et al. 2018) and propose key behavioral application principles of Eco-Islam (Abdelzaher et al. 2019). In human resources management, Aydin and Alquayid (2019) explore Islamic morality within labor market realities and provide Islamic moral axioms to guide employer–employee relationships. Further, Abdelzaher et al. (2017) suggest a multi-stage framework based on Islamic values to enhance employee resilience and organizational survival during turbulent times. In marketing, El-Bassiouny (2014) stipulates research propositions in the transcendental values integration model relevant to Islamic tenets. These examples demonstrate that the Islamic ethical perspective on conducting business has been developing substantially in recent decades, and it is therefore an important and timely consideration when examining the act of whistleblowing.

A comprehensive review of the literature suggests that there is no single prior comprehensive study that theorizes the whistleblowing process based on the divine sources of Islam. A few conceptual studies analyze the whistleblowing concept from specific angles in Islam; for instance, some studies explore whistleblowing in the context of the Islamic principle of enjoining good and forbidding wrong (Abd Samad and Khalid 2015). Other studies explain the whistleblowing concept based on the objectives of Islamic law (Ramli et al. 2018; Solihu and Ambali 2011; Zainudin and Zahari 2018). Others focus on the Islamic concepts of forgiveness and cooperation (Ntalianis and Raja 2002). Most empirical studies of whistleblowing test the factors influencing whistleblowing intentions in the corporate context in Islamic countries (e.g., Ab Ghani et al. 2011; Ahmad et al. 2012; Bernawati and Napitupulu 2018; Indriani et al. 2019; Namazi and Ebrahimi 2017; Nayir and Herzig 2012; Noor and Mansor 2018). Despite previous studies having linked whistleblowing with the religion of Islam, whistleblowing has been studied as a simple imperative concept rather than a multifaceted phenomenon whose processes are not clear-cut under Islamic legislation. Additionally, prior studies capture only limited aspects of the Islamic religion's guidance on the whistleblowing concept and its processes, which has resulted in inconsistencies in some previous studies with regard to whether the act of whistleblowing is recommended in

Islam. Further, the lack of strong theoretical foundations on whistleblowing in Islam hinder empirical research on the topic. Thus, studies on how whistleblowing should be practiced by Muslims in a wider individual and organizational context are lacking.

As a result, little is known about procedures guiding the application of whistleblowing that individuals and organizations can directly refer to for specific actions, as defined by the authentic sources of Islam. This calls for more in-depth investigation using a holistic systematic approach. Therefore, from an Islamic perspective, we attempt to fill an apparent literature gap by developing a novel conceptual framework that incorporates the core five aspects of the whistleblowing wheel developed by Culiberg and Mihelič (2017): *What* should one blow the whistle about? *Who* should blow the whistle? *Why* should one blow the whistle? *How* should one blow the whistle? And *to Whom* should one blow the whistle? For each of these five aspects, the Islamic view is compared with the broader conventional mainstream view on whistleblowing; thus, insights are gained into how Islamic ethics extend mainstream whistleblowing concepts and procedures. Following that, we examine the extent to which Islamic ethics of whistleblowing are actually promoted in practice by conducting a comparative analysis of the actual whistleblowing policies of Islamic banks and financial institutions, available in the public domain, with the proposed framework of whistleblowing.

This study contributes to the business ethics literature in four ways. First, to the best of the authors' knowledge, this is the first study to conceptualize the whistleblowing process based on the two main sources of the Islamic religion (i.e., the Qur'an and the Sunnah). Second, this study develops a novel Islamic ethics-based framework of whistleblowing (IEFW) that offers guiding procedures that individuals can consult to advise whistleblowing reasoning behavior and that organizations can use while developing whistleblowing policies. Third, this study offers a comparative analysis of prior conventional whistleblowing models and applications and highlights the areas where Islamic ethics go beyond conventional whistleblowing models. Finally, this study

provides empirical evidence of the extent to which whistleblowing policies of Islamic banks and financial institutions are guided by Islamic ethics of whistleblowing.

The Islamic business ethics literature benefits from our research as much as mainstream whistleblowing literature does. The blending of different yet complementary moral philosophies contributes to the nascent yet developing Islamic whistleblowing research just as it does to the growing whistleblowing literature. We argue that this normative contribution enriches the ongoing conversation in the *Journal of Business Ethics* in four ways: (i) it blends the mainstream conversation with a variant of Islamic tenets; (ii) this variant essentially enriches the conceptual contours of the complex whistleblowing phenomenon in ways that reduce and simplify this complexity to the benefit of the individual actions on the ground; (iii) the individual whistleblower can now utilize the developed framework in tangible ways when confronted with a situation requiring whistleblowing; and (iv) due to the blending of different moral philosophies, the conversation raised in this paper can benefit and enrich the cognitions and decision making related to whistleblowing that is informed by religious precepts in general, and Islamic precepts in specific.

The next section provides an overview of philosophical moral groundings in Islam and how Islamic ethics guide the whistleblowing process, leading to the two research questions. This is followed by the research design. The IEFW is then outlined. The penultimate section discusses the results of the analysis of whistleblowing policies of Islamic banks and financial institutions before the paper concludes with a discussion and summary of the limitations and future research.

2. Philosophical Moral Groundings in Islam

The Islamic perspective on business ethics is neither classified as teleological, resting solely on the consequences of actions, nor deontological per se, at the total neglect of consequences. It is instead based on balance and moderation and includes varying elements of both perspectives of

the continuum for ethical action. Resting on the premise that Islam is a complete way of life, Abuznaid (2009) notes that Islamic ethics combine revelation and rationality, and highlights that there are levels of individual and organizational factors that intercede to explicate ethicality from an Islamic perspective. He discusses normative ethics, such as being truthful and honest, from an Islamic viewpoint. Many of his examples coincide with other religious traditions, as they add a God-centered motivation to all ethical actions that permeate life. Similarly, combining revelation with reason to the understanding of Islamic business ethics, Sidani and Al Ariss (2015) examine the contribution of Sufism and the philosophical works of Al-Ghazali, which had been neglected in prior literature. They note that the Western and international understanding of Islam as a "homogenous" (p. 847) and unified whole should be contested, as it leads to generalizations and stereotyping that do not reflect the varied lenses of individuality and culture through which Islamic viewpoints should be presented and understood. Mirroring the diversity and dynamism of Islamic business ethics, this paper presents an equally dynamic framework of whistleblowing from an Islamic viewpoint that rests on the philosophical contours of ethicality in Islam.

Islamic teachings promote a code of ethics for human behavior in all spheres of life, which is rooted in the Shari'ah.[2] The Shari'ah is founded in individual well-being and the sustainable development of society (Dugbazah 2009), and its laws are designed to protect these while also facilitating improvements to and the perfection of the conditions for human life on earth (Kamali 1999). This is expressed in the Qur'an when it calls upon Muslims to obey God and His Messenger: "O you who have believed, respond to Allah and to the Messenger when he calls you to that which gives you life" (8:24). The Shari'ah laws are devised to achieve five goals (*Maqasid*): to protect faith (*Din*), human selves (*Nafs*), intellect (*Aql*), posterity (*Nasl*), and wealth (*Maal*) (Al-Ghazali 1901; Al-Juwayni 1979; Al-Najjar 2008). These goals inform the principles of the Islamic code of

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[2] The literal Arabic meaning of Shari'ah is "the way to the source of life – God" (Lewis 2006). It refers to a dynamic code of behavior for living in alignment with the Islamic rulings.

ethics: unity of God, equilibrium, vice-regent, trust, free will, justice, responsibility, and public interest (Abdelzaher et al. 2019; Ghafran and Yasmin 2020; Helfaya et al. 2018; Naqvi 2003).

