

# Top Ten (10) Characteristics of a True Professional

Peneraju Profesional  
Finance, Banking and Investment (FBI) Virtual Forum  
(Zoom)  
Yayasan Peneraju  
January 23, 2021

# 2021 PENERAJU PROFESIONAL

FINANCE, BANKING AND INVESTMENT (FBI)  
VIRTUAL FORUM

23 January 2021, Saturday

9.00 AM - 2.00 PM

A programme by:



Organized by:



**2021**  
**PENERAJU PROFESIONAL**  
**FINANCE, BANKING AND INVESTMENT (FBI)**  
**VIRTUAL FORUM ITINERARY**

23 January 2021, Saturday (via Zoom)

9:00 - 9:10 AM	<b>Welcome Remarks</b>	11:30 - 12:15 PM	<b>Encik Farid Basir</b> <i>The Future of Works</i> Founder, Potensia Vice President, Malaysian Employer Federation Former Chief Human Capital Officer, Telekom Malaysia
9:10 - 9:40 AM	<b>Address by Encik Mohd Muzzammil Ismail</b> <i>CEO, Yayasan Peneraju Pendidikan Bumiputera</i>	12:15 - 1:00 PM	<b>Dr Abdullaah Jalil,</b> <i>Top 10 Characteristics of A True Professional</i> Senior Lecturer, Universiti Sains Islam Malaysia Shariah Committee Chairman, PruBSN Takaful
9:40 - 10:30 AM	<b>Datuk Dr. Mohd Daud Bakar,</b> <i>A New Narrative of Islamic Finance</i> Founder & Chairman, Amanie Group Chairman, Shariah Advisory Council, Bank Negara Malaysia	1:00 - 2.00PM	<b>Tn Hj Mohamad Fairus Shidi,</b> <i>Closing, Quizzes and Prizes</i> Director, Efficient Frontier Consulting
10:30 - 10:45 AM	<b>Break</b>		
10:45 - 11:30 AM	<b>Puan Rejina Rahim,</b> <i>Market and Economic Outlook</i> Managing Director, Nomura Asset Management		

**Presenter**



**Dr. Abdullaah Jalil**

**Senior Lecturer  
Universiti Sains Islam Malaysia (USIM)**

# Professional and Professionalism

# Why being Professional?

- What is meant by being professional?
  - It reflects “high levels of expertise and efficiency”
  - It means “being successful in your career” and “life”

# Penny Clarke, Programme director of BSc Accounting at Manchester Business School

- Professionalism is exhibited in a person who knows:
  - when to speak and
  - when to listen,
  - when to challenge
  - when to submit,
  - when to lead and
  - when to be a team player.

