Influence of Ethical Business Practices of Islam on the Formation of Turkish Social Business Networks

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Abstract

This paper is composed of a short discussion on the influence of Islamic business practices on the Islamically oriented emerging business groups that challenged the oligarchic secular business framework in Turkey. The paper addresses conceptual/theoretical aspects of Islamic Business practices, the main characteristics of conservative business groups, and formation of Islamically conservative non-governmental business organizations. Turkish business organizations are effective in establishing social business networks that open a wide area to do business for their members, mainly small and medium-sized company owners. Discussing the historical development of these business groups, the study argues that Islamic moral values, work ethics, morality, solidarity, and networking are very influential in Turkish business life.

Keywords: Islamic business practices, Islamic work ethics, Social capital formation, Turkish conservative business organizations, social business networking

Introduction

1990s of the Turkish business worlds witnessed the rise of Islamically oriented business groups that challenged the oligarchic secular business framework. These companies without having any access to state incentives had to pursue their own growth and export strategies, and therefore, established their own social and business networks in the central Anatolian provinces (Karadag, 2010). The main motive for these mainly small and medium-size enterprises' participation in Islamic oriented networks is to develop commercial relations.

Islamic values and ethical system towards business is prominent in the literature on Islamic business practices. Besides, several publications have appeared in recent years documenting the role of Islamic business practices and Islamic ethical values on rapid development of Turkish Anatolian enterprises. This review paper analyzes the theoretical framework of Islamic Business values and practices and their influence on the Islamic oriented conservative Turkish business groups and organizations.

Islamic Business practices

With the development of Anatolian conservative business groups and organizations after 1990s, Islamic business practices and ethical values became influential in Turkish business life. Islamic values and ethical system towards business is prominent in the literature on Islamic business practices (Arslan, 2001; Çemrek, 2002; Karadag, 2010; Özcan & Turunç, 2011; Özçetin, 2011;

Zulficar, 2012; Kirkbesoglu & Sargut, 2015; Zaman *et al*., 2015; Muhammad *et al*., 2013; Badawi, 2000; Mohammed, 2013; Hashim, 2012).

The issue of Islamic business ethics from the perspective of small and medium-sized enterprises is scarce to be found in the literature, only some discussions are done over the issue Muhammad *et al*., (2013). Badawi (2000) argues that "trustworthiness is one of the most important principles of ethical discipline and … Islam encourages truthfulness in commercial transactions". Along similar lines, Mohammed (2013) argues that "the distinctive value-based ethical system of Islam prescribes certain specific guidelines governing business ethics, which are dictated primarily by the notions of *halal* (lawful or permitted) and *haram* (unlawful or prohibited) as per Islamic jurisprudence".

Entrepreneurship, which has a significant role in quick wide spread of Islamic civilization in 7th and 8th centuries, is an important part of Islamic culture, traditions and lifestyle (Sulaiman *et al*., 2014). During these centuries, Islam spread through the Eastern Asian regions by the early Islamic traders adopting and representing Islamic values in their daily business lives.

Islam provides clear cut instructions for a practical example of Islamic business activities through its two main sources of guidelines, the Holy Quran and Sunnah (sayings and actions of the Prophet), which promote practical implications and provide instructions about fairness and justice (Zaman *et al*., 2015). These concepts, fairness and justice, are highly appreciated by Islam and are important values, conducting the fair business. As indicated in many verses of Ouran and Sunnah, Islam clearly expresses its main objective of eliminating inequality, injustice, and unfairness from the society. (Zaman *et al*., 2015)

Several publications have appeared in recent years documenting the role of Islamic business practices and Islamic ethical values on rapid development of Turkish Anatolian enterprises.

Kirkbesoglu and Sargut (2015) argue that the Turkish business system is a significant example of the efficiency of conservative networks, and this networking system, which is a traditional trading model of Muslim traders, is used today by many business practices in Muslim countries.

Thus, the development of Anatolian SMEs is given as justification of the significance of social cooperation which refers important Islamic values such as work ethics, collaboration, morality, and responsibility of pursuing a common interest. (Kirkbesoglu & Sargut, 2015). The comparative study of Arslan (2000) reveals that conservative business groups became more influential in Turkish business life, bringing their own work ethic which is very similar to the Protestant work ethics.

The empirical study of Arslan (2001), which examines the work ethic characteristics of particular practicing Protestant, Catholic and Muslim managers in Britain, Ireland and Turkey, suggest that Muslim and other groups differ in terms of the Protestant work ethics (PWE) characteristics. The findings of his study propose that the Muslim group has the highest PWE level, while the Protestant group and the Catholic group were placed second and third. He suggests that the possible reasons for the higher level of the PWE values of Muslim managers should be discussed taking into account of historical, socioeconomic and political developments in Turkey, mainly of the transformation of traditional Sufism into the current entrepreneurial ideology.

