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Islamic Principles of Decision-Making in Risk and Crisis Management: Practical Applications

Al Kubaisi, Abdel Aziz Shaker Hamdan^{1,*}, Younus Abdulhadi Khaleel Al Fayyadh^{2,*}, Bana Alnabhan³, Ahsan Riyas⁴, Mouza Alketbi⁵

- ¹ United Arab Emirates University, Al Ain, UAE. Email: A.hamdan@uaeu.ac.ae
- ² United Arab Emirates University, Al Ain, UAE. Email: Yalfayyadh@uaeu.ac.ae
- ³ United Arab Emirates University, Al Ain, UAE. Email: 700043938@uaeu.ac.ae
- ⁴ United Arab Emirates University, Al Ain, UAE. Email: 700040432@uaeu.ac.ae
- ⁵ United Arab Emirates University, Al Ain, UAE. Email: 202306514@uaeu.ac.ae

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ABSTRACT

Decision-making is one of the fundamental cognitive and social processes by which individuals make choices from given options, and societies organize their activities collectively. Effective results of decision-making require structured thinking, anticipatory evaluation, and planning. In the context of risk and crisis management, the decision-maker must first evaluate the nature and extent of the potential risk, and then plan the response to the crisis, which has the minimum probability of failure, while at the same time optimizing the adaptive response to the crisis. Contemporary literature suggests that the dialogical methods adopted by the Prophet during the Medinan period have highlighted the instrumental value of consultation, shura, to the decision-making process. Consultative methods not only resolve community conflicts but also create a sense of shared responsibility, leading to a greater sense of collective accountability. Furthermore, these methods are a normative ethical framework for governance during a crisis, allowing decisions to be made through trust, responsibility, and moral integrity. This study aims to explore the operational relevance of these normative principles in the context of modern risk and crisis management environments, highlighting their applicability at the governmental, organizational, and societal levels. Through a critical analysis of the Islamic decision-making paradigms against the backdrop of modern theoretical models, the study aims to highlight the relevance of Islamic principles to crisis management. Furthermore, the study aims to explore the relevance of these principles through a quantitative study, employing Smart PLS to evaluate the relationship between the determinants that affect decision-making trends. The study employed a structured questionnaire survey, eliciting a total of 288 responses, which were used for the empirical study. Through structural equation modeling employing path analysis, the study has highlighted the statistically significant impact of crisis management, Islamic principles, Practical Application (PRA), and Risk Management (RSM) on decision-making trends. Of these determinants, the study has highlighted the most significant impact of PRA, underscoring its importance to the decision-making process.

* Corresponding author.

E-mail address: A.hamdan@uaeu.ac.ae

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1. Introduction

The process of decision-making is a key issue both for individuals and collective entities, especially within the framework of modern institutional environments marked by structural complexity and administrative interdependence. Decision-making is more than a simple choice between different alternatives; it is a specific cognitive and organisational process of developing strategic decisions. The importance of decision-making is especially emphasized when referring to risk or crisis management, in which increased pressure, ambiguity, and time constraints lead to increased levels of uncertainty and decision-making errors. Islamic intellectual tradition is especially emphasized in this analytical framework as a significant normative and operational tool.

Islamic tradition has a specific framework of norms based on Islamic sources such as the Quran, Sunnah, and ijthad. It has specific principles such as justice, shura, transparency, and responsibility.

What is especially significant in Islamic tradition as an intellectual tool is that it can combine analytical or technical thinking and ethical or moral concerns without referring to a fragmented distinction between means and ends. This study is based on the assumption that a consultative model, as expressed in the rule of the Prophet in Medina, not only improves the quality of decisions by taking into account more people and more information, but it also provides a moral framework in which trust-building mechanisms, conflict resolution mechanisms, and accountability mechanisms may operate efficiently. By using this analytical tool, it will be possible for the researcher to examine specific incidents from the life of the Prophet and compare them with the rational model of decision-making and the value-based model of governance to identify specifically what the Islamic model of governance adds.

Decision-making is one of the most important factors that determine action at a personal or group level, and it is especially evident in the relevance of this concept in risk and crisis management in which a structured process of judgment is especially significant [5]. The practical value of the process, it must be noted, depends on the capacity of the process to handle uncertainty, manage contingencies, and generate context-appropriate responses to heightened risks.

Research Problem

Though a wide variety of crisis management models and frameworks have been provided by Western thought, it has been observed that most of these models and frameworks are inclined to ensure technical efficiency and control in crisis management while paying less attention to normative and moral issues. Thus, there has been a gap in ethical issues in crisis management models and frameworks in Western thought, especially in societies where social cohesion is very much embedded in religion and cultural values. In such societies, decision-making cannot be disassociated with value accountability and morality. Hence, it is imperative that a thorough re-examination of Islamic principles in decision-making and crisis management is required with the objective of assessing the conceptual and practical potential of these principles not only to function as alternatives but also to function as alternatives to Western thought in crisis management.

1.1 Research Importance

The study develops a conceptual and operational framework that seeks to integrate Islamic normative principles with modern management methodologies, aiming to enrich the response to crisis at the institutional and societal levels, both in terms of efficiency and justice. This model aims to link managerial practice with the higher objectives of Islamic law, i.e., the protection of religion (din), life (nafs), intellect ('aql), lineage (nasl), and property (mal).

