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## Islamic-Centred Leadership: Qualifying Leaders For Islamic Banks

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### ABSTRACT

Islamic banking operates under the principles of Shari'ah law, which governs its financial practices and ethical standards. However, a major challenge facing the industry is the disconnect between the leadership skills required for Islamic banking and those currently in place. In light of this, a research study was conducted to evaluate the alignment between the competencies of leaders in Gulf countries' Islamic banks and the Shari'ah law's requirements. The study utilized a qualitative approach, including interviews with eight purposively selected HR managers from various banks in the region. The findings revealed a significant gap between the leadership competencies and the principles of trust and justice emphasized in Shari'ah law. This discrepancy highlights the need for a more thorough assessment of competencies to ensure that they align with the values and goals of Islamic banking. By bridging this gap, Islamic banks can effectively incorporate the principles of Shari'ah law into their leadership competencies and promote a more efficient and successful industry.

### INTRODUCTION

Islamic banking has been defined as one of the effective parts of a global economy operating based on the rules and regulations of the Islamic Shari'ah law (Arifin, 2021). This law provides a reference point which, in turn, influences the working characteristics of the financial processes of the business as well as the standards for ethical behaviour among Islamic banks (Alziyadat & Ahmed, 2019). Islamic banking has strayed away from conventional banking in terms of sharing risks, prohibition of interest, and Shari'ah-compliant investments (Sava & Valery, 2019). This divergence is mainly attributable to the fact of focusing on the maximum possible financial performance, being socially oriented, and acting in accordance with Shari'ah norms (Alziyadat & Ahmed, 2019). The level of conformity of the businesses being run by the Islamic banking institutions has therefore emerged as one of the measures for the credibility and viability of the financial Islamic institutions, particularly as more institutions grow in size and influence (Belkhaoui *et al.*, 2020). For instance, Islamic banking has been growing on an average annual growth rate ranging between 10-12%, urging the necessity for appropriate governing structures that will enable the Islamic bank to meet the predetermined Shari'ah standards (Islamic Financial Services Board, 2023). Due to the central role that the application of Shari'ah law plays in Islamic banks, leadership competencies as crucial antecedents have surfaced as the chief forces of the Islamic banking business (Mohd Ali *et al.*, 2020). Management control of such Islamic banking needs professionals with management and business backgrounds in addition to adequate knowledge concerning the Islamic Shari'ah legal requirements (Ali & Kasim, 2019). However, the competent implementation of the success of the Islamic banks in matching leader competency with the demands

of the job of banking leadership has been an issue of debate and the emerging streams of questions in the line of literature of this research study. In recent years, the operations of Islamic banks have created leadership demands in the development of standards needed to implement the guidelines of the Shari'ah law (Na'imah & Muhibbin, 2020). This has led to the emergence of issues that complicate the chances of Islamic banks to conform to Islamic law both ethically and legally (Kesto & Wolela, 2021). This has made the situation worse because there are no models, frameworks, tools, and methods for leadership assessment and its capabilities that are founded on Shari'a (Arifin, 2022). This separation of the leadership requirements from the actual job competencies also defies the operational efficiency of the Islamic banking institutions and also improves the customers, particularly Muslims who want Shari'ah-compliant financial institutions (Alam *et al.*, 2022). There has been an increase in the growth of Islamic finance by more than 11% over the last ten years, but the leadership frameworks to support this growth are limited (Hammond, 2022). Previous studies concerning the provision of leadership practice in Islamic banks have been mostly categorised as developmental (Janah *et al.*, 2020; Jumady, 2020; Nazir *et al.*, 2022), with only a few studies have attempted to measure the correlation between leadership competence and Shari'ah compliance (Mohd Ali *et al.*, 2020; Rahim *et al.*, 2019). Previous empirical research articles have focused more on the economic and managerial consequences of Islamic banking (Jan *et al.*, 2019; Malik *et al.*, 2020), with few research works on leadership impact on Shari'ah compliance. The assessment of leadership in Islamic banking research generally neglects Islamic culture and religious considerations by using Western leadership models and theories largely (Febriani & Sa'diyah, 2021;

