

Determination of organisational essential needs as the basis for developing a *maṣlahah*-based performance measurement

Organisational
essential needs

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Abstract

Purpose – The purpose of the study is twofold: first, it is to develop each aspect of *maṣlahah ḍarūriyah* (essential needs), i.e. *dīn* (faith/religion), *nafs* (soul), *‘aql* (intellect), *naṣl* (descendants) and *mal* (wealth), into various aspects of organisational essential needs; second, it is to formulate *maṣlahah*-based performance measurement.

Design/methodology/approach – The research is an exploratory study that uses a two-stage design: defining the research question and developing the research design. The research question is how each element of *maṣlahah ḍarūriyah* can become an element of organisational essential needs. The research design developed is to formulate *maṣlahah*-based performance measurement.

Findings – The study concludes that *maṣlahah ḍarūriyah* could be developed as a basis for identifying organisational essential needs. The five elements of *maṣlahah ḍarūriyah* are developed into the following organisational essential needs: worship orientation, internal process orientation, talent orientation, learning orientation, customer orientation and wealth orientation. *Maṣlahah*-based performance measurement uses five variables: strategic objective, measure, formula, target and strategic initiatives and applies the modified plan – do – check – action cycle: performance planning, performance implementation, performance evaluation and performance action.

Practical implications – Organisational essential needs can be developed by Islamic financial institutions (IFIs) into performance measurement. IFIs have six essential needs that can be developed into performance variables. Key performance indicators that can be developed for each need are worship orientation (social responsibility, regulatory compliance and Shari‘ah compliance); internal process orientation (innovation process, digital adaptation and employee satisfaction); talent orientation (career development, talent pool, compensation and benefits); learning orientation (training programme, training evaluation and return on training investment); customer orientation (customer engagement, customer satisfaction, customer survey and promotion programme); wealth orientation (profitability, cost-cutting, share prices, dividends, cost efficiency and financial sustainability).

Originality/value – This paper contributes to new knowledge. The study attempts to discuss the organisational essential needs based on the *maṣlahah ḍarūriyah* concept, while previous studies discussed organisational needs based on Maslow’s hierarchy of needs. In developing performance measurement, organisational performance is measured in a balanced manner. According to the concept of *maṣlahah*, not only financial factors but also worship, internal processes, talents, learning and customers define



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organisational needs. Thus, organisational needs are considered not only in terms of material factors but also in terms of spiritual (worship) factors.

Keywords Human needs, *Maṣlahah*-based performance, *Maṣlahah ḍarūriyah*, *Maṣlahah* performa, Organisational essential needs

Paper type Conceptual paper

Introduction

Gardner (1965), Corning (2000) and Lester and Parnell (2008) mentioned that researchers borrow from the biological sciences in explaining the organisational life cycle. They equate organisations' lives to those of living organisms and the organisation's development to that of a living organism.

Researchers who believe that organisations can be viewed as living organisms include Mintzberg (1979), Tichy (1980); Kimberly and Miles (1980), Corning (2000); Lester *et al.* (2003), Lester and Parnell (2008); Hassan *et al.* (2011), Barter and Russell (2013); Di Paolo (2015), Lam and Fininis (2016); Lewis (2016); and Nicolò (2018). They consider organisations to be born (Tichy, 1980), grow to a certain size (Mintzberg, 1979), have a supple youth and a sclerotic old age (Gardner, 1965) and ultimately die (Kimberly and Miles, 1980). In the course of their growth, organisations, thus, evolve through a number of life cycle stages (Lester *et al.*, 2003; Lester and Parnell, 2008; Lehene and Borza, 2012; Daft, 2013; Gurianova *et al.*, 2014).

As living organisms, organisations have essential needs that must be fulfilled (Glasser, 1984; Christopher, 1999; Deci and Ryan, 2000; Oishi, 2000; Corning, 2000; Parris and Kates, 2003; Baard *et al.*, 2004; Grouzet *et al.*, 2005; Vansteenkiste *et al.*, 2007; Park *et al.*, 2008; Van den Broeck *et al.*, 2010; Fave *et al.*, 2011; Gillet *et al.*, 2012; Muller and Whiteman, 2016). Organisations may also experience saturation and recession phases (Gurianova *et al.*, 2014) and they must be responsive to every change and environmental dynamic that they encounter (Corning, 2000).

The research above proved that organisations have the same characteristics as living organisms. This means that the concept of individual essential needs can be transformed into organisational essential needs. It is interesting to ask whether there is a theory of individual essential needs from Islamic thought that can be transformed into organisational essential needs.

From Islamic literature, it is found that Al-Shāṭibī (d. 790 H/1388 CE) developed the concept of individual essential needs in his work *Al-Muwāfaqāt fī Uṣūl al-Sharī'ah* (*The Reconciliation of the Fundamentals of Islamic Law*). The essential needs, also known as *maṣlahah ḍarūriyah*, comprise *dīn* (religion/faith), *naḥs* (life/soul), *'aql* (intellect), *naṣl* (descendants) and *māl* (wealth). This research attempts to develop the elements of *maṣlahah ḍarūriyah* into elements of organisational essential needs. Furthermore, the concept of organisational essential needs has the potential to become the basis for measuring financial performance or *maṣlahah*-based performance.

Several studies on *maṣlahah*-based performance have been conducted, including Mohammed and Razak (2008) and Shaukat (2009). They measured three aspects of *maṣlahah* implementation based on the variables developed by Abū Zahrah (1958), namely, individual education, justice enforcement and welfare. These studies have, however, only considered certain aspects of *maṣlahah*-based performance.

Bedoui (2012) stated that application of the concept of *maqāṣid al-Sharī'ah* (objectives of Islamic law) is supposed to be based on the balance amongst five essential needs. He proposed two methods – graphical and numerical – to apply *maqāṣid al-Sharī'ah*. The

graph presented by [Bedoui \(2012\)](#) is in the form of a cobweb which represents five aspects of *maşlahah đarūriyah*. The numerical method uses the following formula for measurement:

$$\text{Performance Maqasid} = \frac{\sin\left(\frac{2\pi}{5}\right)}{2} (w_1p_1w_2p_2 + w_2p_2w_3p_3 + w_3p_3w_4p_4 + w_4p_4w_5p_5 + w_5p_5w_1p_1)$$

where p represents the result of each objective and w represents the weight of each objective.

The strength of Bedoui's research is the balance of measurements from all aspects of *maşlahah đarūriyah*. Its weakness is that it only measures performance results without explaining the process of achieving performance.

This research has two objectives: firstly, to formulate organisational essential needs based on the concept of *maşlahah đarūriyah*; secondly, to propose *maşlahah*-based performance measurement. It is accordingly organised as follows: the next section reviews the literature; the methodology is thereafter explained followed by a discussion of the results; the last section concludes the paper.

