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# The Multi Facets Meaning of Competence among Muslim Professionals in Malaysia

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### ABSTRACT

Muslim professionals must be professionally competent and well versed in Islamic rules and regulations in offering their services to the society. However, empirical evidence on Muslim professionals' understanding of the competence concept is still insufficient and not well addressed in the Islamic literature as compared to the Western literature. Therefore, this study aims to develop an understanding of how Muslim professionals make meaning on competence. Fifteen Muslim professionals were interviewed. Data were analysed using content analysis and grounded theory analysis. Findings from Muslim Professionals' understanding of the meaning of competence are simplified in two dimensions. Firstly, competence refers to the process of acquiring knowledge, skills and abilities to perform professional roles and tasks with amanah and taqwa. Secondly, competence is a personal endeavour for an individual to transform internally and externally as a Muslim. Based on the findings, it is implied that professional Muslims' gave a holistic meaning of competence beyond their professional responsibilities and it is recommended that future studies should look into Muslim professionals of other countries as to obtain a global view on competence as well as investigating perspectives of non-Muslim professionals.

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## 1. Introduction

This article is part of a major study on Muslim professionals in Malaysia on how they make meaning of competence based on their professional experiences and the approaches they used to acquire competence. The purpose of the article is to present the findings on how Muslim professionals in Malaysia make meaning of competence. The following sections describes the problem statement of the study, the objective of the study, a brief discussion of the literature review, the findings, discussions and conclusion.

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## **2. Problem Statement**

The competence concept in the Western perspective is developed mainly through the experiences and knowledge of professionals and also through the value of thoughts and cultures of the authors who proposed the idea. The term “competence” can have different meanings depending on the purpose and contexts in which it is used. Burgoyne [10] for example, states that competence can be defined simply as the ability and willingness to perform a task. Burgoyne’s definition is quite broad and has the element of “willingness” added to it. Hayes [18] defined competence as beyond just a combination of ability and willingness to do a task. He defines it in terms of drawing on a number of possibilities such as the generic knowledge, motives, traits, social role, or skills of a person. Each of these was also linked to the requirement to exhibit superior performance in their work tasks. According to the definition given by Hayes, an individual displaying competence should be able to apply their skills and/or ability to work. Klemp and McClelland [22] define job competency as “an underlying characteristic of a person which results in effective and/or superior performance in a job”. Drawing on Klemp and McClelland’s definition of competency, Boyatzis [7] argues that “a job competency is an underlying characteristic of a person, in that it may be a motive, trait, skill, aspect of one’s self-image or social role, or a body of knowledge which (s)he uses” [7]. According to Boyatzis those characteristics may or may not be known to a person and are generic in nature. Woodruffe [39] suggests the term competency is being used to refer to two factors: the proven ability to perform a job competently (according to the standards required in employment) and; the sets of behaviour the person must display in order to perform the tasks and functions of a job with competence.

In these definitions, competence has a dual meaning. In the first meaning, competence can be used to refer to areas of work in which the person is competent, or so-called “areas of competence”. The second meaning, however, is referring to the dimensions of behaviour lying behind the competent performance, a meaning that can be regarded as being “person-related”. It is with the latter meaning that Woodruffe prefers the term “competency” to be used.

These differences in terminology can lead to confusions and conflicts about the concept of competence and such disagreement can be traced back to the origin of the literature on competence. A disparity between the approach developed in the U.S.A regarding the perception and assessment of competence, and that adopted in the U.K. A review of the Islamic literature failed to address the exact terminology of competence. In fact, according to several Islamic works (the ones available which are written in English and Bahasa Melayu), competence concept is based on the divine principles of Quran and hadith [28]. Within the Islamic literature, there is a dearth of studies that dedicate to defining competence terminology, in particular, identifying the meaning of competence from the Muslim professionals’ perspectives. Due to the absence, a call for a research that looks into the meaning makings of competence is justified.

## **3. Literature Review**

Within the western perspectives, the term competence is said to have its origin in law. But the term competence and competencies are now widely used by a variety of groups such as psychologists, management theorists, human resource managers, educationists, politicians, legal practitioners and industrial psychologists [19]. According to Hoffmann [19], competence not only refers to various applications, but competence itself has various interpretations and meanings. Differences in interpretations of competence are evident between the US and the UK literature. For example, the meaning of competence in the US literature demonstrates a person-oriented focus,

whereas in the UK literature, the meaning of competence is about the functional analysis of the job specifications [27]. For the past two decades, many attempts have been made by authors to provide a precise definition of competence and competencies. However, such attempts contribute to further unsettling unified understanding of the overall concept of competence. In one aspect, competence is defined as an individual's capabilities or abilities [9] or else known as underlying characteristics of an individual that is contributing to effective and/or superior performance in a job or situation [38].

