

**AGENCY THEORY'S ASSUMPTION OF SELF-INTEREST DRIVEN BEHAVIOR:  
CRITIQUE FROM AN ISLAMIC PERSPECTIVE**

Talal Salem Annakoua <sup>i</sup>, Fadzila Azni Ahmad <sup>ii</sup> & Shahir Akram Hassan <sup>iii</sup>

<sup>i</sup> (*Corresponding Author*). PhD student, Center for Islamic Development Management Studies, University Sains Malaysia; Senior Lecturer, Bani Waleed University, Faculty of Economics and Political Science, Bani Waleed, Libya talalalbkoush@gmail.com

<sup>ii</sup> Senior Lecturer, Centre for Islamic Development Management Studies, University Sains Malaysia. sukainah@usm.my

<sup>iii</sup> Associate Professor, Centre for Islamic Development Management Studies, University Sains Malaysia. shahirakram@usm.my

Article Progress

Received: 30 November 2023

Revised: 3 January 2024

Accepted: 26 January 2024

<b>Abstract</b>	<p><i>Agency theory has been applied in many fields of study since its introduction in 1976. It mainly states that the agency's relationship results from the separation of ownership and management. This separation results in a conflict of interest between the owners (principals) and managers (agents). One of the main contentions of this theory is its main assumption, which states that agents and principals behave opportunistically to maximise each party's own interest at the expense of the other. This assumption ignores the agent-principal ethical and religious beliefs that shape their attitudes and behaviours at work. This qualitative study attempts to criticise Agency Theory based on its assumption of self-interest-guided behaviour from an Islamic perspective, wherein human behaviour is guided by certain Islamic principles opposing such self-interest behaviour. This study used the literature review method to gain broad insight on issues related to Agency theory from an Islamic viewpoint. Findings indicate that Agency Theory's main assumption of self-interest-guided behaviour contradicts Islamic Shariah and fundamental Islamic principles (tawhid, khilafah, and adalah) that shape a Muslim's behaviour. Thus, Agency theory should incorporate Islamic ethics to maintain its relevance when explaining managerial behaviour in Muslim societies.</i></p> <p><i>Keywords: Agency theory, self- interest driven behaviour, Islamic perspective.</i></p>
-----------------	---

## INTRODUCTION

Agency Theory is believed to be the very value of the economic system of capitalism (Agustin et al., 2020). It has also been regarded to be a well-known contribution in the field of economics since its development by Jensen and Meckling (1976), and it is based on the early formative works of Spence and Zeckhauser (1971), and Ross (1973). Many scholars have argued that Agency Theory has become one of the fundamental theories in the field of management and organisations as it focuses on the existing relationship between the agent and principal (Payne & Petrenko, 2019). Agency theory mainly aims to provide an explanation about organisational behaviour in the light of the relationship between a company's manager(s), as agents, and the company's owners, as principals (Zongning, 2017). In their introduction to Agency Theory, Jensen & Meckling (1976) assumed that agency relations emerge when one or more principals pay an agent to act on behalf, providing the agent with prescribed control and delegated authority to make decisions. It is

argued that this separation between control and ownership creates agency problems, resulting in managers (agents) adopting an opportunistic behaviour that benefit themselves at the expense of others throughout their diligence over the shareholders (principals) (Fama & Jensen, 1983).

In spite of the fact that financial scandals and collapses witnessed throughout the globe were due to unethical behaviour (Czerny, 2020), which may strengthen the agency theory assumption of the unethical self-interest driven behaviour, and Despite its wide success in interpreting organizational behaviour, several criticisms have been highlighted in the literature (Shleifer & Vishny, 1997). This study aims to identify the criticisms against Agency Theory based on its main assumption of maximising self-interest driven behaviour. It also aims to analyse how this assumption contradicts Islamic Shariah, which shapes every Muslim's behaviour. To achieve these two objectives, this paper will discuss Agency Theory, the absence of ethics in Agency Theory, and the fundamental Islamic principles and beliefs that shape Islamic ethical behaviour.