Literature review

Organisational essential needs

The five levels of needs according to [Maslow \(1943, 1954\)](#) – consisting of physiological, safety, love, esteem and self-actualisation – are widely known as Maslow's hierarchy of needs. [Alderfer \(1968\)](#) simplified Maslow's hierarchy of needs to three, namely, the need to exist, the need for relatedness and the need for growth, which refers to self-actualisation. These needs are known as existence, relatedness and growth (ERG).

Researchers associate individual needs with social life. [Watt \(1982\)](#) considered the difference between needs and wants. "Needs" are prerequisites that must be met to reach the ultimate achievement; while "wants" comprise the goals or desires that are derived from an individual's preferences or his/her social and cultural environment.

[Doyal and Gough \(1984\)](#) developed the theory of human needs (THN) which divides two types of essential needs, namely, individual and social essential needs. Fulfilment of individual essential needs is a prerequisite for achieving social essential needs. Individual essential needs consist of survival/health, autonomy/learning while social essential needs consist of production, reproduction, communication and authority. [Ryan and Deci \(2000\)](#) introduced self-determination theory (SDT) which states that human beings have innate psychological needs, consisting of competence, autonomy and relatedness.

The theory of needs/wants and THN address the same underlying issue, namely, that human needs are tiered. In this case, "wants" will not be met before "needs" are met. Likewise, social needs will not be met before individual needs are met. In contrast to the theory of needs/wants and THN, SDT states that human needs are systematic or interrelated. Social-contextual conditions motivate human beings to become proactive, engaged, passive or alienated.

The essential needs must be met to achieve the ultimate goal ([Park et al., 2008](#); [Muller and Whiteman, 2016](#)). The fulfilment of essential needs will create well-being, which is a prerequisite to achieving happiness ([Glasser, 1984](#)). In this case, well-being is the objective and happiness is the ultimate goal ([Ryan and Deci, 2001](#); [Royo et al., 2013](#)).

Well-being and happiness are often used synonymously, although there is actually a difference. [Fave et al. \(2011\)](#) mentioned that happiness comprises meaning, self-actualisation and personal growth at the individual level and a commitment to socially shared goals and

values at the societal level. The contents of goals and meanings can differ across societies and cultures (Christopher, 1999; Oishi, 2000; Grouzet *et al.*, 2005; Fave *et al.*, 2011).

Well-being consists of two components: hedonic and eudaemonic (Ryan and Deci, 2001; Sheldon and Bettencourt, 2002; Gasper, 2007; Kashdan *et al.*, 2008; Fave *et al.*, 2011; Gillet *et al.*, 2012; Summers *et al.*, 2012). Hedonic well-being refers to psychological well-being and is usually associated with the pursuit of pleasure, enjoyment and comfort (Fave *et al.*, 2011); psychological essential needs, namely, autonomy, competence and relatedness (Deci and Ryan, 2008; Deci and Ryan, 2000; Baard *et al.*, 2004; Vansteenkiste *et al.*, 2007; Van den Broeck *et al.*, 2010; Gillet *et al.*, 2012; Akdeniz *et al.*, 2018; and Olafsen *et al.*, 2018).

Eudaemonic well-being refers to the material and social attributes that contribute to or decrease the well-being of individuals or communities and is usually associated with living well or actualising one's human potential (Deci and Ryan, 2008; Gillet *et al.*, 2012). Included in eudaemonic well-being are essential needs, economic needs and environmental needs.

The concepts of well-being and happiness are essentially a part of the meaning of *fatāḥ* (success/being successful). The Qur'ān uses the term *fatāḥ* while applying it to both material and non-material conditions and to both this worldly life and the hereafter. Islam teaches that human beings should aim to achieve *fatāḥ* as stated in the Qur'ān (3:104, 130; 7:8, 157). To realise *fatāḥ*, an organisation must be able to fulfil *maṣlahah qarūriyah*.

Maṣlahah

A condition in which essential needs are fulfilled is called *maṣlahah*. The real meaning of *maṣlahah* is explained by the scholars as follows: something which incurs benefits and averts harm (Al-Ghazālī, 1982); various activities are undertaken to improve social welfare (Zarqā, 2007); something that encourages various types of benefits in addition to repelling or avoiding what is impermissible (*ḥarām*) or harmful (*maḍarrāh*) (Nyazee, 2003).

The opposite of *maṣlahah* is *maḥṣadah* (a cause of ruin). Things frequently contain elements of both *maṣlahah* and *maḥṣadah*. In considering whether something is good or bad or permissible or prohibited, the relative presence of the elements of *maṣlahah* and *maḥṣadah* must be determined. If the level of *maṣlahah* exceeds that of *maḥṣadah*, that thing is classified as *maṣlahah* and is consequently permissible because it is in line with the aims of Sharī'ah (Islamic law). However, if the level of *maḥṣadah* exceeds that of *maṣlahah*, then that thing is classified as *maḥṣadah* and is consequently rejected by Sharī'ah.

Al-Shātībī (1997) divided *maṣlahah* into two groups based on the purpose: that which relates to the life of this world and that which is realised in the hereafter. At the same time, *maṣlahah* is divided into three levels based on the level of interest: *qarūriyāt* (essential needs), *ḥājīyāt* (secondary needs) and *taḥṣīniyāt* (complementary needs).

The essential needs are basic elements in human life that absolutely must be fulfilled to realise salvation in the hereafter and success in this world. The secondary needs entail what is required to overcome difficulties. Complementary needs are those whose existence serves to meet the demands of refinement and custom. The absence of complementary needs has an impact on secondary needs, but it does not lead to the destruction of essential needs.

Maṣlahah qarūriyah

People derive happiness from being able to fulfil their essential needs. If they are unable to do so, they will experience catastrophic disruption of life in this world, which could result in the loss of salvation and mercy in the hereafter.

Religion/faith: Embracing religion is a human right. Therefore, freedom of religion must be maintained. The Qur'ān (2:256) explains that there should be no compulsion in religion:

There is no compulsion in religion. Verily, the right path has become distinct from the wrong path. Whoever disbelieves in *ṭāghūt* and believes in Allah, then he has grasped the most trustworthy handhold that will never break. And Allah is All-Hearer, All-Knower.

While every person has the God-given right to believe as they wish, not every choice will lead to salvation. The Qur'ān (42:13) describes the concept of Islamic monotheism that Allah ordained to the prophets Nuh, Ibrahim, Musa and Isa (peace be upon them). Protecting and preserving religion aim to maintain the dignity of human beings as God's creatures. The preservation of religion aims at not only protecting it from the compulsion of those who do not like it but also preserving it from the impulses of desire for the world.