1.2 Research Aims

- Identifying Islamic values within decision-making processes, risk management, and crisis

management.

- Examination of historical and modern approaches to the implementation of these principles.
 - Comparison between the Islamic and Western Models.
 - Offering a framework that combines Islamic values and modern approaches in crisis management.
- In the quantitative analysis, the study focuses on the following research aims:
- What is the impact of the crisis management, risk management, practical application and Islamic principles towards the decision making?

2. Literature Review

Previous studies on crisis management and decision-making processes have been conducted from an Islamic perspective and a Western perspective. Al Eid and Arnout [2] studied the crisis management and decision-making process in the context of the COVID-19 outbreak from an Islamic perspective. However, the study was limited to a specific type of crisis, i.e., a public health crisis. In the present study, the scope of crises was widened to include various types of crises that require management and crisis management techniques, followed by a comparative study with the Western approach to crisis management. Similarly, Rahman et al. [11] studied the role of consultation and shura in the framework of Islamic objectives in the context of leadership principles. However, the study did not link crisis management with the moral principles underlying the decision-making process. In the present study, the link between the consultative process and the moral principles underlying crisis management is established. In another study, Christensen and Lægreid [6] studied the crisis management and decision-making process in the context of the COVID-19 outbreak from a Western cultural and administrative perspective. In the present study, the scope of the study was widened to include spiritual and ethical principles underlying crisis management and decision-making, in addition to the managerial principles underlying the Western approach to crisis management. The emerging literature on crisis management and decision-making has established the need to integrate the moral and spiritual perspective in modern management theory and practice, particularly in the fields of crisis and risk management. The ethical perspective in crisis and risk management is not an auxiliary but an essential element in crisis and risk management, and its link with crisis and risk management has been established in the emerging literature [4].

3. Research Methodology

The methodology used by the study is descriptive analytical, which will allow the researcher to explore Islamic law sources and jurisprudence literature, leading to the interpretation of the literature. Additionally, the researcher will employ a comparative methodology to determine the similarities and differences between Islamic governance principles and Western crisis management systems. An analytical perspective will also be used, whereby the researcher will explore practical examples, such as the response of the UAE to the COVID-19 pandemic, flooding, and economic crises. Regarding the quantitative methodology, the researcher will aim to gather information from the participants of the governmental, organizational, and social sectors, where the quality of decisions made during a crisis is strategically important. The aim will be to determine the extent to which Islamic principles, such as Shura, are used to enhance the decision-making process of these sectors.

Since the measurement instrument was self-constructed, preliminary validation was carried out. The questionnaire was subject to pre-testing, whereupon the responses of three subject-matter experts were incorporated. Further, the pilot test was carried out with 35 responses obtained from professionals of different organizations. Reliability tests were carried out using SPSS-26. All the constructs showed acceptable reliability with high values of Cronbach's alpha reliability coefficient, all of which were higher than 0.70. The values obtained were 0.785 for crisis management, 0.881 for

decision-making, 0.732 for Islamic principles, 0.748 for practical application, and 0.824 for risk management. In the final stage of data collection, 350 questionnaires were sent out. Of the 307 responses received, 288 were found to be valid for statistical analysis. Nineteen responses were rejected owing to invalid entries. The high response rate indicates the interest of the professionals in the subject matter, which may be an acknowledgment of the potential applicability of Islamic decision-making paradigms to the present day's crisis/risk management practices. Table 1 illustrates the demographic profile of the participants. The results show that the largest group of participants belonged to the analysts' group, followed by managers and chief executives of different organizations, as depicted in Figure 1.

Table 1
Demographic Analysis

Question	Answer	Frequency
Job Role/Position	CEO	45
	Manager	62
	Consultant	51
	Analyst	89
	Government Official	12
	Other	29
	Total	288
Industry Type	Government	121
	Corporate	32
	Non-Governmental Organization (NGO)	61
	Healthcare	22
	Education	36
	Other	16
	Total	288
Experience in Crisis Management (Years)	Less than 2 Years	22
	2-5 Years	82
	6-10 Years	78
	10+ Years	106
	Total	288
Familiarity with Islamic Decision-Making Models	Very Familiar	168
	Somewhat Familiar	102
	Neutral	12
	Not Very Familiar	6
	Not Familiar at all	0
	Total	288

In terms of sectoral representation, governmental institutions accounted for the highest share of responses, with non-governmental organizations and corporate entities contributing the remaining proportions.