## **LITERATURE REVIEW**

To discuss literature review related to 'Agency Theory's Assumption Of Self-Interest Driven Behavior: Critique From An Islamic Perspective', this section contains discussions on Agency Theory and the absence of ethics in Agency Theory.

### **Agency Theory**

Agency theory has been one of the leading theories of management and organisations as a result of its precise concentration on the relationship between principal and agent (Payne & Petrenko, 2019). it has also been the basis of many academic works in various fields, such as economics, management, accounting, sociology, and political science (Joo, 2010). This is apparent even though it was first introduced by Jensen and Meckling (1976) as an economic theory concerning companies, in which the company was defined as a nexus of contracts serving "as a focus for a complex process in which the conflicting objectives of individuals are brought into equilibrium within a framework of contractual relations" (Jensen & Meckling, 1976: 312). In this context, a company is described as comprising several contracts that shape the relationship between different individuals in the company, which mainly helps solve agency problems by aligning the objectives of managers and owners.

The focus of Agency Theory is on the relationship created by the separation between ownership and management or "agency relationship", in which shareholders (principals) provide power to managers (agents) to act on the former's behalf (Ross, 1973). In this type of relationship, as assumed by Agency Theory, each party (either the principal or agent) acts in a way that benefits one party at the expense of the other. In addition, it depicts the behaviour of each party as being opportunistic throughout the agency relationship and in every situation. This opportunistic behaviour can lead to misleading and distorted actions by one party when seeking its own interest (Arrow, 1985). Hoskisson et al. (1999) stated that behaviour that seeks personal benefits by each party results in the divergence of interests of both parties in the "principal-agent" contract. In addition, Jensen and Meckling (1976) argued that since agents and principals, based on the self-interest assumption, are motivated by opportunities to serve their personal interests, conflict of interests tend to arise since principals' interests are different from those of agents.

One potential result of this divergence of interests could be information asymmetry, in which the flow of information is biased by the agents in a way that better serves their interest. In fact, more information quality and quantity tend to be in possession of agents than principals since agents are in control of daily operations (Akerlof, 1970). In other words, according to Agency Theory, agents (who are always driven by their own self-interest) will act opportunistically to benefit from any information irregularity to achieve their own objectives by misleading principals.

Jensen and Meckling (1976) identified three types of agency costs emanating from this agency relationship, which are incurred by the principal or/and agent in efforts to align

their interests. Monitoring costs are incurred by principals when they oversee agents' performance and mitigate the opportunistic behaviour. Bonding costs however are incurred by agents to demonstrate maximum exertion of efforts to serve the principal's interests. The third type of cost is called residual loss, which arises due to the nature of the agency relationship as perceived by the principal, in which the principal believes that the agent cannot be guaranteed to fully serve his interest in all situations and circumstances. Hence, agency costs are costs incurred when aligning the interests of the agent and principal, while mitigating the agent's opportunistic behaviour.

### **The Absence Of Ethics In Agency Theory**

Agency Theory is grounded on the assumption that the individual (principal or agent) seeks to maximize self-utility (Jensen & Meckling, 1976). In this context, an individual's actions in an organization tend to be opportunistic and driven solely by one's own economic benefits. Furthermore, Zongning (2017) contended that Agency Theory is a component of the capitalistic economic system as it considers actors as humans with no sense of values or morals, such as mutual trust, honesty, respect, spiritual beliefs, and it also considers humans in both parties (agents and principals) to be selfish.

According to Agustin et al. (2020) agency theory is the value of the economic system of capitalism as it removes the morals of human such as: intuition, taste, spiritual beliefs, mutual assistance, mutual respect and feelings, mutual confidence and goodness. its context involves pointing to be selfish, by principals and agents. This narrow view has been criticized by many scholars as a simplistic understanding of the actual business environment (Jensen & Meckling, 1994; Arrow, 1985), as it does not suit the requirements of social existence (Jensen & Meckling, 1994). In addition, Doucouliagos (1994) argued that the assumed aim of maximising self-utility fails to cover all the complex human actions. Intangible values, such as justice, honesty, and the responsibility of diligence, have been overlooked in Agency Theory (Stevens & Thevaranjan, 2010).

