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# 4th Global Conference on Business and Social Sciences

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RADISSON BLU HOTEL, DUBAI, UAE

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Malaysia

GCB<sup>5</sup><sub>5</sub>

**Proceedings of the**  
**4<sup>th</sup> Global Conference on Business and Social Sciences on**  
***"Contemporary Issues in Business And Social Sciences Research: A Dubai Initiative"***  
**(CIBSSR – 2016)**

**14<sup>th</sup> – 15<sup>th</sup> November, 2016**

**Kuala Lumpur, Malaysia**

**Global Academy of Training & Research**  
**(GATR)**  
**Kuala Lumpur, Malaysia**

Editors:

**Kashan Pirzada Danture**  
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**A. Moens Kamran**  
**Ahmed**  
**Musa Mangena**

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# 4<sup>th</sup> Global Conference on Business and Social Sciences

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## ACKNOWLEDGMENT

Welcome to proceeding of the 4<sup>th</sup> Global Conference on Business and Social Sciences 2016, with the theme of "Contemporary Issues in Business and Social Sciences Research: A Dubai Initiative."

It was guest editors pleasure to edit the conference proceeding which contains abstracts of all accepted papers that were presented and considered for publication at the 4<sup>th</sup> GCBSS, held on 14<sup>th</sup> and 15<sup>th</sup> of November 2016 in Dubai, UAE in cooperation with international and national universities, institutes and publishers, namely, Muhammed Bin Rasheed School of Government (UAE), Cairo University (Egypt), Kalasalingam University (India), Brawijaya University (Indonesia), Asia Pacific Institute of Dispute Management (Australia), Elsevier (UK), Inderscience (Switzerland) and UUM Press (Malaysia).

4<sup>th</sup> GCBSS received a great number of abstracts for presentation, many of which high quality scholarly works. As a result, the selection panel had to make decisions with considerable care. We are highly grateful to the authors for their enthusiasm, and to the reviewers for their painstaking work. Some of the accepted papers were selected for publishing in the International Journal of Economics and Management (Scopus), Polish Journal of Management Studies (ISI & Scopus), Pertanika Journal of Social Sciences and Humanities (ISI & Scopus), Management and Marketing Journal (Scopus), Global Journal of Business & Social Science Review, an internationally refereed journal published by the Global Academy of Training & Research, the leading organizer of this conference.

The conference provided a platform for sharing novel ideas and inspiring research outcomes of the academics from different countries, including the US, UK, UAE, Italy, Ireland, Spain, Slovakia, Czech Republic, Russia, Latvia, Hungary, Finland, South Africa, Australia, Malaysia, Iran, India, Indonesia, Nigeria, Pakistan, Sri Lanka, Saudi Arabia, Egypt, Croatia, Mauritius, Oman, Turkey, China, Thailand, Vietnam, Kazakhstan and Kyrgyz Republic. It was also attended by three prominent keynote speakers: Professor Danture Wickramasinghe, University of Glasgow, UK and Professor Gabriël A Moens, Curtin University, Australia and Professor Kamran Ahmad, La Trobe University, Australia, we are grateful to them for their invaluable contribution.

We hope this conference will contribute to a meaningful paradigm shifts in business and social sciences research, in general, and the delegates' career development, in particular. Finally, we would like to thank everybody who contributed in many ways to the success of the conference, especially to session chairs and the members on organizing committee.

We wish to see you all in 5<sup>th</sup> GCBSS in Kuala Lumpur, Malaysia

### Guest Editors:

Professor Dr. Kamran Ahmad, La Trobe University, Australia  
Professor Dr. Danture Wikramasinghe, University of Glasgow, UK  
Professor Dr. Gabriël A Moens, Curtin University, Australia  
Dr. Kashan Pirzada\* Chairman, Global Academy of Training & Research (GATR) Enterprise, Malaysia

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### **Professor Dr. Danture Wickramasinghe**

Adam Smith Business School,  
University of Glasgow, United Kingdom



Danture Wickramasinghe is professor of management accounting at the University of Glasgow. He has joined Glasgow after 19 years of research and teaching at the University of Manchester and a 1 and ½ years at the University of Hull as Professor of Management Accounting and the Director of the Centre for Accounting and Accountability Research. Previously, he has taught management accounting and related subjects at the University of Colombo (Sri Lanka) and the University of Ruhuna (Sri Lanka), and had a visiting appointment at Paris-Dauphine University, France. Formerly, he was the Dean of the Faculty of Management and Finance and the Head of the Department of Commerce at the University of Colombo, and the Head of the Department of Business Administration at the University of Ruhuna. At Manchester, he was the Programme Director of M.Sc. (Accounting & Finance) programme and the Coordinator of the Management Accounting Module on the MBA-worldwide programme.