In a more recent study in the US, Zulfikar (2012) examines the work ethic characteristics of Protestant, Catholic, and Muslim people, including people originally from Turkey, who are living in the US, and finds the similar results. The findings of the study indicate that Muslim Turks reported the highest scores on four of the five Protestant work ethic (PWE) characteristics while Protestants scored higher than Catholics in all categories.

Wahab and Rafiki (2014) argue that networking is an important factor in Islamic Business practices, and taking part in a network develops entrepreneurs' social skills and enables them to

access to more business opportunities. Islam is a significant factor in the constitution of this embedded relation and organizational networks of conservative business associations. Ulgener (2006, in Kirkbesoglu & Sargut, 2015) argues that in Sufism, individuals should aim to work a lot to deserve God's love through sharing, communicating and supporting the people in need.

Conservative organizations use Islamic ideology as a vital part of their economic development strategies, and therefore, they approach and cooperate with other conservative organizations. An empirical study of Kirkbesoglu & Sargut (2015) indicates that Islamic networks commit themselves to a hardworking economy, forming unity and cooperation within organizations. The findings of their study propose that Weber' Protestant work ethic has attained a similar place through the Islamic organizational networks.

Social environment and influence of presence in this environment is significant in formation of Islamic organizational networks as social structures. The new realities of widespread social interaction in the form of social networks facilitate integration of information from individuals in the set of integrated reciprocal relationship (Cornejo, 2006). Islamic elements in social interactions are significant determinants of network relations of Islamically conservation business groups since as Mohd-Taib *et al.*, (2011) propose faith governs the social cognition, and therefore, religiously based social behaviors. Being a good Muslim and practitioner who is a trustworthy person having good personal relations with others is a sign of strong faith and highly promoted by two main sources of Islamic guidelines, the Quran and Sunnah.

Trust is one of the basic principles that govern Islamic business ethics (Sulaiman *et al.*, 2014).

Paxton (2002) describes social capital as a potential energy based on trust and social relationships. The trust, in this sense is vital to develop the social capital that hold the people together through promoting the sense of shared identity (Catts and Ozga, 2005). The trust in business relations "reduce the transaction costs associated with formal co-ordination mechanisms such as contracts, hierarchies, bureaucratic rules (Fukuyama, 2001). The Jewish diamond traders in New York is given as a typical example of trust since the level of trust within them is so high that they do not even need contracts" (Guiso *et al.*, 2001).

Historical Development of Conservative Business Groups in Turkey

The formation of voluntary business associations began in the 1960s, but they became significant mainly in the 1980s which was the turning point of Turkish economic and political life (Buğra, 1994). After the 1980 coup d'état years, the Motherland Party won the majority in the 1983 elections and formed the government.

During the Motherland Party governments of 1980s, under the leadership of Prime Minister Ozal, economic liberalization and reforms opened the country to the world. This liberalization period created new market opportunities for Turkish SMEs within local markets that were under the pressure of big business. Therefore, many SMEs grew in accordance with exportation-oriented operations (Kirkbesoglu & Sargut, 2015).

However, during the early 1980s SMEs had no sufficient access to financial capital, technologies and export markets, and therefore, their engagement with export-oriented growth was peripheral (Özcan and Turunç, 2011). In this setting, export potential of small Anatolian businesses was neglected (Bugra, 1998), and therefore, new formations representing these conservative business people's interests emerged in several cities (Tok, 2015). Furthermore, as Arslan (2000) notes "the political struggle against the secularist establishment encouraged practicing Muslims to adopt the modernist idea of economic progress and minority psychology possibly helped to develop

a work ethic". Consequently, these companies had to pursue their own growth and export strategies without having any access to state incentive and they established their network in the central Anatolian provinces (Karadag, 2010). The main motive for these Islamic oriented small and medium-size enterprises in participation in Islamic networks was to develop commercial relations.

Islam was an important factor for PM Ozal in the transformation process of Turkey. Moreover, praising the moral principles of Islam, Ozal saw the socioeconomic problems of the country as a consequence of being estranged from the Islamic ethical system (Çemrek, 2002). Consequently, 1990s witnessed the rise of the rise of new pro-Islamic business elite, which are called as Anatolian tigers, that challenged the oligarchic framework. The synthesis of modernization and Islam, proposed by Ozal, was welcomed by this rising Islamic oriented elite. PM Özal interpreted Islam from the liberal point of view, the main focus of which was individualism and the minimization of the state. His freedom emphasis was about the freedom of thought and speech, freedom of faith and freedom of enterprise (Çemrek, 2002). This contemporary Islamic understanding not only criticized traditional interpretations of Islam, but also challenged the traditional interpretations of modernism to redefine Muslim identity (Göle, 1997).