Life/soul: The soul is created by Allah and made one with the body in the womb (Qur'ān, 32:9); it is taken from the body at the time of death (Qur'ān, 32:11) and then reunited with the body on the Day of Resurrection (Qur'ān, 81:7). In the Qur'ān, the term *nafs* (soul) is associated with humans (Qur'ān, 3:61), jinn and humans (Qur'ān, 6:130), evils (Qur'ān, 18:51) and also God (Qur'ān, 6:12). It can be used to reflect traits of human nature such as selfishness (Qur'ān, 10:108; 17:25). *Nafs*, in Arabic, can be interchanged with the word *rūḥ*, which also carries the meaning of the spirit of revelation sent by Allah to His Prophet (Qur'ān, 16:2; 40:15). *Rūḥ* can take the meaning of breath of life (Qur'ān, 15:29; 32:9) whereby in the process of one's death, the soul (*rūḥ*) will leave the human body (Qur'ān, 5:45; 39:42). Its true meaning is known by Allah, the All-Knowing (Qur'ān, 17:85).

The protection of the soul cannot be separated from one's right to life. To that end, Allah has instituted laws such as *qisās* (equal retribution) (Qur'ān, 2:178–179). Verse 179 explains that the law of *qisās* actually contains a survival guarantee system for mankind. It is a preventive feature in the divinely ordained legal system.

Descendants: Islam emphasises the preservation of one's descendants. Islam emphasises the preservation of one's descendants. In the Qur'ān (25:74) it is mentioned in the form of a prayer that Allah will give us *dhurriyyah* (offspring). The same prayer is said by Prophet Zakaria (Qur'ān, 3:38) and Prophet Ibrahim (Qur'ān, 37:100). This is a manifestation of the parent's responsibility, as mandated by Allah, to look after and care for their descendants.

Abū Zahrah (1958) emphasises the sustainability of the human race to survive and develop to be healthy and sturdy, with good character and religion. This can be achieved through the arrangement of household life by providing education and affection to children to instil in them a fineness of character and an adequate level of intelligence.

Al-Shāṭibī (1997) mentions that the needs of one's descendants are met by maintaining the health of the family and through the institution of marriage. **Al-Shāṭibī (1997)** also mentions the enactment of various laws such as the marriage law (Qur'ān, 4:3–4), establishing the various parties who are classified as “not allowed to marry” (Qur'ān, 2:221; 4:22–24), the prohibition of adultery (Qur'ān, 17:32; 24:30–31) fixed punishments (various numbers of lashes) for transgressions of that and related laws (Qur'ān, 24:2–9) and the arrangements fostering children while maintaining their lineage.

Intellect: Intellect is a gift given by God to human beings that differentiates them from other creatures of God. Intellect is a gift given by God to human beings that differentiates them from other creatures of God (Qur'ān, 17:70). Intellect serves as a source of wisdom, a lantern in the darkness of the world and a priceless resource that enables one to distinguish between good and bad.

The existence and high value of intellect are mentioned in the Qur'ān. An intelligent person constantly observes Allah's creation and deduces meaning from it (Qur'ān, 3:190–191; 39:21). Intellect is created by God for the purpose of distilling the good and then doing what Allah declares (Qur'ān, 39:18). Intellect is used to study history and draw lessons from it (Qur'ān, 12:111). One who uses intellect as per its intended functions is classified as a

believer (Qur'ān, 65:10). In contrast, the Qur'ān also describes the low level of dignity for people who do not use their intellect (Qur'ān, 2:170–171; 7:179; 10:100).

Wealth: The earth and its contents belong to Allah, as does the entire universe (Qur'ān, 7:128; 57:5). Allah delegated His dominion to humans, making them His vicegerents (Qur'ān, 2:29–30). Humans are, thus, commanded by Allah to guard the earth and are accorded the right to manage it (Qur'ān, 24:33). Humans are permitted to do anything except that which is forbidden by Allah.

Wealth belongs to Allah (Qur'ān, 3:180). Allah lends it to whomever He wills. Allah has also full authority to increase, decrease or take away wealth from mankind. Therefore, as a vicegerent, man is accountable to Allah for the utilisation of his wealth. He should aim to use wealth not only for worldly purposes but also seek reward in the hereafter (Qur'ān, 29:64).

Actions to increase wealth are to be conducted by *ḥalāl* (permissible) means rather than by unjust and fraudulent means. Islam emphasises the preservation of property through the enactment of various laws; for example, cutting the hand of the thief (Qur'ān, 5:38), the prohibition of consuming others' wealth by prohibited means (Qur'ān, 4:29), the obligation to pay zakat (Qur'ān, 24:37; 30:39). Some of the things we obtain from this approach are the rights of poor people (Qur'ān, 51:19; 70:24–25), the forbidding of usury (Qur'ān, 2:275–279) and the arrangement of accounts payable (Qur'ān, 2:280–283).

Maṣlahah-based performance measurement

Firdaus (2012) explained that *maṣlahah*-based performance highly depends on fulfilling six aspects of *maṣlahah* orientation, which are orientation to worship, to internal process, to talent, to learning, to customers and to wealth.

The worship orientation is to explain the protection and preservation of religion within the organisation. It is the answer to the question: “How can organisations apply religion in daily activities by taking into account their responsibilities vis-à-vis Allah, stakeholders and the environment so that salvation can be attained in the hereafter and success in the world can be sustainable”?

The internal process orientation is to explain the protection and preservation of the soul of the organisation. It is the answer to the question: “How should internal processes be managed so that salvation can be attained in the hereafter and success in the world can be sustainable”?

Talent orientation is to explain the protection and preservation of future generations of an organisation. It is the answer to the question: “What activities must be carried out to develop talent so that salvation can be attained in the hereafter and success in the world can be sustainable”?

Learning orientation is to explain the protection and preservation of the intellect and heart of the organisation. It is the answer to the question: “What learning activities should be carried out so that salvation can be attained in the hereafter and success in the world can be sustainable”?

Customer orientation is to explain the protection and preservation of relationships with customers. It is the answer to the question: “so that salvation in the hereafter and success of life in the world can be sustainable, what activities should be carried out to build sustainable relationships with customers”?

Wealth orientation is to explain the protection and preservation of wealth. It is the answer to the question: “What efforts should be made in the creation and spending of wealth so that salvation can be attained in the hereafter and success in the world can be sustainable”?

Methodology

This research adopts an exploratory study. Cooper and Schindler (2014) explain that an exploratory study aims to develop a hypothesis or develop questions for further research. While formal research, in contrast to an exploratory study, starts from a question or questions generated by an exploratory study, exploratory research can be carried out using four approaches, namely, secondary data analysis, experience surveys, focus groups and two-stage design.