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Hendijani Fard *et al.*, 2021). This has brought about a research gap regarding leadership models that originate from the Islamic context to be implemented in the banking industry. This research assessed the extent to which the competence of leaders of Islamic banks in the Gulf region matches the job specifications that are Shari'ah compliant. This entailed discovering the existing deficiencies in the current leadership practices and developing a competency evaluation framework that Islamic banks can apply to improve the leadership qualifications and competencies of their leaders. This has led to the development of the following research question: To what extent the Islamic banks have aligned their leadership qualifications and competencies with the job requirements to implement the principles of Shari'ah law? The importance of this study lies in its contribution towards enhancing the practice of leadership in Islamic banks, particularly to enable them to enhance their performance of their Shari'ah-compliant guidelines. This research was novel in providing insights into the difficulties Islamic banks face in recruiting, selecting, and training leaders to ensure that the banking systems implement Shari'ah-compliant practices. This research offered Islamic banks the basis to evaluate and nurture their leaders in a manner that respects the Islamic value system and sustains organisational effectiveness and success. The findings of this research are expected to benefit not only the Islamic banks in the Gulf region but also the wider Islamic banking industry by providing a model that can be applied in different contexts.

## LITERATURE REVIEW

### Islamic Leadership Models

#### Historical Context of Islamic Leadership

Islamic leadership models have been derived from the Quran and Hadith, which provide the code of ethics, justice and the welfare of the community (Salamun & Ab Rahman, 2022). These models contrast with Western leadership models in terms of religious and communal aspects (Raja *et al.*, 2020). Islamic leadership knowledge is derived from the history of Islam, especially the leadership of Prophet Muhammad (PBUH) (Ahmed, 2019). Some leadership characteristics of Prophet Muhammad (PBUH) include Amanah, which translates to trust; Shura, which translates to consultation; Adl, which means justice; and ethical behaviour (Zaim *et al.*, 2024). These principles defined the history of Islamic leadership and have been used as a benchmark for Islamic leadership in a number of organisational settings, such as Islamic banking (Senam & Zaini, 2023). Research carried out in the recent past has shown that an estimated 80 percent of Islamic banking organisations have adopted these principles in their leadership systems with a view to enhancing ethical governance (Alwi *et al.*, 2021).

#### Key Theoretical Concepts in Islamic Leadership

The theoretical frameworks that provide conceptualisation of Islamic leadership are derived from the religion of

Islam. The concept of Amanah entails the Muslims' belief that the responsibility of leaders in the Muslim society to their people and the society as a whole is a duty bestowed by Allah (Mahmod *et al.*, 2023). Shura, also identified as consultation, stands for people's involvement in known decision-making processes (Ayyat *et al.*, 2020). Adl, or justice, is one of the core principles of leadership in Islamic law, which insists on equity and fairness in the leadership's decisions, actions and policies (Mahmod *et al.*, 2023). These concepts offer a theoretical structure for understanding Islamic leadership principles in organisations, such as banking, which requires stringent professionalism in the specifics of ethical-moral conduct. An understanding of the discussed Islamic leadership concepts within the Islamic banking context is vital (Yasmeen, 2024). These concepts must be adopted in Islamic banks to guide decision-making and the organisational culture (Qizam, 2020). However, the application of these concepts is challenging, as leadership practices should be consistent with the principles of Shari'ah and meet the needs of the contemporary banking sector.