# Professionalism

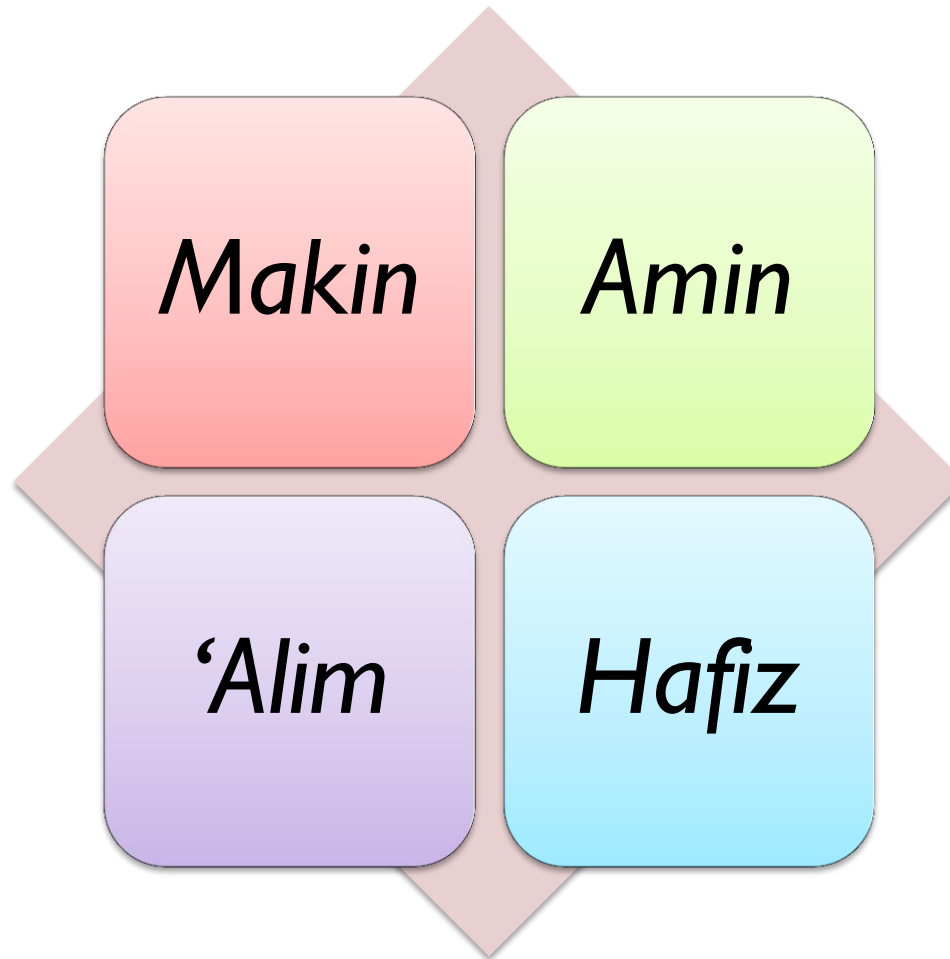
Values at  
work force

Values for  
successful  
life

“Virtues of  
Life” (Islamic  
Perspective)



# Prophet Yusuf's **الطيب** Characteristics: “Professionalism” Reference



﴿وَقَالَ الْمَلِكُ أَتُؤْتُونِي بِهِ أَسْتَخْلِصُهُ لِنَفْسِي فَلَمَّا كَلَّمَهُ قَالَ إِنَّكَ  
 الْيَوْمَ لَدَيْنَا مَكِينٌ أَمِينٌ ﴿٥٤﴾ قَالَ أَجْعَلْنِي عَلَى خَزَائِنِ الْأَرْضِ إِنِّي  
 حَفِيظٌ عَلِيمٌ ﴿٥٥﴾﴾

“And the king said, "Bring him to me; I will appoint him exclusively for myself." And when he spoke to him, he said, "Indeed, you are **today established [in position] (makīn) and trusted (amīn).**” (54)

“[Prophet Yusuf عليه السلام] said, "Appoint me over the storehouses of the land. Indeed, I will be a **knowing ('alīm) guardian (ḥafīẓ).**” (55)

# (I) *al-Makanah* (المكانة)

## Respect & Dignity

### Quality

- Reputable
- Respectable
- Highly regarded
- Influential

### Practice

- “Walk the talk”
- Stay away from matters that could damage your dignity: e.g. bribe, fake claim
- Never patronize (demean), infantilize or demonize others.

## (2) *al-Amanah* (الأمانة)

# Trustworthiness

### Quality

- Honesty
- Integrity
- Dependable
- Faithful

### Practice

- Keep your words and promises
- Communicate with accurate facts
- Be at work on time, start meetings on time and follow through on all your commitments

“Trustworthiness is richness/ Trust is wealth”

The Messenger of Allah ﷺ said:

الْأَمَانَةُ غِنَى

“Trustworthiness is richness/ Trust is wealth.”

### (3) *al-Hifz* (الحفظ)

## Protection & Guidance

### Quality

- Reliable
- Accountable
- Caring
- Thoughtful

### Practice

- Protect and observe the best interest of client
- Observation of P&C
- Compliance to relevant laws and regulations

## (4) *al-'Ilm* (العلم)

# Knowledge & Competency

### Quality

- Specialised Knowledge and skill
- Well-trained
- Expertise
- Proficiency

### Practice

- Proper education and training
- Keep updating yourself with new knowledge and skill
- Taking courses, attending seminars and attaining any related professional designations
- Learn from the highly experienced

**“A person is knowledgeable as long as he keeps learning, once he stops learning, he becomes ignorant.”**



## (5) *al-Itqan* (الإتقان)

# Definitude & Thoroughness

### Quality

- Dedicated
- Committed
- Focused
- Well-versed

### Practice

- Deliver the assigned task in the best way.
- Strive for highest quality of outputs.
- Focus on the details

Prophet Muhammad ﷺ said:

إِنَّ اللَّهَ يُحِبُّ إِذَا عَمِلَ أَحَدُكُمْ عَمَلًا أَنْ يُتْقِنَهُ

“Indeed, Allah loves if anyone of you performs a job, he perfects it.”