Unity of God (*Tawhid*) refers to monotheism and the belief that God is the only creator and eternal owner of everything on earth and in heaven: "That is Allah, your Lord; there is no deity except Him, the Creator of all things … And He is Disposer of all things" (Qur'an 6:102). This infers that creation is not a random process, but that God created everything in the universe in a natural order with a sense of equilibrium (*Qadr*) to support the life of human beings: "And the earth – We have spread it and cast therein firmly set mountains and caused to grow therein [something] of every well-balanced thing" (Qur'an 15:19). This balanced universe has been created for human beings, which emphasizes the special position that God has bestowed on them as His vice-regents (*Khalifa*) on earth: "And [mention, O Muhammad], when your Lord said to the angels, 'Indeed, I will make upon the earth a successive authority'" (Qur'an 2:30). The vice-regent position is not a privilege but a matter of trust (*Amanah*) (e.g., Qur'an 33:72): God entrusts the earth and its resources to human beings in order that they can monitor the well-being of society (Zainudin and Zahari 2018). To achieve this, human beings are granted free will (*Ikhtyar*) to make their own choices. However, they are instructed to preserve God's equilibrium through the practice of justice (*Adl*) when performing their activities and dealing with each other (Er 2008; Iqbal and Lewis 2002). Thus, human beings are responsible (*Mas'oul*) for fulfilling their duties on earth in a just manner because they will be held accountable to God for all their actions and deeds on the Day of Judgment (Lewis 2006). Humans are created with a mind for the purpose of worshiping God: "And I did not create the jinn and mankind except to worship Me" (Qur'an 51:56). In Islam, worshiping does not only mean the ritual acts of worship (e.g., prayers); it also encompasses the continuous development and improvement of the earth for current and coming generations (e.g., Beekun 1996; Kamla et al. 2006), which is achieved by making rational and moral decisions. This means that all human behaviors and actions are acts of worship: All of them are performed to please God and to ensure that one has fulfilled one's responsibility on the Day of Judgment

(Yasmin et al. 2018). Hence, all actions and deeds should be undertaken with the sole intention of serving the public interest (*Maslaha 'Ammah*), thus achieving the five goals of the Shari'ah (Al-Gazali 1998, as cited in Ibrahim 2000).

Underpinned by these principles, the Islamic code of ethics obliges every Muslim to continually enjoin what the Shari'ah judges to be right, forbid what it considers to be wrong, and strive for the well-being of all (Haniffa and Hudiab 2002). This is clearly ordained in the Qur'an: "The believing men and believing women are allies of one another. They enjoin what is right and forbid what is wrong" (9:71). Prophet Muhammad (PBUH) was quoted as saying:

> Whosoever of you sees an evil, let him change it with his hand; and if he is not able to
> do so, then [let him change it] with his tongue; and if he is not able to do so, then with
> his heart — and that is the weakest of faith. (Sahih Muslim 49a)

In this sense, maintaining the public interest is situated at the heart of all human behavior and actions in Islam (Aydin and Alquayid 2019).

From an Islamic viewpoint, whistleblowing is an act of enjoining good/justice and forbidding evil/injustice to maintain the public interest, thus achieving the five goals of the Shari'ah (Zainudin and Zahari 2018). Accordingly, whistleblowing can arguably be viewed as a religious responsibility that falls on the shoulders of *every* Muslim (i.e., God's vice-regent), who serves God's will by ensuring that what God has commanded is carried out and what God has forbidden is abstained from to protect and preserve the public interest (i.e., religion, human selves, intellect, posterity, and wealth), which is the ultimate goal of the Shari'ah rulings. This suggests that the Islamic view of whistleblowing attributes one's responsibilities first and foremost to God, rather than to other individuals, organizations, or even collective society, as in the conventional view of whistleblowing. Given that one's relationship with God transcends all, the Islamic view of the whistleblowing act is complementary rather than alternate: It extends the conventional view of whistleblowing beyond legal and moral earthly obligations/rewards (i.e., the protection of

organizations and individuals) to also encompass heavenly responsibilities/rewards (i.e., fulfilling one's spiritual duties to achieve God's will). This broader value-based view of whistleblowing has unique implications for the five core aspects of the whistleblowing wheel developed by Culiberg and Mihelič (2017): *What* should one blow the whistle about? *Who* should blow the whistle? *Why* should one blow the whistle? *How* should one blow the whistle? And *to Whom* should one blow the whistle?

The preceding discussion provides a context for the two research questions of this study: How do Islamic ethics deepen and advance our understanding of the whistleblowing act? And to what extent are Islamic ethics of whistleblowing actually promoted in practice?

3. Research Design

To address the two research questions, we develop an IEFW through which the whistleblowing policies of Islamic banks and financial institutions are empirically analyzed. Given the relatively understudied nature of this research area, an exploratory qualitative approach was carried out based on a meaning-oriented content analysis (Braun and Clarke 2006) of the two main sources of Islamic rulings (the Qur'an and the Sunnah) and the whistleblowing policies of Islamic banks and financial institutions. We argue that the Qur'an and the Sunnah are rich pieces of literature to be explored in order to gain an understanding of how Islam portrays the whistleblowing process and procedures.[3] Furthermore, according to Reuters (2021), the global Islamic finance industry is a 2.2 trillion-dollar industry and is expected to grow by a further 10–12% in 2021–2022. The huge size of the industry renders the topic of ethicality and whistleblowing an important one. It is also

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[3] The Qur'an is the holy book of Muslims, and it is believed (by Muslims) to be the final revelation from God to humankind through His Messenger Prophet Mohammad (PBUH). The Qur'an is the most important source of Shari'ah, and it sets legislations organizing and governing three main areas of an individual's life: faith (*Aqidah*), worship (*Ibadah*), and social transactions (*Mu'amalat*) (Kamali 1980). According to the Qur'an (53:3–5), the Sunnah is the other part of the revelation; therefore, it is regarded as the second most important source of Shari'ah. It defines and clarifies the rulings of the Qur'an and adds rulings not explicitly stated in the Qur'an through the Prophet Mohammad's sayings (*Qaul*, *Hadiths*), practices (*Fi'l*), and silent approvals (*Iqrar*).

relevant to a wide audience in Southeast Asia and the Arab Middle East, as well as to Western countries with Islamic banks and financial institutions such as the US and the UK.

We utilized a three-phase empirical study which was initiated by adopting the whistleblowing wheel (*What*, *Who*, *How*, *Why*, and *to Whom*) developed by Culiberg and Mihelič (2017) to guide the following two phases of our meaning-oriented content analysis of the key sources of the Islamic rulings and the whistleblowing policies of Islamic banks and financial institutions. The five major questions within the whistleblowing wheel offer a more focused approach that outlines the multifaceted features of the whistleblowing process.

The second phase of the empirical study aimed to develop an IEFW. To that end, a thorough examination of the Qur'an was conducted wherein the entire Quranic text was carefully read by two authors.[4] Guided by Abdelzaher et al. (2019) and Helfaya et al. (2018), all the Qur'anic verses that contain references to normative practices required by a Muslim in all five aspects of the whistleblowing process were identified using the authors' implicit knowledge as well as an authenticated interpretation of the Qur'an (Al-Sabouny 1978). This particular interpretation was chosen since it discusses the meanings, context, and reasons for the revelations in each verse, which helped in identifying relevant verses (Abdelzaher et al. 2019; Helfaya et al. 2018). This resulted in 121 verses in 41 chapters being identified as covering the five aspects of the whistleblowing process. The content analysis of the Qur'anic text was supported by unearthing the relevant supporting Prophetic sayings/acts (*Hadiths*) relevant to the five questions in the whistleblowing wheel. The *Hadiths* were identified using a context-based keyword search relevant to whistleblowing (e.g., corruption, good, evil, wrongdoer, etc.) of authenticated Sunnah sources, including *Sahih Al-Bukhari*, *Sahih Muslim*, *Sunan Abi Dawud*, *Sunan Ibn Majah*, and *Riyad as-Salihin*, available on www.sunnah.com. This resulted in the identification of 25 supporting *Hadiths*.

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[4] The Qur'an consists of 6,236 verses, which are placed in 114 chapters and/or categorized into 30 roughly equal parts.

Having identified relevant Qur'anic verses and *Hadiths*, guided by the five questions in the whistleblowing wheel, the identified Qur'anic verses and *Hadiths* were interpretively analyzed on a thematic basis using a meaning-oriented content analysis and a coding approach (Hsieh and Shannon 2005). Our analysis, therefore, went beyond wording at face value to encompass a deeper level of interpretation. A coding frame, designed in an Excel spreadsheet, was formulated to map and group the collected Qur'anic verses and *Hadiths*, and key areas of interest were identified (Crabtree and Miller 1992) to answer the five whistleblowing questions from an Islamic perspective. The authors (who are all Muslims and native Arabic speakers) independently checked the relevance and classification of the extracted data using their knowledge of Islam and whistleblowing. The inter-coder agreement was achieved following a comparison of and discussion/debate about the content of each category between the authors.

Furthermore, given that the *How* question represents a process rather than information obtained at face value, the development of this element (*How*) of the proposed IEFW (explained in section 4.4.) was mostly based on the Jurisprudence of Priorities in Islam.[5] To provide a rich narrative and support the development of the framework, quotations from the Qur'an and the Sunnah were selected to illustrate particular themes and to reflect a range of rules and guidelines related to each step of the whistleblowing process. The English translations of the Qur'anic verses and the *Hadiths* were adopted from www.quran.com and www.sunnah.com respectively; *Saheeh International* was selected, as it is one of the world's most popular English translations of the Qur'an.