He has produced a number of research papers out of a large project funded by CIMA and has publications in international journals including Accountability, Auditing, and Accountability Journal, Critical Perspectives on Accounting, Advances in Public Interest in Accounting, Qualitative Research in Accounting and Management, International Journal of Entrepreneurial Behavioral & Research and Journal of Accounting and Organizational Change. He is the co-author of Management Accounting Change: Approaches and Perspectives (2007), a social theory based management accounting text, a guest editor of the special issue on Management Accounting in Less-developed Countries (2007) at Accounting and Organizational Change and the co-editor of Handbook of Accounting and Development (2012). He continues researching on management accounting issues in both advanced capitalist countries and emerging/ less-developed countries. Professor Wickramasinghe has over 25 years of experience as an enthusiastic and talented university teacher at undergraduate, postgraduate and MBS levels, has produced a number of PhDs, supervised 100s of Master's dissertations, and acted as internal and external examiner for over 10 PhD candidates. He is a regular speaker at research and professional forums, including the workshops organized by CIMA. Currently, he is the Chief External Examiner at Manchester Metropolitan University and the External Examiner at the University of Aberdeen and continues PhD supervision at Manchester.

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### Professor Dr. Gabriël A Moens

JD (Leuven), LL.M (Northwestern), Ph.D (Sydney), GCEd (Queensland),  
MBA (Murdoch), MAppL (College of Law), FCI Arb, FAIM, FCL



Gabriël A Moens is Professor of Law and Director of Research, Curtin Law School. He is also Emeritus Professor of Law at the University of Queensland. Prior to his current positions he served as Pro Vice Chancellor (Law, Business and Information Technology) and as a long-serving Dean and Professor of Law at Murdoch University. He also served as Professor of Law and Head, Graduate School of Law, University of Notre Dame Australia and as Garrick Professor of Law and Director, The Australian Institute of Foreign and Comparative Law, The University of Queensland. He undertakes teaching and research in Constitutional Law, Banking Law, European Union Law, International Commercial Law, International Arbitration Law and Comparative Law. He also teaches International Business Law and European Union Law at the University of Notre Dame, London Law Centre. Professor Moens is a past winner of a University of Queensland Excellence in Teaching Award. In 1999, he received the Australian Award for University Teaching in Law and Legal Studies.

He is the Editor-in-Chief of International Trade and Business Law Review. In 2003, the Prime Minister of Australia awarded him the Australian Centenary Medal for services to education. In 1995-1996 he was a Visiting Professor of Law at J. Reuben Clark Law School, Brigham Young University, Utah. He served as a Visiting Professor of Law at Loyola University, New Orleans School of Law in 2002-2003. In 1997 and 2000 he successfully coached the T C Beirne School of Law (The University of Queensland) team to win the prestigious Willem C Vis International Commercial Arbitration Moot in Vienna, Austria. He also co-coached the winning City University of Hong Kong team in the Ninth Willem C Vis (East) Moot in 2012 and the 20th Willem C Vis Moot in Vienna in 2013. He is a Fellow (FCI Arb) and Chartered Arbitrator (CArb) of the Chartered Institute of Arbitrators, London and Fellow and Deputy Secretary General of the Australian Centre for International Commercial Arbitration (ACICA). He is also the Editor-in-Chief of the ACICA Review and is the co-author of a Commentary to the ACICA Arbitration Rules. Professor Moens is a Membre Titulaire, International Academy of Comparative Law, Paris, a Fellow of the Australian Institute of Management (AIM WA) and a Director of the College of Law Western Australia. In 1998, the Asian Development Bank, Manila retained him to train officials of the Ministry of Law and Justice of his Majesty's Government of Nepal. He has taught extensively in the United Kingdom, Germany, Belgium, Italy, Austria, Australia, Indonesia, Thailand, Singapore, Hong Kong, Japan and the United States. He is co-author of The Constitution of the Commonwealth of Australia Annotated (8th ed, 2012), Jurisprudence of Liberty (2nd. ed. 2011), Commercial Law of the European Union, 2010, and International Trade and Business: Law, Policy and Ethics (2nd ed, 2006).

