Journal of Islamic Business and Management
2026, 16(01), 05-24
https://doi.org/10.26501/jibm/2026.1601-002

QUALITATIVE RESEARCH

Conceptualizing a Competence Model: An Islamic Perspective

Nadia Bouarif[1*]
[1.] Ibn Tofail University, Morocco.

Keywords:
Competence, Islamic management, Khilafa, Amana, Ilm, Ihsan, Ibada, and Falah

Received: 12 September 2025
Accepted: 13 March 2026
Available Online: 17 March 2026

Abstract

Purpose: This article proposes a novel conceptual model of human competence anchored in Islamic work contexts. It aims to reconceptualize competence by integrating Qur'anic spiritual and ethical constructs, thereby extending conventional competence frameworks.

Design/Methodology/Approach: The study adopts a conceptual and interpretive approach based on an in-depth analysis of primary Islamic sources namely the *Qur'an* and the *Sunna* supported by classical Islamic scholarship and contemporary academic literature in Islamic management and human resource management.

Findings: The article develops an integrated Islamic competence model composed of six interrelated constructs: *khilafa* (vicegerency), *ilm* (beneficial knowledge and skills), *amana* (trusteeship and responsibility), *ihsan* (excellence), *ibada* (worship), and *falah* (ultimate success). The findings demonstrate that competence, within the Islamic worldview, extends beyond technical and behavioral proficiency to include inner spiritual dispositions and ethical accountability, oriented toward both effective performance in worldly life and success in the hereafter.

Originality/Value:
This study offers an original contribution by reconceptualizing human competence through an explicitly Islamic spiritual-ethical lens, addressing a notable gap in Islamic human resource management literature.

Implications:
The proposed model provides a conceptual foundation for future empirical research on competence development, performance, and ethical behavior in Islamic organizational settings. The model offers practical guidance for designing HRM practices such as recruitment, training, performance evaluation, and leadership development that align organizational effectiveness with Islamic ethical and spiritual values.

KAUJIE Classification: T4, T5, H54, H55
JEL Classification: M12, Z12, J24

***Corresponding Author:** Nadia Bouarif
†Email: n.bouarif23@gmail.com; ORCID: 0009-0003-1242-8362

Creative Commons CC BY: This article is distributed under the terms of the Creative Commons Attribution 4.0 License http://creativecommons.org/licenses/by/4.0/

INTRODUCTION

Contemporary management is largely based on Western theories that have been developed and applied within secular organizations. These theories focus on results, efficiency, and individual performance. However, they are not always fully compatible with Islamic management, where spirituality and ethics play a central role. Indeed, Islamic management seeks practices that are not only effective but also ethically congruent with Islamic principles. Besides, Islamic teachings promote values which should be reflected in management practices. These differences create a need to adapt management models so they better reflect Islamic values.

This article focuses on the concept of competence, chosen for its fundamental importance. Competence lies at the foundation of all human action, determining the quality and impact of behavior in both social and professional contexts. More than a technical requirement, it reflects an individual's capacity to respond appropriately to diverse situations. In the context of organizational management, competence is the most central and sought-after human attribute. In any organization, identifying and leveraging individual competencies is essential to ensure continuity, adaptability, and performance. From the very first phase of recruitment, organizations search for individuals whose competencies align with the job and the organizational objectives. This initial identification of potentials is followed by structured efforts to develop and manage these competencies through training, evaluation, and career planning.

The concept of competence has been widely studied in the fields of management and education. Numerous scholars have contributed to the conceptualization of competence by offering diverse definitions and identifying its core components. They have also developed innovative tools and methodologies for its assessment and measurement. Still, this research has largely approached competence from a performance-oriented perspective. It emphasizes measurable outcomes while neglecting the ethical, spiritual, and existential dimensions that are central in cultural and religious contexts.

Similarly, existing studies in Islamic management have primarily investigated the link between Islamic spirituality/ethics in the workplace and employee performance, often through empirical studies. Yousef (2001) found that Islamic work ethics were significantly associated with organizational commitment and job performance in public organizations in the Middle East. According to Aldulaimi (2016), Islamic work ethics are posited as a fundamental determinant in enhancing organizational quality and fostering improved overall performance. Hassi et al. (2021) found that Islamic Work Ethics (IWE) have a significant positive direct effect on job performance.

As such, few studies have specifically addressed the notion of competence regarding Islamic spirituality. Rukiah (2015, as cited in Hamsani et al., 2017) identifies three core traits of Sharia-based human resources: Kafa'ah, which refers to professional competence and expertise in one's field; Himmatul- Amal, which embodies a strong work ethic and intrinsic motivation; and amana, which involves trustworthiness, accountability, and reliability in fulfilling responsibilities. Ernie and Hasanuddin (2016, as cited in Hamsani et al., 2017) argue that sharia-based human resources should be founded on two key principles: spiritual devotion as servants of Allah (Abd Allah) and rational responsibility as His vicegerents (Khalifa). Wahab and Ismail (2019) claim that mas'uliyyah (responsibility)

and iḥsan (excellence) are two values fundamental to achieving high performance: mas'uliyyah serves as the necessary foundation, while iḥsan serves as a key driver of performance. Wahab (2024) puts forward that integrating Islamic work values with the Value-Based Recruitment (VBR) approach during the talent selection process can provide a strategic edge for the organization. Khan (1998) presents ten essential principles inspired by the life and teachings of the Prophet Muhammad that can guide individuals toward success in different areas of life. Al-Attas and Wan Daud (2007) organized leadership competencies into a hierarchy, beginning with cognitive (thinking), followed by emotive (feelings), and finally executive (actions). They argue that this sequence reflects the Islamic view that ethical actions should be based on proper knowledge and supported by sincere intentions. Khan (2007) proposes an Islamic Leadership Model, along with its guiding principles, which offers an alternative approach to leadership that can lead to excellence and achievement. Others studies primarily focus on the competencies required for the practice of specific professions such as healthcare, teaching or auditing in an Islamic context. See, among others, Mohd Ali et al. (2020), Hadiyan et al. (2022), and Sohail et al. (2022).

These studies highlight the potential to rethink competence through the lens of Islamic spirituality and ethics. They emphasize the principles and skills necessary for leadership, human resource practices, performance, and success in Islamic contexts. However, they fall short of delving into the deeper dimensions of competence as a theoretical construct, indicating a need for further exploration in this area. This gap in the literature highlights the need to explore the connection between Islamic spirituality and the concept of competence. In this context, the present paper aims to integrate a spiritual-ethical dimension based on Islamic teachings to classical models of competence.

Research Questions:

This paper addresses the following research questions:

How can human competence be conceptualized from an Islamic perspective?