### Western Leadership Models

#### Overview of Western Leadership Models

Western leadership models have influenced leadership practice globally (Litz & Blaik-Hourani, 2020). Transformational and transactional leadership models have been defined clearly and have been the subject of research and application in various organisations (Alrowwad *et al.*, 2020; Donkor *et al.*, 2022). Transformational leadership focuses on the idea that the leader inspires and brings people to adopt a vision that is interwoven in an organisation (Vashdi *et al.*, 2019). The transformational leadership model is distinguishable from the transactional leadership model, whose paradigm is based on rewards, punishment, and accomplishments (Abbas & Ali, 2023). With regard to the theoretical underpinnings of Islamic banking, there is a rich potential for encompassing the notions of transformational leadership into the overall framework of Islamic leadership (Zaim *et al.*, 2024). This is because the values of transformational leadership, which are based on the ability to motivate and mobilise followers under a common goal, align with Islamic principles and standards (Gümüsay, 2019). However, the concept of rewards and incentives in the transactional leadership model opposes the ethical principles of Islamic leadership under the Shari'ah law (Usman *et al.*, 2023).

#### Competency-Based Leadership

Another concept of Western leadership, competency-based leadership, focuses on recognising and enhancing organisational competencies (Turner *et al.*, 2019). These models are premised on frameworks that describe the leadership competencies, behaviours and traits that outline leadership effectiveness (Gigliotti, 2019). While a few relevant aspects of competency-based models align with the technical competencies of leadership in

Islamic banks, there are areas of conflict with the Islamic principles in ethical and moral leadership aspects (Md. Noh *et al.*, 2019).

### **Competency Frameworks in Islamic Banking Existing Competency Models in Islamic Banks**

A study of leadership in Islamic banks revealed that effective leadership is achieved when the leadership competencies are aligned with the requirements of the banking leadership positions, particularly in the aspect of Shari'ah compliance (Abbasi, 2020). Several Islamic banks have provided competency models for the purpose of evaluating and developing leaders for competency in accordance with Islamic laws (Zulkifli *et al.*, 2023). However, some gaps are identified in the prior literature concerning the competency framework of Islamic banking in terms of their relevance to meet the needs of Islamic banks (Mohd Ali *et al.*, 2020; Shahzad *et al.*, 2021). The competency tools and frameworks utilised by the Islamic banks to evaluate leadership competencies partially adhere to Shari'ah-based competency frameworks, while other competency frameworks are not completely aligned with Shari'ah (Mohd Ali *et al.*, 2020).

### **Shari'ah Compliance in Leadership Competencies**

With respect to leadership competencies, Shari'ah compliance has been considered one of the major issues of Islamic banks (Rahim *et al.*, 2019). The notion of Shari'ah compliance in leadership competencies is not only limited to compliance with the guidelines on Shari'ah. It also entails integrating into the leadership frameworks the values that accrue from the actualisation of the Islamic guidelines (Shahzad *et al.*, 2021). Nevertheless, there is a challenge of how the competency frameworks of the Islamic banks would address the Shari'ah rules given that there are few standardised instruments and methods out in the market and the advanced banking technologies and best practices are not harmonious with the Islamic values (Ayedh *et al.*, 2021).

### **Comparison of Islamic and Western Leadership Models**

#### **Points of Convergence**

As much as Islamic and Western leadership practices may be considered unique, it is crucial to note that they are similar in some ways (Haron *et al.*, 2020). There are similarities in the elements correlated to the ethical values of the leaders, and the measures that the leaders take to be held accountable for the returns that the followers will receive (Elwahayshe & Rosdi, 2024). Other aspects that are also in conformity with both Islamic and Western theories of leadership entail gender consideration, voluntary disclosure, and accountability (Umar & Maina, 2019).

#### **Points of Divergence**

It is necessary to explicate that there are significant differences between the Islamic and the Western

leadership modes, particularly in the moral and ethical guidelines (Göçen, 2021). Islamic leadership as a system of organisational leadership is grounded in the religious framework that demands high ethical and moral standards based on the provisions of Shari'ah law (Mutalib *et al.*, 2022). On the other hand, the Western leadership models, despite including an ethical leadership point of view, emphasise more on secularism, outcomes and productivity more than ethics (Sidani, 2023). Some of these distinctions are highlighted in decision-making and accountability. In Islamic leadership, there is leadership accountability to God and the community, as opposed to Western paradigms, where there is individual leadership and corporate governance accountability (Gazi, 2020; Omar & Ismail, 2022).