From the Islamic perspective, the literature offers several explanations on the competence concept [28, 5, 37] Nik Mutasim *et al.*, [28] presented their opinion on the Islamic perspective on managerial competencies. They claimed that at present there are not many Islamic managerial competencies proposed by scholars. Based on their analysis, they concluded that Islamic perspective on competence emphasizes the competencies values and Islamic values in inducing performance in the workplace. They suggested that it is imperative for managers to acquire task related (competencies) values and Islamic values in promoting the legitimacy of leadership that would lead to values internalization among employees and subsequently achieve organization sustainability [28] Other Muslim authors such as Sharfuddin [37], Shaharom [35], Ali [5], Nor 'Azzah [30], Junaidah [23], and Ilhaamie [20] gave their views on competence concept from the Islamic perspectives which have similar meanings to the competence elements as highlighted by the Western and contemporary literature. In the Quran, the verse 26 in surah Al-Qasas introduces the word *al-qawi*, which literally means strong, powerful, might, and potent and as such these meanings are very close to the competence concept [6].

Other evidences in the Islamic literature concerning competence can be traced from the traditions of the Prophet (pbuh), and his companions. Researchers such as Shaharom [35], Ali [5], Noor Azzah [30], Junaidah [23] and Ilhaamie [20], provide further evidence on the essential characteristics of competent individuals. According to these authors, some of the essential characteristics of competent individuals are piety, good akhlaq, team work, honesty, gratefulness, just, trustworthy, responsible, well-experienced, decency, good historical family background, sound ideas and good management.

In summary, the development of the competence theories in UK and USA was mainly based on the experiences, values and thoughts of the professionals studied and the researchers' and the authors' thoughts and reflections. It is evident from the above discussion that competence is a dynamic process. Within the Islamic literature, there is a dearth of literature dedicated to the issue of competence. The discussions on the concept of competence from the Islamic perspectives provide evidence that competence concepts exist in the Islamic literature. The concept of competence is evident from al-Quran, al-Hadith and other Islamic literatures. The competence concept in Islam also includes various values and principles at the workplace as critical attributes of an employee. A review of the literature of both perspectives highlights several aspects of the concept of competence that could enhanced further understanding, especially in developing an understanding on the meaning of competence by Muslim professionals in Malaysia based on their professional experience. The following sections provide an explanation of the research approach, the findings and concludes with discussions. This study interviewed 15 Malaysian Muslim professionals. They were selected from the following six functional groups which are (refer table 1 below):

**Table 1**  
Interviewees Background Information

| Professional clusters                      | Name (Pseudonym)                   | Profession               | Credentials   |
|--|------------------------------------|--------------------------|---|
| Academicians or Scholars                   | 1. Prof. Firdaus                   | Scientist                | Recipient of ASEAN young Scientist award 2001 and Merdeka Award 2014. Fifteen years experience in development of membrane technology. Editor of several international journals.   |
|  | 2. Prof. Siti                      | Scientist                | Professor of Hydro Geomorphology, remote sensing and GIS. Member of various committees on environment national and international level (ASEAN, Belgium & Taiwan).   |
| Scientists or Engineers or Architects      | 1. Ir. Azman                       | Professional engineer    | Professional engineer and entrepreneur. Sixteen years with Petronas. Co founder of Project Management Institute (PMI) Malaysian chapter. Ten years teaching experience at a local university (associate professor).   |
|  | 2. Ir. Firhat                      | Professional engineer    | Members of various committee in Board of Engineers of Malaysia(BEM), Institution of Engineers of Malaysia(IEM), MIDF Bhd., BIMB Securities, IKIM, Sime Darby. Held positions as CEO and MD of two separate companies.   |
|  | 3. Mr. Adham                       | Software engineer        | Career began in 1995. Worked with various local and multinational companies which include Mimos, Sapura, Harris and Motorola.   |
| Policy or Admin. & Business Support        | 1. Mr. Zainal                      | Architect                | Own an architect firm(established in 1990). Testified for expert opinion in court for 5 times.  |
| Legal or Accountants or Financial Services | 1. Mr. Roslan                      | Public accountant        | Own an accounting firm. Eight year's experience with Arthur Andersen. Amongst 4 as best accounting firms in JB (2011) under small medium enterprise category.   |
|  | 2. Mr. Daud                        | Syaria officer           | Six year's experience with an Islamic Bank.   |
|  | 3. Mr. Abdul                       | CEO                      | Worked with various local banks which include Kwong Yik Bank, Ban Hin Lee bank, RHB Bank and finally a fund management company. Held various positions such as treasury manager, business development manager, chief investment officer, project transformation manager, before became a CEO. |
| Medical or Healthcare services             | 4. Miss Noraini                    | Syaria lawyer            | Practice since 2006. Partner legal firm.  |
|  | 1. Dr. Yati                        | Medical doctor           | Practice medicine for the past 15 years. Joined an NGO of international reputation in 2000.   |
|  | 2. Dr. Salam                       | Medical consultant       | Medical consultant at a private hospital. MD obtained in 1991. Hold fellowship from several overseas hospitals. Vast experience in local(e.g. IJN) and overseas(UK) hospitals.  |
| Uniformed Personnel                        | 1. Mr. Ghani                       | Senior officer           | Thirty three year's of experience in the fire and safety department. Had experience in major incidents among others Bright Sparkles and Highland Towers.  |
|  | 2. DSP. Wan                        | Assistant Director BAKA* | Started career in 1988. Posted to various positions such as Platoon Commander, Training Officer, Head of PGA(Terengganu), Head of Traffic(Kelantan) etc., before being promoted as Deputy Superintendent (DSP) in 2007.   |
|  | 3. Brigadier Jeneral Dato' Hassan) | Military Field commander | Military career for 36 years. Held various positions at Ministry of Defense before current position as Field Commander.   |