Which Qur'anic constructs underpin an Islamic model of human competence?

How does an Islamic competence model differ from conventional competence models?

Research objectives:

The objectives of this study are to reconceptualize human competence from an Islamic perspective by anchoring it in Qur'anic spiritual and ethical principles. It seeks to identify and integrate key Qur'anic constructs into a coherent competence model and to propose a novel conceptual model of human competence, spiritually and ethically based, applicable to Islamic organizational contexts.

The next section reviews the literature on human competence, Islamic management, and spirituality in management highlighting the limitations of conventional competence models and the need for an alternative Islamic conceptualization. This is followed by a methodology section explaining the use of Quran and Sunna as the foundation for model development. The subsequent section presents the proposed Islamic competence model, integrating spiritual Qur'anic constructs and comparing it to the conventional competence

models. The final section concludes by summarizing the theoretical contributions, discussing managerial implications for Islamic organizational contexts, and suggesting directions for future research.

LITERATURE REVIEW

In this section, the term competency is used to refer to a specific skill, behavior, or attribute that an individual can develop and demonstrate in order to perform a task effectively. The term competence refers to the overall ability or state of being capable and effective in a role. Competence is understood as the result of possessing the appropriate set of competencies and applying them successfully in professional contexts.

Conventional Competence Models

The interpretation of competency/competence varies between secular and Islamic thoughts. In conventional management discourse, competency is understood as a combination of knowledge, skills, motives, trait, self-image, and social role (McClelland, 1973; Boyatzis, 1982) that enhances individual and organizational performance. In academic literature, the concept of competence is frequently linked to the idea of effective performance in a specific context. Competence is not only about possessing knowledge, skills, traits, motives (individual characteristics), but also about the ability to mobilize and apply them to achieve desired outcomes. According to Boyatzis (1982:23), “competencies are characteristics that are causally related to effective and/or superior performance in a job". Spencer and Spencer (1993:9) define competencies as "underlying characteristics of an individual that are causally related to criterion-referenced effective and/or superior performance in a job or situation". Spencer and Spencer (1993) put forward the Iceberg Model of Competency, which describes knowledge and skills as the visible part of the iceberg, and motivations, traits, and self-image as the hidden part of the iceberg. Causal relationships mean that competency causes or predicts effective or superior job performance. The criterion-referenced aspect means that competencies are identified in relation to measurable outcomes or benchmarks of high performance (high job performance standards). Woodruffe (1993) states that competency refers to the range of behaviors an individual is expected to display in a given role to successfully fulfill its duties and perform at a competent level.

Hoffmann (1999) examined the ambiguity surrounding the term "competency" in organizational contexts. He identified Input-Based Competency, which focuses on the underlying attributes of individuals (knowledge, skills, and attitudes) that contribute to effective performance. He also identified Output-Based Competency, which emphasizes observable behaviors and performance standards. Hoffmann (1999) argues that the lack of clarity in defining competency can lead to confusion in implementing competency-based approaches. He advocates for a clear articulation of the purpose behind using competencies to ensure effective application. Raven and Stephenson (2001) argue that most contributors to the competency movement attempted to identify the specific skills and knowledge required for each job. However, some emphasized that broader abilities - such as proactivity, problem-solving, and an understanding of how workplaces and society function - are more important. These are harder to define, teach, and measure. Woodruffe

(1993) noted that few people were truly sure what the term competency meant, and that this confusion has persisted over time rather than being resolved.

Many scholars have studied how competencies are directly linked to better performance in the workplace. McClelland et al. (1953) emphasized the role of underlying motives, such as the need for achievement, in driving human behavior and success. McClelland (1973) introduced the idea that traditional intelligence and academic aptitude tests were poor predictors of real-world job and life success. He pointed out that such tests- often influenced by social class bias- failed to measure qualities directly linked to effective job performance. Instead, McClelland et al. (1973) proposed assessing competencies, including not just professional achievements but also social aspects such as leadership, communication skills, patience, etc. He provided a scientific, behavior-based alternative to traditional testing by developing the Criterion-Based Method (Criterion Sampling) and the Behavioral Event Interview (BEI). Argyris (1962) explored how interpersonal skills influence organizational performance. Boyatzis (1982) provided a structured competency model of what makes managers effective identifying a set of competencies most often found in effective managers. Like McClelland, he emphasized that competencies can be developed and are not just inherent traits.

Spencer and Spencer (1993) build on the works of McClelland and Boyatzis and introduced the Iceberg Model. This model shows that skills and knowledge (above the surface) are visible and easily assessed whereas motives, traits, and self-concept (below the surface) are deeper and harder to assess but more predictive of long-term performance. According to Le Boterf (2000), competency is the recognized ability to achieve results by mobilizing and combining personal and environmental resources in a given professional situation. Personal resources include knowledge, know-how, qualities, culture, values, emotional resources, and physiological resources. Environmental resources may include documentary networks, databases, and expert networks. Le Deist and Winterton (2005) propose a multidimensional model of competence that integrates four interrelated components. Cognitive competence refers to knowledge and understanding, while functional competence encompasses practical and job-specific skills. Social competence involves interpersonal and communication abilities, and meta-competence reflects the ability to learn, adapt, and reflect. This approach sees competence as the integration of knowledge, skills, and attitudes (KSA), emphasizing the ability to mobilize these resources in complex, real-world situations (Le Deist & Winterton, 2005; Winterton et al., 2006; Mulder, 2017). Actually, the competency-based approach is widespread and focuses on developing measurable capabilities (knowledge, skills, and attributes) to ensure effective real-world performance (Hoge et al., 2005). It also seeks to align individual competencies with organizational goals (Docking, 2006).

Besides highlighting the complex nature of competence, these models identify clusters of competencies essential for effective performance and provide practical tools for management. However, these models mainly focus on the functional, cognitive, and behavioral dimensions of competence. This focus tends to marginalize the spiritual and ethical components that are central to the Islamic worldview and that motivate individuals to uphold high standards of quality in their work. Although motivation is acknowledged in these models as a significant determinant of competence (McClelland, 1973; Spencer &

Spencer, 1993), it remains largely framed in terms of performance effectiveness rather than moral or spiritual purpose. Raven (2001) believes that people show their real abilities and use their talents effectively only when they do things they care about. According to him, competence is not just about having skills, but about being motivated to use them in meaningful situations. Yet, in an Islamic view, motivation and values are not merely focused on achieving material success and organizational goals. Rather, they are stemming from the aspiration to align one's actions with Islamic principles and to fulfill one's responsibilities toward Allah. “Religious motivation is the most fundamental level of religion” (Bouarif, 2015:289). This perspective calls also for the examination of the psychological motivational elements of competence within the context of Islamic management.