### **Challenges in Implementing Islamic Leadership Models**

Several challenges in using Islamic leadership models, especially in the context of the banking system and practice, have been associated with cultural and organisational factors (Rafiki, 2020). A crucial challenge is cultural resistance to the Western leadership models, which have become deeply rooted in organisations across the world (Alshater *et al.*, 2022). Moreover, some organisational features of Islamic banks would not support the integration of Islamic leadership models, as they prioritise efficiency and profitability parameters rather than focusing on Islamic ethics and moral guidelines (Haddad & Souissi, 2022). These cultural and organisational barriers are a major challenge to the leadership models of Islamic banks as well as to the concepts of leadership founded on its Shari'ah-compliant banking systems. There is also the question of how Islamic leadership styles can be applied when the appraisal tools for assessing the leadership competencies bound by Shari'ah are limited. This has affected the attempts made by Islamic banks to nurture leaders of good Islamic character and those who suit today's Islamic banking industries (Rafiki, 2020).

### **The Role of HR in Islamic Banks**

The HR departments of Islamic banks align the competencies of Islamic leadership with the job duties of the modern banking industry (Firdiansyah, 2021). The practices of HR departments are crucial for effective recruitment and selection, management development, and adherence to the Shari'ah law (Maulida & Rusydiana, 2023). Leadership development in Islamic is a blend of the conventional Islamic model and human resource management (HRM) to deliver leaders with sufficient technical and ethical skills and knowledge (Arshad & Sattar, 2019). Examining activities, such as recruitment and selection, the HR function in Islamic banking attracts candidates who have demonstrated their willingness and commitment towards upholding Islamic banking values and principles in workplaces (Ali & Kasim, 2019). Similar to recruitment, selection and training, there have been

changes in HR practices in Islamic banks where there is much focus on the introduction of Islamic values and Shari'ah in leadership development programmes (Mohd Ali *et al.*, 2020). This integration is necessary for the recruitment of the leaders of Islamic banks to address the problems faced and grasp the ethical and moral standards of Shari'ah. However, in this aspect, leadership development in the HR departments of Islamic banks has remained a challenge in multicultural organisational workplaces since the culture and perception of the people influence leadership (El-Massah, 2020).

## MATERIALS AND METHODS

### Research Design

The method used in this research was qualitative because it is more effective at examining the environment in which leadership competencies in Islamic banks are exercised. Qualitative research allowed for an understanding of the correlation of leadership behaviours with Shari'ah. In particular, this study utilised the interpretive phenomenological method that facilitated the analysis and evaluation of real-time experiences of HR managers in Islamic banks. This approach is suitable given that the study seeks to determine how HR managers viewed and practised leadership competencies in accordance with Islamic values.

### Data Collection

Semi-structured interviews were adopted as the data collection technique for this study, as they give the researcher the advantage of posing multiple questions to the respondents and going in-depth into the research topic (Deterding & Waters, 2021). Interviews were focused on the particular areas of interest defined in the research, such as the correspondence of banking leadership competencies with the principles of Shari'ah, the difficulties in implementing Islamic leadership models in Islamic banks, and the responsibilities of HR departments in the development of Islamic banking leadership competencies. The questionnaire used in the interview (Annexure I) was developed from the key themes identified from the literature review. Each interview took about 60 to 90 minutes, providing reasonable time to cover the numerous and diverse aspects of the research topic.

### Population & Sampling

In selecting participants for the study, the purposive sampling technique was used to identify participants most likely to present rich and relevant data for the research problem under investigation. A total of eight HR managers from various Islamic banks in the Gulf countries participated in the semi-structured interviews. The choice of the participants of the survey depended on their experience in the management of Islamic banks, leadership and competence development, and knowledge of the principles of Islamic Shari'ah in the sphere of banking.