This study is conducted using a two-stage design and separated into the following two objectives: clearly defining the research question and developing the research design. The research question is how each element of *maṣlahah ḍarūriyah* can become an element of organisational essential needs. The research design developed is to investigate how to formulate *maṣlahah*-based performance.

The exploratory study is conducted in the following stages:

- Analysing the concept of individual essential needs (*maṣlahah ḍarūriyah*).
- Referring to the concept of *maṣlahah ḍarūriyah* as the basis for developing organisational essential needs.
- Developing each aspect of *maṣlahah ḍarūriyah* to become the various aspects of organisational essential needs.
- Formulating *maṣlahah*-based performance measurement.

The technique is conducted through an in-depth literature study examining the Qur'ān and its translations, *ḥadīth* (the Prophet's sayings), books, journals, articles relating to the concept of *maṣlahah* and to organisations, ethics, morals, spirituality, strategic management, human resources, organisational effectiveness, organisational performance, organisational management and organisational design. Some of the literature used in the study is written more than 10 years ago. The considerations used are that the literature is the main source of reference or has been well-referred to by previous research.

Results and discussion

Discussion related to the research question: "How to develop each aspect of *maṣlahah ḍarūriyah* into the various organisational essential needs"?

Worship orientation to preserve and protect religion within the organisation

Islam is the religion, which is governed by the Sharī'ah. The Sharī'ah is revealed by Allah as a law for mankind in managing the earth. It is divided into three: *fiqh* (Islamic jurisprudence), *'aqidah* (Islamic belief system) and *akhlāq* (ethics, morals and manners) (Laldin, 2014).

- *Fiqh* is the name given to the science of jurisprudence in deciding a point of law in the absence of a perspicuous text (*naṣṣ*) from the Qur'ān or Sunnah. Most scholars (*ulama*) say that *fiqh* is knowledge of one's rights and obligations derived from the Qur'ān or the Prophet's Sunnah or consensus from the opinions of scholars (*ijmā'*) or analogical reasoning (*qiyās*).
- *'Aqidah* is the Islamic belief system, which includes belief in Allah, His Prophets (peace be upon them), the Day of Judgement and other related themes. *'Aqidah* entails the sense of respect in obeying the commandment of Allah as it is a divine order and is different from any other commandments which come from man. When the commandment of Allah came down to prohibit the consumption of *khamr*

(liquor) (Qur’ān 5: 90), Muslims threw away all their *khamr* supplies. Likewise, when the commandment of Allah came down for women to wear the *ḥijāb* (Qur’ān 24: 31), they obeyed it. They made *ḥijāb* from the various clothing materials they had.

- *Akhlāq* refers to the injunctions related to ethics, particularly the distinction between the good and the bad. The injunctions related to *akhlāq* are revealed on unchangeable matters. This is because moral values in Islamic teachings are universal values that must be implemented anytime and anywhere.

Various provisions of the Shari’ah that apply to humans also apply to organisations. Organisations must comply with Allah’s commands (*‘aqidah*). When developing products, organisations must follow the provisions set out in the science of *fiqh*. Organisations are prohibited from taking usury or behaving tyrannically. Organisations are encouraged to pay *ṣadaqah* (voluntary charity) and ordered to pay zakat (obligatory charity). Organisations should have good interactions with stakeholders and the environment (*akhlāq*). The organisation must respect its founders. This is called the alignment of the goals of the organisation with the purpose of human creation (Figure 1). Salvation in the hereafter and successful life in the world cannot be achieved if organisations do not interact properly with Allah, the Creator and with stakeholders and the environment (Qur’ān, 2:59, 81, 85).

Al-Shāṭibī (1997) explains that actions must be taken to preserve and protect religion to create conditions that facilitate worship such as *ṣalāh* (prayer), zakat (alms), *ṣawm* (fasting) and hajj (pilgrimage). The acts of worship mentioned by Al-Shāṭibī are specific. Nata (2008) stated that such specific acts of worship are those whose provisions have been established in the Qur’ān and *ḥadīth*. These acts of worship have been perfectly regulated by the Qur’ān and *ḥadīth* and no change, addition or subtraction can be accepted.

Nata (2008) explains that a person who performs worship with full sincerity and solemnity will develop morality and noble character. A servant who believes in the existence of Allah with all the qualities of His perfection is fully convinced that Allah loves only good things. Devotional worship repeatedly reminds the worshipper that Allah is well acquainted with what His servants have done, are doing and will do and that nothing is hidden from the sight and knowledge of Allah.

Worship is not merely a simple human ritual performed at a particular time such as *ṣalāh*, fasting, hajj, zakat and *qurbān* (sacrifice); or at a particular place such as a mosque or *muṣallā* (place of worship). Worship orientation means being aware of the presence of Allah in a variety of activities at any place and at any time. Everyone should realise that Allah sees and hears everything that he does. Islam teaches that Allah will reward, in both the world and the hereafter, the leader of an organisation who undertakes its management with honesty and faith upon the command of Allah. As such, there should be the proactive

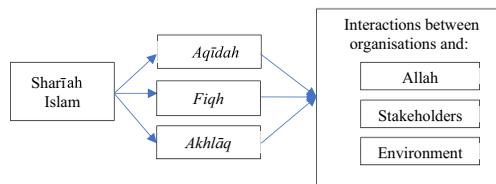


Figure 1.
Scheme of worship
orientation

Source: Firdaus and Yusuf (2014)

preservation and protection of religion in an organisation. The above discussion explains that worship orientation covers the preservation and protection of religion within an organisation.

Internal process orientation to preserve and protect the life of the organisation

Physical resources comprise the body of an organisation while its non-physical resources comprise its soul. Thus, the body of the organisation consists of infrastructure, information technology (IT), equipment, machinery, materials, money, buildings, etc.; and the soul is made up of processes, systems, values, strategies, core competencies, work culture, brand image and so forth. The soul of the organisation is defined by its internal processes.

Thus, the development of both the body and soul of the organisation is a must, not only to achieve a successful life in the world but also salvation in the hereafter. For instance, an Islamic financial institution (IFI), besides pursuing profit, must also purify its soul. Thus, it is essential that the interest system be excluded. The interest system has a damaging impact (*maḍarrāh*) on the ownership system that will ultimately destroy its soul. The purification of the soul can be done once an organisation fulfils the worship orientation.

Worship orientation, as the centre of spiritual energy, ensures that spiritual energy spreads to all parts of the organisation. All orientations then react to the flow. The internal process orientation has the least inertia compared to the other orientations and responds more quickly than the other orientations. Spiritual energy acts to encourage the organisation's spirit to become calmer, gentler, more patient, more optimistic, etc.