Islamic Management

Islamic management represents an integrated approach to organizational life supported by the principles derived from the Qur'an and Sunna. Kazmi (2005:264) defines 'the Islamic approach to management as the discipline – often referred to as Islamic management – that deals with the management of organizations from the perspective of the knowledge acquired from the revealed and other Islamic sources of wisdom, and results in applications compatible with Islamic beliefs and practices. Ali (2005) pointed out that Islamic management promotes accountability and moral consciousness, holding individuals responsible to both organizational stakeholders and God for their decisions and actions. From this perspective, work is not a secular domain isolated from religious guidance; rather, it is subject to the same ethical and spiritual principles that govern other aspects of life. Kazmi (2005) argues that human beings are expected to engage in work to fulfill both their material and spiritual needs, in accordance with divine guidance and regulations. In his comparative analysis, Kazmi (2005) identifies twelve key areas where conventional and Islamic management approaches differ significantly.

Islamic Work Spirituality

Islamic work spirituality (IWS) can be understood as the application of Islamic spirituality into the workplace. Islamic spirituality is a multifaceted domain of thought and practice that seeks the inner purification of the self and a direct connection with the Divine. It also aims at realizing a life imbued with moral excellence and spiritual awareness. As al-Qushayri (2007) explains, this path extends beyond formal ritual to encompass the inner purification of the soul. It fosters a life characterized by continuous remembrance and awareness of the Divine presence. According to Rice (1999), “The key to the business philosophy of Islam lies in a person's relationship with God, His universe and His people”. This spirituality is deeply anchored in the Qur'an and the Sunna. According to Ali (2005), “The Qur'anic principles and the Prophet's prescriptions serve as a guide for Muslims when conducting both their business and their family affairs”. IWS reflects the alignment of work behavior and ethics with Islamic principles, emphasizing a spiritual consciousness in everyday work practices. It refers to the integration of Islamic values, ethics, and beliefs into one's work life, fostering a sense of spiritual fulfillment and divine purpose through occupational activities (Ali, 2005; Yousef, 2001).

RESEARCH METHOD

The methodology adopted for constructing the Islamic model of competence is primarily based on the two fundamental sources of Islam, namely the Qur'an and the Sunna, which define the Islamic worldview. Since the proposed model is intended to be Islamic, it is necessary to develop it from Islamic foundations and arguments, with the Qur'an and the Sunna constituting the most authoritative sources of evidence in this regard. Reliance on methodologies based on frameworks external to the Qur'an and the Sunna may introduce incompatible assumptions that could undermine the significance and the coherence of the proposed model.

Besides, the Qur'anic regulation of action highlights the necessity of adopting an Islamic lens to conceptualize competence, particularly in Islamic work settings. The objective of this approach is to understand human competence through the teachings found in these foundational texts. In addition to these primary sources, this research also draws upon the contributions of Muslim scholars in the fields of Islamic ethics and spirituality.

Model Development

In this model, competence from an Islamic perspective refers to the capacity to perform effectively and ethically in a given role or situation. This capacity is informed by spiritual awareness and Islamic values, aiming for excellence in worldly actions and ultimate success in the hereafter.

Khilafa: The Spiritual Foundation of any Action

The Qur'an states that God (ALLAH) has entrusted humankind with the special mission of being a khalifa: “I am going to place a vicegerent (khalifa) on the Earth” (Qur'an 2:30). Hence, Khilafa (vicegerency), in the Qur'an, is the divinely ordained role of the human being as God's vicegerent on earth, entrusted with upholding divine values and managing creation responsibly. This role is not about domination, but about fulfilling a divine purpose through knowledge, responsibility, and devotion.

Kamali (2012) argues that khalifa means being in a position of power, trust and responsibility, acting in line with the will of the one who gave that responsibility. This role implies that human beings must manage resources and organize life while respecting divine laws. Rice (1999:348) states that in Islam, “People are viewed as trustees of the earth on behalf of God”.

Ilm: The First Tool of Khilafa

In verses 2:31–33, and immediately after Allah announced His intention to appoint a khalifa on earth, He teaches Adam “the names, all of them” (Qur'an 2:31). This sequencing establishes that khilafa is inseparable from knowledge. Adam's superiority over the angels is not based on physical power or mere piety, but on ilm (theoretical and practical knowledge).

In Islam, the pursuit of knowledge (ilm) holds a central and sacred position, emphasized repeatedly in both the Qur'an and Hadith. The inaugural revelation to Prophet Muhammad begins with the command "Read!" (Iqra), highlighting the fundamental importance of learning (Qur'an 96:1). This underlines that acquiring and disseminating

knowledge is both a spiritual and intellectual duty in Islam.

The Prophet Muhammad emphasized the value of learning, stating "Whoever treads a path in search of knowledge, Allah will make the path to Paradise easy for him" (Muslim, n.d., hadith 2699). This declaration positions the pursuit of knowledge as a binding responsibility and highlights knowledge as a guiding light that dispels ignorance and leads to righteous action.

Al-Ghazali (2004) emphasized that knowledge should serve a spiritual purpose; this perspective holds that knowledge is not merely for intellectual accumulation. True knowledge (ilm nafie) helps a person know right from wrong, and prepares them to act in a moral way. Al-Ghazali (2004) focused on ta'lim (education or learning) and tazkiyah (purification of the soul) as complementary concepts asserting that ta'lim without tazkiyah is incomplete. Al-Ghazali (2004) elaborated on the hierarchy of knowledge, placing the knowledge of God (ma'rifat Allah) at the pinnacle.

Sardar (1985) states that knowledge is intimately connected to other core Qur'anic principles such as khilafa, adl (justice), and istiṣlaḥ (public good). Hassan (2022, as cited in Idris and Ali (2025) argue that the proper fulfillment of vicegerency requires a foundation of true knowledge and sound wisdom.

Amana: The Second Tool of Khilafa

Amana is a central principle in Islam, based in the notion that everything we possess or every role we undertake is a trust or delegation conferred by God, for which we are ultimately accountable. In the Qur'an, the concept of amana signifies an immense sacred responsibility. By accepting it, humanity has undertaken a tremendous commitment. The Qur'an describes how the amana was offered to the heavens, the earth, and the mountains, but they refused to bear it out of fear, while humanity accepted it. Allah says: “Indeed, We offered the Trust (amana) to the heavens and the earth and the mountains, but they declined to bear it and feared it; but man [undertook to] bear it. Indeed, he was unjust and ignorant" (Qur'an 33:72). This illustrates the weight of amana and the gravity of this responsibility that humans have undertaken before God. In the workplace, amana serves as a powerful reminder to workers that they are entrusted with resources and roles for which they will be held accountable.