The interview commenced with a brief introduction about the researcher and the purpose of the research. The interviewees were informed that the session is recorded and that they are expected to freely express their opinions and feelings when asked. At the end of the interview session, a small token of appreciation was presented to the interviewees as gesture of appreciation towards their willingness and commitment. Throughout the interview sessions, the researcher employed semi-structured interview format because of its nature that allows respondents to give their response openly. The application of semi-structured interview format was justified for this research because of its exploratory nature. The key questions applied in the interview were based on the findings from focus group discussions which were conducted earlier in the study. The interview process was conducted based on the interview protocol that was prepared prior to the interview.

#### **4. Findings**

Below are the findings from the study and wherever possible, anecdotes were included to provide further illustrations of themes.

##### *4.1 The Muslim Professionals' Understanding of Competence*

Muslim professionals were asked to provide meaning of competence using their own words based on their understanding and experiences at work. The analysis of the interview revealed that Muslim professionals viewed competence in two perspectives; (a) Having acquired the combination of knowledge, skills, abilities and sufficient field experience to perform professional roles and tasks with *amanah* and *takwa* and (b) competence as a personal motivation to acquire new level of professional competence. The following section discusses these findings.

##### *4.2 Having Acquired the Combination of Knowledge, Skills, Abilities and Sufficient Field Experience to Perform Professional Roles and Tasks with Amanah and Takwa*

Several Muslim professionals defined competence as having the acquired the combinations of knowledge, skills and abilities to perform their professional roles and tasks. They also emphasized the importance of having the required field of experience or the ability to apply the knowledge and skills they have learned to perform certain functions, for specific purpose and to deliver their professional services to their clients. Ir. Azman, an engineer explained:

“Back to the issue of competency, is a combination of knowledge plus applied. If you say, knowledge alone, no. [With applied capabilities] you know what you are supposed to do, you know why the functionality of certain things, you do for purpose, not more, not less and you put the customer's or the client's interest high”

(Ir. Azman: Professional Engineer)

Prof. Firdaus a scientist at one the public university also highlighted the word of applied capability in defining competence. According to Prof. Firdaus, professionals should possess a strong knowledge base to apply their knowledge and skills to perform various economic activities for the benefit of the society. His definition of competence is as follows.

“Competency is the applied capability, based on strong knowledge, no matter it is technical or something else. Applied capability based on strong background of knowledge, in view of developing, producing, substance, materials, product, which can benefit mankind and *ummah* and generate economy.”

(Prof. Firdaus: Scientist)

Mr. Abdul, defined competence as the relationship between ability and the role that a professional need to perform. Thus different set of abilities are required for different set of roles. According to him:

“Competence is the ability to perform your role, I didn’t say job, in any organization be it a professional or an educator.”

(Mr. Abdul: CEO)

In similar opinion, Dr. Yati explained the meaning of competence as:

“[Competence is] being able to perform the work that you supposed to perform. Having the skills to perform what you are supposed to perform. Because if you don’t have the skills, you don’t know how to do it, then you’re not competent.”