This contemporary interpretation was supported and shaped by conservative Anatolian business people affected by socioeconomic and political problems of Turkey, and Islamic traditions and business ethnics could be solution to overcome these problems. Consequently, as (Kirkbesoglu & Sargut, 2015) posit, the religion provided a suitable environment for conservative entrepreneurs to collaborate, and Sufist Islamic work ethics provided a common ground for this collaboration.

In this setting, during the liberalization years of the 1980s and the early 1990s, these conservative business organizations built successful alliances with SME owners through employing Islam as a cultural basis in their network formation and expanded their socioeconomic influence forming Islamic business networks (Özcan & Turunç, 2011). Along similar lines, Tok (2015) argues that the economic, political and social transformations that occurred in Anatolia should be analyzed within the dynamics of neoliberal growth of socially embedded economic relations.

Onis (2006) notes that economic transformation, in this period, enabled to produce a new middle-class of small business owners and educated professionals. He further argues that the emergence of this Islamically conservative class consisted of intellectuals, businessmen, and highly educated professionals who benefited from the opportunities brought by globalization and neo-liberal economic establishment. However, the enterprises in these newly emerging industrial centers had to rely mostly on their limited financial resources and informal network relations since they were mainly small and medium-sized enterprises with limited resources and abilities (Pamuk, 2008). Therefore, the conservative business organizations, stressing the importance of cooperation and ethical values, provided an opportunity for Turkish entrepreneurs to gather and collaborate.

This civil society and business collaboration were vital for small businesses since it was providing the unique option to overcome the constrains caused mainly by their limited inabilities and that times' economic and business establishment of the country.

The studies on these business groups mainly focus on the conservative characteristics of Turkish SMEs. Since these characteristics best describe the main dynamics and Turkish entrepreneurs' business relations, shaped by social networking and mutual trust, and as Tok (2015) argues the role of religion is obvious in the unprecedented growth of Anatolian business centers. The main focus in these centers was to create a synergy between Islam and capitalism including the dynamics of free market economy and Islamic work ethics. Onis (2006) argues that this economic establishment and setting created a new religiously conservative middle class or bourgeoisie.

Turkish Conservative Non-governmental Business Associations

There is scarcity of studies and researches on Turkish nongovernmental business organizations.

The reason of this is that the formation of voluntary business associations began in the 1960s, but they became significant mainly in the 1980s (Buğra, 1994). The first serious discussions and analyses of business associations emerged after 1990s. The vast majority of these organizations were conservative groups whose members were newly emerging Islamic oriented Anatolian small and medium-sized enterprises. Thus, these conservative groups and Anatolian SMEs are prominent in the literature on business organizations (Buğra, 1994, 1998; Çemrek, 2002; Karadag, 2010; Özcan and Turunç, 2011; Özçetin, 2011; Kirkbesoglu and Sargut, 2015). However, much of the research up to now has been descriptive in nature and most studies in this field have only focused on social and political aspects of this relationship.

The main motive for these Islamic oriented small and medium-sized enterprises in participation in Islamic networks is given as to develop commercial relations. These relations have been improved through networks of conservative business organizations that have the same ideologies (Kirkbesoglu & Sargut, 2015). Özcan and Turunç (2011) note that during the liberalization years of the 1980s and the early 1990s, conservative business organizations built successful alliances with SME owners through employing Islam as a cultural basis in their network formation and expanded their socioeconomic influence.

MUSIAD, Independent Industrialists' and Businessmen's Association, was predominantly analyzed organization in the literature (Buğra, 1994, 1998; Çemrek, 2002; Karadag, 2010; Özcan & Turunç, 2011; Özçetin, 2011; Buğra & Savaşkan, 2012; Kirkbesoglu & Sargut, 2015) since it was the first and largest organization till the establishment of TUSKON, and was in the center of Islamic politics and political economy during the noticeable transformation of the country (Çemrek, 2002). Bugra (1998) argues that the underlying factor of the collaboration between the association and the large group of small business owners was the minority psychology of small-sized conservative enterprises that they were being discriminated and excluded from economic life controlled by a large secular business community supported by the secular state and that they were isolated from state resources.

Çemrek (2002) argues that the development of MUSIAD is a result of the rising civil society organizations and their activities as well as the conflict between small and larger businesses.

Similarly, Karadag (2010) notes that the establishment of MUSIAD enabled the Islamic oriented movement to more focused on the pending issues such as the rural and urban poverty in the name of a just and Islamic order. The association is effective in articulating political and cultural whims, and it associated Islamic economy with informal employer-employee relations based on mutual trust, Islamic brotherhood and conscience (Özçetin, 2011).

When the current ruling party, AKP, came into power in 2002, it was supported by the new industrialists and business associations to have more moderate, outward looking, pro-Europe, pro-globalization position (Pamuk, 2008). Uygur (2007) argues that the moral and ethical values of these conservative entrepreneurs and their business practices are unique, especially in the Muslim world.