In the Qur'an (38:26), Allah commands Prophet Dawud to act justly as khalifa, linking vicegerency to ethical discernment and rejecting personal desire “O Dawud, indeed We have made you a khalifa on the earth, so judge between the people in truth and do not follow desire”. Furthermore, the Qur'an (24:55) connects khilafa to faith and righteous action “Allah has promised those who believe and do righteous deeds that He will surely grant them succession (khilafa) upon the earth…”

Mirakhor and Askari (2010) argue that the human accepted the weighty responsibility of serving as the Creator's trustee and vicegerent (khalifa) on Earth. According to Berriah (2024), the examination of the Qur'anic text indicates that khilafa is an ethical mission. Chapra (1992) argues that since all resources available to human beings are provided by God, man, as khalifa, is not their true owner but merely a trustee (amin) responsible for their proper use. According to Kamali (2012), the concept of khilafa implies trusteeship (amana), a form of delegated responsibility for managing the earth with justice within

divinely ordained boundaries. This dimension gives work a moral significance: it is not only about acting effectively but also about acting consciously, with respect for creation and the rights of others.

Ilm as an Input of Competence

The Qur'an (17:36) reveals: "And do not follow that of which you have no knowledge. Indeed, the hearing, the sight, and the heart - about all those - one will be questioned." This verse advises against acting without knowledge, including in the workplace. It encourages people to use their skills wisely and responsibly, emphasizing the importance of wisdom in action.

In addition, the Qur'an (39:9) states: “Say, 'Are those who know equal to those who do not know?' Only they will remember [who are] people of understanding." This verse implies that those who possess knowledge hold a higher status, as knowledge fosters deeper understanding and enables more effective action and performance. The Qur'an (58:11) also declares: "Allah will raise those among you who have believed and those who were given knowledge, in degrees." This verse presupposes that faith and knowledge empower individuals to act with righteousness and effectiveness, and that Allah raises their status accordingly.

In this sense, ilm aligns with the idea that competence involves the mastery of specific knowledge and the wisdom to apply that knowledge effectively. However, what distinguishes ilm in the Islamic tradition from conventional knowledge is that it also encompasses beneficial, ethical, and spiritual knowledge, e.g. knowledge that not only enables effective action but also guides it toward moral conduct. Thus, competence starts with the acquisition and application of correct beneficial knowledge (intellectual/technical/ethical).

Amana as an Input of Competence

The Qur'an highlights the importance of amana (trusteeship) as a core value in human responsibility. This principle is echoed in the Qur'anic directive: “Indeed, God commands you to render trusts to whom they are due and when you judge between people to judge with justice” (Qur'an 4:58). In this verse, Allah commands believers to return trusts to their rightful owners and judge with justice, showing that trust is essential in handling responsibilities. Accordingly, competence begins with the ethical orientation to handle entrusted duties responsibly.

The Prophet Muhammad also strongly emphasized trustworthiness in his teachings. He said that "The signs of an hypocrite are three: when he speaks, he lies; when he makes a promise, he breaks it; and when he is entrusted, he betrays the trust" (Al-Bukhari, n.d., hadith 33). In another hadith, he states, “There is no faith for the one who is not trustworthy” (Ibn Hanbal, n.d., hadith 8595), linking faith directly to integrity. The Prophet said: “Each of you is a caretaker, and each of you is responsible for those under his care” (Al-Bukhari, n.d., hadith 893), affirming that every role carries inherent responsibility before God. These hadiths show that amana is not only a personal virtue but a condition for being considered reliable and competent in any role. Without it, one's abilities lose ethical credibility in the eyes of Islam.

Ibn Taymiyyah (2000) emphasized that the ruler must only appoint the best qualified and competent people to positions that tend to Muslims' interests invoking the Prophet's saying: “Whoever appoints a man over a group while among them is someone more pleasing to Allah than him, he has betrayed Allah, His Messenger, and the believers” (Al-Ḥakim, n.d., hadith 7192). In Muslim (n.d., hadith 1825), the Prophet warned Abu Dhar al-Ghifari (a companion of the prophet) when he asked to be assigned to a government role: “Abu Dhar, you are weak; this is a trust [position of responsibility] and [brings nothing but] accountability and regret on the Day of Judgment, except for those who take it rightly and duly discharge the duty they have undertaken.” This highlights that the human being is accountable not only for the outcome of their work but also for the integrity with which it is performed.

Work is seen as a trust (a*mana*) given by God and society. Possessing skills alone is not sufficient. A competent person is expected to perform entrusted tasks correctly (professional standards) and reliably. Amana governs how knowledge is applied. Amana in the workplace is not merely about doing a job well. It's about doing it ethically, with a deep awareness that one is accountable not only to a supervisor but ultimately to God. In the context of Islamic management, even if an individual possesses technical skills, without amana, these skills can be misused, diverted for personal gain, or applied without ethical consideration.

Ilm and Amana, the Inseparable Determinants of Competence

In the Qur'an (12:54), the king wishes to make Prophet Yusuf (Joseph) someone with an intimate role in governance. “He said, 'Indeed, you are today established [in position] “Makin” and trusted ['Amin'].'” The king's acknowledgment of him as amin (trustworthy) shows that trustworthiness is a virtue that is linked to competence.

Then, Prophet Yusuf states: "Appoint me over the storehouses of the land. Indeed, I am a knowledgeable guardian (ḥafiẓ alim)” (Qur'an 12:55). In this verse, Prophet Yusuf's justification for this role is based on two key qualities: ḥafiẓ (guardian/trustworthy) and alim (knowledgeable/competent). “Ḥafiẓ” refers to safeguarding public wealth with moral integrity, responsibility, and reliability. This aligns with the Islamic concept of amana. “Alim” refers to applied, strategic, and economic knowledge. Prophet Yusuf combines both Ilm, for he knows how to do the job well (expertise), and Ḥifẓ, as he can be trusted to use that knowledge ethically, underlining that competence depends on these two criteria.

Likewise, in the Qur'an (28:26), when Prophet Musa (Moses) is recommended for employment, one of the two women advises: "O my father, hire him. Indeed, the best one you can hire is the strong and trustworthy." In the case of Prophet Musa and according to the nature of the task he was called to perform - which required physical strength and manual abilities rather than intellectual knowledge - ilm refers to practical, dexterous skills rather than theoretical or scholarly knowledge. This verse outlines two essential competence criteria: Al-Quwwah (strength) which in this context refers to physical capability and practical skills, and amana which indicates moral integrity and reliability.