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### **Professor Dr. Kamran Ahmed**

La Trobe University,  
Australia.



Kamran Ahmed is professor of Accounting & Finance, La Trobe Business School. He was Head of School of accounting from 2006-2010. Professor Ahmed began his academic career in Australia in 1988 at the Australian National University, and later had academic appointments at Victoria University of Wellington and the University of New England prior to joining La Trobe University in 1999. He had visiting appointments at the University of British Columbia, Exeter University, the University of Houston and Monash University.

Professor Ahmed's research interests are corporate disclosure, corporate accounting policy choice, earnings management, international accounting harmonization, accounting and reporting practices in South Asia, and microfinance reporting. Professor Ahmed has published in such scholarly journals as Abacus, Accounting and Business Research, Accounting Education, Accounting and Finance, British Accounting Review, Corporate Governance: an International Review, Critical Perspective on Accounting, International Journal of Accounting, Journal of Accounting and Public Policy, Journal of Business Finance and Accounting, Journal of Contemporary Accounting and Economics, and Journal of International Accounting Research.

Professor Ahmed has supervised several Honors, Master and Ph.D. candidates. He is currently on the editorial board of several journals including International Journal of Accounting, International Journal of Accounting, Auditing and Performance Evaluation, International Journal of Accounting and Information Management, Journal of Accounting and Organizational Change, and Research in Accounting in Emerging Economies, and has been an ad hoc reviewer for several other reputed refereed journals.

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### **Professor Dr. Musa Mangena**

Nottingham Business School,  
United Kingdom



Musa Mangena joined the Nottingham Business School as Professor in September 2011. Previously he was a Senior Lecturer in Accounting at the Bradford University School of Management. He has taught on a wide range of postgraduate and undergraduate modules, including Business Accounting (MBA); Accounting and Finance (MSc); Strategic Accounting (MSc); Corporate Accountability (MSc); Strategic Accounting and Management Control (Level 3); Corporate Reporting (Level 3); International Accounting (Level 3); Corporate Financial Analysis (Level 2); Financial Accounting (Level 2) and Introduction to Accounting and Finance (Level 1). He has also undertaken other academic roles including director of studies for the BSc Accounting and Finance; director of studies for the BSc Financial Planning (which he designed); Course Approval and Review; Undergraduate Programmes Committee and Doctoral Research Board.

He is a fellow of the Higher Education Academy and Chartered Secretary. Prior to joining the academia, Musa spent many years in the financial services sector where he held senior positions in different functions such as banking operations, financial markets operations and finance and administration. He also managed a US\$75 million World Bank funded project involving enterprise development in Africa, supporting small and medium-scale enterprises (SMEs). Musa is the Co-ordinator for the Money, Finance and Risk (MFR) Research Group and is a member of the Research Policy Group (RPG).



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## Conceptual Framework on Integrated System of Sustainability Performance on Islamic Perspectives

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### ABSTRACT

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This research reviews previous research on the topic of sustainability and identifies appropriate indicators in Islamic perspective. This research conducts a qualitative method starting from the exploration of relevant issues and problems around Islamic Banking Sustainability Performance through the literature reviews. Qualitative data analysis, data reduction and data presentation from relevant journals, books, articles and proceeding enrich the development of conceptual framework. To consolidate the literature found, several face to face interviews with relevant experts in Indonesia Islamic banking are conducted in order to obtain deeper insight into Islamic Banking Sustainability Performance. The data captured from literature and interviews then be analyzed by using NVivo tools. This software has high capability in data searching, compiling, and preparation of the grounded theory. The graphics capability of the diagram shown in the preparation of theory is awakened. As the results, a conceptual framework on integrated system of islamic banking sustainability performance is successfully developed. Several indicators and contracts which performed this framework were identified through NVivo analysis of literature reviews and interviews. Three sustainability perspectives viz environment, social and economic aspects integrated with financial islamic rules on fair, balance, middleness, grace (*rahmah*), mandate, *thaharah*, right, and *ilm nafi* (expediency science) complement the development of framework. NVivo as a qualitative analysis tool is successfully managed the data transcription from literature and interviews towards the performing of conceptual framework.