The last phase of the empirical study aimed to explore the extent to which actual whistleblowing procedures reflect Islamic ethics. To this end, an in-depth comparative analysis was conducted to examine the whistleblowing policies of Islamic banks and financial institutions

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[5] The Jurisprudence of Priorities is a systemic process and science within Islamic jurisprudence (*Fiqh*) that weighs costs and benefits, long term and short term, to reach a verdict regarding preferred actions within a certain context and scope of circumstances and time.

against the proposed IEFW. Our study samples Islamic banks and financial institutions as a context-relevant unit of analysis that reflects Islamic ethics in practice and announces a clear religious identity. A research assistant created a database of Islamic banks and financial institutions worldwide using the World of Islamic Banks and Financial Institutions database. The initial sample consisted of 136 Islamic banks and financial institutions located in 45 countries on different continents including Africa, Asia, Australia, Europe, and North America. The initial sample was refined based on the following inclusion/exclusion criteria: The sample institutions must have a fully disclosed whistleblowing policy that is available online, and the disclosed whistleblowing information must be in either English or Arabic. This resulted in a final sample of 20 Islamic banks and financial institutions located in 11 countries (see Table 1).

<<INSERT TABLE ONE HERE>>

Only 15% of the 136 Islamic banks and financial institutions identified have disclosed whistleblowing policies that are available online in English or Arabic. As shown in Figure 1, six (30%) of the 20 examined Islamic banks and financial institutions are located in Malaysia, four (20%) are in Bahrain, and the remaining 10 (50%) are located in various countries including India, Iran, Nigeria, and Saudi Arabia.

<<INSERT FIGURE ONE HERE>>

Figure 2 shows the distribution of the analyzed Islamic banks and financial institutions (20) against the total population (136) by region. The figure shows that approximately 47% of Islamic banks and financial institutions are located in the Middle Eastern region, followed by Africa (17%), Europe and North America (14.7%), India (12.5%), and finally East Asia (8.8%). While almost half of Islamic banks and financial institutions are located in the Middle East, only 11% (7 out of 64 Islamic banks and financial institutions) have disclosed whistleblowing policies and are therefore included in the analysis. In addition, none of the 20 Islamic banks and financial

institutions located in the European and North American regions are analyzed since none of them have disclosed whistleblowing policies. Around 67% (8 out of 12) of the Islamic banks and financial institutions located in East Asia have disclosed whistleblowing policies and are included in the analysis.

<<INSERT FIGURE TWO HERE>>

Directed by the five whistleblowing questions, a meaning-oriented content analysis was carried out. A coding frame, designed in an Excel spreadsheet, was formulated to identify relevant extracts from the policies of the Islamic banks and financial institutions that offer answers to the five whistleblowing questions. Inter-coder agreement was achieved, and quotations from policies were selected using the same approach applied in the previous phase. Finally, guided by the IEFW and the analysis of whistleblowing policies in Islamic banks and financial institutions, the authors analyzed and discussed the convergence/divergence that may exist between normative Islamic teachings (i.e., the IEFW) and policy guidance of actual practice in Islamic banks and financial institutions. By doing so, the study identified framework–policy gaps and possible opportunities for policy improvements that could be addressed by the IEFW.

The two phases of the content analysis of the key sources of Islamic rulings and whistleblowing policies of Islamic banks and financial institutions represent a reiterative process of analysis that went back and forth to make sure the intended meanings were captured, and the comparative analysis was as comprehensive as possible.[6]

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[6] Extracted data are not included in this paper but are available from the authors upon request. Three supplementary files are available. The first file includes the identified Qur'anic verses and Prophetic *Hadiths*. The second file details the Islamic banks and financial institutions sampled, along with their geographical dispersion. The third file includes the five whistleblowing questions analyzed cross-sectionally across our sample of Islamic banks and financial institutions.

4. Islamic Ethics-Based Framework of Whistleblowing

This section addresses the first research question by developing an IEFW (Figure 3). This framework features the key five aspects of the whistleblowing process: *What* should one blow the whistle about? *Who* should blow the whistle? *Why* should one blow the whistle? *How* should one blow the whistle? And *to Whom* should one blow the whistle? These questions are interrelated and should be considered concurrently to gain an understanding of the act of whistleblowing in Islam.[7] This section also provides a comparative analysis of the Islamic view and the conventional view of the whistleblowing concept and identifies procedures to be followed at each stage.

<<INSERT FIGURE THREE HERE>>

4.1. What should one blow the whistle about?

In Islam, human beings are instructed to preserve God's balance through the practice of justice in every facet of their life: "That you not transgress within the balance. And establish weight in justice and do not make deficient the balance" (55:8–9). Failure to observe God's perfect set up, or to maintain His balance, leads to injustices that harm the public interest (Al-Qaradawi 2000). These injustices are deemed to be the root cause of corruption on earth (Abdul Jabbar 2013), as is clearly expressed in the Qur'an (30:41): "Corruption has appeared throughout the land and sea by [reason of] what the hands of people have earned."

The origin of the word "corruption" comes from the Latin verb *rumpere*, to break (Tanzi 1994). It, therefore, implies something is broken. In the Qur'an, corruption is frequently addressed by the Arabic word "*Fasaad*" (i.e., actions of humankind that contravene justice). The Qur'an takes the spread of corruption on earth as a major theme; it refers to disturbing God's balance

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[7] In this study, we provide a holistic picture of Islamic ethics concerning the key aspects of whistleblowing; therefore, we have adopted a neutral stand informed by the two main sources of Islamic ethics (the Qur'an and the Sunnah) to avoid any particular strand of Islamic thought. In doing so, we have used the core religious texts of the Qur'an and Sunnah, which are adhered to by all individual Muslims, supported by relevant academic works.

through being unjust and encompasses a wide range of behavioral transgressions that threaten the living of a socially, economically, and ecologically balanced life (Iqbal and Lewis 2002). It is thus clear that, in Islam, Muslims are commanded by God to forbid actions pertaining to injustice/corruption in the interest of maintaining the public's balanced life and with the aim of achieving the five objectives of Islamic law (Zainudin and Zahari 2018).

With this in mind, we argue that the Islamic religion promotes a comprehensive view of the term corruption that goes beyond the limited understanding of corruption that views it in terms of the betrayal and abuse of public office or entrusted power for private gain (i.e., economic corruption) (Iqbal and Lewis 2002). The Islamic view of corruption is broader in meaning and focus than the mainstream concept of (economic) wrongdoing in two ways. First, the term wrongdoing, which is frequently quoted in the whistleblowing literature, refers to transgressions that occur mainly in organizational settings. However, the Islamic view originates from a comprehensive focus on human beings, life, and the world that goes beyond the boundaries of organizational settings, thus encompassing a broader range of actions that disturb the social, economic, and ecological divinely balanced life. Second, in Islam, human beings are stewards of God and voluntarily accept God's trust with all the responsibilities that this entails (e.g., developing and improving the earth). Therefore, as holders of God's trust, whoever engages in corruption (or even observes it and does not act upon it) not only breaches the trust that has been placed in them by others (e.g., organizations), they also betray God: "O you who have believed, do not betray Allah and the Messenger or betray your trusts while you know [the consequence of doing so]" (Qur'an 8:27).

Given this broader view of corruption and the role of human beings as God's vicegerents on earth, the Qur'an addresses different types of corruption that could potentially be subject to whistleblowing. These pertain to financial, economic, managerial, environmental, social, and political injustices (Ahmed 2018; Alazzabi et al. 2020).

Financial corruption includes theft, bribery, forgery, overspending public funds, tax evasion, etc. In the Qur'an, individual Muslims are ordered to "not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful]" (2:188). Along the same lines, Prophet Muhammad (PBUH) was quoted as saying: "The curse of Allah is upon the one who offers a bribe and the one who takes it" (Sunan Ibn Majah 2313).

Economic corruption denotes dishonest business acts, such as depriving people of what is rightfully theirs. The Qur'an describes such corruption by warning believers:

> Woe to those who give less [than due], Who, when they take a measure from people, take in full. But if they give by measure or by weight to them, they cause loss. Do they not think that they will be resurrected for a tremendous Day. (83:1–5)

In addition, Prophet Muhammad (PBUH) makes it explicit that monopoly is prohibited in Islam (Sunan Ibn Majah 2154). The Qur'an also mentions *Qārūn* (a corrupt businessman during the lifetime of Prophet Moses) and chides businesspeople who use their wealth in corrupt affairs such as assisting corrupt politicians/judges for private gain (28:76–82).