Roles of khilafa, ilm, and amana in the model

Khilafa reflects the human role/mission to act as a caretaker on Earth. Khilafa conveys the

responsibility to act with knowledge (ilm) and ethical responsibility (amana). An individual, acting as a khalifa, acquires knowledge and skills and acts with responsibility and ethics. Ilm provides the necessary understanding and skills (hard and soft skills) to perform tasks effectively, while amana ensures that this knowledge is used responsibly and ethically (ethical and moral competence).

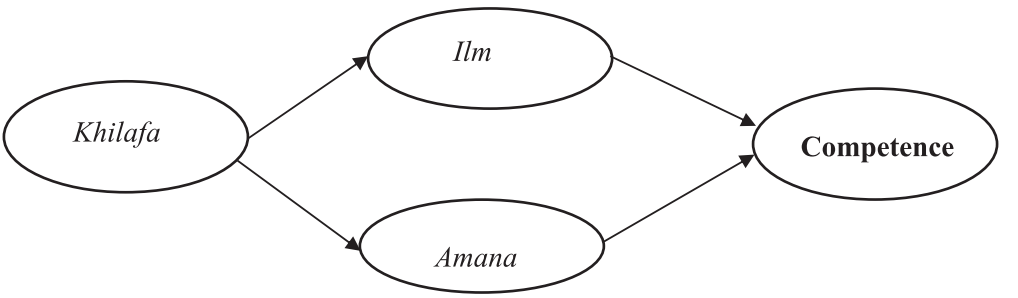

FIGURE 1. Inputs of Competence

Ihsan as an Output of Competence

Iḥsan (excellence) refers to achieving excellence in action informed by ethical intention and accountability to Allah. The Qur'an stresses the concept of ihsan in worship and action. In the *Qur'an* (2:195), "Indeed, Allah loves the muḥsinin (those who act with excellence)," and in (3:134), "Allah loves those who do good," Allah expresses His love for those who act with iḥsan. Similarly, the *Qur'an* (67:2) states: "[He] who created death and life to test you [as to] which of you is best in deed." The Qur'an highlights that human existence is a trial wherein individuals are assessed not merely on their actions, but on the quality and excellence of those actions. This implies that iḥsan is not just about doing good, but about performing deeds in the best and most competent manner. Moreover, in the *Qur'an* (16:90), it is stated: "Indeed, Allah commands justice, excellence (iḥsan), and giving to relatives." This verse establishes iḥsan as a divine command applicable across all spheres of life."

The Prophet Muhammad elaborates on the concept of iḥsan in the Hadith of Jibril: "Iḥsan is to worship Allah as if you see Him, and if you do not see Him, then know that He sees you" (Muslim, n.d., hadith 8). His definition presents iḥsan as a state of God-conscious excellence, where actions are performed with utmost sincerity and awareness of divine presence. In another hadith, the prophet declares, "Verily, Allah has prescribed iḥsan in everything..." (Muslim, n.d., hadith 1955), emphasizing that excellence is required not only in acts of worship but in all aspects of life, including professional tasks. The prophet also said "Indeed, Allah loves that when anyone of you does a job, he should perfect it" (Al-Bayhaqi, n.d., hadith 5313).

Aldulaimi (2016) asserts that ihsan involves executing tasks in a manner that is exact, proper, and meticulous. Abdel Rahman (1996) argues that the integration of Islamic values, particularly ihsan, into the mindset of public administrators should discourage the misuse of authority and encourage them to perform their duties with greater efficiency.

When competence is exercised according to ethical and spiritual standards, it results in ihsan. Ihsan supports mastery, high standards, and continuous improvement in skills and tasks. It motivates individuals to perform all tasks with sincerity, diligence, and attention to

detail, as if one sees God while being aware that God sees everything.

Ibada as an Output of Competence

Ibada (worship), understood broadly beyond ritual acts, is central to Islamic spirituality. As Ibn al-Qayyim (1994) explains, worship includes all actions done with the intention of pleasing Allah, transforming everyday activities into spiritually meaningful practices. The Qur'an affirms this vision: "And I did not create jinn and mankind except to worship Me" (Qur'an 51:56). Thus, worship becomes the axis around which a believer's life revolves.

Ibada expands the meaning of work by viewing it as an act of worship. All lawful and beneficial actions done with the right intention (devotion to God) are acts of ibada. Hence, competent work must be performed consciously as part of one's devotion, highlighting the intentions behind competencies. This intrinsic spiritual motivation drives individuals to improve themselves and their performance, thereby directly enhancing their worship.

Falah, the Ultimate Goal

In the Islamic worldview, falah, translated as true success, is presented in the Qur'an as the highest goal of human action and the final outcome of a life lived in alignment with divine guidance. Falah is holistic success and fulfillment in both this life and the Hereafter, attained through living in accordance with faith and righteous conduct. It encompasses the integration of faith, good deeds, and moral behavior.

Falah in the Qur'anic perspective is closely tied to righteousness and ethical awareness. In the *Qur'an* (91:9–10), "Indeed, he who purifies it (the soul) has succeeded (aflaha), and he who corrupts it has failed," self-development and moral behavior are highlighted as pathways to true success. Similarly, the *Qur'an* (2:189) states: "…So fear Allah that you may succeed," linking falah to internal mastery and disciplined conduct.

In Islam, competency is not solely about achieving performance but also about attaining eternal success. Ali (2005) argues that falah redirects the focus of organizational behavior from short-term gains to long-term accountability in both this world and the Hereafter. Falah is not limited to worldly achievements but includes gaining the big reward which is the entry to paradise. As such, individuals may "perform well" by conventional standards but fail to achieve falah if their actions involve unethical practices, exploitation, or disregard for divine commands.

The concept of falah is not attained by belief alone but by a combination of spiritual excellence (iḥsan), devoted worship (ibada), and ethical, responsible action, which together form the foundation of true competency. The Qur'an repeatedly links ibada to falah and iḥsan to falah. Therefore, falah becomes the ultimate goal of developing competencies, not just career success, but eternal success.

Ihsan as an Input of Falah

The Qur'an associates iḥsan with behaviors that repeatedly result in falah. For example, Allah says in the Qur'an (7:56): "Indeed, the mercy of Allah is near to the muḥsinīn (those who do iḥsan)," showing that divine mercy, a core condition for salvation and falah, is tied to those who embody iḥsan. Similarly, in the Qur'an (39:34), Allah says: "They will have whatever they desire with their Lord; that is the reward of the muḥsinin," declaring that

those who practice iḥsan will be fully rewarded in the afterlife. Furthermore, in the Qur'an (55:60), Allah poses the rhetorical question: "Is there any reward for iḥsan other than iḥsan?" This establishes a link between excellence in behavior and the attainment of ultimate success.