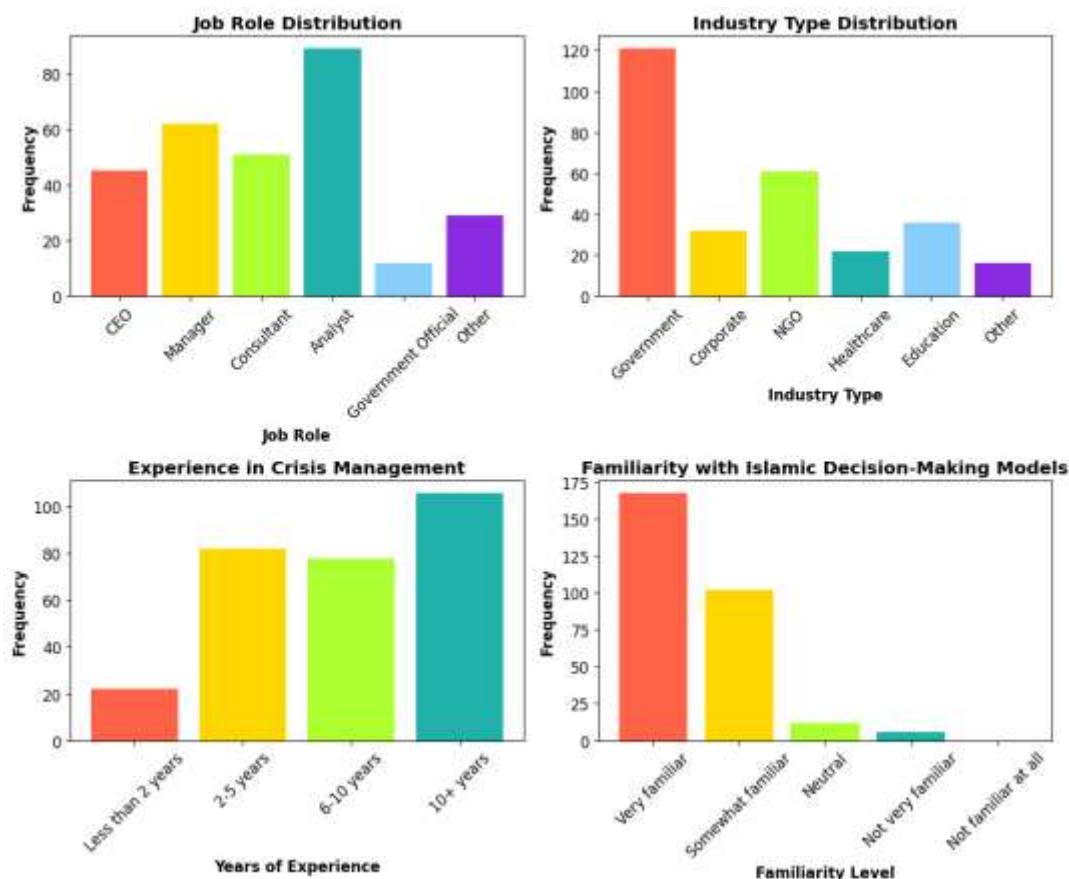


Fig.1: Demographic Analysis

4. Islamic Principles of Decision-Making with Models From the Qur'an and Sunnah

4.1 Islamic Principles in Decision Making (Theoretical Debate)

The decision-making process within the Islamic system is based on the foundational guidelines outlined by the Quran and the Sunnah. Among the foundational normative guidelines is the preference for facilitation rather than overburdening. This is based on the Quranic verse, "Allah intends to ease you and does not intend hardship for you" (Al-Baqarah: 185). The other is the ethical-legal guideline of no harm, as outlined by the prophetic narration, "There shall be no harming nor reciprocating harm" (Ahmad and Ibn Majah). The combination of the two provides a preventative decision-making orientation. Shura, or consultative decision-making, is another foundational guideline of the Islamic system of decision-making. The Quranic verse, "conduct their affairs by mutual consultation" (Ash-Shura: 38), coupled with the Prophet's ﷺ constant practice of engaging in such consultative decision-making, provides the institutionalization of the concept of consultation. In addition, the concept of Tawakkul, or reliance on Allah, is another spiritual aspect of decision-making. The Quranic verse, "And whoever puts their trust in Allah, then He is sufficient for them" (At-Talaq: 3), outlines the concept of trust in Allah. The concept of Tawakkul is integrated with the concept of al-Akhd bil Asbab, or the adoption of the appropriate measures, to provide a balanced approach to decision-making. The combination of the spiritual with the practical is a holistic approach to decision-making. The combination of the three guidelines is the key to the decision-making process within the Islamic system, which is based on the preservation of the five Maqasid of Shariah. The five Maqasid of Shariah include the preservation of religion, life, intellect. The combination of the three guidelines provides an ethical-legal approach to decision-making, which is beneficial to the individual as well as to society [1; 8; 11; 12].

4.2 Models of Crisis Management in the Qur'an and Sunnah

Crisis is an integral component of the human condition, and its presence is explicitly recognized in the Qur'an in terms of hardship and trial (Al-Balad: 4; Al-Baqarah: 155), where fear, hunger, and deprivation are referred to as a test. Within the Islamic tradition, crisis management is not perceived as an extraordinary event but as a regular phenomenon that necessitates crisis preparedness and resilience. A quintessential example is the crisis management strategy adopted by the administration of Prophet Yusuf ﷺ in the face of the impending famine in Egypt. A crisis management strategy was adopted that incorporated a system of production, consumption, and storage, thereby turning a crisis into a cycle of sustainability through strategic planning.