## (6) *al-Samt al-Hasan* (السمت الحسن)

### Good Behaviour / Manner

#### Quality

- Respectful
- Courteous
- Humble

#### Practice

- Respect for others
- Good appearance & professional image
- Code of ethics

# The impact of good manner

﴿وَلَا تَسْتَوِي الْحَسَنَةُ وَلَا السَّيِّئَةُ ادْفَعْ بِالَّتِي هِيَ أَحْسَنُ فَإِذَا الَّذِي بَيْنَكَ  
وَبَيْنَهُ عَدَاوَةٌ كَأَنَّهُ وَلِيٌّ حَمِيمٌ﴾ (٣٤)

And not equal are the good deed and the bad. **Repel [evil] by that [deed] which is better;** and thereupon the one whom between you and him is enmity [will become] **as though he was a devoted friend (34)."**

# (7) *al-Tua'dah* (التؤدة)

## Calmness & Tranquility

### Quality

- Deliberation
- Careful Consideration/Caution
- Unhurriedness
- Thoughtfulness

### Practice

- Being calm and stable, especially under pressure.
- Avoiding harshness and insensitivity.
- Emotional control.

# (8) *al-Iqtisad* (الاقتصاد)

## Moderation

### Quality

- Between two extremes
- Well-balanced

### Practice

- Don't dominate everything.
- Respect other's expertise.
- Do not overclaim or overpromise

# Characteristics of Prophethood

The Messenger of Allah ﷺ said:

السَّمْتُ الْحَسَنُ وَالتُّؤَدَةُ وَالْإِقْتِصَادُ  
جُزْءٌ مِنْ أَرْبَعَةٍ وَعِشْرِينَ جُزْءًا مِنَ النَّبَوَّةِ

“Good manner, tranquility and moderation are parts of the twenty-four characteristics of Prophethood.”

## (9) *al-'Adl* (العدل)

# Justice & Righteousness

### Quality

- Fairness
- Unbiased
- Objective

### Practice

- Golden rule: 'to do unto others as you would have them do to you'.
- Fair dealing and fair decisions.
- Treating two people similarly for the same effort and results.



﴿يَا أَيُّهَا الَّذِينَ ءَامَنُوا كُونُوا قَوَّامِينَ لِلَّهِ شُهَدَاءَ بِالْقِسْطِ وَلَا يَجْرِمَنَّكُمْ  
شَنَاةُ قَوْمٍ عَلَىٰ أَلَّا تَعْدِلُوا أَعْدِلُوا هُوَ أَقْرَبُ لِلتَّقْوَىٰ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ  
خَبِيرٌ بِمَا تَعْمَلُونَ ﴿٨﴾﴾

“O you who have believed, be persistently standing firm for Allah, witnesses in justice, and do not let the hatred of a people prevent you from being just. Be just; that is nearer to righteousness. And fear Allah; indeed, Allah is Acquainted with what you do (8).”

# (10) al-Istiqamah (الإستقامة)

## Consistency & Persistence

### Quality

- Determination
- Perseverance
- Dedication

### Practice

- Build the right habits and cycles.
- Get the job done, always.
- Push through when obstacles arise.

قُلْتُ: يَا رَسُولَ اللَّهِ، قُلْ لِي فِي الْإِسْلَامِ قَوْلًا لَا أَسْأَلُ عَنْهُ أَحَدًا بَعْدَكَ، قَالَ:

(( قُلْ آمَنْتُ بِاللَّهِ فَاسْتَقِمْ (ثُمَّ اسْتَقِمْ) ))

A Companion said: O Messenger of Allah, tell me something about al-Islam which I can ask of no one but you.

He ﷺ said: “Say I believe in Allah — and then be steadfast/  
persistent.”

*Nothing in this world can take the place of persistence. Talent will not: nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not: the world is full of educated derelicts. Persistence and determination alone are omnipotent.”*

**Calvin Coolidge**

# Conclusion

# Top 10 Characteristics

Respect and  
Dignity

Trusworthiness  
(Honesty and  
Integrity)

Protection and  
Guidance

Knowledge and  
Competency

Definitude and  
Thoroughness

Good  
Behaviour /  
Manner

Calmness and  
Tranquility

Moderation

Justice and  
Righteousness

Consistency &  
Persistence

Thank you

وَاللَّهُ أَعْلَمُ وَعِلْمُهُ أَتَمُّ

Allah Knows Better and His Knowledge is the Most Supreme

**Email:** [abdullaah@usim.edu.my](mailto:abdullaah@usim.edu.my) /  
[abdullaah.usim@gmail.com](mailto:abdullaah.usim@gmail.com)

**FB:** Abdullaah Jalil

**FB Page:** Penuntut Ilmu & Masjid Hati Ummah

**Website** [www.penuntutilmu.com](http://www.penuntutilmu.com)