Ibada as an Input of Falah

As stated above, work, when carried out with ethical principles and pure intention, is an act of ibada. In turn, the Qur'an repeatedly shows that worshiping Allah (ibada) is one of the main paths that lead to falah. In the Qur'an (23:1–2), Allah says: "Certainly will the believers have succeeded. Those who are humble in their prayer..." This verse directly links falah to the quality of prayer, showing that sincere and focused worship is a sign of success. In the Qur'an (87:14–15), Allah says: "He has certainly succeeded who purifies himself and remembers the name of his Lord and prays." Here again, success is directly connected to acts of worship. In the Qur'an (16:97), Allah says:*"Whoever does righteousness, whether male or female, while he is a believer – We will surely cause him to live a good life…"* This verse affirms that success is granted to those who worship sincerely. Finally, in the Qur'an (22:77), Allah commands believers to "bow, prostrate, worship your Lord, and do well, so that you may succeed." In all these verses, the Qur'an teaches us that ibada is not just ritual, but a sincere, disciplined, and active relationship with Allah, and that this relationship is what leads to real and lasting success.

Roles of ihsan, ibada, and falah in the model

Iḥsan and ibada can be viewed as outputs of competence in an Islamic context. They reflect ethical excellence and sincere devotion resulting from the application of knowledge, skills, and responsibility in alignment with divine will. By striving for iḥsan and orienting all actions toward obedience to Allah (ibada), competence is exercised ethically and purposefully. Ultimately, these actions lead to falah.

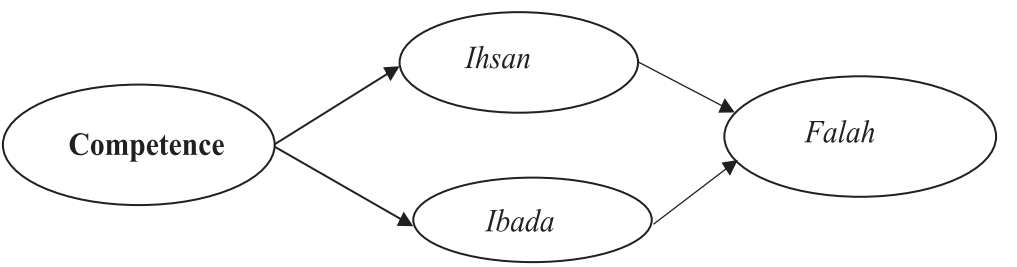

FIGURE 2. Outputs of Competence

RESULTS AND DISCUSSION

The Islamic Competence Model

A Muslim's mindset at work is shaped by the consciousness of being a *khalifa*, empowered with ilm, bearing amana towards God, society, and all of creation. In this sense, work becomes an act of ibada while pursuing ihsan and striving for falah. These principles are deeply integrated into everyday behavior and decision-making. In the workplace, this means that all professional conduct is influenced by these divine mandates.

Competence in an Islamic context transforms knowledge and values into meaningful and effective action. In this Islamic model, khilafa serves as the foundation from which all dimensions of competence emerge. It generates ilm and amana as essential inputs to the development of competence. Competence starts with the acquisition and application of correct beneficial knowledge (both technical/professional and ethical/spiritual) governed by amana. The outputs of this competence are iḥsan and ibada, reflecting the integration of action and intent. The pursuit of Ihsan ensures that all endeavors are carried out with the highest level of quality, reflecting a commitment to excellence. Elevated by ibada, competence transcends mere performance to become a form of service to God and others. Such competence yields falah as outcomes, embodying the highest aspirations of a Muslim professional who seeks not only worldly achievement but also divine approval and ultimate success.

The following diagram provides a synthesized overview of the competence model, illustrating the key inputs and outputs of competence within an Islamic perspective:

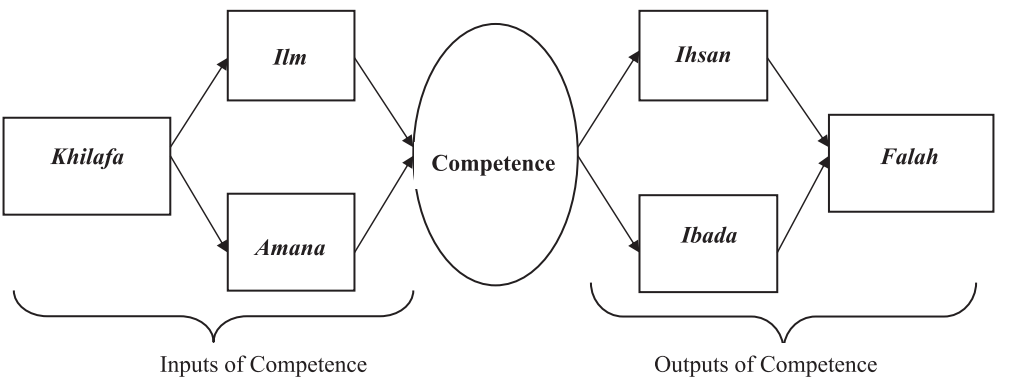

FIGURE 3. Islamic Conceptual Model of Human Competence

Comparison of the Model

Exploring the concept of competence in Islamic versus conventional management reveals differences in values, objectives, and guiding principles. The following table summarizes it:

TABLE 1: Comparative analysis of Competence in Conventional vs. Islamic Management

Dimension	Conventional management	Islamic management
Key elements of Competence	Knowledge, skills Traits Self-concept, social role, motives Cognitive, functional, practical, behavioral and motivational dimensions	Beneficial Knowledge and skills (*ilm*) *Amana* (Islamic ethics) *Khilafa, ibada, amana* (responsibility) Cognitive, functional, practical, ethical, and spiritual-motivational dimensions.
Purpose	To achieve performance, profitability, and organizational success.	To achieve both organizational performance and spiritual fulfillment and success (*ihsan* and *falah*)
Basis of Evaluation	Performance appraisals, KPIs, ROI, etc., based on measurable outcomes.	Includes performance evaluation, but also considers evaluation of moral integrity and adherence to Islamic ethics.
Behavioural Focus	Competencies are value -neutral, focus is on what works, not necessarily on what's right.	Competencies are value -driven behaviors which must align with Islamic principles and standards.
Accountability	Accountability is towards the organization and stakeholders.	Accountability is to Allah and to organization and humans.

CONCLUSION

This article advances a revised conceptualization of competence by integrating spiritual purpose, ethical regulation, intentionality, and accountability at the core of competence development. It conceptualizes human competence in Islamic management as an integrated construct founded on *khilafa, ilm* and *amana*, where knowledge, spiritual awareness and ethical responsibility constitute foundational dimensions of professional capability. Competence is thus presented not merely as a combination of skills and knowledge, but also as a morally and spiritually informed capacity for action.