According to Hu et al. (2019), ethics have an impact on not only human's daily behaviour and the way of behaving with other humans but it also impact his / her economic behaviour. In fact, they argue that this effect also has an influence on an organisation's decisions. Thus, scholars advocate the inclusion of reality aspects, such as social and ethical values, in the agency model (Arrow, 1985). For example, Noreen (1988) suggested that incorporating ethics in the principal-agent relationship could improve Agency Theory. He argued that the sole reliance on agency contracts cannot ensure the mitigation of the agent's opportunistic behaviour.

Although religious ethics are supposed to have a greater influence on an individual's behaviour compared to conventional ethics, many researchers have indicated the absence of religion in Agency Theory. For example, Noreen (1988) implied that religion has a vital role in shaping ethical behaviour, and he suggested the incorporation of religion in the agency model. This view was supported by Salin et al. (2017), who criticized Agency Theory among many other theories for ignoring the role of religion in solving issues faced by individuals. According to Agustin et al. (2020) the contract between Principal and agent in an Islamic perspective are based on the ASIFAT concept, namely: *Aqidah* (obedience to Allah SWT), *Siddiq* (true), *Fathanah* (intelligent), *Amanah* (honest/trustworthy) and *Tabligh* (communicative).

### **METHODOLOGY**

This study used secondary data to provide an understanding of Agency Theory, and to obtain an indepth understanding of Islamic Shariah rules and ethics, so that a discussion on the the theory's main assumption of self-interest behaviour can be made. Therefore, secondary data were collected through a literature review related to Agency Theory, and Islamic Shariah, such as the Holy Quran and al-Hadith by the Prophet Mohamed SAW. Thus, the absence of ethics in Agency Theory is criticised properly based on the Islamic perspective. Also, an identification of the three fundamental Islamic principles are discussed

in relation to the assumed behaviour of maximising self-interest in order to analyse the shortcoming of the agency model in explaining managerial behaviour in an Islamic environment.

## RESULTS AND DISCUSSION

Islam provides its followers a comprehensive system of life, which is rooted in ethics, and this system guides Muslims in all spheres of life, including economics and social life (Rice, 1999). Thus, individuals are required to follow the Islamic code of life as indicated by Islamic law (Shariah) to receive the blessings of Allah SWT (Syed & Ali, 2010). Thus, it is crucial to understand how Islamic Shariah governs Muslims when engaging in agency relationships.

According to Khan and Zahid (2019), Islamic Shariah regards 'conflict of interest' as something that is forbidden (*haram*), and any situation that creates doubtfulness in others is not permitted in Islam. They based their argument on the hadith by the Prophet Mohammed SAW, which states that "*He who keeps himself away from doubts, will highly exalt his religion and his integrity and whoever commits doubtful things, commits offenses (haram).*" (Syeda Zahid & Imran Khan, 2019).

In fact, actions by Muslim individuals should be directed towards the pleasure of Allah SWT, and the main reason behind the creation of humans on earth is to worship Allah SWT, as exhorted in the al-Qur'an in the following verse, "*And I did not create the jinn and mankind except to worship Me*" (al-Quran. al-Dhariyat: 56).

Any productive work in Islam that results in enhancing spiritual belief and leads to social justice is regarded as a form of worship as long as it is intended for the sake of Allah SWT, and complies with Shariah principles (Chapra, 1992).

Chapra (1992) mentioned that there are three main Islamic principles in the Islamic worldview (*tassawur*), namely *tawhid* (the concept of unity of God), *khilafah* (the concept of vicegerency); and *'adalah* (the concept of social justice). These principles direct Muslims in every action and situation.

### 1. *Tawhid* (The Concept of Unity of God)

The *Tawhid* concept is the basic principle in Islam. According to this principle, Muslims are obligated to believe in the unity and oneness of Allah SWT as the creator of everything in the universe. Everything tangible and intangible have been created on purpose, which justifies the existence of everything in this world, and nothing has been created in the universe as a coincidence (Chapra, 1992). In fact, mankind, according to the al-Quran, is the best creation of all creatures, as mentioned in the following verse, "*We have certainly created man in the best of stature*" (al-Quran. al-Tin: 4).