### Data Analysis

The questionnaire was administered to the respondents, and the obtained findings were analysed thematically. Thematic analysis is described by Braun and Clarke (2019) as the sorting and analysis of data to develop interpretations based on the patterns and themes identified from the data under analysis. It involves a six-phase process: tentative naming of codes connected to the research questions, intentional looking for themes to classify the correlated codes, refinement of the themes, definitive naming of the themes, as well as the explanation of themes in the analysis section of the report of a study (Braun *et al.*, 2022). The rationale for using thematic analysis is that it helps the researchers understand the various contextual meanings of the data collected (Braun & Clarke, 2019).

### Ethical Considerations

All the interviews were conducted online in a private setting with the understanding that the participants could speak freely and without external influences. The study also complied with the code of ethics, as informed consent was obtained from an ethical committee.

## RESULTS AND DISCUSSION

The results from the semi-structured interviews with the HR managers of the Islamic banks revealed themes in the activities, issues and prospects in the management of competencies in relation to banking leadership in accordance with Shari'ah law. These themes explicated the issues of leadership in Islamic banking organizations and indicated how Islamic banks could develop leadership approaches to adhere to both the Islamic Shari'ah guidelines, as well as international banking practices.

### Challenges in Leadership Qualification

Among all the challenges highlighted by the interviewees, the most significant one was the challenge of having to search for leadership resources with professional banking experience and Shari'ah knowledge. An HR manager said: "I have often reached stages where I have to negotiate the one against the other, the professional banking skills or Shari'ah compliance, because the kind of candidate who possesses both, the professional competency and knowledge of Shari'ah at the same time is limited." This accords with the previous studies in which the researchers noted that there is a scarcity of strong leaders in the Islamic banks, and this has been due to poor training and development practices that hold the potential for the development of strong, well balanced and holistic, leadership for the banking profession including an understanding of the Shari'ah rules (Aziz *et al.*, 2019; Aziz *et al.*, 2021). Another respondent said: "Sometimes, it gets exceedingly challenging to find candidates possessing both professional knowledge of banking and Shari'ah compliance at the same time." This challenge in Islamic banking leadership qualification is in agreement with earlier findings made by other researchers. For example,

a study (Belouafi, 2020) noted that the lack of right candidates with dual skills in both banking and Shari'ah has been a pressing issue, indicating the problem of fragmentation of leadership training programmes. Another study (Altalib, 2001) also pointed out that such problems are made worse by the lack of seamless education connections, resulting in single-dimensional training directed at either the Shari'ah component or the banking part. Another study also complemented this view by noting that by having no systematic programs that cover both domains, it becomes hard to prepare all rounded Islamic banking leaders. Nevertheless, these studies are mainly insightful, but they lack solutions concerning the integration of Shari'ah and banking knowledge (Altalib, 2001).

### **Conflict with the Islamic Leadership Models**

Several interviewees discussed how the current patterns of Islamic banking profoundly deviate from the models of Islamic leadership even though they are posited as the benchmark leadership model in Islamic banks. This deviation was occasioned by the goal of meeting other internationalised banking indices and practices from the West. One participant said: "My HR team support Islamic leadership practises in theory, but we often end up practising Western leadership models that do not match the core Shari'ah values." This is in concurrence with the findings of previous studies in which authors have posited that the acculturation of global banking standards is a common reason why Islamic leadership practices in Islamic banks have been diluted (Jan *et al.*, 2021; Shamsudheen *et al.*, 2023). One of the interviewees said: "All our day-to-day working practices, as much as we try to uphold the Islamic management leadership principle, have a leaning more towards the Western leadership patterns as they are deemed efficient and effective." This view is in consonance with Aggarwal and Yousef (2000), who pointed out that the Islamic bank has a propensity of adopting Western modes of leadership at the cost of Islamic tenets. A more detailed explanation of how Western practices have been incorporated into Islamic banking was provided in a study, where the authors provided evidence of dilution of Shari'ah-compliant principles due to the adoption of Western leadership practices (Raja *et al.*, 2020). The adoption of Western leadership practices has caused clashes between Islamic culture and modern banking practices (Raja *et al.*, 2020). These studies demonstrate the ongoing conflict but do not investigate more sophisticated possibilities of a shared system that might accommodate these discrepancies.