The needs of the organisation's soul are met in various ways. *Ibn 'Āshūr (1998)* stated that organisations should meet essential needs by promoting human welfare, preventing acts of corruption, upholding justice and maintaining stability and harmony.

Organisations must be able to identify internal processes, which are outlined by *Porter (1998)* through value chain analysis. Internal processes are divided into two main processes: the core process and the supporting process. The core process consists of inbound logistics, operations, outbound logistics, marketing and sales and service. The support process consists of procurement, technology, human resources and infrastructure. The entire value chain is structured to create customer value to achieve the ultimate goal of profit margin.

In Shari'ah-based organisations, on the other hand, *maqāṣid al-Sharī'ah* comprise the basic foundation for preparing internal processes because the Shari'ah has the highest position in Islamic teachings (*Ibn 'Āshūr, 2013*). The consequences are that stakeholders' requirements must be in line with the *maqāṣid al-Sharī'ah* and, thus, the attainment of stakeholders' satisfaction is to be performed in accordance with those *maqāṣid*.

The design of internal processes, as depicted in *Figure 2*, must be capable of creating happiness for individuals in the workplace (*Rampersad, 2006*), good morality and justice (*Chapra, 2007*), in addition to excluding the elements of *maysir* (gambling), *gharar* (uncertainty), *ribā* (interest) and *zulm* (injustice) (*Mohammed and Razak, 2008*).

As shown in *Figure 2*, the design of internal processes comprises a number of variables. Stakeholder requirements are obtained through customer satisfaction surveys, supplier surveys, labour surveys, regulations, previous business performance, as well as audit findings. Inbound logistics is the part of the processes within an organisation that deals with receiving, storing and distributing inputs internally. Operations are processes, which directly influence the creation of value for stakeholders. For *takāful* (Islamic insurance) for instance, operations include underwriting, actuarial studies, claims, etc. Outbound logistics refers to the process of dealing with finished goods. Finished goods must be managed

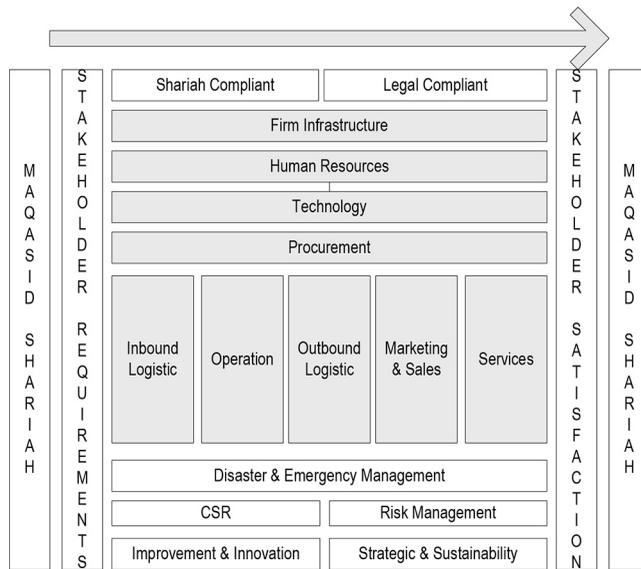


Figure 2.
Design of internal
process orientation

Source: Firdaus and Yusuf (2014)

properly as their management is the key to creating value for customers. Marketing and sales are responsible for selling finished goods to customers. Services are managed to ensure that customers get good after-sales services.

Organisations must put in place a process specifically tasked to monitor the application of the Sharī'ah (i.e. to be Sharī'ah-compliant). However, compliance is not only with the Sharī'ah but also with legal rules and regulations. Infrastructure is another part of the organisation's body. Without good infrastructure, organisations will get sick. Organisational progress is highly dependent on human resources too. Employee competence and involvement are amongst the goals of human resources management. Technology also plays an important role. Many organisations have died because they were unable to compete in technology. In addition, procurement must be well managed; without it, production planning will be disrupted. This definitely affects the quality of the product.

Natural disasters such as fire and earthquake can result in material and non-material losses to the organisation. Organisations must manage natural disasters and emergencies so that the level of damage and loss can be controlled. Organisations must determine a process that will manage the risks that arise. Organisations also have a social responsibility towards the communities living within their surroundings. Corporate social responsibility (CSR) is a function created within organisations that manage organisational social responsibility. Islamic organisations view CSR as not only a means to improve social functions towards the environment but also to manifest human functions as Allah's caliphs (vicegerents) on earth. Moreover, organisations must have the agility to change; therefore, they should be innovative and creative. Finally, sustainability is goal managers aspire to. Sustainability can only be achieved through a strategic planning process that is carefully structured and applied according to the plan.

Talent orientation to preserve and protect the descendants of the organisation

Allah guarantees that everyone who has been bestowed life must also die. In the same way, the organisation must die too (Qur'an, 21:35). When one dies, the opportunity to perform actions is ended. There is, thus, nothing further that can be done to increase the reward, except for the three things defined by Prophet Muḥammad (peace be upon him):

When the son of Adam dies his actions come to an end except for three things, a continuing charity or knowledge which gives benefit or a pious child who prays for him (Sahih Muslim).

People will die, but *maṣlahah* must continue in terms of the benefit for both the dead and those left behind. Therefore, these three practices can be interpreted as the real passive income for mankind to achieve salvation in the hereafter and successful life in the world. The Qur'an (25:74) explains:

And those who say: "Our Lord! Bestow on us from our wives and our off-spring (*dhurriyyātina*) the comfort of our eyes and make us leaders of the *muttaqīn* (God-conscious)".

Ibn Kathīr (Abdullah, 2004) explains that *dhurriyyah* are descendants who are obedient, worshipping only Allah. Ibn 'Abbās, as outlined by Ibn Kathīr, explains that their supplication is for descendants who will be obedient to Allah, and thus become the comfort of their parents' eyes in the world and the hereafter. Ibn Kathīr also outlines that Ikrima said: "They do not want them to be clever or handsome but, rather, to be obedient people". Al-Ḥasan al-Baṣrī, when asked about this verse, replied:

That Allah shows His Muslim servant that his wife, his brother and his son are obedient to Allah. No, by Allah, there is nothing that can cool the eyes of a Muslim more than seeing his child or grandchild or brother or beloved obedient to Almighty God ('Abd al-Raḥīm, 1992).

The concept of *dhurriyyah* in the family is also applicable in the context of the organisation. In Islamic belief, organisational sustainability is defined by the sustainability of *maṣlahah* for the stakeholders and the environment. Furthermore, this organisational sustainability truly depends on the "organisational descendants" or the next generation of the organisation (*dhurriyyah*).