Managerial corruption includes the abuse of power, nepotism, failing to perform assigned duties, etc. God demands "justice and good conduct and giving [help] to relatives and forbids immorality and bad conduct and oppression" (Qur'an 16:90). In the teachings of Islam, a job is a matter of trust and therefore employees should be selected, appointed, and evaluated based on their merits, which is an application of the justice principle (Abuarqub 2009). The Qur'an notes: "One of the women [a daughter of Jethro] said, 'O my father, hire him [Moses]. Indeed, the best one you can hire is the strong [competent] and the trustworthy'" (28:26).

In Islam, any action that disturbs God's ecological balance (e.g., pollution, over-using resources, landfill, soil erosion, deforestation, etc.) is a form of *environmental* corruption. For

instance, the Qur'an warns against the overconsumption of resources by celebrating those who are restrained in their actions: "And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate" (25:67).

Social corruption (e.g., actions against love and brotherhood, mutual respect, peace, cooperation, etc.) harms the social fabric of society. The Qur'an addresses this type of corruption in Chapter 68 (17–34) through the example of some farmers who intentionally planned to harvest all their garden's fruits in the early morning, sparing no thought for God's will (giving charity). As a result, their garden was struck by a torment from God while they slept, and it was reduced to ashes.

Finally, Islam warns against *political* corruption by those who rule societies. The Qur'an portrays Pharaoh as an example of the abuse of power when God says: "Indeed, Pharaoh exalted himself in the land and made its people into factions, oppressing a sector among them, slaughtering their [newborn] sons and keeping their females alive. Indeed, he was of the corrupters" (28:4).

4.2. Who should blow the whistle?

The question of who should blow the whistle has shifted from a narrower perspective, focused on organizational members, to include wider societal actors outside organizations' boundaries. From a narrow perspective, Near and Miceli (1985) define whistleblowers as:

> [C]urrent or former organization members or persons whose actions are under the control of the organization, who lack authority to prevent or stop the organization's wrongdoing, whether or not they choose to remain anonymous in blowing the whistle and whether or not they occupy organizational roles which officially prescribed whistleblowing. (p. 2–3)

This view has been widely used in prior studies, which examine whistleblowers as members of organizations in different roles such as managers, internal auditors, and/or employees (Gao et al.

2015; Keenan 2007; Robinson et al. 2012; Tavakoli et al. 2003). The US Securities and Exchange Commission Office of the Whistleblower (2020) offers monetary awards to eligible individuals (potential whistleblowers), who are not required to be employed in a company to submit information that leads to a Commission enforcement action. Culiberg and Mihelič (2017) propose that outsiders (e.g., consumers, suppliers, investors, auditors, and regulators) should also be considered as potential whistleblowers, since unethical behavior may have a damaging effect on their relationship with the business. A common feature of both whistleblower groups (insiders and outsiders) is that they oversee or participate in business operations, but to different degrees within the organization.

Islamic ethics go beyond the organizational setting of whistleblowers (insiders vs. outsiders) by offering a comprehensive viewpoint from which to address the question of who should blow the whistle. Given the special position of humans as God's vicegerents on the earth, the responsibility for enjoining good and forbidding evil to protect the public interest and prevent corruption is placed on the shoulders of every Muslim (Zainudin and Zahari 2018): "So fear Allah as much as you are able" (Qur'an 64:16). In the same vein, Prophet Muhammad (PBUH) stated:

> Whosoever of you sees an evil, let him change it with his hand; and if he is not able to
>
> do so, then [let him change it] with his tongue; and if he is not able to do so, then with
>
> his heart — and that is the weakest of faith. (Sahih Muslim 49a)

Accordingly, from an Islamic perspective, any individual Muslim who witnesses an evil act in any setting is considered a potential whistleblower.

One could argue that this Islamic view of who should blow the whistle may result in a diffusion of responsibility (Grimm et al. 2016) through which individuals would tend to delegate responsibility away if they are aware of the presence of other potential whistleblowers (Dozier and Miceli 1985; Grimm et al. 2016; Mesmer-Magnus and Viswesvaran 2005). In Islamic legal doctrine, the diffusion of responsibility effect is addressed by two legal obligations: individual

duty (*Fard al-Ayn*) and sufficiency duty (*Fard al-Kifayah*). While individual duty is the obligation placed on each individual Muslim (e.g., prayer and fasting), sufficiency duty imposes a social responsibility on the Muslim community to address common obligations (e.g., enjoining good, forbidding evil, and feeding the hungry). If a common obligation is sufficiently addressed in the community, that obligation falls off the shoulders of the remaining Muslims in the same community. However, if there is a deficiency in addressing the obligation, then each individual Muslim is held accountable before God to address that deficiency. Sufficiency duty makes it clear that every individual Muslim has a religious obligation before God to report a corrupt act, irrespective of whether all other witnesses remain silent or not. Therefore, in Islam, diffusion of responsibility behavior and its bystander effects are less likely to happen because each individual Muslim is responsible in one way or another for reporting unethical practices.

The credibility of whoever blows the whistle may be bounded by the moral foundation that justifies the whistleblowing act. Heacock and McGee (1987) state that whistleblowers should have a moral purpose, to protect the public from corruption without concern for personal gain and be certain of the information about the corrupt act under consideration. Miceli et al. (1991) identify attributes that may increase the whistleblower's credibility; these include higher levels of competence than counterparts who demonstrate relatively poor job performance. In Islam, given the principles of justice and public interest, a credible whistleblower should have a sincere intention to implement the command of God even if it is against oneself, close relatives, or friends, thereby avoiding personal inclinations toward individuals or a worldly benefit at the expense of the public interest. The Qur'an commands: "O you who have believed, be persistently standing firm in justice, witnesses for Allah, even if it be against yourselves or parents and relatives … So follow not [personal] inclination, lest you not be just" (4:135). Therefore, hatred is not a valid reason for being unjust. Furthermore, ethical values instruct individual Muslims (potential credible whistleblowers) not to ask others to perform an act of righteousness, whether doing what is good or refraining from what is bad, before first trying to practice it themselves. This value is elaborated

on in the Qur'an in the form of a rhetorical question: "Do you order righteousness of the people and forget yourselves" (2:44). Being immoral may disqualify an individual from being an eligible witness to a corrupt act or an authentic source of information, as the Qur'an states: "O you who have believed, if there comes to you a disobedient one with information, investigate, lest you harm a people out of ignorance and become, over what you have done, regretful" (49:6). Finally, making assumptions about others without having sound evidence is a hateful act that may breach a whistleblower's credibility. The Qur'an clearly notes: "O you who have believed, avoid much [negative] assumption. Indeed, some assumption is sin," while also cautioning against spying: "And do not spy or backbite each other" (49:12).

4.3. Why should one blow the whistle?

The existing whistleblowing literature discusses various individual (e.g., gender, age, education, and pay), situational (e.g., characteristics of the organization and characteristics of the wrongdoing), and environmental (e.g., national culture) motivational factors for why whistleblowing occurs (Dalton and Radtke 2013; Miceli et al. 2009; Nayir and Herzig 2012). Among these, religious factors have been referred to as being able to explain why whistleblowing occurs, since moral consideration of the realistically expected benefits and harms precedes any whistleblowing act (O'Sullivan and Ngau 2014).

According to Islamic ethics, the first motive for enjoining good and forbidding evil through whistleblowing is to obey God by maintaining justice and good conduct. Such supreme virtues contribute to the protection of human interest, the promotion of societal well-being, and the attainment of success (Malik and Nordin 2012). The Qur'an describes those who fulfil this responsibility as: "those [who] will be the successful" (3:104), "those [who] are among the righteous" (3:114), and "those – Allah will have mercy upon them" (9:71). As such, individual Muslims are motivated to blow the whistle if the act of whistleblowing will lead to the achievement of the five objectives of Islamic law (Malik and Nordin 2012). Individual Muslims are responsible

for the functionality of the objectives of Islamic law regardless of who the likely beneficiaries are, whether or not the corrupt act is organization-related, and whether or not previous or future material rewards exist. Unlike the egocentric utility concept, utilitarianism in Islam is a concept that is weighted based on the good effects that will befall society as a whole rather than individual pleasures (Solihu and Ambali 2011).