As mentioned earlier, the purpose of creating humans on earth is to worship Allah SWT, as mentioned in the following from the al-Qur'an, "*And I did not create the jinn and mankind except to worship Me*" (al-Quran. al-Dhariyat: 56).

Allah SWT has absolute knowledge of everything in the universe, including what is hidden in the hearts of humans. Thus, every Muslim, as a worshiper (servant) of Allah SWT, should possess *taqwa* (God-consciousness or piety) in every action they take. Behaving in accordance with *taqwa* to Allah SWT leads to the obedience of all the commands of Allah SWT and avoiding what is forbidden by Allah SWT. In upholding this belief, Muslims' thoughts and actions are oriented toward the achievement of Allah's blessings.

Thus, the *Tawhid* and *Taqwa* concepts help shape a Muslim's life and restrict the behaviour of agents and principals to one that is more ethical and responsible as they are monitored by Allah SWT, and their actions will be judged in the afterlife where good deeds are rewarded, and bad deeds are punished. Muslims are supposed to be void of opportunistic behaviour in accordance with Islam as their actions are monitored at all times, and they will be held accountable by Allah SWT in the afterlife. The ultimate goal of mankind in this life is to achieve the mercy of Allah SWT, and therefore, each party must act

in accordance with this goal to obtain the blessings of Allah SWT, and therefore, the opportunistic behaviour to maximise self-interest at the cost of another party will not exist.

## 2. *Khilafah* (The Concept of Vicegerency)

As mentioned previously, humans are the best creations of Allah SWT. This distinction demands a larger level of accountability from humans compared to other creations. Mankind has been appointed as Khalifahs or stewards on behalf of Allah SWT on earth, as mentioned in the following verse from the al-Quran, *“And it is He who has made you successors upon the earth and has raised some of you above others in degrees of rank that He may try you through what He has given you. Indeed, your Lord is swift in penalty; but indeed, He is Forgiving and Merciful”* (al-Quran. al- An’am: 165).

In addition, as a worshiper (servant) of Allah SWT, mankind is responsible to Allah SWT, but as a *Khalifah* he is responsible for his relationship with Allah SWT’s other creations (Williams & Zinkin, 2010).

Since Allah SWT is the creator of everything in this world and has appointed humans to be his *Khalifah* on earth, this signifies that all resources on earth are given to humans in the form of a trust. Lewis (2001) mentioned that as a *Khalifah*, mankind is accountable, as the appointed trustee, for the management of natural resources in a way that benefits mankind. Nevertheless, Islam protects the rights of humans to own property as long as the acquisition is done according to Shariah ethical principles. It is worth mentioning that life in Islam does not end with death, but it extends to the afterlife. Thus, man, as a *Khalifah*, is accountable for his actions in acquiring property and managing public resources, and therefore, he will be judged accordingly in the afterlife.

In the agency context, an agent, as a trustee, is not accountable only to the principals, but also to Allah SWT, and therefore, he should exert all efforts to manage financial resources entrusted to him in a responsible manner and avoid behaving opportunistically as he will be held accountable for his actions in the afterlife. Shamsuddin and Ismail (2013) suggested that information asymmetry should not exist between an agent and principal who adhere to a relationship with Allah SWT, as they know that Allah SWT knows everything including what is hidden in their hearts. Hence, agents should provide all types of information they perceive can help principals with their decisions as they will be held accountable for any damage caused by them to the principals. Thus, the amount of monitoring costs should be less in organisations where the management applies the *Khilafah* concept.

## 3. *Adalah* (The Concept of Social Justice)

Islamic Shariah has several objectives, one of which is to promote social justice. The prophets, including Prophet Mohamed SAW, were despatched to eliminate all forms of injustice that were practiced in the pre-Islamic era. This is mentioned in the al-Quran in the following verse, *“We have already sent Our messengers with clear evidences and sent down with them the Scripture and the balance that the people may maintain their affairs in justice”* (al-Quran. al-Hadid: 25).