The next generation has to adopt a vision and mission in concordance with that of the founders. A talented workforce represents the lineage (*nasab*) of the organisation. The Qur'an (25:54) explains *nasab* as follows:

And it is He Who has created man from the water and has appointed for him kindred by blood and kindred by marriage (*nasab*). And your Lord is Ever All-Powerful to do what He wills.

McKinsey and Company (2001) conducted a study of 13,000 managers from 112 large companies in the USA. The results showed that a talented workforce is key to winning. Chowdhury (2002) described organisations that exist in the 21st century as those that are led by a talented workforce. Coyle (2009) also mentioned that a talented workforce results from the ignition of a developmental process within the organisation known as the "talent hotbed". The development process involves necessary coaching to develop the practical experience of the workforce.

There is also an intrinsic need for the spiritual energy that spreads from the worship and internal process orientation to all parts of the organisation to instill within the workforce necessary values that would ensure they conduct their behaviour as the vicegerents of Allah. This helps to create a pleasant relationship between the organisation and Allah, the stakeholders and the environment. Similarly, the spiritual energy that is derived from the

internal process orientation would result in a harmonious relationship between superiors and subordinates.

A talented workforce is one with capabilities of insight, knowledge, skills, education and experience in conjunction with organisational capacities. Insight is a person's perspective on something. Insight depends on education, family background, environmental background, the work period, life experience, etc. Knowledge, on its part, is built up through intellect observation. Skills are abilities possessed by someone. Skills are usually obtained from work experience, training and education. Experience is something that has been lived. Education is teaching through a planned system. At the same time, a talented workforce is required to have capabilities of *'aqidah*, *fiqh* and *akhlāq*. Thus, a talented workforce must-have worship and organisational capabilities.

Likewise, each job has a capacity consisting of worship orientation and organisational competence. Worship orientation is the total amount of *'aqidah*, *fiqh* and *akhlāq*. Organisational competence is the overall amount of insight, knowledge, skills, education and experience. Of course, a higher-ranked job has higher capacities.

The capacity of the job is like a container, a measure of the extent to which the workforce can accommodate *'aqidah*, *fiqh* and *akhlāq*, insight, knowledge, skills, education and experience. Capability is synonymous with what the container contains: *'aqidah*, *fiqh* and *akhlāq*, insight, knowledge, skills, education and experience possessed by the workforce. Capacity is, thus, like a cup while capability is water that fills the cup. Every workforce must-have capabilities that are at the same level as their work capacity.

Learning orientation to preserve and protect the intellect of the organisation

Intellect is created by Allah for humankind to understand the purpose of his creation. Allah creates humankind to serve as His vicegerents. One of the duties of man is to think about Allah's creations, both *kawniyah* and *qawliyah*. There are many phenomena in the universe including the change of day with night, movement of the wind, the eruption of volcanoes, etc. The phenomena of Allah's creation that takes place in the universe is called *kawniyah*. The phenomenon of Allah's creation that is spoken about in the Qur'an and *ḥadīth* is called *qawliyah*. Intellect should be used to think about the verses in these sources.

The position of the intellect for humankind is described by Allah in many verses in the Qur'an (e.g. 12:111; 26:28). The Qur'an contains a phrase of praise to describe humankind who uses the intellect: "those are men of understanding" (39:18, 21; 12:111). However, there is a merciful phrase for those who have not used their granted intellect: "they are a people who understand not" (5:58; 72:4). Logically, the intellect has its limitations; it can only reach out to things that are logical. Intellect is a human instinct given by God to understand logical information. In addition, Allah calls for the heart to be used to understand things that are beyond the purview of logic.

There is no doubt that a learning process that emphasises only intellect without involving the heart will prove to be malignant and fatal for the organisation. A case in point is Arthur Andersen, at one time the largest professional services firm in the world (Smith and Quirk, 2004). The firm once led the way in the development of honest and law-abiding accounting standards. Andersen's philosophy was taught to all its employees worldwide through a variety of teambuilding exercises that could have improved morality. Unfortunately, the corporate culture that developed in Arthur Andersen placed greater emphasis on intellect than the heart. Egregious violations of ethics embroiled Arthur Andersen in legal problems that led to its dissolution in 2002.

Talent orientation develops the workforce as individual learners (human capital). Unfortunately, it cannot have a big influence on the organisation if it is not mobilised,

managed and packaged properly. Organisations should organise various kinds of organisational resources (organisational capital) to support the learning culture.

The main objects of the learning process are human capital and organisational capital. Learning objects in human capital that need to be improved is the intellect and the heart. Meanwhile, learning objects in organisational capital that need to be improved are the organisational activities described in the design of internal process orientation (Figure 2), namely, core processes, supporting processes, improvement and innovation, strategic planning and sustainability, Shari'ah compliance, regulation compliance, disaster and emergency management, risk management and CSR.

The objectives of the learning process, on the other hand, relate to the aspects of *'aqidah*, *fiqh*, *akhlāq*, insight, knowledge, skills, education and experience.

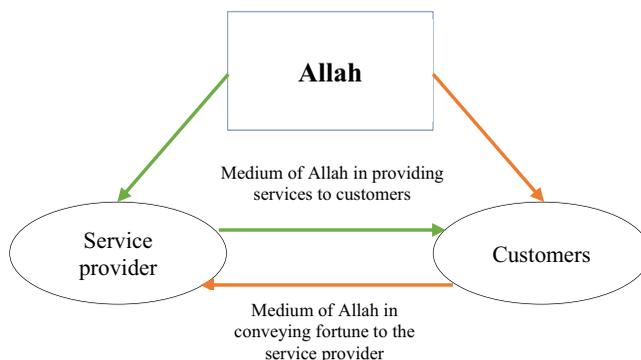
Thus, a learning culture can be developed within the organisation by incorporating learning objectives within the vision, mission and goals of the organisation so that all learning activities can be understood and carried out continuously.

Customer orientation to preserve and protect the customer

The customer is the intermediary of the fortune that Allah grants to the organisation. The number of customers that an organisation has is directly proportional to the fortune that it earns. Being closer to customers, of course, increases the organisation's chances of obtaining fortune. Nevertheless, Allah is the only determinant of the size of the fortune that an organisation receives.

When Allah grants fortune to an organisation through its customers, it does not mean that Allah cannot also provide fortune directly. Allah uses the customer as a medium to deliver fortune to an organisation with the aim that it can interact with customers based on good morals. The interaction between the organisation and customers is not merely an economic transactional relationship between two parties as to the provider and consumer of a product. Allah transforms the interactions between them into social relationships to realise humankind's duty as vicegerents of Allah. The service provider is a medium of Allah in serving the customer, while customers are the medium of Allah in conveying fortune to service providers (Figure 3).