Seeking exemption from a general punishment from God by collectively and/or individually enjoining good and forbidding evil is a second motive for whistleblowing in Islam. Observers of corruption do not blow the whistle if they fear retaliation (Near and Miceli 2016); however, fearing the divine punishment that will befall the nation if they abandon this duty is a stronger motive to blow the whistle: "So do not fear the people but fear Me" (Qur'an 5:44). Remaining silent in the face of corruption, injustice, or any evil action is reprehensible in Islam. The Qur'an notes, of former nations: "They used not to prevent one another from [the] wrongdoing that they did. How wretched was that which they were doing" (5:79). Further, Prophet Mohammad (PBUH) stated: "By the One in Whose Hand is my soul! Either you command good and forbid evil, or Allah will soon send upon you a punishment from Him" (Jami` at-Tirmidhi 2169). While enjoining good and forbidding evil is a sufficiency duty at a national level, if there is a deficiency in addressing these obligations, then each individual Muslim is held accountable before God to address it: "And do not mix the truth with falsehood or conceal the truth while you know [it]" (Qur'an 2:42).

Thirdly, whistleblowing can contribute to the creation of a just society by strengthening virtue and suppressing vices. Through the act of enjoining good and forbidding evil, a social conscience can be established that preserves the norms and principles of society and prevents corruption. Along the same lines, social balance can be maintained when the concept of virtue is stable; vice does not turn into virtue nor virtue into vice. In Islam, individual Muslims are motivated to make continuous improvements and reforms (*Islah*) in their societies to the best of their abilities in an attempt to establish justice and goodness. From the tongue of Prophet Shuayb,

the Qur'an says: "And I do not intend to differ from you in that which I have forbidden you; I only intend reform as much as I am able" (11:88).

Finally, each individual Muslim has an obligation before God to report a corrupt act if it is within their sphere of authority. Individuals empowered through authority have one of the highest levels of ability and thus greater responsibility befalls them: "[And they are] those who, if We give them authority in the land … enjoin what is right and forbid what is wrong" (Qur'an 22:41).

4.4. How should one blow the whistle?

Islamic ethics suggest five steps that individual Muslims should follow before deciding to blow the whistle. These steps act as a decision-making process for whistleblowing in any given situation. Each step must be fulfilled before proceeding to the next step.

The first step is to *have sincere intention*. In Islam, every action should be performed with pure intention. This is emphasized in the Qur'an: "And they were not commanded except to worship Allah, [being] sincere to Him in religion, inclining to truth, and to establish prayer and to give zakāh. And that is the correct religion" (98:5). Prophet Muhammad (PBUH) also said: "Actions are to be judged only by intentions and a man will have only what he intended" (Sunan Abi Dawud 2201). Accordingly, having good intentions that are sincere to God is a prerequisite for any action to be accepted by God. Applying this to the broader principle of enjoining good and forbidding evil, from which the act of whistleblowing stems, individual Muslims should have good intentions to guard, back, and assist others when enjoining good and forbidding evil. Insincere intentions, whether to gain personal benefits, control or show power, take revenge, or expose the faults of others, should not be embraced by a true believer (i.e., a potential whistleblower).

The second step is to *acquire knowledge* of virtue and vice and the ability to distinguish between them. Knowledge provides a safety valve for personal inclinations, delusions, and deception. The Qur'an notes that the absence of knowledge may lead people astray: "And indeed

do many lead [others] astray through their [own] inclinations without knowledge. Indeed, your Lord – He is most knowing of the transgressors" (6:119). In the context of whistleblowing, an ignorant individual may fall into the mistake of forbidding what is not forbidden or disregarding what is evil out of ignorance of what is virtue/vice according to Islamic law. Thus, the honest intention is fostered by acquiring an Islamic understanding of virtue and vice as well as knowledge of the legal judgment of the act in question (i.e., possible corruption).

The third step is *verification* through having evidence of the existence of the corrupt act(s) via ethical investigation. The decision to blow the whistle should not be based on false or unproven suspicions. The Qur'an makes this clear by saying: "O you who have believed, avoid much [negative] assumption. Indeed, some assumption is sin" (49:12). With this verse in mind, one should carefully inspect the act under question to ensure that it is actually considered corrupt under Islamic law. Further, making assumptions without having clear evidence of the probable existence of (a) corrupt act(s) is considered a false doubt, which is impermissible in Islam. If some signs indicate that a corrupt practice may exist, one should verify that it exists with clear evidence. However, one should not resort to unethical or illegal methods to prove the existence of a corrupt act. The Qur'an clearly states: "And do not spy or backbite each other" (49:12). False doubts and spying could result in hostility and hatred among people, as the end of the aforementioned verse makes clear: "[W]ould one of you like to eat the flesh of his brother when dead? You would detest it. And fear Allah; indeed, Allah is Accepting of repentance and Merciful." Verifying a wrongful act by tracking and exposing the hidden actions of an individual is forbidden in Islam. Prophet Muhammad (PBUH) was quoted as saying:

O you who accepted Islam with his tongue, while faith has not reached his heart! Do not harm the Muslims, nor revile them, nor spy on them to expose their secrets. For indeed whoever attempts to expose his Muslim brother's secrets, Allah exposes his secrets wide open, even if he were in the depth of his house. (Jami` at-Tirmidhi 2032)

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Accordingly, one should follow explicit signs that indicate the existence of a corrupt act and not ascertain the secrets of others through spying. However, in very specific (exceptional) circumstances, the act of spying may be allowed to prevent a severe violation that could not otherwise be prevented. In that case, a less severe evil can be borne to ward off a more severe evil (Al Qaradawi 1994).

The fourth step is *balancing benefits and harms* in accordance with Shari'ah law. The Islamic law of Jurisprudence of Priorities sheds light on a number of priorities in thoughts and actions based on divine orders and Prophetic guidance (Al Qaradawi 1994). Under this law, four main rules can be utilized to reach a balance between the conflicting benefits and harms arising from the whistleblowing act. The first rule points to the prioritization of societal/collective well-being over individual well-being. When applying this, one should ask whether the benefits of the act of whistleblowing would be confined to specific individuals or spread across society. Similarly, the negative effects of whistleblowing on individuals and society should be balanced and one should take into consideration whether the negative influences of whistleblowing would fall more heavily on the individual or society at large. Whether the harm of whistleblowing would reach individuals other than the whistleblower should also be assessed. The second rule posits that the greater benefit outweighs and compensates for the lesser evil, meaning that preventing harm is prioritized over bringing benefits. In the context of whistleblowing, assessing whether this act would bring about more benefits than harm is essential. According to this rule, greater benefits should not be forgone for the sake of lesser benefits. In this case, one should ask whether greater benefits would be achieved or forgone if the act of whistleblowing is performed. The third rule prescribes that the definite benefit is not forgone for the sake of the imagined harm. Assessing whether the benefits and harms of whistleblowing are definite, or imaginary is recommended; thereafter, one should have an objective judgment on the nature of the benefits and harms that could be caused by whistleblowing. Finally, priority is given to actions that provide extended benefits over minor ones. One should assess the positive impact of whistleblowing against that of

other methods. The anti-corruption tool that has a more lasting positive impact should be considered over the tool that has a temporary effect.

The final step is *decision-making*. The decision to blow the whistle mainly depends on whether the benefits of whistleblowing outweigh the harms and on one's ability to perform the whistleblowing act. Prophet Muhammad (PBUH) is quoted as saying:

Whosoever of you sees an evil, let him change it with his hand; and if he is not able to do so, then [let him change it] with his tongue; and if he is not able to do so, then with his heart – and that is the weakest of faith. (Sahih Muslim 49a)

Accordingly, there are three levels of behavior that one can implement depending on one's level of ability. The burden of one's responsibility to take action with the hand or tongue may be removed in cases where there will be severe harm inflicted on the person who does so. As dictated by the five objectives of Shari'ah, preservation of the faith, human selves, intellect, posterity, and wealth represent the highest priority of Islam (Dar Al-Ifta 2020). In such a case, an individual may take no action regarding the corrupt act and will only deny it with their heart. This is a moral obligation that is required by all Muslims, as it represents the minimum level of responding to a corrupt act. On the other hand, if changing a corrupt practice either by hand or by tongue falls within one's ability, and if the benefits of whistleblowing outweigh its harms, then action can be taken. Since tolerance and forgiveness are values that are highly emphasized in Islam (Ntalianis and Raja 2002), attempting to change the wrongful act in a friendly manner before resorting to more formal means may be recommended. However, choosing among these options may well depend on the circumstances of the individual and their surroundings.