**Keywords:** Integrated system, Islamic Banking, Sustainability, Performance Measurement.

### 1. Introduction

Sustainability is becoming an increasingly important issue for companies worldwide and has been regarded as an important and timely topic (Linton et. Al, 2007); a major concern internationally over the past decade (Mien et al., 2005); become a major competitive factor for many companies (Seidel et al, 2006); and concepts that are important for survival in a competitive environment (Bevilacqua et al., 2007). Companies that adopt sustainability practices are able to achieve better

product quality, high market share, and profits increased (Nambiar, 2010). It is strongly associated with the company's strategy to remain sustainable in the future. Sustainability is a concept of how to build a society in which economic, social and ecological objectives must be balanced.

During research on performance indicators of sustainability more widely used for manufacturing companies, while for service companies such as banks, research conducted is still very little. In Islamic banking firm, has its own uniqueness, because in carrying out its activities based on Sharia law. Therefore principle has been followed in assessing the sustainability aspects of the company performance let viewed in the perspective of Islam, namely the principles of sustainable business bank should base on the balance aspects of the world; economic, social, and environmental aspects of a holistic and *ukhrawi*. In Islamic banking, social responsibility is very relevant to consider due to several factors; Islamic banking is based on sharia asking them to operate with the foundation of morals, ethics, and social responsibility, principles upon obedience to the commandments of God and the caliph, and the principle of public interest, consists of avoidance of decay and poverty (Rifqi et al, 2009)

Islamic banking is defined as a banking system that is based on sharia law. In the period 2000 – 2014, the aggregate growth of Islamic Banking in Indonesia in exceeded conventional banks which, if calculated based on the compound annual growth rate (CAGR) of 43.16%, far outperform conventional bank growth that only 12.4% (Handayana, 2015). However, in 2015 the growth of Islamic Bank slowed down drastically with financing percentage is only 5.5%, lower than conventional banks grew that only 8%. There are five causes of the decline of this growth, one of which is not yet operational implementation efficient and adequate level of service in terms of quality, human resources and technology (Handayana, 2016).

Sustainability of Islamic banking until this moment a lot of criticism and fundamental problems. The reason for the limitations of Islamic banking to act according to Islamic economic system objectives, which is *falah* (getting the benefit of the world and the Hereafter). Other indicators for Islamic banking has not been able to reach all the community, as well as no different from conventional banking. For that we need firmness position in the Islamic banking benefit even concerned about the issues of income inequality, poverty and social justice (Antonio, 2013).

As long as there has been no standard measurement of sustainability in Islamic perspective, this research reviews previous research on the topic of sustainability and identifies appropriate indicators in Islamic perspective

## 2. Literature Review

### a. Practice Theory

Practice theory is a theory of how social beings, with their diverse motives and their diverse intentions, make and transform the world in which they live. It is a dialectic between social structure and human agency working back and forth in a dynamic relationship (Bourdieu, 1977). Practice theory seeks to explain the relationship that obtain between human action, on the one hand, and some global entity which we call 'the system' on the other (Sherry B. Ortner, 2006). The approach seeks to resolve the antinomy between traditional structuralist approaches and approaches such as methodological individualism which attempted to explain all social phenomena in terms of individual actions.

In this study, researchers tried to identify the indicators of sustainability in Islamic perspective is based on the theory and practice in the field in Islamic banks.