Spiritual energy spreads from worship orientation to the organisation. It can strengthen the intention and motivation of each individual within the organisation. Interaction with the customer is interpreted by individuals as part of their worship to Allah, the Most Giving.



Source: Firdaus and Yusuf (2014)

Figure 3.
The relationship between customers and the service provider

Thus, service to customers is performed according to the demands of *'aqidah*, always referring to *fiqh* for behavioural guidance in particular situations and is carried out with good *akhlaq*.

Fulfilment of the internal process orientation provides direction for management to place customers' requirements as a mandate that must be fulfilled. The organisation will use its resources to meet customer requirements.

On the other hand, talent orientation creates talented workers who constantly devote their energy and minds to fulfilling customers' expectations. They are able to explore customer needs and, through their capabilities, are able to prompt other workers to work on a similar level of excellence.

Learning orientation creates an individual who is capable of using his intellect and heart in serving the customer. The organisation is able to use all of its capital, both human capital and organisational capital, to meet customer requirements.

Wealth orientation to preserve and protect the wealth of the organisation

Wealth is used for human progress. Humans use innumerable strategies to obtain wealth, doing this quite frequently without necessarily considering the process of obtainment. Often the elements of *halal* (permissible) and *haram* (impermissible) are ignored.

In the sacred Islamic spirit, the procedures used to obtain wealth have an impact on its blessing. Allah blesses wealth that is obtained via methods that are *halal* and *tayyib* (good). *Halal* means to obtain wealth in accordance with Shari'ah guidance. *Tayyib* means procuring wealth in accordance with the appropriate rules of social ethics. Islamic thought instructs that:

- Wealth is entrusted by Allah (Qur'an, 24:33). The human ownership of wealth is dependent (not absolute). As a consequence, the principle of ownership is trustworthiness and it will be accounted for in the hereafter.
- The process of acquiring and spending wealth must conform with the Shari'ah (Qur'an, 4:29; 16:114).
- Wealth is used as a means to an end, which relates to both the short-term goal of a successful life in the world and to the long-term goal of salvation in the hereafter (Qur'an, 29:64).

The key point in obtaining blessing from wealth utilisation is the wealth allocation strategy. Wealth obtained by *halal* and *tayyib* means is allocated to meet the needs of customer orientation, learning orientation, talent orientation, internal processes orientation and worship orientation.

Discussion related to the research question: “how to formulate *maṣlahah*-based financial performance measurement”?

The requirements for performance management have been described by [Sokovic et al. \(2010\)](#). He stated that the performance management system must consider the “radar” concept which involves the following elements: results, approaches, deployment, assessment and refinement. Performance must measure results, have an approach to measurement, be applicable, be used to assess and be capable of further development.

Meanwhile, [Moullin \(2004\)](#) described eight important criteria for a performance measurement system:

- (1) Using a balance of measure which describes the entire activity and area;
- (2) Ensuring that what is measured is a problem related to users and stakeholders;

- (3) Involving all staff in determining the measure;
- (4) Including performance indicators;
- (5) Using a combination of the outcome and measure of the process;
- (6) Including the elements of cost-effectiveness and value delivered to customers;
- (7) Having a clear system to translate organisational strategies into performance measures; and
- (8) Having the measurement system performance patterned on sustainable improvement rather than blaming something if the performance is not as expected.

Currently, the most widely used performance measurement system is the balanced scorecard (BSC) developed by [Kaplan and Norton \(1992\)](#). They stated that intangible assets play an important role in value creation and greatly affect the long-term performance of the organisation. BSC includes the following measurement variables: learning and growth, internal business processes, customer and financial perspectives.

By benchmarking against BSC, organisational essential needs can be developed into organisational performance variables. Thus, worship, internal process, talent, learning, customer and wealth orientation become performance variables in *maṣlahah*-based performance measurement. BSC is implemented through four main parameters, namely, strategic objectives, measures, targets and initiatives ([Kaplan and Norton, 1996](#)):

- Strategic objectives are intermediary goals as a stage to achieve success.
- Measures are parameters used to determine success.
- Targets are quantitative values used to determine success.
- Initiatives are activities carried out to achieve strategic objectives.

In conducting performance appraisal, a formula is needed to calculate a “measure” so that it is necessary to consider “formula” as a performance variable. Formula means a pattern or way to calculate measures. Thus, the *maṣlahah*-based performance uses five measurement variables, namely, strategic objective, measure, formula, target and strategic initiative.

Maṣlahah-based performance is applied by referring to [Firdaus \(2018\)](#). He uses the plan – do – check – action (PDCA) cycle as needed. The PDCA cycle is applied as follows: performance planning, performance implementation, performance evaluation and performance action.

Performance planning

There are five sub-steps in performance planning. The first is to develop strategic planning. Strategic planning is the process of establishing organisational goals and objectives. It includes long-, mid- and short-term plans, strategic objectives and strategic initiatives.

The second step is to identify the foundation needed to achieve *maṣlahah* orientation. The foundation for worship orientation comes from ‘*aqīdah*, *fiqh* and *akhḥlāq*. The foundation for internal process orientation comes from organisational resources, both physical that can be counted or non-physical which cannot be calculated. They are spread across core processes, supporting the process, sustainability, disaster management and emergency response, risk management, compliance with Shari’ah and compliance with the regulation. The foundation for talent orientation comes from the talent’s capabilities. Talent must-have capabilities that match the capacity of the job. Talent’s capabilities consist of ‘*aqīdah*, *fiqh* and *akhḥlāq*, insight, knowledge, skills, education and experience. The foundation for learning orientation comes from the capabilities of the employees. Employee

capabilities must always be improved to meet the demands of work in the future. As mentioned earlier, employee capabilities consist of '*aqidah*, *fiqh* and *akhlāq*, insight, knowledge, skills, education and experience. The foundation for customer orientation comes from customer requirements and customer satisfaction. Customer requirements are a collection of customer needs that have been identified by the organisation. Customer satisfaction is a statement of satisfaction from the customer after experiencing product service. The foundation for wealth orientation comes from how to get wealth and how to spend wealth in accordance with the Sharī'ah. It will have an impact on how blessed is one's fortune.