Similarly, during the boycott that was enforced during the siege of Banu Hashim, Prophet Muhammad ﷺ showed his determination, trust in Allah, and resource management to promote social cohesion in the face of extreme hardship. During his migration to Medina, Prophet Muhammad ﷺ showed his commitment to social solidarity through the creation of the Mu'akhah, which created partnerships between migrants and their supporters, and his commitment to distributive justice through zakat, which promoted stability to the socio-economic fabric of the emerging Islamic state. In a different scenario, Umar ibn al-Khattab responded to famine-like conditions using measures that were underpinned by justice and comprehension. These included tax reliefs and a reduction of certain punitive measures. This showed a synthesis between discretionary governance and Tawakkul. The prophetic guidance on how to manage epidemics also demonstrates prophetic foresight. The prophetic measures on how to manage epidemics, including quarantine and movement restrictions, provided an early model of a strategy to manage a pandemic. This is analogous to some of the principles that were employed during the global response to the COVID-19 pandemic. The prophetic story of Prophet Noah ﷺ and his management of the flood also demonstrates an emphasis on preparedness, planning, and utilizing available resources during a catastrophic event. This demonstrates that Quranic models and prophetic teachings provide a framework for managing crises, which combines Tawakkul with forward planning.

4.3 PLS-SEM Analysis

The path model analysis is provided in Table 3. The table summarizes the reliability and validity measures of the study variables. The first column includes the study variables, while the next column includes the Cronbach alpha scores, followed by rho c values, and lastly, average variance extracted values. The results revealed that all study constructs had acceptable internal consistency based on the items used. The alpha values for CRM, DCM, ISP, PRA, and RSM were 0.70, 0.78, 0.83, 0.80, and 0.75, respectively. The rho c values for all study constructs were greater than 0.70, implying that all study constructs had acceptable internal consistency. Moreover, the average variance extracted values for CRM, DCM, ISP, PRA, and RSM were greater than 0.50. The average variance extracted values for these constructs were 0.632, 0.606, 0.665, 0.630, and 0.675, respectively. This implies that all study constructs had acceptable convergent validity. The results are summarized in Table 2. The second section of Table 2 includes discriminant validity measures based on the heterotrait-monotrait ratio. The study used a cut-off point of less than 0.850 to ascertain discriminant validity. The lowest value of 0.168 was observed between CRM and PRA, while the largest value of 0.768 was observed between CRM and ISP. The results revealed acceptable discriminant validity between independent and dependent study constructs.

Table 2
Reliability, Convergent and Discriminant Validity

Variable Abbreviations	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)	
CRM	0.707	0.712	0.837	0.632	
DCM	0.782	0.781	0.860	0.606	
ISP	0.832	0.834	0.888	0.665	
PRA	0.803	0.811	0.872	0.630	
RSM	0.757	0.764	0.860	0.673	
HTMT Ratio					
	CRM	DCM	ISP	PRA	RSM
CRM					
DCM	0.399				
ISP	0.768	0.566			
PRA	0.168	0.434	0.752		
RSM	0.487	0.557	0.408	0.491	

NOTE: CRM: Crisis Management, DCM: Decision Making, ISP: Islamic Principles, PRA: Practical Application, RSM: Risk Management

Figure 2 complements these analyses by presenting pie charts that visualise the percentage contributions of each variable, providing a concise representation of the distribution of key metrics across all constructs.