The existing whistleblowing literature proposes a number of models that explain the stages an individual may go through before deciding to blow the whistle (Culiberg and Mihelič 2017). However, the models are mostly confined to exploring whistleblowing in an organizational context. In Islam, a wider perspective is embraced wherein the concept of whistleblowing

encompasses any individual in any setting. While ethical concepts in Islam may overlap with some ethical reasoning in previously established whistleblowing models, some underlying whistleblowing assumptions/perceptions may not accord with Islamic principles. For instance, in the model developed by Culiberg and Mihelič (2017), the whistleblower is perceived as an agent who may be caught in a conflicting loyalties dilemma either with the organization or society at large. Therefore, failure may be an inevitable outcome for that agent, as they will cause harm either to the organization if whistleblowing occurs or to the wider society if they decide to ignore the corrupt act. However, from an Islamic perspective, the concept of conflicting loyalties should not exist, as the only affiliation an individual should have is toward God. As such, the decision to blow the whistle should be made with pure intention to God and according to the guidelines set by Islamic ethics. For instance, the public interest is more important than the individual or organizational interest. Accordingly, if blowing the whistle would cause harm to the organization yet bring greater benefits to society, the outcome of whistleblowing would be considered successful from an Islamic perspective.

4.5. To whom should one blow the whistle?

Specifying a suitable recipient to whom the unethical practice should be reported is a key aspect of the whistleblowing process. Since wrongdoings in conventional whistleblowing literature are confined to organizations, the disclosure of wrongdoings can either be internal or external. Wrongdoings can be disclosed internally to individuals who are deemed part of the organization or can be reported to external parties who are not part of the organization (Andrade 2015). However, a conflict of loyalties may emerge where the whistleblower has to choose between their loyalty to the organization and the public interest. Loyalty to the organization may result in the whistleblower refraining from reporting to external parties to permit the organization an opportunity to rectify wrongdoing internally before going public. However, such loyalty can be overridden by a higher duty to the public interest; thus, external disclosure would be favored, and

specifically if the organization did nothing to correct the wrongdoing. Opposing the organizational loyalty view, Duska (2007, p. 140) claims that "one does not have an obligation of loyalty to a company … because companies are not the kind of things that are the proper objects of loyalty." Duska (2007, p. 144) argues that loyalty depends on "ties that demand self-sacrifice without expectation of reward" such as those "between a lord and his vassal. A lord could not in good conscience wash his hands of his vassal nor could a vassal in good conscience abandon his lord."

From an Islamic perspective, individual Muslims are ultimately accountable to God, the ultimate owner with supreme authority (Abu-Tapanjeh 2009). In Islamic ethics, the responsibility to fulfil obligations extends beyond stakeholders and is embraced within the spiritual-religious dedication to seeking reward solely from God. This is elaborated on in various verses of the Qur'an; for instance: "There the authority is [completely] for Allah, the Truth. He is best in reward and best in outcome" (18:44). The means of disclosing a corrupt act in Islam is decided based upon one's ability as well as the benefits and harms of such a disclosure. If the individual aware of the corrupt practice has direct authority to challenge this evil, then it is incumbent on them to do so. This includes direct guardians of the wrongdoer and individuals in positions of authority; regular individuals who observe a wrongful act should attempt to challenge it using the means that lie within their abilities. Whether the individual attempting to enjoin good and forbid evil is in a position of authority or a regular individual, gentleness and patience with the wrongdoer are highly recommended in Islam. In the Qur'an, God says to Prophet Moses and his elder brother (Prophet Aaron): "And speak to him [the Pharaoh] with gentle speech that perhaps he may be reminded [of] or fear [Allah]" (20:44). In other verses, God affirms the importance of cooperation and gentle advice amongst believers; for instance: "and advised each other to truth and advised each other to patience" (103:3). Also, God ordains: "cooperate in righteousness and piety, but do not cooperate in sin and aggression" (Qur'an 5:2). Such ethics are also affirmed in the teachings of Prophet Muhammad (PBUH) who is quoted as saying: "'Religion is sincerity (Al-Nasihah), religion is sincerity, religion is sincerity.' His companions replied, 'Towards whom?' and He said, 'To Allah,

to His Book, to His Messenger, to the imams of the Muslims and to their common folk'" (Sunan an-Nasa'i 4199).

The purpose of giving advice is not to expose the corrupt acts of others; rather, it is a means of encouraging the person who has committed misdeeds to correct them. As such, advice should be initially given in secret rather than in public and should make use of the gentlest words and approach. While advising the wrongdoer is recommended in Islam as a first step to rectifying corrupt acts, repeated advice may cause a graver evil: The advised person may develop an aversion toward the truth or reject the advice totally. Thus, adopting a gradual approach when giving advice is vital. However, if giving advice would lead to more corruption or would not result in the rectification of the corrupt act, then one should resort to other means. This includes complaining to another concerned party or whoever has the capacity and direct interest in administrative control. If the wrongdoer does not comply and if no graver harm results, one can opt to submit a formal report against the wrongdoer to superiors or concerned authorities.

5. Whistleblowing in Islamic Banks: A Framework–Policy Gap

This section addresses the second research question through a comparative analysis of the collected whistleblowing policies of Islamic banks and financial institutions with the IEFW. The shortcomings found in the whistleblowing policies are described from the perspective of the IEFW to highlight the existing framework–policy gap.

5.1. A narrow view of reported wrongdoings

The analysis reveals that most of the analyzed policies of examined Islamic banks and financial institutions highlight acts contrary to laws, rules, regulations, or morals when referring to what the whistle should be blown about. This includes acts such as being unreasonable, unjust, unfair, oppressive, or discriminatory. Prior mainstream whistleblowing literature has highlighted the tendency to focus more on "legal violations, mismanagement, and sexual harassment" than other

wrongdoings (Culiberg and Mihelič 2017). While most of the analyzed whistleblowing policies mainly focus on financial and managerial corruption, a few policies (five) include social and/or environmental corruption and mostly refer to Islamic principles and morals in their whistleblowing policy when describing what may be reported. For instance, the policy of Al Rajhi Bank in Malaysia identifies inappropriate conduct as "conduct that contravenes public order and Islamic morals" and includes examples of social and environmental corruption such as "sexual harassment" and "violations of environment, health, and safety procedures." The policy of Jaiz Islamic Bank in Nigeria, which refers to the "breach of compliance with Shari'ah rules and principles," includes "actions detrimental to health & safety or the environment" such as social and environmental corruption.

Overall, most of the analyzed policies tend to have a narrow vision about what types of corruption ought to be reported. For instance, Al Baraka Bank Pakistan briefly explains corrupt acts as "[i]mproper, illegal, unethical or immoral practices" and Al-Amanah Islamic Bank in the Philippines explains inappropriate conduct as "any actual, suspected or anticipated corrupt, illegal, improper or fraudulent act." While a few policies include some examples of social and environmental corruption, the application of the IEFW would enable Islamic banks and financial institutions to apply a richer definition of what constitutes wrongdoing. The IEFW suggests that corrupt acts include a broad range of financial, economic, managerial, environmental, social, and political acts that disrupt the divinely balanced life whether inside or outside organizational settings. This includes, but is not limited to, depriving people of what is rightfully theirs, pollution, overuse of resources, and actions against peace and cooperation. As prior research suggests, organizational codes of conduct/ethics may restrain whistleblowers from reporting wrongdoing that is not tackled in the code (Culiberg and Mihelič 2017). This is significant regardless of whether whistleblowing is regarded as an active choice or a matter of duty (Bouville 2008).

5.2. The confined scope of potential whistleblowers

Many of the whistleblowing policies of the examined Islamic banks and financial institutions limit blowing the whistle to internal employees and board members. This narrow scope limits who can blow the whistle to "all officials and employees" (Al-Amanah Islamic Bank, Philippines), "board-members and employees of the Bank" (Ithmaar Bank, Bahrain), and "employees and directors" (Parsoli Corporation, India). Some analyzed policies include "former employees" (CIMB Group Berhad, Malaysia) and any person "providing the Bank with services including agents, consultants, auditors, [and] suppliers" (Gulf Finance House Financial Group, Bahrain) as potential whistleblowers. Few policies mention that a whistleblower can be any stakeholder of the bank (Al Baraka Bank Pakistan, Pakistan; Meezan Bank, Pakistan), including customers, vendors, suppliers, and brokers. While these banks extend the expectations of who should blow the whistle to include outsiders, they explicitly state that whistleblowers must have an interest in or relationship with the bank. In other words, the examined policies disregard outsiders who do not have an interest in the bank as potential whistleblowers. It is noteworthy that only 20 out of 136 Islamic banks and financial institutions have made their whistleblowing policies available in the public domain, thus suggesting that employees alone are viewed as potential whistleblowers.