The third step is to determine the *maṣlahah* behaviour for each *maṣlahah* orientation. *Maṣlahah* behaviour refers to attitude, traits and values that must be owned by the organisation as basic capital to provide *maṣlahah* to all stakeholders. The *maṣlahah* behaviour involves:

- Worship behaviour: a strong '*aqidah*, *fiqh* and *akhlāq* will always cause a sense of being watched by the Creator. Managers become trustful, comply with regulations, avoid bribery and provide information correctly, not because of the provisions of good corporate governance or other factors but because they obey the Lawmaker.
- Internal process behaviour: the organisation must be able to anticipate the impact on dynamics of competition, changes in customer preferences, technological change, disruption, the risk of floods, earthquakes, changes in weather and climate, volcanic eruptions, fires and others.
- Talent behaviour: organisations must be able to create a work environment that is conducive for talent so that they can achieve excellence at every level or position. A conducive environment must be able to arouse the motivation of talented workers so that they can achieve individual and organisational goals.
- Learning behaviour: the organisation creates an atmosphere of a continuous learning process. Sharing knowledge becomes an organisational culture.
- Customer behaviour: managing the voice of the customer, namely, listening to customers and involving customers. Questionnaires, interviews, catalogues, talk shows are processes for listening to customers. Customer involvement is carried out by involving the customer in product design and development.
- Wealth behaviour: organisations prevent fraudulent practices such as theft, corruption or abuse of authority by prioritizing public interest and avoiding all forms of unethical practices such as *maysir* (gambling), *gharar* (uncertainty and speculation), *ribā* (interest) and *zulm* (oppression).

The fourth step is to determine performance measure, which is an indicator that shows individual success or organisational success in achieving strategic objectives. Performance measures are often referred to as key performance indicators. Performance measures must be clearly defined so that they can be properly understood by all work functions and related individuals. Therefore, performance measures may not be multi-interpretive, which tends to create confusion regarding the related work function. Each *maṣlahah* orientation has a performance measure and a name. The name of a measure is intended to simplify the process of monitoring performance. There are three groups of work processes that must be measured for their performance. The first group represents compliance, both to *fiqh* and regulations. The second group is core processes and supporting processes. The third group involves sustainability. Sustainability is related to the process of improvement and

innovation, disaster and emergency management, risk management and CSR. Strategy at the organisation level should be aligned with the strategy at the individual level to ensure that all areas and individuals within the organisation have the same goal, which is aligned with the organisation's vision and mission. Finally, the formula is defined as an approximation for calculating a measure.

The fifth step is to agree on a performance contract. There are two activities carried out, namely, determining targets and performance contracts. Target is the amount that shows the success of performance achievement. Targets are set to encourage organisations to achieve goals as outlined in the long-, mid- and short-term plans. After the target is set, then a performance contract is signed between the supervisors and subordinates.

Performance implementation

This stage involves carrying out all performance plans and actualizing various kinds of strategic plans into real actions. If needed, the organisation can develop and outline a more detailed work plan involving all stakeholders.

Performance evaluation

The organisation monitors the achievement of all targets. The purpose is to ensure that targets that have been mutually agreed upon between the subordinate and the supervisor can be implemented and be achieved according to the agreement.

Maşlahah-based performance is measured in two areas, namely, process and result performance (Firdaus, 2013). Process performance is the performance of the organisation in implementing *maşlahah*-based performance. Result performance refers to organisational outcomes in providing *maşlahah* to stakeholders.

The process performance is calculated as:

$$P(p) = \sum_{i=1}^{n=N} W_i \times S_i$$

$P(p)$ = performance of the process.

W_i = weight of the step- i of *maşlahah*-based performance.

i = the step- i of *maşlahah*-based performance.

N = amount of performance step.

$$S_i = \begin{cases} 1, & \text{maşlahah-based performance step is applied} \\ 0, & \text{the maşlahah-based performance step is not applied} \end{cases}$$

The value of (p) is between 0.000 and 1,000. $(p) = 0.000$ (not implementing *maşlahah*-based performance) and $P(p) = 1,000$ (fully implementing *maşlahah*-based performance).

The result performance is calculated as:

$$P(r) = \sum_{i=1}^{n=N} W_i \times \frac{A_i}{T_i}$$

$P(r)$ = performance of the result. i = orientation- i of *maşlahah*-based performance.

N = amount of target.

A_i = the number of targets achieved in orientation- i of *maṣlahah*-based performance.
 T_i = the number of targets set at the orientation- i of *maṣlahah*-based performance.
 W_i = weight of the orientation- i of *maṣlahah*-based performance.
 The value of $P(r)$ is between 0.000 and 1,000.
 (p) = 0.000 (not giving *maṣlahah*); and
 $P(p)$ = 1,000 (giving full *maṣlahah*).

Performance action

This step consists of two sub-activities, namely, giving appreciation and making improvements. Appreciation is a form of expression given to the workforce who has successfully exceeded targets. The appreciation aims to motivate workers to work better. Rewards depend on the achievement. Improvement is carried out in three ways: continuous improvement, corrective actions and preventive actions. Continuous improvement is an action carried out in a sustainable manner to improve the effectiveness of the performance measurement. Corrective action is an action taken to eliminate the cause of nonconformity to prevent a recurrence of an event. Preventive action is an action taken to eliminate causes that have the potential to cause nonconformities.

Conclusion

The elements of *maṣlahah ḍarūriyah* (*dīn, nafs, 'aql, naṣl* and *māl*) serve as the basis for initiating organisational essential needs. Each aspect of *maṣlahah ḍarūriyah* could be developed into various aspects of organisational essential needs, which consist of worship orientation, internal process orientation, talent orientation, learning orientation, customer orientation and wealth orientation:

- Worship orientation is the perspective on the preservation and protection of religion within the organisation.
- Internal process orientation is the perspective on the preservation and protection of the life of the organisation.
- Talent orientation is the perspective on the preservation and protection of the descendants of the organisation.
- Learning orientation is the perspective on the preservation and protection of the intellect of the organisation.
- Customer orientation is the perspective on the preservation and protection of customer relations.
- Wealth orientation is the perspective on the preservation and protection of the wealth of the organisation.

Maṣlahah-based performance measurement uses five variables (notably, strategic objective, measure, formula, target and strategic initiative) and applies the modified PDCA cycle that involves performance planning, performance implementation, performance evaluation and performance action.

The performance management derived from *maṣlahah* principles (*maṣlahah* performa) can be practiced in any organisation, including Islamic financial institutions (IFIs). Both social and commercial IFIs can then develop more specific performance measures according to their own characteristics. For instance, zakat institutions can develop wealth orientation performance by measuring zakat collection and they can develop their empowerment programmes by drawing from the customer orientation aspect. Islamic banks can, for

instance, apply the different aspects of organisational essential needs within the following areas:

- Worship orientation: sustainable governance and sustainable social development;
- Process internal orientation: product portfolio and loan;
- Talent orientation: human capital's knowledge and competence;
- Learning orientation: training programme;
- Customer orientation: customer information protection; and
- Wealth orientation: financial inclusion and sustainable finance literacy.

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