Networking Activities of MUSIAD

MUSIAD was founded by the newly emerged Islamically conservative generation of industrialists in several cities of Anatolia (Pamuk, 2008) as a non-profit businessmen NGO which

represents 45.000 companies and 1.600.000 people in the labor force. Now the association reached 85 branch offices in Turkey and 159 liaison offices in 63 countries[1].

Being a religiously conservative business association, MUSIAD is usually studied within the context of both the civil society initiatives and the Islamic movements in Turkey since it is an Islamic oriented group and its members are mainly conservative entrepreneurs (Yankaya, 2009; Çemrek, 2002). The networking activities of the MUSIAD are significant for cultivating sentiments of solidarity, particularly on the grounds that they all occur in a cultural frame of reference where Islam fundamentally bolster the foundation of a mutual comprehension concerning business morals, collaboration, and shared trait of interest. Islam, in this sense, can bring people together and Islamic solidarity is instrumental for conservative entrepreneurs struggling to survive in that time's hostile socio-political environment (Bugra, 1998).

During these economic transition years, the association stressed on the social justice notion which involves more allocation of public resources to small and medium-sized enterprises (Önis and Türem, 2001). The association employed Islam as an ideological factor which binds its mostly small and medium-sized member enterprises in a coherent community (Çemrek, 2002) and associated Islamic economy with informal employer-employee relations based on mutual trust, Islamic brotherhood and conscience (Özçetin, 2011).

The association, as Çemrek (2002) notes, "benefited from Islamic morality and the reinterpretation of Sufism with its market-oriented comment on Islam to develop group identity".

Social identities, based on Islamic ideology and norms, were the basis of Turkish conservative organizations, and therefore, the reference to Islamic moral values was an important determinant in the identity formation of MUSIAD (Çemrek, 2002).

With its institutional public identity and mainly religiously conservative small and medium-sized entrepreneur members, the association is located in a particular place in Turkish business life (Yankaya, 2009). The social roles of MUSIAD were much broader than the representation of sectional interests, and consequently, the association challenged the Turkish socio-political order (Bugra, 1998) while preserving its own traditional and religious values. During this period, the association emphasized the issues of democratization, the extension of civil and human rights, and integration with Europe. (Onis, 2006). MUSIAD referred the East Asian model, whose success is often attributed to the strategic fit between the traditional institutions that regulate social relations and the requirements of global markets (Bugra, 1998). The association employed Islam business values as a form of cooperation and solidarity between entrepreneurs that facilitate domestic and international business and secure sources of investment finance (Bugra, 1998). Furthermore, referring Islam was quite instrumental for the association to bring its members together and encourage them to gain the markets in the Islamic world (Çemrek, 2002).

The activities of MUSIAD brought these enterprises together in a coherent community and provided them with a considerable advantage. This functional Islamist identity of the association established a network organization transforming traditional economic mentality of small and medium-sized member enterprises to globally integrated export-oriented business (Çemrek, 2002).

By forming a wide domestic network in Turkey and producing weak ties in the international field, the association enables and encourages its members to contact potential customers and partners and do business both in domestic and oversea markets. Engaging in a domestic and international network is crucial for its members who used to live entirely under the group control and mostly tackle their issues through clientelist ties, now try to take care of their issues through

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[1] See official webpage of the association http://www.musiad.us/about-us/

alternative ways – by relying upon their twofold edged financial and social capital of the periphery and the center (Ozdemir, 2005).

The organization emphasizes Islamic ethics in the business life and the importance of religiosity in society and the individual's life (Yankaya, 2009). Thus, the members of this association are the conservative business people who lead a life shaped by Islamic ethics and business values (Yurdakok, 2008). Ozdemir (2005) finds similarities between these conservative businessmen and Weber's Protestant businessmen in terms of their business etiquettes and manners which contains traditional and contemporary aspects.

Conclusion

Islamically conservative Anatolian SMEs have become more influential in Turkish business life in recent years. This rising class in Turkey brought its own work ethic which includes most of the Protestant work ethic characteristics. The role of Islamic business practices and ethical values on rapid development of Turkish Anatolian enterprises is prominent. Furthermore, the development of Anatolian SMEs is given as justification of the significance of social cooperation within the interpretational system of Islam.

Networking as an important factor in Islamic Business practices, provides Turkish conservative entrepreneurs, social skills and business contacts which enable them do business in unfamiliar markets. The main motive for these business groups' participation in Islamic networks is to develop commercial relations. This relationship has been improved through networks of business organizations that have the similar ideologies. Islamic business ethics and values are significant factors in the constitution of this embedded relation and organizational networks of conservative business associations. As several studies propose Weber's Protestant work ethic attain a similar place through these organizational networks of conservative groups.

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