### b. Sustainability Definition

Sustainable Development is a new concept of development that emphasises the integration of environmental conservation and economic growth. Previously, the concept of development was

synonymous with economic growth, which can be quantified by certain parameters such as Gross Domestic Product (GDP). In fact, the concept of development has a wider meaning than the concept of growth because development means increase of quality of life while growth only emphasises increase of the economy (Schidheiny 1992, 2). According to Munn (1989,50), the meaning of development in Sustainable Development refers to the quality enhancement of human and other spheres by achieving their basic needs. Clearly, the concept of development here has a more comprehensive meaning than economic growth

## c. Principles of Sustainable Development

The concept of Sustainable Development that was proposed by WCED (1987) in *Our Common Future* clearly emphasises several strategies to conserve the environment:

- a. Merging of Economic Growth and Environmental Conservation  
Merging of economic growth and environmental conservation should be regarded as the ultimate goal in policymaking at every level whether by governments, cooperation or private sectors (WCED 1987, 62).
- b. Enhancement of Quality of Human Life  
The ultimate purpose of development is to enhance the quality of human life, which includes every aspect related to human needs. In other words, the yardstick of development is not only quantitative measurement such as Gross Domestic Product (GDP) or per capita income, but also qualitative measurement such as satisfaction, comfort and safety.
- c. Establishing of Social Justice  
Social justice means everyone in a country has an equal right to share prosperity, which means s/he at least can meet her/his own needs to live. WCED suggested that development has to meet the needs and aspirations of an expanding and developing world population (WCED 1987, 54).
- d. Conservation of Biodiversity and Ecological Equilibrium  
Development should involve all efforts to conserve the biodiversity and ecological equilibrium on which humankind depends. Therefore everyone who is responsible for policymaking needs to be aware of the importance of diversity and ecological equilibrium (WCED 1987, 163-164)
- e. Optimisation of Natural Resources  
Development needs to ensure the minimal use of natural resources to bring maximum benefit to humankind. Inevitably, this principle is very much needed in order to achieve Sustainable Development, as one of its goals is to enable future generations to meet their own needs. Therefore it is important to place a reasonable price upon natural resources by paying great concern to ecological and social impacts, not only economics.
- f. Society and Individual Responsibility  
Conservation as well as development should involve participation of each individual of a society and an individual's responsibility to global society.

According to Sonia et.al (2012) to examine the sustainability of a bank, consider six stakeholders' points of view; namely, *regulators, shareholders, customers, managers, employees* and *civil society*. In the following sub-sections, they suggested a list of criteria related to each stakeholder. These criteria were commonly used but not exhaustive in measuring bank performance.

## d. Research Review

The Holy Quran highlighted some principles and guidelines on sustainability, which include (Abdul Matin (2010) ; Zabariah (2012) :

1. Adl (Justice) - governing human relationships and other living creatures;

2. Mizan (Balance)-governing not only human social and economic relationships but also the environment, especially in ensuring the equilibrium of nature, use of resources and life cycle of all species;
3. Wasat (Middleness)-choosing the middle path in economic planning, social conduct, scientific pursuits, ideological views, material, water and energy consumption;
4. Rahmah (Mercy) - governing all aspects of human relationships and treatment of all living animals, plants and insects including micro-organisms;
5. Amanah (Trustworthiness and custodianship) - Humankind is considered to be a trustee appointed by the Creator, for all earth's assets;
6. Taharah (Spiritual purity and Physical cleanliness)- generating contented individuals through spiritual purity, conscious of the presence of his/her Creator, that would result in a balanced society, living in harmony with the environment; cleanliness that would generate a healthy society devoid of air and water pollution, as well as generating a clean economy devoid of usury and deceitful marketing techniques and business transactions;
7. Haq (Truthfulness and Rights) - Truthfulness in all dealings that recognises the respective rights of others (humans, animals and plants);
8. Ilm Nafi' (usefulness of knowledge and science) – Knowledge, whether theological, scientific or technological, must be beneficial to others (individuals and society) including future generations

According Sonia et.al (2012) to examine the sustainability of a bank, consider six stakeholders' points of view; namely, *regulators, shareholders, customers, managers, employees and civil society*. In the following sub-sections, they suggested a list of criteria related to each stakeholder. These criteria were commonly used but not exhaustive in measuring bank performance.

According to GRI-G3 (*Global Reporting Initiative, 2013*), *Sustainability* consist of:

1. Economy
2. Environment
3. Human Rights
4. Community
5. Responsibilities products
6. The labor and decent work

### 3. Methods

This research conducts a qualitative method starting from the exploration of relevant issues and problems around Islamic Banking Sustainability Performance through the literature reviews. Qualitative data analysis, data reduction and data presentation from relevant journals, books, articles and proceeding enrich the development of conceptual framework. To consolidate the literature found, several face to face interviews with relevant experts in Indonesia Islamic banking are conducted in order to obtain deeper insight into Islamic Banking Sustainability Performance.