Despite the fact that recent mainstream whistleblowing research has noted that potential whistleblowers include those outside the organization, this finding indicates that the policies of the sampled Islamic banks and financial institutions are in their infancy and not consistent with international standards in this regard (Culiberg and Mihelič 2017). Nowadays, organizations are considered to be complex systems that are non-autopoietic; hence, the boundaries between internal and external stakeholders are becoming increasingly blurred (Andrade 2015).

Consistent with international standards, the IEFW recommends that any credible individual Muslim who witnesses an evil act in any setting is held accountable before God and is therefore considered a potential whistleblower. This is analogous to the resemblance between

whistleblowers and prophets reported in prior literature (Avakian and Roberts 2012). However, all of the analyzed banks and financial institutions tend to lack clear guidance as to who should blow the whistle in accordance with Islamic rules.

While external individuals are not legally bound to blow the whistle, the inclusion of outsiders reflects the Islamic notion that the responsibility to rectify wrongdoings falls on the shoulders of every individual Muslim. The IEFW may also reassure external individuals that they can blow the whistle without fearing retribution. The IEFW not only widens the scope of potential whistleblowers and regards whistleblowing as a social responsibility in any setting; it also outlines the characteristics of who is considered a credible whistleblower.

5.3. Lack of comprehensive incorporation of Islamic motivations

Mainstream international literature on whistleblowing discusses a wide range of determinants and incentives that influence individuals' decisions to blow the whistle. This includes individuals' ethical orientations and personality traits, the organizational ethical climate, cultural characteristics, religious factors, and the strength of legal environments, amongst others (Dalton and Radtke 2013; Miceli et al. 2009; Nayir and Herzig 2012; O'Sullivan and Ngau 2014). While the scope of the examined factors that motivate individuals to blow the whistle or prevent them from doing so are broad and diverse, the findings of previous studies on whistleblowing intentions and motivations seem to warrant further research (Culiberg and Mihelič 2017).

Our analysis shows that many of the analyzed policies consider the prevention of harm, whether to the institution, its staff, or stakeholders, as a motivation for whistleblowing. Bank Rakyat in Malaysia, for instance, considers whistleblowing a means of preventing or reducing "harm, damages or costs arising from wrongful activities." Along the same lines, the motivation behind whistleblowing at ABC Islamic Bank in Jordan lies in protecting "the bank from financial, legal, and/or reputational risk." Similarly, the motivation for whistleblowing at Bank Mandiri in

Indonesia is to "improve the company's reputation in the eyes of stakeholders." Other analyzed policies consider adherence to the law and good governance as the rationales behind the whistleblowing act. For instance, Kuwait Finance House in Bahrain mentions a commitment to "the highest standards of ethical and legal conduct" and enhancing "good governance, openness, integrity and transparency" as motivations for whistleblowing. Also, Parsoli Corporation in India refers to compliance with "domestic and foreign laws" as a reason for blowing the whistle.

While most of the analyzed policies refer to adhering to the highest standards—whether ethical, legal, or professional which, by some means, reflect Islamic values and principles—the motives inherent in Islamic ethics that regard whistleblowing as a tool to protect human interest are not clearly stated. From an Islamic viewpoint, whistleblowing should be utilized to promote societal well-being, and its benefits should not be confined to a specific organization or party. Other motivations for whistleblowing, as per Islamic guidance, are also missing in the analyzed whistleblowing policies. These include avoiding divine punishment and preserving the norms and principles of society.

The explicit disclosure of the Islamic reasoning for whistleblowing in whistleblowing policies might aid potential whistleblowers in refraining from being silent in the face of corruption or injustice. In addition, it would motivate whistleblowers to implement continuous improvements and reforms to the best of their abilities to establish justice and goodness.

5.4. Missing steps in the whistleblowing process

Sims and Keenan (1998) noted that whistleblowing is a complex phenomenon wherein reporting wrongdoing sits at the intersection of several organizational, individual, and situational factors. Despite advancing our understanding of this phenomenon, prior research does not put forth a framework that acknowledges the interactivity of normative and behavioral variables grounded in religion, especially from the Islamic perspective.

The analyzed policies of the sampled Islamic banks and financial institutions mainly focus on the identity of the whistleblower and how to report misconduct, rather than the process/steps that the whistleblower should follow when deciding to blow the whistle. Given that the Islamic perspective is neglected in the documentation of the complete process of how to blow the whistle, the guidelines in the analyzed policies could be linked to the five-step whistleblowing process suggested by the IEFW. For instance, a considerable number of the examined policies (nine) refer to having sincere intentions, the first step in the IEFW whistleblowing heuristic process. Such policies highlight that the whistleblowing act should be performed "in good faith" (e.g., Jaiz Islamic Bank, Nigeria; Kuwait Finance House, Bahrain; Public Islamic Bank, Malaysia; Parsoli Corporation, India), while some also highlight that disclosures should not be "made maliciously or for personal gain" (Kuwait Finance House, Bahrain) and should be "free from malicious intent, and … [the attempt to secure] personal gains" (Public Islamic Bank, Malaysia). However, very few policies highlight the second step, which relates to the importance of acquiring knowledge. Only three policies state that the whistleblower should "report with knowledge or sincerity and honest belief that the allegation or information is true" (Islamic Development Bank, Saudi Arabia), "take every care to ensure the accuracy of the information and ensure that they have understood the facts thoroughly" (Kuwait Finance House, Bahrain), and that "good faith shall be deemed lacking when the employee does not have personal knowledge on a factual basis for the communication" (Parsoli Corporation, India).

Similarly, few policies highlight the necessity of having supporting evidence and verification, which represents the third step. Among those that do, Bank Rakyat Malaysia mentions that a whistleblower should "demonstrate having reasonable grounds for the concerns and [is] not expected to first obtain substantial evidence of proof beyond reasonable doubt." Along the same lines, Kuwait Finance House in Bahrain states that employees must be "as certain as they can be before making an allegation." Other policies, however, do not consider this step important. For

instance, the policy of the Gulf Finance House Financial Group in Bahrain mentions that whistleblowers can "raise concerns" even if they "do not have proof or evidence."

The analysis also shows that most of the examined policies do not explicitly refer to Islamic standards in guiding how to blow the whistle. Only one policy referred to Islamic standards (Kuwait Finance House, Bahrain) and covered elements of the first three stages of the IEFW whistleblowing process, albeit in an unsystematic manner. In the mainstream whistleblowing literature, Gao and Brink (2017) depicted a model of whistleblowing determinants that presented a static view of the different players in the whistleblowing process. The model includes various elements that combine the characteristics of the whistleblower, report recipient, and wrongdoer as well as the organization itself. Although comprehensive, the model does not discuss the dynamic behavioral decision-making aspects relevant to the whistleblowing process; these, however, are present in the IEFW.

While elements of some of the steps in the IEFW are stated in the analyzed policies, clear and complete guidance from an Islamic perspective is lacking on the steps that an individual should follow before deciding to blow the whistle. In addition, the last two steps of the IEFW, namely balancing benefits and harms and decision-making, are not mentioned in any of the analyzed policies. Accordingly, important issues, such as prioritizing societal well-being over individual well-being, preventing harm over bringing benefits, prioritizing definite benefit over imagined harm, and evaluating one's ability to perform the whistleblowing act, are overlooked in the analyzed policies of Islamic banks.

5.5. Lack of gradation to rectify incorrect acts

One stream of research looks into whether whistleblowing is an act of conscience, which enhances the individuality of employees, or an act of managerial control, in light of corporate and external legislations that guide whistleblowing processes and turn them into an ethical liability (Tsahuridu

and Vandeckerckhove 2008). The IEFW combines elements of both individuality and managerial will. The analyzed policies of the sampled Islamic banks and financial institutions, however, disregard the necessary procedures regarding to whom the corrupt act should be disclosed as per Islamic ethics and instead point toward direct disclosure. While only one policy (Bank Rakyat, Malaysia) mentions that the whistleblower can consult with their manager before making formal disclosures, none of the analyzed policies describes the full, gradual process in accordance with Islamic guidance. According to the IEFW, the process involves gentleness and patience with the wrongdoer, giving informal advice in secret using the gentlest words and approach, and finally submitting a formal report against the wrongdoer to superiors or the concerned authorities if no graver harm results. The main aim should be to correct the wrongful act rather than expose the wrongdoer. However, the analyzed policies tend to focus on disclosing corrupt acts directly to internal parties, such as the immediate supervisor, head of internal audit, and chief compliance officer, or to external parties, such as the police and anti-corruption committees. As such, the analyzed policies disregard the use of discreet and gentle means to rectify a wrongdoing before resorting to more formal actions against the wrongdoer.