By aligning professional capabilities with moral and spiritual dimensions, this model presents an approach to competence that supports both organizational effectiveness and personal spiritual development and success. Competence thus carries a psychological and motivational dimension shaped by spirituality.

Through the progression from *khilafa*, *ilm*, and *amana* to *ihsan*, the model shows how spiritual competence is translated into sustained quality, responsibility, and excellence at work. It affirms the Islamic worldview in which work is both a professional activity and an act of worship (*ibada*). By linking competent performance to *ihsan* and *falaḥ*, the article highlights the inseparability of faith and action, showing that material achievement and spiritual fulfillment are mutually reinforcing rather than opposed.

The article contributes to the field of Islamic management by offering a model of competence based on Qur'anic and Prophetic principles. It reframes competence in Islamic management as a normative, value-centered construct rather than an instrumental, skill-based one.

Practical Implications

In practice, a Muslim organization can sustain the ethical and spiritual mindset of its members by embedding khilafa and amana into mission statements, codes of ethics, leadership expectations, and policies. Khilafa ensures that leaders and employees view their roles as responsible stewards of resources, authority, and organizational impact. Clear role definitions, accountability mechanisms, and transparent decision-making reinforce this sense of responsibility and trusteeship. For example, ethics or compliance committees guide responsible decision-making and help individuals apply their knowledge and skills in alignment with entrusted duties, thereby promoting the ethical exercise of competence.

In the recruitment process, this means looking beyond qualifications and technical fit. Employers could check if candidates are honest, motivated by meaningful goals, and aligned with the organization's values. This is feasible by using, for example, a values-based interview guide that includes questions about trust, intention, and personal motivation, as well as ethical tests or dilemma scenarios.

For performance evaluation, a Muslim organization should also consider how employees behave, whether they act with honesty, make responsible decisions, and stay committed to the Islamic principles. A 360° evaluation system can help by collecting feedback from peers and supervisors about the employee's trustworthiness and ethical conduct. Performance evaluation and reward systems should value not only results but also responsible conduct, and compliance with ethical norms.

In terms of training, programs should help employees grow not only professionally, but also spiritually, by teaching Islamic work ethics.

Limitations and Future Research

Since this research is conceptual, it inherently limits immediate empirical validation. As a result, its practical effectiveness and impact on employee performance and ethical behavior remain to be assessed in practice.

This article therefore calls for future research to address these gaps. Empirical studies are needed to validate the model in different organizational and cultural contexts. In addition, the development of operational tools, such as assessment frameworks, training modules, and performance indicators aligned with Islamic teachings, is necessary to facilitate the practical implementation of the model.

Finally, while the field of Islamic management is still emerging, there is a growing body of empirical research, particularly in countries such as Malaysia and Indonesia. These studies demonstrate increasing interest in testing and validating Islamic concepts in organizational contexts. Expanding such empirical work to other regions and industries would help strengthen the evidence base, refine conceptual models, and bridge the gap between theory and practice.

REFERENCES:

Al-Attas, M. N., & Mohd. Nor Wan Daud (Wan.). (2007). *The ICLIF leadership competency model (LCM): An Islamic alternative*. International Centre for Leadership in Finance (ICLIF).Al-Bayhaqī, A. A. (n.d.). Shuʿab al-Īmān (ḥadīth no. 5313). Beirut: Dār al-Kutub al-ʿIlmiyyah.

Al-Bayhaqī, A. A. (n.d.). Shuʿab al-Īmān (ḥadīth no. 5313). Beirut: Dār al-Kutub al-ʿIlmiyyah.

Al-Bukhārī, M. I. (n.d.). Ṣaḥīḥ al-Bukhārī, Book of Faith (Kitāb al-Īmān), Hadith 33. Riyadh: Darussalam.

Al-Bukhārī, M. I. (n.d.). *Ṣaḥīḥ al-Bukhārī*, Book of Rulings (*Kitāb al-Aḥkām*), ḥadīth 893. Riyadh: Darussalam.

Aldulaimi, S. H. (2016). Fundamental Islamic perspective of work ethics. *Journal of Islamic Accounting and Business Research*, 7(1), 59–76. https://doi.org/10.1108/JIABR-02-2014-0006

Al-Ghazālī. (2004). The revival of the religious sciences (Iḥyāʾ ʿulūm al-dīn), Book 1: The Book of Knowledge (Kitāb al-ʿIlm) (N. A. Faris, Trans.). Kuala Lumpur: Islamic Book Trust. (Original work published ca. 1100)

Al-Ḥakim al-Naysaburi. (n.d.). Al-Mustadrak ʿala al-Ṣaḥīḥayn (Vol. 4, p. 91, ḥadīth no. 7192). Beirut: Dār al-Kutub al-ʿIlmiyyah.

Ali, A. J. (2005). Islamic perspectives on management and organization. Edward Elgar Publishing. https://doi.org/10.1080/14766080509518602

Al-Qushayri, A. (2007). Al-Risala: Principles of Sufism (A. H. Abdel Kader, Trans.). Great Neck Publishing.

Argyris, C. (1962). *Interpersonal competence and organizational effectiveness*. Homewood, IL: Dorsey Press.

Berriah, M. (2024). Chauki Lazhar, Vicegerency in Islamic Thought and Scripture: Towards a Qur'anic Theory of Human Existential Function [Book review]. Bulletin critique des Annales islamologiques, (38). https://doi.org/10.4000/bcai.5219

Bouarif, N. (2015). Predicting organizational commitment: The role of religiosity and ethical ideology. European Scientific Journal, 11(17).

Boyatzis, R. E. (1982). The competent manager: A model for effective performance. John Wiley & Sons.

Chapra, M. U. (1992). Islam and the economic challenge. Islamic Foundation & IIIT.

Docking, R. (2006). *A guide to competency-based management*. Kingston, ON: Industrial Relations Centre (IRC), Queen's University.

Hadiyan, V., Mohammadi, A., & Manavipour, D. (2022). Validation of the professional competency model of the faculty members according to the ethical components. International Journal of Ethics and Society, 4(3), 59–67. http://ijethics.com/article-1-216-en.htmlijethics.com. https://doi.org/10.52547/ijethics.4.3.59

Hamsani, H., Sule, E. T., Hilmiana, H., & Kaltum, U. (2017). Islamic perspective on competence to increasing organizational citizenship behavior (OCB) with knowledge sharing behavior as a moderation variable of Sharia bank employees in the Bangka Belitung Islands Province. *Academy of Strategic Management Journal,* 16(3), 1–13.