Muslims should not be involved in any form of injustice. There are over 200 words of warnings in the al-Qur’an that advise against the practice of injustice. Chapra (1992) stated that Muslims will not fully submit to Allah SWT if they do not observe justice in their actions, and Allah SWT regards the absence of justice as ‘absolute darkness’.

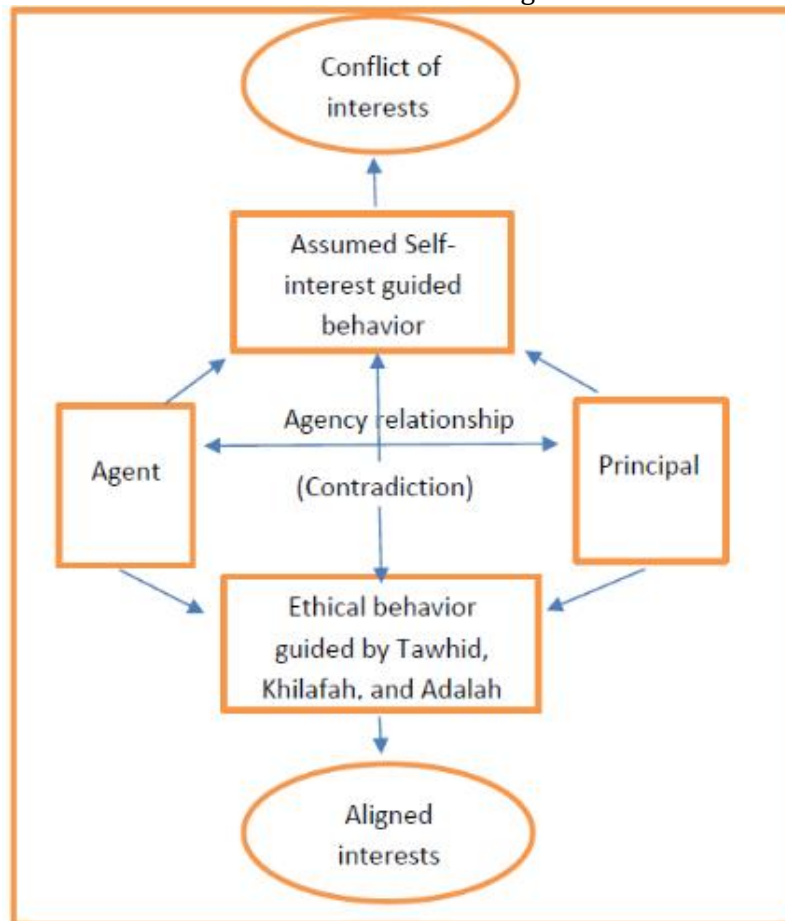
In Islam, the *Adalah* concept refers to fairness, equity, and balance. In efforts to uphold the principle of societal justice, Islam requires every Muslim to give a certain amount of his income in the form of zakat (Islamic levy), which acts as a critical mechanism for the distribution of wealth from the rich to the poor (Kettell, 2011). According to this principle, agents and principals are accountable for promoting justice by caring for other stakeholders, including the general society. Agents must act fairly in cases involving conflict of interest. According to the *Adalah* principle, actions must not benefit one party and ignore/ harm the others. Thus, by upholding the *Adalah* principle, agents are required to

consider a wide range of stakeholders, including principals. Conversely, principals are required to act in a way that promotes social justice among different parties, including minority shareholders and society.

Agency Theory is part of the capitalistic economic system, and it is grounded on the assumption that agents and principals act opportunistically while being driven by the aim of maximising self-interest. This view has invited immense criticisms since Agency Theory does not consider the impact of ethics on managing the behaviour of agents and principals. Generally, Islamic ethics is similar to conventional ethics as it aims to enable individuals to distinguish between right and wrong, but it differs from conventional ethics as it is rooted in Islamic Shariah and principles.