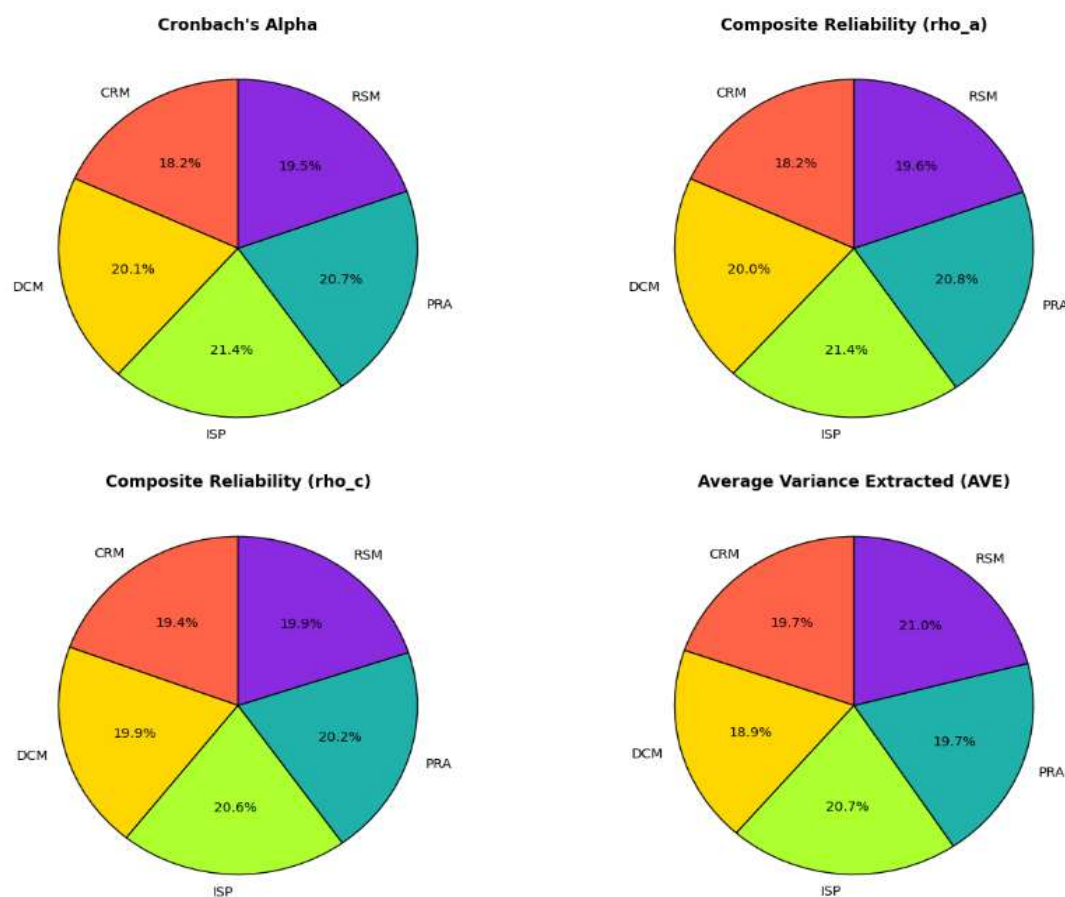


Fig2: Percentage Distribution of Cronbach's Alpha, Composite Reliability, and Average Variance Extracted

NOTE: CRM: Crisis Management, DCM: Decision Making, ISP: Islamic Principles, PRA: Practical Application, RSM: Risk Management

The level of multicollinearity was evaluated using the variance inflation factor (VIF) for items

included in Table 3. For the CRM model, five items were considered, but only three were used because of better factor loadings. All had a VIF of less than 5. For DCM, all five items had a VIF of less than 5. This implies that there is minimal multicollinearity. For the ISP model, four items were included, all with valid values. For both PRA and RSM, only items with a VIF of less than 5 were included. This implies that inter-item dependence is within acceptable limits. There is no issue of multicollinearity among these items.

Table 3
VIF of the Items being selected

Items being Selected	VIF
CRM1	1.265
CRM2	1.643
CRM3	1.475
DCM1	1.272
DCM3	1.598
DCM4	2.091
DCM5	1.940
ISP1	1.543
ISP2	1.917
ISP3	2.171
ISP4	1.841
PRA1	1.337
PRA3	1.686
PRA4	1.936
PRA5	1.956
RSM1	1.388
RSM2	1.776
RSM3	1.604

As depicted in Figure 3, the model items that are included in the ISP are four in number, while RSM has three items, and the same applies to DCM, PRA, and CRM, which also have four and three items, respectively. The reliability of each of the included items is confirmed by the fact that each has a factor loading of 0.70 and above. The reliability and validity of the measurement model are thus ensured by the included items.

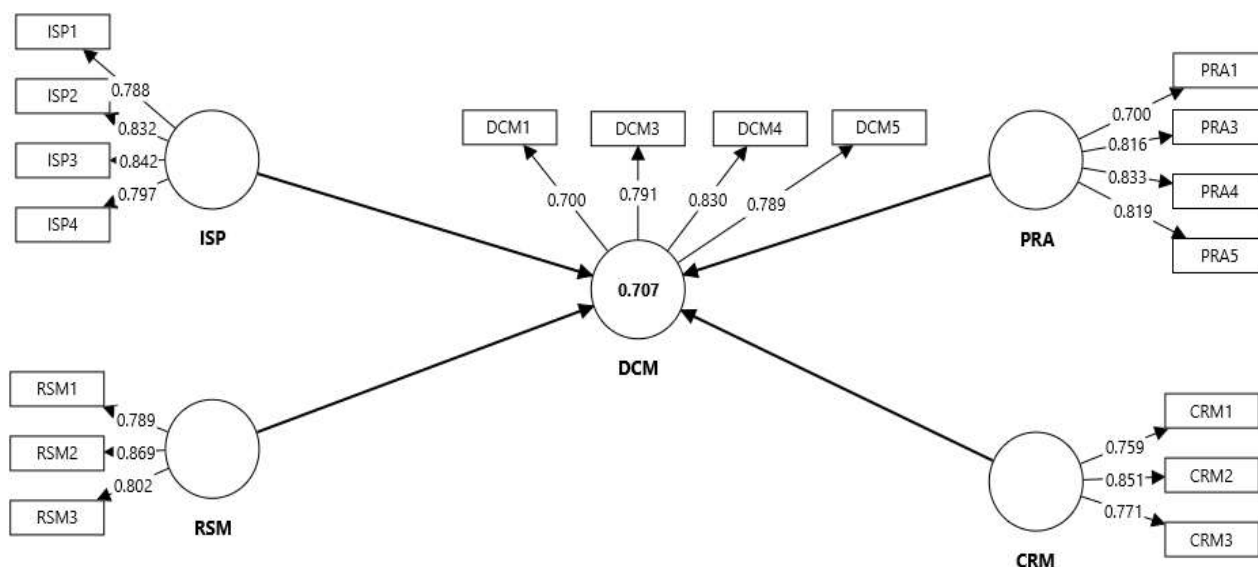


Fig.3: Loadings of Selected Items

The study further explores the relationship between the constructs using SEM path analysis. The results are presented in Table 4. The first column of the table includes directional paths, path coefficients, standard deviations, T-statistics, and P-values. The path between CRM (Crisis Management) and DCM (Decision Making) shows a strong relationship between the constructs. The path coefficient is 0.732, the standard deviation is 0.063, the T-statistic is 11.554, and the P-value is 0.000. The P-value is significant at the 1% level, indicating that effective crisis management has a highly significant positive influence on decision-making.