The data captured from literature and interviews then be analyzed by using NVivo tools. This software has high capability in data searching, compiling, and preparation of the grounded theory. The graphics capability of the diagram shown in the preparation of theory is awakened.



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## 4. Results and Findings

Table 1  
Sustainability Performance Indicators in Islamic Banking

No	Main Sustainability	Sustainability Variable	Dimensions	Indicators
1	Environment	Justice	Procedural Justification	Process Controlling
				Decision Controlling
				Acessibility and Flexibility
			Distributif Justification	Equitable Balance
				Distribution Transparancy
			Interactional Justification	Decency, Honesty
				Empathy, and Explanations provided
				Ethics, Integrtity,Risks and Value
		Balance	Nature Balance	Balance between the interests of humans and other living things
			Resource Utilization Balance	Use of resource an effectively and efficiently
			Stakeholders Survival	Healthy Living Access, healthcare, sport, local nurturing, talent champion.
			Profitability	Return and Devidens
			Benefit	Incentives and social incentives
				Wage, Bonus
		Middleness	Economic planning	Minimization of risk, increase sales, product identification
			Regulation and Risks	Government regulations, Minimization of risk
			Social interaction	Relationships between individuals, individuals with groups or groups with group
			Scientific analysis decision making	Rationality
			Follow Islamic Ideology	Islamic rules (Al Qur'an and Hadist)
			Proportional Energy Consumption	Efeciently and effectively
2	Social	Mercy	Community and Citizenship Development	Community Share Profit, health center, kids center, education center, disaster relief
			Community Empowerment	Family Fund, Developing microcommunities, Reach Independence and Sustainable Entrepreneurship.

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		Beliefs	Employee Volunteerism/ Employee Engangement	Employees involved in social organizations
			Professional work	Professional
			Islamic Commitment	Commitment with Islamic rules
			Common sense	Decisions are taken by a rational and logic
			Reward	Bonus
			Learning Development	Continuous training and learning
			Talent and Leaderships	Soft skill and leadership
			Service Quality	Costumer satisfaction
			Acessibility	Easy of access, service and environment
		Thaharah	Spritual Purity	Faith
			Healthy Physical	Healthy body
			generating a clean economy devoid of usury /loan contract	Avoid of riba
			Ambiguity in contracts	Honest business transactions
			Learning awareness	<i>Continuous improvement</i>
		Rights	Human Rights	Subsistence, respect and protection
			Economic Syariah Sustainability Investment	Islamic investment increase
3.	Economy	IlmNafi'- The Usability of Knowledge and Science	Economic Growth	Public welfare
			Economy Sustainability	Economic, social, cultural goals and ecological objectives.
			Career development	Trainning and education

Source: Abdul Matin (2010), Zabariah (2012), Sonia. et.al (2012), GRI (2013)

## 4. Conclusions, Implications and Significance

As the results, a conceptual framework on integrated system of islamic banking sustainability performance is successfully developed. Several indicators and contracts which performed this framework were identified through NVivo analysis of literature reviews and interviews. Three sustainability perspectives viz environment, social and economic aspects integrated with financial

Islamic rules on fair, balance, middleliness, grace (*rahmah*), mandate, *thaharah*, right, and *ilm nafi* (expediency science) complement the development of framework. NVivo as a qualitative analysis tool is successfully managed the data transcription from literature and interviews towards the performing of conceptual framework.

Implications and significance of this research are:

- a. As theoretical, this research combines three field of research i.e. Sustainability, Performance Measurement, Islamic Financial Banking. This research explores the linkage of these theories above which emphasizes on the development of uniquely an Integrated System of Sustainability Performance Measurement in Conceptual framework.
- b. As practical, the development of this conceptual integrated system framework increases the effective used of performance measurement in Islamic Banking Sustainability; This can be used as guide for management leadership in making decision and conducting corrective actions in Islamic Banking Sustainability Performance. Moreover, this model can be used as a tool for government in measuring the Islamic Banking Sustainability in Indonesia. This triggers the effectiveness and efficiency of sustainability in Indonesia Banking.

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