In the agency context, it was found that Islamic Shariah, which governs all aspects of a Muslim's life, regards 'conflict of interest' as forbidden (*Haram*), since it creates doubt among stakeholders. It was also found that the three fundamental Islamic principles or beliefs, namely *tawhid* (the concept of unity of God), *khilafah* (the concept of vicegerency) and *adalah* (the concept of social justice), help to shape a Muslim's behaviour that contradicts the opportunistic behaviour promoted by Agency Theory.

Figure 1. Differences between self-interest directed behaviour according to Agency Theory and ethical behaviour according to Shariah.



Source: Developed by the authors.

Figure 1 explains the difference between behaviour according to Agency Theory and behaviour shaped by Islamic Shariah. The behaviour shaped by the objective of maximising self-interest, as assumed by Agency Theory, contradicts the three fundamental Islamic principles that shape a Muslim's behaviour. Findings indicate that the assumed behaviour leads to a 'conflict of interest' between agents and principals as both parties seek to maximize each party's own self-interest at the expense of the other. In general, this

assumption has evoked criticisms as it simplifies the complexity of human actions and ignores the role of ethics in orienting people's behaviour. Islamic ethics differs from conventional ethics as it is rooted in Islamic Shariah. The three fundamental principles or beliefs that shape Islamic worldview are *Tawhid*, *Khilafah* and *'Adalah*. These principles contradict behaviour based on maximising self-interest as assumed by Agency Theory. The adoption of ethical behaviour based on Islamic Shariah results in the alignment of interests of both parties engaged in an agency relationship, which shifts their behaviour from solely maximising self-interest (conventional agency view) to a behaviour that fulfils their obligations toward Allah SWT to achieve their ultimate goal, which is to achieve the mercy and blessings of Allah SWT.

Upholding the *Tawhid* concept requires individuals to seek the mercy of Allah SWT, therefore, actions by agents and principals must be dedicated towards this aim. As a *Khilafah*, one is required to act as a trustee on behalf of Allah SWT and this stewardship comes with the accountability of one's actions on others and the resources entrusted to him by Allah SWT who is always monitoring his actions. Upholding the *'Adalah* principle requires individuals to promote justice, fairness, and equity, in order to safeguard the interests of stakeholders. Thus, upholding Islamic principles allows for the alignment of interests between agents and principals.

## CONCLUSION

Being a component of the capitalistic economic system, agency theory regards agents and principals as materialistic humans with no sense of values or spiritual beliefs. Generally, this assumption eliminates the role of ethics and religious beliefs when shaping the attitude and behaviour of humans. This study intended to criticize Agency Theory's assumed behaviour of self-interest in the agent-principal relationship based on the Islamic perspective. The assumed behaviour contradicts the core principles of Islam, which guide an individual's behaviour in every aspect and stage in life. Findings indicate that the Islamic principles practiced by agents and principals lead to eradicating agency conflicts, as these principles shape a Muslim's behaviour that solely aims to seek the mercy and pleasure of Allah SWT, which contradicts the opportunistic behaviour assumed by Agency Theory. Thus, upholding Islamic principles (*tawhid*, *khilafah*, and *'adalah*) allows for the alignment of interests between agents and principals; hence, it can be concluded that the Agency Theory should incorporate Islamic ethics in its model to maintain its relevance in explaining managerial behaviour in Muslim societies.

## REFERENCES

### Book

- Arrow, K. J. (1985). *The economics of agency*. In: Pratt, W., & Richard, Z. (Eds). *Principals and Agents: The Structure of Business*. Harvard Business School Press, 37-51.
- Chapra, M. U. (1992). *Islam and the Economic Challenge*. The International Institute of Islamic Thought.
- Joo, T.W. (2010). *Theories and models of corporate governance*. In: Baker, H.K., & Anderson, R. (Eds). *Corporate Governance: A Synthesis of Theory*. Research & Practice, 157-174.
- Kettell, B. (2011). *Introduction to Islamic Banking and Finance*. John Wiley & Sons, West Sussex.
- Payne, G. T., & Petrenko, O.V. (2019). *Agency Theory in Business and Management Research*. Oxford Research Encyclopedia of Business and Management. Oxford University Press.