The path between ISP (Islamic Principles) and DCM indicates a coefficient of 0.665, indicating a positive relationship. The results also show a relatively high T-statistic of 1.458, with the P-value at 0.145. The P-value is higher than the 0.05 significance level, indicating that Islamic principles have a positive influence on decision-making but is not statistically significant. The path between PRA (Practical Application) and DCM indicates a very strong relationship between the constructs. The path coefficient is 0.887, the standard deviation is 0.072, the T-statistic is 12.319, and the P-value is 0.000. The P-value is significant at the 1% level, indicating a highly significant relationship between practical application and decision-making.

Table 4
SEM Path Analysis

Directions	Original Sample (O)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
CRM -> DCM	0.732	0.063	11.554	0.000
ISP -> DCM	0.665	0.045	14.78	0.000
PRA -> DCM	0.887	0.072	12.319	0.000
RSM -> DCM	0.157	0.044	3.588	0.000

Finally, the path between RSM (Risk Management) and DCM is positive, with a coefficient of 0.157, a standard deviation of 0.044, and a T-statistic of 3.588. The P-value of 0.000 affirms the significance of the contribution of risk management to decision-making, albeit with a smaller effect compared to PRA and CRM. Figure 4 illustrates the SEM path model results, which visually represent the relationships between the constructs of the study.

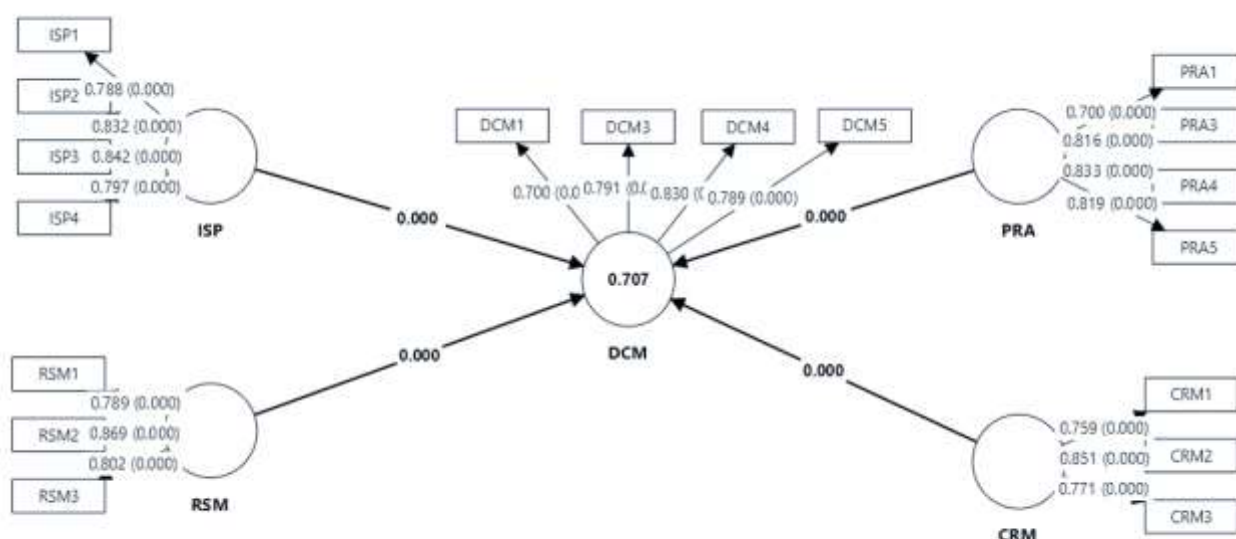


Fig.4: Path Model Results

5. Discussion

The relationship between DCM and the independent variables is also presented. The relationship

between CRM and DCM is significant, with a coefficient of 0.732 and a highly significant T-statistic of 11.554. The P-value is 0.000. This implies that a strong positive relationship exists between CRM and DCM. This is because a strong positive relationship between CRM and DCM implies that a good strategy is essential in decision-making during crises. This is because a good strategy involves a thorough risk assessment, evaluation of outcomes, and formulation of strategies to avoid failure. The relationship between ISP and DCM is also significant but to a lesser extent. The path between ISP and DCM has a positive relationship. The P-value is 0.000, which is less than 0.05. This implies that ISP provides both ethical direction and a substantive framework to influence DCM. This means that normative values also play an important role in decision-making. The relationship between PRA and DCM is also important. The path that leads to the relationship between PRA and DCM is positive. The coefficient is 0.887, while the T-statistic is 12.31. The P-value is 0.000. This means that there is a strong positive relationship between PRA and DCM. This is because a strong positive relationship between PRA and DCM means that a practical strategy plays an important role in decision-making. The relationship between RSM and DCM is also important. The path that leads to the relationship between RSM and DCM is positive. The coefficient is 0.157, while the T-statistic is 3.588. The P-value is 0.000. This means that there is a positive relationship between RSM and DCM. This is because RSM involves identifying potential risks, assessing outcomes, and avoiding failure.