### **Alignment with Shari'ah Law**

Another emerging theme was about compliance of leadership behaviour with the tenets of Islamic Shari'ah. As much as Islamic banks have been committed to ensuring Shari'ah compliance, some interviewees noted a gap in the implementation of these aspects in

leadership acquisition and training. An HR manager stated: "In decision-making regarding leadership, we follow the Shari'ah law, but the business environment's different practicalities have often forced my HR team to compromise on Islamic values." This dilemma of a commitment to religious standards and the banking requirements and operations resembles the findings of the prior research concerning the issues of Islamic banks in managing the Shari'ah adherence and the market needs (Hanic & Smolo, 2023; Suandi *et al.*, 2023). An interviewee stated: "Shari'ah law as a course of action is followed frequently, and it creates complications and conflicts with the business requirements at times, and thus, we have to compromise." This is in tandem with the observation made by another study, which said that although the operation of an Islamic bank requires compliance with Shari'ah law, it proves very hard to do so due to conflict of business practices (Md. Noh *et al.*, 2019). Raja *et al.* (2020) have also pointed out that assessing compliance with Shari'ah requirements alongside the pressures of competition leads to the dilution of Islamic banking practices. Aziz *et al.* (2021) also said that the selective application of Shari'ah principles in Islamic banks points to a deeper issue of balance between the adherence to Islamic laws and, on the other hand, the necessity of operating a banking business. These findings offer a basic background knowledge but lack more specific guidance on bridging the gap between Shari'ah compliance and the necessities of business.

### **Merging with Leadership Models of the West**

Another topic that emerged in the current study was the integration of Western leadership models into the Islamic banking environments. Some of the respondents acknowledged the benefits of applying Western banking leadership practices, for example, in strategic management and performance measurement, whereas others considered them as incompatible with proclaimed Islamic values. One interviewee said: "Some practices adopted from the leadership models across the West are implemented here, but we have to ensure that these practices do not violate the fundamentals of the Shari'ah." This is supported by findings of previous literature review studies, which posited that even though the implementation of Western leadership best practices would provide many benefits, they should not be practised in the Islamic banking sector in a way that would compromise the Shari'ah laws (Haron *et al.*, 2020; Ul-Haq *et al.*, 2022). One of the respondents remarked: "Some strategic models developed from the Western leadership are useful for strategising but should be applied in a manner that contradicts the basic guidelines of Shari'ah." Chapra (1992) focused on the adoption of Western leadership models in Islamic banking but mostly at the conceptual level while mostly outlining methods of adopting them without going into detailed measures. Vogel and Hayes (1998) also objected to the merger of Western leadership models in Islamic banking, stating

that although they may enhance efficiency, they raise contradictions with the Shari'ah when implemented. Despite these references shedding some light on the discussion, the practical aspect of how these hybrid models can be implemented in Islamic banks has not been provided sufficiently.

### **Importance of Continuous Leadership Development**

The respondents elaborated on the importance of leadership development, which they felt needs to be improved continually because of the fluctuating business environments as well as the factors considered in accordance with the laws of Shari'ah. Few interviewees emphasised that the activities of ongoing professional development should also help the leaders to gain professional knowledge and at the same time, help them to understand the questions related to Shari'ah. A participant commented: "Leadership development in Islamic banking should not be just a one-time process, but rather a process that goes on up to the time of retirement, especially in a work environment where the dynamics in banking are changing more often." This idea is in line with the findings put forward by other studies that pointed to an improvement in learning and skills development as banking practices change (Fatmawati *et al.*, 2022; Mohd Ali *et al.*, 2020). One of the interviewees said: "It appears that our continuous leadership development program will emphasise one area over the other, for instance, Shari'ah or banking and rarely take a balanced approach." It is important to consider the critique of continuous leadership development programs by Al-talib (2001), as they found out that training without the integration of both Shari'ah and banking skills is insufficient. There are limitations of specific training programs in covering all the management training needs of the leadership of Islamic banks (Altalib, 2001). While this study provides relevant information, they have made vague generalisations about shortcomings in continuous leadership development training programmes without pointing to the specific details of enhancement required in these programmes.