### Journal

- Agustin, H., Rahman, F., Jamil, P. (2020). A Critical Islamic Perspective Towards Agency Theory. *International Journal of Economics, Business and Management Research*, 4(8), 43-50.

- Akerlof, G. A. (1970). The markets for 'lemons': quality uncertainty and the market mechanism. *Quarterly Journal of Economics*, 84(3), 488-500.
- Czerny, M. (2020). Muslim auditor's ethics. *Stowarzyszenie Księgowych w Polsce*, 108(164), 229-240.
- Doucoulagos, C. (1994). A note on the volution of homo economicus. *Journal of Economic Issues*, 28(3), 877-883.
- Fama, E. F., & Jensen, M. C. (1983a). Agency problems and residual claims. *Journal of Law and Economics*, 26(2), 327-349.
- Hoskisson, R. E., Hitt, M. A., Wan, W. P., & Yiu, D. (1999). Theory and research in strategic management: swings of a pendulum. *Journal of Management*, 25(3), 417-456.
- Hu, N., Xue, S., & Chu, Y. (2019). Religion and the Demand for Audit Services: Evidence from China. *中国会计与财务研究*, 21(1).
- Jensen, M. C., & Meckling, W. H. (1976). Theory of the firm: managerial behavior, agency costs and ownership structure. *Journal of Financial Economics*, 3(4), 305-360.
- Jensen, M. C., & Meckling, W. H. (1994). The nature of man. *Journal of Applied Corporate Finance*, 7(2), 4-19.
- Lewis, M. K. (2001). Islam and accounting. *Accounting Forum*, 25(2), 103-127.
- Noreen, E. (1988). The economics of ethics: a new perspective on agency theory. *Accounting, Organisations and Society*, 13(4), 359-369.
- Rice, G. (1999). Islamic ethics and the implications for business. *Journal of Business Ethics*, 18(4), 345-358.
- Ross, S. A. (1973). The economic theory of agency: The principal's problem. *The American Economic Review*, 63(2), 134-139.
- Salin, A., Manan, K., Kamaluddin, N., & Nawawi, A. (2017). The Role of Islamic Ethics to Prevent Corporate Fraud. *International Journal of Business & Society*, 18(1), 113-128.
- Shahzad Bukhari, K., Awan, H. M., & Ahmed, F. (2013). An evaluation of corporate governance practices of Islamic banks versus Islamic bank windows of conventional banks: A case of Pakistan. *Management Research Review*, 36(4), 400-416.
- Shamsuddin, Z., & Ismail, A. G. (2013). Agency theory in explaining Islamic financial contracts. *Middle-East Journal of Scientific Research*, 15(4), 530-545.
- Shleifer, A., & Vishny, R. W. (1997). A survey of corporate governance. *Journal of Finance*, 52(2), 737-783.
- Spence, M., & Zeckhauser, R. (1971). Insurance, information, and individual action. *American Economic Review*, 61(2), 380-387.
- Stevens, D. E., & Thevaranjan, A. (2010). A moral solution to the moral hazard problem. *Accounting, Organisations and Society*, 35(1), 125-139.
- Syed, J., & Ali, A. J. (2010). Principles of employees' relations in Islam: A normative view. *Employees Relations*, 32(5), 454-469.
- Williams, G. and Zinkin, J. (2010). Islam and CSR: a study of the compatibility between the tenets of Islam and the UN global compact. *Journal of Business Ethics*, 91(4), 519-533.
- Zahid, S. N., & Khan, I., (2019). Islamic Corporate Governance: The Significance and Functioning of Shari'ah. *Turkish journal of islamic economics*, 6(1), 87-108.
- Zongning, F. (2017). Agency theory: A critical review. *European Journal of Business and Management*, 9(2), 1-8.

#### Disclaimer

Opinions expressed in this article are the opinions of the author(s). Al-Qanatir: International Journal of Islamic Studies shall not be responsible or answerable for any loss, damage or liability etc. caused in relation to/arising out of the use of the content.