Several general insights also emerge from the extracted data. First, it is apparent that Islamic banks and financial institutions in the Middle East mostly operate in an environment where there is a lack of overarching laws set on a macro level for whistleblowing. Generally, there is also a large gap between the date of establishment of the banks/financial institutions and the enactment of whistleblowing policies. For example, most banks/financial institutions were established in the late 1990s or early 2000s, yet their whistleblowing policies are mostly dated between 2016 and 2021. Most of the whistleblowing policies of the Islamic banks and financial institutions also do not refer to the respective governing country laws, except for a few banks in Malaysia and India. The age and size of these Islamic banks and financial institutions also do not seem to relate with the issues raised in their whistleblowing policies.

Overall, the analysis shows that there is a clear gap between the guidance offered in the Islamic Shari'ah and what the sampled Islamic banks and financial institutions provide in their whistleblowing policies. The findings shed light on the nature of this gap, and the proposed IEFW presents suggestions to overcome it. The possible reasons for this gap are deserving of further research. The following section highlights the implications of this research and proposes directions for future research.

6. Discussion and Conclusion

This study conceptually and methodologically advances the whistleblowing literature by adding a new dimension to the theoretical foundations of whistleblowing that incorporates religious values to create a unique perspective. The study develops a novel and comprehensive IEFW that portrays the core five aspects of the whistleblowing process, informed by the two main sources of the Islamic religion (i.e., the Qur'an and the Sunnah). The IEFW addresses the following questions: *What* should one blow the whistle about? *Who* should blow the whistle? *Why* should one blow the whistle? *How* should one blow the whistle? And *to Whom* should one blow the whistle?

The empirical analysis was conducted in three phases. The first and second phases of the analysis offer detailed insights into how Islamic ethics extend the conventional view of the whistleblowing concept and its application. To this end, a thematic content analysis was conducted wherein Islamic texts were analyzed and benchmarked against international literature. The outcome was the IEFW framework. The IEFW broadens the mainstream view of whistleblowing within organizations in several ways: The whistle should be blown about any wrongdoing, even beyond organizational settings, and whistleblowing should pertain not only to financial but also to economic, managerial, environmental, social, and political injustices. The IEFW goes beyond the potential insider/outsider whistleblower perspective by placing responsibility for whistleblowing on the shoulders of every individual Muslim according to their ability and credibility. The IEFW extends the discussion of the motivational variables of whistleblowing beyond individual,

situational, and environmental aspects by adding dogmatic reasoning, such as obeying God by maintaining justice and good conduct, seeking exemption from a general punishment from God, creating a just society by strengthening virtue and suppressing vice, and reporting a corrupt act if it is within the limit of one's authority. While some international models explain the different stages that an individual may go through before deciding to blow the whistle, the IEFW describes a detailed five-step decision-making process that includes having sincere intentions, acquiring knowledge, verifying the evidence, balancing benefits and harms, and making the decision. Finally, the IEFW recommends a gradual reporting process as follows: attempting to change the wrongdoing by gently and patiently advising the wrongdoer in private, complaining to whoever has a direct interest in administrative control, and submitting a formal report against the wrongdoer to superiors or the concerned authorities. This gradual reporting process represents an attempt to institutionalize whistleblowing procedures. Research has shown that, despite increasing decentralization within today's organizations, which resonates with higher moral autonomy and, therefore, whistleblowing out of individual conscience, organizations would be best to institutionalize whistleblowing (Vandeckerckhove and Commers 2004).

Research streams in the mainstream whistleblowing literature have also looked into the content of whistleblowing procedures by examining the various legislation in place (Vandeckerckhove and Lewis 2012). The present study contributes to this line of research, albeit by adding a religious dimension to it. Overall, these research streams reflect the maturity of the field; however, studies that incorporate behavioral approaches rooted in religious doctrines that shape the lives of millions of people are lacking. Recently, Vandeckerckhove and Phillips (2019) have noted that whistleblowing is, in effect, a "protracted process" comprising several layers of attempts and a profound decision-making process. The IEFW presents a flexible framework that acknowledges the complexity of the whistleblowing act while outlining the steps to be followed as individuals negotiate this delicate process.

The third and final phase of our analysis shows that the Islamic ethics of whistleblowing are not well-promoted in practice, as reflected in the whistleblowing policies of the analyzed Islamic banks and financial institutions. This highlights the existence of a framework–policy gap. In particular, the empirical analysis reveals a narrow view of what ought to be reported as wrongdoing, a confined scope of potential whistleblowers, a lack of comprehensive incorporation of Islamic motivations, missing steps in the actual whistleblowing process, and a lack of gradation in relation to rectifying corrupt acts. The framework–policy gaps identified in this paper highlight that policies should be worded to be explicit about Islamic tenets and motivations. Islamic ethical values can inform ethical business practices and have the potential to contribute to the related corporate policy studies. Therefore, Islamic banks and financial institutions should recommend and implement the dynamic framework proposed in this research. All relevant stakeholders should view Islamic ethics and compliance as being part of a decision-making process that is shaped by changes in situations and contexts. Islamic banks and financial institutions should encourage both the whistleblower and recipient to embody Islamic ethics and morals whilst utilizing the proposed whistleblowing framework. This is relevant to other industries and sectors such as Islamic financial service companies, Islamic insurance companies, companies producing halal products (e.g., Saffron Road), halal tourism service companies, and others interested in applying and integrating Islamic ethics as related to their customer or supplier groups. The proposed IEFW is therefore a practical means by which organizations in any sector, and not only Islamic banks and financial institutions, can overcome the whistleblowing framework–policy gap. On the policy level, the whistleblowing framework suggested in this paper can be reviewed by the Accounting and Auditing Organization for Islamic Financial Institutions (AAIOFI) board with a view to it being implemented by all Islamic financial service institutions.

We encourage future research to investigate the possibility of building a framework based on other religious values and comparing it with the one developed in this study. Future studies can also use the proposed IEFW to develop operational policies and best practices to guide individuals

and organizations throughout the whistleblowing process. Moreover, future research can empirically examine the framework–policy gap within other types of Islamic organizations or local companies operating in Muslim countries. Additionally, the possible reasons behind the framework–policy gap deserve further research. This includes discovering why organizations have such policies in the first place: Is it just to pay lip service to whistleblowing, to force people to give witness, or to encourage effective changes in behavior? Further research may try to identify to what extent the policies of Islamic organizations converge with/diverge from policies of non-Islamic ones by identifying policy–policy gaps. Finally, while our study highlights framework–policy gaps, future research can go beyond this normative analysis to examine whether theory–practice gaps are related to whistleblowing concepts and procedures.

As with any research, this study has limitations. These are pertinent to qualitative research methods, such as generalizability and sample representativeness concerns. The proposed IEFW has been built based on a content analysis of one system of religious values, namely Islam. Thus, the ethical values of other religions are outside the scope of this study. Layers of analysis that factor in governmental policies as well as the socioeconomic factors related to the Islamic banks and financial institutions under study are also out of the scope of the present research. Different extraneous variables affecting whistleblowing procedures such as governmental policies could lead to differences in the policies of banks and financial institutions in different countries. However, our research is a starting point, and this can be factored into further analysis in future research. Moreover, the adopted thematic content analysis contains an inherent degree of subjectivity, as it is naturally less objective in the allocation, interpretation, and conclusion drawing from the sampled Quranic verses and Prophetic traditions. Despite the inevitable presence of subjectivity in the overall approach, this is reduced since the analysis covered the spectrum of the whole Quranic text as well as authentic Prophetic traditions without omission. Nonetheless, this is the most suitable analytical research method through which to conduct an exploratory study of an understudied topic. Empirically, despite the variations in different demographic factors

related to our sample, we argue that there is a level of commonality that aids the robustness of our study. The financial institutions in our sample all share background and operationality in Islamic principles and belief systems. These institutions also have disclosed whistleblowing procedures. They also share aspirations toward international standards in their overall approach.

We would like to finally note that our research is a starting point for further investigations of the parallelism between the religious dimensions of whistleblowing and mainstream international literature. This research stream will not only enhance conventional understanding of whistleblowing policies and concepts; it will also add a practical dimension to this research domain, which was previously underrepresented in the international literature.

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