### **Cultural and Organisational Barriers**

The interview respondents also mentioned deficiencies in Islamic leadership models caused by cultural and organisational factors. Respondents articulated that the culture and limitations of organisations are the barriers to the adoption of Islamic leadership principles. Another participant said: "Our organisational culture originates from global banking practises, which in some ways hinder the implementation of Islamic leadership models." This theme also corresponds with previous research work on the impact of organisational culture on leadership practices in Islamic banks, where the integration of Shari'ah laws with the Islamic culture is crucial (Janah *et al.*, 2020; Satria & Yuliansyah, 2020). One of the interviewees reported: "The main issue with having two clear sets of standards based on Shari'ah compliance and business requirements

is that the conflict that emerges shapes an organisational culture that employees cannot easily ignore due to its influence on morale and productivity." Febriani and Sa'diyah (2021) also provided a clear understanding of how organisations' cultures can be influenced by inconsistent leadership processes in Islamic banks. Kothari (2004) also explained the consequences of organisational culture on employees' performance and motivation. Although these references provide insight into the effects of leadership practices regarding organisational culture, an adequate understanding of how to build a consistent organisational culture that is both compliant with Shari'ah and beneficial for business operations is missing.

### **The Role of HR in Leadership Alignment**

The interviewees noted that HR departments had a vital role in developing leadership competencies to meet some conditions, especially those related to Shari'ah law. One of the participants said: "It is about time that the HR teams of the growing number of Islamic banks contribute their best towards the practice of culminating Islamic values in sourcing, selection, development and training of leadership for the competent HR leadership for banking, which is Shari'ah compliant." This theme is in line with the earlier research that highlights the central role of HR in the integration of Islamic values in the leadership skills and operational activities of Islamic banks (Ayyat *et al.*, 2020; Firdiansyah, 2021). Another respondent said: "Our HR practices often fail to develop Shari'ah compliant and professionally competent leaders." Recent HR strategies, as highlighted by Al-talib (2001), do not adequately prepare future leaders who understand the provisions of Shari'ah and the workings of modern banking systems. However, these studies tend to be more of a descriptive nature when presenting these HR problems without providing a framework for addressing and enhancing the fields of HRM. According to the criticisms embedded in these studies, it is helpful to expose significant shortcomings in the HRM of Islamic banks; however, there exists no clear framework on how to build strong and appropriate HRM strategies that conform to Shari'ah.

### **Lack of Standardised Evaluation Tools**

Another important problem mentioned by the respondents was that there were no sufficient tools for assessing the competency of the banking leadership in compliance with Shari'ah. Some of the interviewees expressed that they could not find a benchmark to evaluate the leadership competencies in Islamic banking. One of the participants stated: "There is a lack of appropriate instruments and resources for evaluating the competence of the Islamic banking leadership, especially in addressing the Shari'ah compliance issues." This is in conformity with suggestions made in other studies, which indicated the need to develop effective leadership competency assessment models and tools that could be used in all Islamic banks to improve talent outsourcing and development (Hani *et al.*, 2020; Mohd Ali *et al.*, 2020).

### Implications for Practice

Some of the themes which were presented in this study have implications for Islamic banks. It is necessary to prepare programmes for leaders working within the field of the Islamic banking system to orient them on the understanding of Islamic leadership and values, combined with the vigilant use of Western models of leadership. Such programmes can help close the gaps observed in the training and selection of leaders in Islamic banking businesses. Also, Islamic banks must incorporate clear standard procedures and approaches in the evaluation of leadership qualifications that are acceptable to the banking profession and adhere to the Shari'ah rules and regulations within the organisation.