(Dr. Yati: Medical Doctor)

Other than acquiring combination of knowledge and applied capabilities to perform different roles, several Muslim professionals emphasized that the meaning of competence must include the element of *iman* and *takwa* in performing the responsibilities that have been entrusted to them. DSP Wan, a police officer explained;

“To me competence is the ability to perform responsibilities that have been bestowed (*amanah*) based on faith and *takwa*.”

(DSP Wan: Deputy Superintendent Police)

The word ‘*amanah*’ is the element which is associated with the role of a leader. For example, Brig. Jen. Dato’ Hassan, a military personnel defined competence as the ability to perform an effective role as a leader who uphold the *amanah* and maintain a good relationship with Allah the Almighty, other human beings and the environment.

According to him:

“To me a person’s competence is the true leadership, of a true leader. To me, if I assess a person, I will assess his competence. Competence in three aspects, normally I assess on these three things [relationship with Allah, with human, with the environment]”.

(Brig. Jen. Dato’ Hassan: Military Field Commander)

Competence also means compliance and it goes beyond complying with the professional requirements. For Muslim professionals, the utmost important of compliance is towards Allah’s command. Allah’s command serves as a benchmark for professional’s behavior. If they are able to comply to Allah’s command, they have successfully attained the required level of *iman* and *takwa*,

and is entitled to enter heaven (Jannah) and avoid hell. He described the meaning of competence as follows.

“The biggest challenge for us in acquiring competence, I would like to rephrase a verse from Quran – who ever successfully avoid hell is the most successful person. It means that, our benchmark on whatever activity that we do, must comply with Allah’s teachings. Base on that we are entitled to enter heaven and avoid hell. That is the biggest challenge.”

(Mr. Daud; Syaria officer)

#### *4.3 Competence as A Personal Motivation to Acquire New Level of Professionals Competence*

One particular Muslim professional in this study claimed that acquiring competence is a personal motivation to develop them. Ir. Azman defined competence as a process for professionals to improve their level of competence. He explained:

“Now, the difference among people is the leadership within themselves. It’s up to you. For instance you want to become an associate professor, it’s up to you really, if you keen, you develop yourself.”

(Ir. Azman: Professional Engineer)

Similar opinion was expressed by Dr. Salam. He explained how he was motivated to become better with his job learning that he pursued to work at one of the prominent medical institution in the country.

“That is why, we need to add, continue to improve our ability, such as our efficiency, our knowledge and others. In terms of acquiring competence, well I suppose during my studies, I want to learn and I was becoming better with my job learning, I am very motivated. I wanted it, I personally asked for it. I personally wanted to go to Institute Jantung Negara (IJN)”.

(Dr. Salam: Medical Consultant)

Ir. Firhat, described the meaning of competence as the opportunity taken by professionals in order to learn and remain competent. His view was, each professional should take every opportunity to learn new abilities and skills to avoid their competence level become obsolete or becoming a dead wood.

“It depends on a person. If the person doesn’t want to take opportunities given to learn, then he won’t benefit. He would be just sitting like a dead wood.”

(Ir. Firhat: Professional Engineer)

Mr. Ghani, a Fire and Rescue Department personnel believed that the need to develop or to acquire new level of competence should come from within oneself. In doing so, professionals must have the right attitude, which is to develop them in order to serve the public better.

“If one wants to develop, initially it should come from within, oneself. Then one is willing to transform from one level to another level, higher, and one needs to



think that he or she is serving the society. When we serve society, the society looks at us and their expectation towards us, our department, in hoping that we could offer something to them”.

(Mr. Ghani: Senior Officer, Fire & Rescue Dept.)

In summary, Muslim professionals have provided their understanding on the meaning of competence. Their definition can be categorized into two important aspects: having acquired the combination of knowledge, skills, abilities and sufficient field experience to perform professional roles and tasks with *amanah* and *takwa*, and competence as a personal motivation to acquire new level of professional competence. The following section elaborates issues and methods in competence acquisition.

## 5. Discussions

The purpose of this section is to discuss the themes from the findings and to make appropriate links with the literature review. This section offers an additional literature or the extended literature in order to support the discussion on the themes. The purpose of the extended literature was to link the empirical findings and theoretical ideas from different fields and identified but was not covered earlier in the literature review [15].