Hassi, A., Balambo, M. A., & Aboramadan, M. (2021). Impacts of spirituality, intrinsic religiosity and Islamic work ethics on employee performance in Morocco: the mediating role of intrinsic motivation. Journal of Islamic Accounting and Business Research, 12(3), 439–456. https://doi.org/10. 1108/JIABR-05-2020-0131

Hoffmann, T. (1999). The Meanings of Competency. Journal of European Industrial Training, 23(6), 275–285. https://doi.org/10.1108/ 03090599910284650

Hoge, M. A., Tondora, J., & Marrelli, A. F. (2005). The fundamentals of workforce competency: Implications for behavioral health. *Administration and Policy in Mental Health and Mental Health Services Research*, 32(5–6), 509–531. https://doi.org/10.1007/s10488-005-3263-1.

Ibn al-Qayyim, M. (1994). Madarij al-Salikin (The stations of the seekers). Dar al-Kutub al-Ilmiyah.

Ibn Ḥanbal, A. (n.d.). *Musnad Aḥmad ibn Ḥanbal* (Vol. 3, p. 135, ḥadīth no. 8595). Beirut: Mu'assasat al-Risālah.

Ibn Taymiyyah. (2000). *Public Duties in Islam: The Institution of the Hisba* (M. Holland, Trans.). Leicester: The Islamic Foundation. (Original work: *Al-Siyāsa al-Sharʿiyya fī Iṣlāḥ al-Rāʿī wa al-Raʿiyya*)

Idris, F., & Ali, M. M. (2025). An Analysis on Mohd. Kamal Hassan's Views of Islamisation of Human Knowledge (IOHK) and Relevantisation of Islamic Sciences. *TAFHIM: IKIM Journal of Islam and the Contemporary World*, *18*(1), 45-68.

Kamali, M. H. (2012). Environmental Care in Islamic Teaching: A Quranic Perspective. ICR Journal, 3(2), 261–283. https://doi.org/10.52282/ icr.v3i2.555

Kazmi, A.(2005). Probable differences among the paradigms governing conventional and Islamic approaches to management. International Journal of Management Concepts and Philosophy, Vol. 1, No. 4. https://doi.org/10.1504/IJMCP.2005.008529

Khan, M.W. (1998). Prophetic principles of success. Minaret, September Issue. p.8-9

Khan, A. (2007). Islamic leadership: a success model for everyone and all times. American Chronicle.

Le Boterf, G. (2001). Les compétences individuelles et collectives. *Les livres-outils, Editions d'organisation*.

Le Deist, F. D., & Winterton, J. (2005). What is competence?. *Human resource development international*, *8*(1), 27-46. https://doi.org/10.1080/1367886042000338227

McClelland, D.C., Atkinson, J.W., Clark, R.A., & Lowell, E.L. (1953). *The Achievement Motive*. New York, NY: Appleton-Century-Crofts. https://doi.org/10.1037/11144-000

McClelland, D. C. (1973). Testing for competence rather than for intelligence. *American Psychologist, 28*(1), 1–14. https://doi.org/10.1037/h0034092.

Mirakhor, A., & Askari, H. (2010). Islam and the path to human and economic development. Palgrave Macmillan. https://doi.org/10.1057/ 9780230110014

Mulder, M. (2017). Competence-Based Vocational and Professional. *Education,* 34, 1142. https://doi.org/10.1007/978-3-319-41713-4

Muslim ibn al-Ḥajjāj. (n.d.). Ṣaḥīḥ Muslim, Book of Faith (Kitāb al-Īmān), ḥadīth no. 8. Riyadh: Darussalam.

Muslim ibn al-Ḥajjāj. (n.d.). Ṣaḥīḥ Muslim, Book of Sacrifices (Kitāb al-Ḍaḥāyā), ḥadīth no. 1955. Riyadh: Darussalam.

Muslim ibn al-Ḥajjāj. (n.d.). *Ṣaḥīḥ Muslim*, Book of Government (Kitāb al-Imārah), ḥadīth no. 1825. Riyadh: Darussalam.

Muslim ibn al-Ḥajjāj. (n.d.). *Ṣaḥīḥ Muslim* (Vol. 4, Book of Virtue, Good Relations, and Manners (Kitāb al-Birr wa al-Ṣilah wa al-Ādāb), ḥadīth no. 2699 (A. Siddiqui, Trans.). Riyadh: Darussalam.

Mohd Ali, N. A., Shafii, Z., & Shahimi, S. (2020). Competency model for Shari'ah auditors in Islamic banks. Journal of Islamic Accounting and Business Research, 11(2), 377–399. https://doi.org/10.1108/JIABR-09-2016-0106

Rahman, A. R., & Rahman, A. (1996). Administrative responsibility: an Islamic perspective. American Journal of Islamic Social Sciences, 3(4), 497-517.

Raven, J. (2001). *The conceptualization of competence* (Chapter 17). In J. Raven & J. Stephenson (Eds.), *Competence in the learning society* (pp. 253–274). New York, NY: Peter Lang.

Rice, G. (1999). Islamic ethics and the implications for business. Journal of Business Ethics, 18(4), 345–358. https://doi.org/10.1023/A:1005711414306

Sardar, Z. (1985). Islamic futures: The shape of ideas to come. Mansell Publishing.

Sohail, M. M., Frick, E., & Büssing, A. (2022). Spiritual care competences among health care professionals in Pakistan: Findings from a cross-sectional survey. Religions, 13(4), 370. https://doi.org/10.3390/rel13040370

Spencer, L. M., & Spencer, S. M. (1993). Competence at Work: Models for Superior Performance. John Wiley & Sons, New York.

Woodruffe, C. (1993). What Is Meant by a Competency? *Leadership & Organization Development Journal*, 14(1), 29–36. https://doi.org/10.1108/eb053651

Yousef, D. A. (2001). Islamic work ethic–A moderator between organizational commitment and job satisfaction in a cross-cultural context. Personnel Review, 30(2), 152–169. https://doi.org/10.1108/00483480110380325

Wahab, M.A. (2024). Building a value-based workforce through Islamic work value-based recruitment: A conceptual review. *Asian Academy of Management Journal, 29*(1), 255–283. https://doi.org/10.21315/aamj2024.29.1.10

Wahab, M. A., & Ismail, Y. (2019). Mas'uliyyah and ihsān as high-performance work values in Islam. *International Journal of Economics, Management and Accounting, 27*(1), 187–212.

Winterton, J., Delamare-Le Deist, F., & Stringfellow, E. (2006). *Typology of Knowledge, Skills and Competences: Clarification of the concept and prototype* (vol.64). Luxembourg: Office for Official Publications of the European Communities.

****