6. Comparison Between Islamic and Non-Islamic Perspectives in Crisis Management

6.1 Crisis and Risk Management Western and Islamic Approaches in Comparative

Western crisis management approaches emphasize the use of structured analytical tools such as the Crisis Management Cycle. This is a good approach since it promotes early action, risk management, and business continuity. However, there have been concerns about its effectiveness in diverse cultures, especially in relation to ethics. The Islamic model is based on the Qur'an, Sunnah, and Fiqh. The Islamic model is based on social cohesion, morality, and accountability to Allah.

The focus is on righteousness, both action and intention. The decision-making process is based on basic principles like shura, taqwa, and tawakkul. The Islamic model has a structured support system during crises, like zakat and waqf. The Islamic model is based on Islamic values, which can be merged with the operational effectiveness of Western models. This would provide a better crisis management model because it is a combination of effectiveness and ethics.

6.2 Decision-Making Models in Crisis Management: A Comparative Analysis of Western Rationalism and Islamic Ethical Frameworks

6.3 Crisis management decision-making seeks the achievement of resilience, societal stability, and ethical governance in the process. Both the Western and Islamic approaches offer decision-making guidelines in crisis management situations, although these two approaches differ in the degree of importance given to reason and ethics in decision-making. The Western approach has been based on the Enlightenment movement that emphasizes the importance of reason and the use of empirical evidence in crisis management decision-making. The idea of "bounded rationality," as discussed by Herbert Simon, recognizes the constraints imposed by limited information, cognitive ability, and resource availability in crisis management decision-making situations. To reduce the constraints imposed by these factors in decision-making, crisis management decision-making models such as decision trees, cost-benefit analysis, scenario planning, and computer simulations have been employed in the process [13]. However, the importance given to efficiency in crisis management decision-making has been criticized for undermining the importance of ethics in the process. The technocratic approach has been accused of undermining public trust in the process

because the achievement of the objective in crisis management decision-making has been measured in terms of the rate of recovery and the optimization of costs [6; 7]. In this regard, the process has been accused of leading to the achievement of objectives that differ from the objectives of the public in crisis management decision-making situations. Therefore, the need for the incorporation of ethics and cultural issues in the decision-making process in the Western approach has been emphasized [6].

On the contrary, the Islamic model views decision-making as a form of worship or *Ibadah*. Decisions by the leadership are based on the following parameters: justice ('adl), trust and honesty (*amanah*), wisdom or foresight (*hikmah*), and the interest of the public (*maslahah*). For a decision to be termed successful, it must attain the objectives it was intended to achieve in the administration of affairs while at the same time conforming to the moral code of conduct. Administrative success without moral uprightness is not acceptable [2; 3]. One of the distinguishing features of the Islamic model of decision-making is the application of *shura*, which eliminates the possibilities of dictatorial leadership. *Shura* involves the engagement of all the stakeholders in society, including religious experts. *Shura* is a distinguishing feature from the Western model of decision-making, which is based on a top-down approach. *Shura* ensures the generation of decisions that are technically correct, culturally correct, and socially cohesive [3]. *Tawakkul*, which is based on the theme of trust in God, and *taqwa*, which is based on the theme of God-consciousness, form the pillars of the Islamic model of crisis leadership. The application of *istikhara*, which is a prayer done when one is in a difficult situation, is a clear example of the integration of religious values with analytical thinking [2; 3].

Although there are a lot of similarities between the Western model of decision-making and the Islamic model, there are differences. While the Western model is based on the application of the rationalist theory, the Islamic model is based on the application of the accountability to the divine will theory. The application of the democratic system in the Western model is similar to the application of the *shura* system in the Islamic model, while the application of the case management system in the Western model is similar to the application of the *ijtihad* system in the Islamic model [3; 6]. In the recent past, the Western model of crisis management has come to incorporate the ethical, cultural, and social responsibilities parameters, which have been in the Islamic model all along [7]. On the other hand, the Islamic model has come to apply the risk assessment matrix and the decision matrix if it complies with the *maslahah* parameter. As a result of globalisation, there is a lot of interaction between the Islamic model and the Western model, which has enabled the formulation of a single model of decision-making. This model combines the analytical ability of the Western model with the ethical ability of the Islamic model. As a result, the model is able to respond to the changing environment in which we live [3; 13].

6.4 Institutional Strategies in Crisis Situations: Comparative Insights from Western and Islamic Models

The major role players in the crisis management system, based on the Western model as well as the Islamic model, form the basis of effective crisis management. Governments need to consider the social, ethical, and cultural dimensions of crisis management.