The study revealed that the understanding of Muslim professionals regarding competence can be categorized into having acquired the necessary knowledge, skills and abilities in order to perform professional roles and tasks with *amanah* and *takwa*, and one personal endeavour in order to transform internally and externally as a Muslim.

### 5.1 Competence as Having Acquired Knowledge, Skills and Abilities to Perform Professional Roles and Task with “Amanah” and “Takwa”

The Muslim professionals emphasized the importance of having the necessary knowledge, skills and abilities to perform professional roles and tasks. Prior studies have highlighted these elements as an underlying characteristics of a competent person [9, 12, 31, 16, 11, 21]. Findings from this current study are also paralleled with previous works by Ali [5], Junaidah [23], Sharfudin [37], Junaidah [23] and Ilhaamie [20] whom reported extensively on the importance of knowledge, skills and abilities with regards to competence.

The importance of knowledge, skills and abilities is well recognized in Islam particularly with regards to the revelation of first Quranic verse 1 surah *al-Alaq* which commences humans to learn to read and acquire knowledge. Thus, Muslims are encouraged to acquire in-depth knowledge in *tauhid* and Islamic jurisprudence. Prior the dark ages period, Muslims dominated various fields of knowledge such as in science and technology. Prominent Muslims scholars such as Ibnu Sina, Al Farabi, and others have led the fields of culture, engineering, chemistry, agriculture and medicine during the their periods [3, 32]. But due to colonization, secularisation and deprivation of the West towards Muslims advancement in knowledge, thus many Muslim’s scholarly works have been burnt, stolen, claimed and disowned by the Anglo-Saxon community during the renaissance [32, 4].

Nowadays, the Muslim professionals’ dominance in the field of science of technology is still lacking as compared to other non-Muslim nations such as Finland, Germany, Japan and South Korea [36]. Shami [36] quoted the review made by United Nations that only six OIC (Organization of Islamic Countries) member countries have been placed in the top category of science and technology development and education. Amongst these countries are Malaysia, Turkey, Brunei and



Saudi Arabia. On the contrary, a report published by Rand Corporation [34] revealed none of the OIC countries are classified under scientifically advanced countries, or scientifically proficient. However, 9 OIC countries which are classified under scientifically developing countries which have invested substantial amount of resources in science and technology but their scientific capabilities are still below international average. The remaining OIC countries are grouped among the world's 80 scientifically lagging countries.

Nevertheless, several Islamic countries through higher education initiatives have taken various measures to improve the situation. An example is Malaysia, which has taken steps to introduce an education system which is holistic in nature. Several universities which unite the revelational sciences and the rational sciences such as the International Islamic University (IIU) and Universiti Sains Islam Malaysia (USIM). In other Islamic countries such as Turkey, Egypt, and Iran, similar measures were taken to revitalize Muslim societies particularly the younger generation to enhance their capabilities in the field of science and technology [34]. Higher education institutions in Islamic countries have begun to play active roles in encouraging graduates to equipped themselves not only on the knowledge but the generic skills requirements as to prepare them to the workplace. The roles of education include learning of Islamic values and principles are embedded in the education from primary school to higher learning institutions. These are attempts made by the respective governments to ensure holistic development of future professional before embarking their professional roles. The movement for holistic development of future professionals do not fall solely on the governments. Professional bodies also have begun to inculcate Islamic values among their members in their programs. For example, the President of the Islamic Medical Association of Malaysia in his inaugural message has pledged to organize programs to enhance Islamic values and principles in their medical practices ([www.imamalaysia.org](http://www.imamalaysia.org)).

The underlying elements of acquiring necessary knowledge, skills and abilities in the definition of competence is the importance of the elements of *amanah* and *takwa* principles which must be observed by professional Muslims. *Amanah* literally means trust, reliability, and trustworthiness [2]. According to Abd. al-Latif al-Husayn [1] *amanah* is all matters of the religion which the human being has been entrusted. *Amanah* is a responsible (taklif), obedience (ta'ah) and obligatory matters or *al-fara'id*. The author described that if *amanah* is upheld as a value of which an individual or society should thrive, and if the opposite happens, it would contribute to the lost in value; cheating, lying, lack of the sense of responsibility [1].

Al-Ghazali in his work on the principles concerning administrative ethics commented that an office administrator must refrain him or herself from misappropriating public funds for his or her personal consumption or interest [29]. This behaviour is an example of an individual who with principles of being *amanah*. According to Omar [33], *amanah* constitutes of three dimensions. First the commitment and sincerity of intentions (*ikhlas al niyyat*), second, quality work (*itqan and ihsan*) and third, social responsibility (*dawa*) and being a role model (*qudwat*).