### CONCLUSIONS

The research aimed to understand the leadership competencies in Islamic banks across the Gulf region and their alignment with Shari'ah law specifications. The study found that while Islamic banks are attempting to follow Shari'ah principles, there are shortcomings in selecting and training leaders who can meet banking leadership requirements and have sufficient knowledge about Shari'ah compliance. Western leadership styles have impacted the principles of Islamic banking, leading to a dilution of proper Islamic leadership tenets. The lack of standard tools for assessing Shari'ah-compliant leadership competencies was identified as a critical challenge to the integration process. The study's limitations include the qualitative nature of the research and the small number of respondents, which may not capture the experiences of HR managers working in other Islamic banks within the Gulf region. Additionally, the data collected from the HR managers could introduce potential bias. Future studies should focus on developing the integration of leadership competencies with Shari'ah law in different regions, such as Southeast Asia and North Africa, to evaluate the influence of different cultural contexts in implementing Shari'ah law. Quantitative studies with a more extended and diverse sample population should validate the results and present more generalized findings. Recommendations for aligning Islamic banking leadership competencies with Shari'ah principles include developing qualified training programs to integrate professional competencies of banking leadership and Shari'ah requirements, standardizing measurement frameworks and tools, and balancing the adoption of Western leadership models with the retention of Islamic guidelines and values.

### Statements & Declarations

#### Author Contribution

This study was solely conducted by Khamis Ahmed Abdullah, who was responsible for the conceptualisation, design, data collection, analysis, and interpretation of the data. Khamis Ahmed Abdullah also wrote and revised the manuscript.

### Availability of Data and Material

The data obtained during the current study is available from the corresponding author upon reasonable request. Ethics Approval & Consent to Participation Approval was obtained from the ethics committee of the University of Hull, United Kingdom. Informed consent was obtained from all individual participants included in the study.

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## ANNEXURES

### Annexure I: Interview Questionnaire

#### Section 1: General Information

1. Can you please describe your role and responsibilities within the HR department of your bank?
2. How long have you been working in the Islamic banking sector?
3. Could you provide an overview of your bank's approach to leadership development?

#### Section 2: Leadership Competency Frameworks

4. What competency frameworks or models does your bank currently use to evaluate and develop its leaders?
5. How do these frameworks incorporate or align with Shari'ah principles?
6. Are there specific competencies related to Islamic leadership that your bank emphasises? If so, can you describe them?
7. To what extent does your bank use Western leadership models, and how are these adapted (if at all) to fit the Islamic context?

#### Section 3: Recruitment and Selection of Leaders

8. What criteria does your bank use to recruit leaders, and how important is adherence to Shari'ah principles in this process?
9. Can you describe any challenges you face in identifying candidates who meet both professional and Shari'ah-related competencies?
10. How do you ensure newly recruited leaders align with the bank's values and Islamic principles?

#### Section 4: Leadership Development and Training

11. What types of leadership development programs does your bank offer, and how are these programs designed to align with Shari'ah law?
12. How do you assess the effectiveness of these programs in enhancing leaders' competencies in line with

Islamic principles?

13. Can you provide examples of any specific training or development initiatives that focus on Islamic leadership principles?

#### **Section 5: Evaluation and Challenges**

14. How does your bank evaluate the performance of its leaders, particularly in relation to their adherence to Shari'ah principles?

15. What challenges do you face in evaluating and ensuring the alignment of leadership competencies with Shari'ah law?

16. Have you encountered any conflicts between the application of Western leadership models and the requirements of Islamic leadership in your bank? How have these conflicts been addressed?

#### **Section 6: Future Directions and Improvements**

17. In your opinion, what improvements could be made to better align leadership competencies with Shari'ah principles in Islamic banks?

18. What role do you think HR departments should play in enhancing the alignment of leadership practices with Islamic values?

19. Are there any standardised tools or frameworks that you think could help in evaluating leadership competencies more effectively in Islamic banks?

#### **Section 7: Final Thoughts**

20. Is there anything else you would like to add about the alignment of leadership competencies with Shari'ah law in Islamic banks?