Western public sector crisis management is normally based on a well-structured and systematic approach to crisis management. For example, crisis management in the Western nations includes the worst scenario plans. The Federal Emergency Management Agency (FEMA), which is based in the United States, has provided extensive guidelines to all levels of government to ensure effective cooperation in times of crises. This has helped to ensure effective operation, where all the agencies come together to respond to the crisis instead of each agency responding to the crisis independently

in a hierarchical manner [9]. On the contrary, the Islamic institutional responses incorporate community support with ethical and spiritual considerations. In the case of disasters, the Islamic countries rely on their government and semi-government agencies such as zakat institutions, waqf institutions, and charitable trusts to offer direct support to the victims. In the case of the COVID-19 pandemic, the Malaysian Islamic authorities successfully distributed zakat funds through the use of fintech platforms, which indicates the ability of Islamic financial systems to incorporate modern technology while maintaining Islamic values [10].

Islamic non-governmental organizations (NGOs) have a vital role to play in the management of disasters, which includes the facilitation of effective access to the victims. The efforts to offer support to the victims are perceived as an act of worship, not a technical operation. For instance, in the case of the 2004 tsunami in India, the involvement of Islamic leaders in the relief efforts improved the appropriateness of the support provided [2]. This approach, therefore, recognizes the significance of community and ethical considerations in addition to operational considerations. In Islamic institutions, the management of crises is a community obligation, which is more than just the implementation of policies. The objectives of Shariah, especially the Maqasid al-Shariah, include the preservation of life, intellect, and property, which ensures the equitable delivery of services, especially to vulnerable groups, in the face of crises such as the COVID-19 pandemic [3].

In many Islamic-majority countries, the management of the pandemic was based on three pillars: Shariah, Shura, and Taqwa. These pillars support the restoration of the normal functioning of society, as well as the maintenance of moral values. For example, Shariah experts provided guidance on the burial of the deceased during the COVID-19 pandemic, which shows the integration of Islamic law with the well-being of the community. While the Western crisis management theories provide technical expertise and a systematic approach to the management of crises, they do not provide the moral values and considerations which are integrated into the Islamic approaches to crisis management. The Islamic approaches provide a wider scope of considerations, which include ethical, spiritual, and community considerations. In the face of the complexity of crises in the contemporary global society, the integration of the technical expertise provided by the Western approaches with the moral values provided by the Islamic approaches to crisis management would provide a more effective crisis management system.

7. Conclusion and Recommendations

The Islamic model of decision-making offers a comprehensive model that encompasses rational planning with ethical considerations, thereby successfully addressing the challenges and risks of the modern era. This model focuses on the principles of justice, prevention of harm, and tawakkul, so that the decisions made are ethical, socially acceptable, and at the same time flexible enough to adjust to the ever-changing environment. The practicality of the Islamic model of decision-making has been proven through historical examples, such as the Prophet ﷺ and the Rightly Guided Caliphs, who used these principles to bring about cooperation, cohesion, and resolution during critical times. This model, by adopting modern management principles combined with ethical principles, has the potential to become a proactive model of governance, where efficiency, justice, and sustainability are the hallmarks of the modern era, characterized by technological and ethical complexity. This research uses a quantitative research methodology, where a survey questionnaire has been used to study the impact of five major variables, i.e., CRM, DCM, ISP, PRA, and RSM, on the selected organisations of the UAE. The results show that all the five variables have a positive impact on the dependent variable, i.e., DCM, although the impact of PRA is the highest, followed by CRM, and then ISP. This research concludes that organisations must adopt the practical solutions, strengthen the crisis management strategies, and adopt the Islamic ethical principles in the decision-making process.

Based on these results, several recommendations are proposed:

- Shariah values should also be incorporated into leadership training programs, which should focus on values such as shura, harm prevention, facilitation, and justice. Workshops using case studies, historical or modern, should be conducted for decision-makers in government, security, or humanitarian organizations.

- Hybrid management models should also be developed to combine Western analytical or technological tools such as scenario analysis, risk mapping, or decision support systems with Islamic values. The effectiveness of these models should also be tested via experiments in various conditions. Experiments should also be conducted on diverse issues such as public health crises, natural disaster response, or economic crises.

- Systematic research should also be done to compare Islamic values with Western crisis management models. The research should also focus on incorporating cross-cultural or interfaith perspectives to develop a more universal global theory of crisis management or decision-making.

- Some of the case studies should also focus on successful models implemented in Islamic countries such as the UAE, Saudi Arabia, Malaysia, or Turkey. The research should also focus on decision-making processes while incorporating Islamic values. The research should also focus on ethical or moral values while applying a rigorous scientific methodology to ensure credibility.

- National or regional crisis management centers should also be set up to provide decision support services. The centers should also incorporate Islamic values while maintaining efficiency. The centers should also utilize tools such as AI or big data analytics to support decision-making while incorporating Islamic values into decision algorithm design.

Future research should also focus on testing the effectiveness of incorporating Islamic values into decision-making, particularly regarding trust, resilience, or stability. The decision-making framework should also be refined to a standard model applicable universally.

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