Another important component which includes in the understanding of competence is *takwa*. *Takwa* is a critical value that must be possessed by Muslim professionals. According to the author professionals must possess *takwa* (Allah-consciousness) as they believe that their actions are being observed by Allah Almighty [33]. M. Kamil *et al.*, [24] stated that *takwa* is implied as a social act that every Muslim must try to observe as it bring goodness to oneself and the entire society. Furthermore the authors found that *takwa* could be an antecedent factor to organizational citizenship behaviour (OCB). Professionals are expected to show their OCB even though it is not part of the job [24].

Based on the above discussions it is imperative that governments and professional bodies within the Muslim countries to double their efforts and initiatives to improve the level of

competence of Muslim professionals that would enable them to compete effectively at the international level particularly in the field of science and technology. In the same spirit, the issue of *amanah* and *takwa* should be addressed more rigorously at every level of professional development. Future or young professionals should be continuously reminded on the importance of upholding virtuous values such as *amanah* and *takwa* at the workplace. Young professionals should be made aware of any non-professional practices that are considered unethical. Furthermore, resolute enforcement efforts should be taken by organizations at every management levels to tackle the issue of unethical practices.

### 5.2 Competence as a Personal Endeavour for Oneself to Transform Internally and Externally as a Muslim

The second theme which emerges from the understanding of competence is that competence as a personal endeavour to transform oneself internally and externally to become a Muslim. Personal motivation is one of the important elements of competence development. For instance, Fleishman [16] highlights motivational aspect as one of the components in the competence definition. Competence is seen as one of the three psychological needs of a person according to Deci and Vansteenkiste [14]. Based on their extensive study, the authors argue that people have three types of psychological needs which are the need for competence, the need for relatedness and thirdly, the need for autonomy. These needs become the source of motivation by individuals to improve their level of competence. As professionals, these needs are necessary to ensure that they are able to function at optimum level and remain competent.

In Islam, individual transformation is a natural process. Sulaiman *et al.*, [25] in their study on motivation and career success of Muslim employees found that success in life is a transformation to the next permanent life after death. Mohd. Nasir [26] describes the development of Muslim focuses on two fronts which are the living in the world and *akhirat* (life after death). This requires an individual Muslim to transform his or her physical, intelligence and spiritual aspects simultaneously. In the same argument, Omar [33] recommends that a similar transformational process to be induced to enhance the competence level of medical professionals. He suggested that the syllabus in the medical education to include the elements of developing Muslim professionals with essential Islamic values such as *amanah*, *iman*, *takwa* and *akhlaq*.

In brief, it is essential that any programs that assist professionals' to acquire competence should take a balance approach between the internal aspect (essential Islamic values) and the external aspect of a professional (knowledge, skills and abilities). Organizations should also create a conducive working environment that promotes competence acquisition for professionals which integrate the internal and external aspect of professional development.

## 6. Conclusion

Muslim professionals must be competent not just in their functional and behavioural aspects but also spiritually. Without spiritual competence, true happiness could not be attained. It is recommended that the understanding on the concept of competence in a more 'holistic manner'. 'Holistic' here refers not only to the understanding of competence but should include the element of *amanah* and *takwa* together with the components of knowledge, skills and abilities. This understanding of the 'holistic' concept of competence encompasses the functional, behavioural and spiritual aspect of a professional. Muslim professionals in this study clearly understood that while performing their roles they are unanswerable not just to their clients but more importantly to

the Creator (ALLAH s.w.t) that oversees their intentions and behaviours. As such, professional bodies are encouraged to enrich the elements of Islamic values in their professional programs to provide a better understanding of Islamic values towards competence acquisition.

Another aspect that must be understood by professionals is that competence requires continuous effort. This study suggests that competence is a transformation process of an individual from being incompetent to becoming competent. The transformation process includes the physical, intellectual, and spiritual elements of an individual Muslim and as a professional and they must choose the suitable learning approaches. Other Muslim professionals in this country could learn from these Muslim professionals of ensuring that they are continuously improving in order to remain competent.

Once a 'holistic' definition is fully embraced, Muslim professionals should conduct the reflection activity or *muhasabah*. Traditionally, or it is a common practice of Muslims in general is to conduct *muhasabah* on the *fardhu ain* activities or on obligatory *ibadah*. As a Muslim, individual perceives himself as a servant of Allah and thus, he must understand that as a servant, he must embrace the *ibadah* concept wholeheartedly and thus, include his professional services to the society in general.

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