

Radical Candor as A Business Ethics Strategy to Survive in The Global Financial Crisis of Covid-19 Pandemic and Islamic Finance

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ABSTRACT

This study aims to review the application of radical candor as a business ethics strategy to survive in the midst of the global financial crisis due to the COVID-19 pandemic and Islamic finance. This journal was researched using an exploratory method by thoroughly reviewing the existing literature, including policy documents, research papers, and reports in related fields. From the results of the research above, we can see that companies face various kinds of obstacles caused by COVID-19. From government positions, especially those related to business people. Several countries have responded to slowing economic growth conditions due to the COVID-19 pandemic. Radical candor is the result of a combination of frankness and a sense of caring for others, in this case, your co-workers or subordinates.

Keywords : Radical Candor, Business, Survive, Islamic Finance

INTRODUCTION

Despite being a growing industry, Islamic finance has maintained steady and consistent horizontal and vertical growth since the concept was put into practice some 40 years ago. Being able to survive the impact of the global financial crisis and maintain a relatively positive attitude during the crisis, ultimately becomes a fairer and more efficient system, which enhances the image of Islamic finance and emphasizes that it brings stability to the global financial system. Economists, financial experts, and financial experts have reached a general consensus on the causes and consequences of the global financial crisis. Islamic finance involves more than just the banking industry. This includes mutual funds, securities companies, insurance companies, and other non-bank entities. In the mid-1970s, Islamic banks were once few and easily recognizable, but with the proliferation of Islamic institutions and the blurring of boundaries between traditional banking and other forms of financing, this phenomenon has become very blurred. Another complicating factor is that in recent years, more and more major financial institutions inside and outside the Islamic world have established Islamic subsidiaries or provided Islamic "windows" or products in addition to traditional products (Warde, 2010).

The COVID-19 pandemic, caused by the SARS-CoV-2 (severe acute respiratory syndrome coronavirus 2) virus, began in the Chinese city of Wuhan in December 2019 and may have

originated in bats or pangolins (Zhang, Wu, & Zhang, 2020) (Kavousi, Goudarzi, Izadi, & Gardner, 2020). Within months, it changed the functioning of societies around the world and contributed to a severe financial recession. As of May 21, 2020, the disease has infected about 5 million people and caused the deaths of more than 326,000, while the government's efforts to limit economic activity. The financial impact of this was severe, illustrated by the largest single-day drop in the Dow Jones Index on March 16, 2020, and the addition of more than 36 million people to the movement in the United States in March-May (Cohen & Hsu, 2020) (Setiawan, Abdurrahman, Pertiwi, & Saputri, 2020). The COVID19 pandemic has also increased the vulnerability of workers under conditions of exploitation, and the modern explanation is that exploitation is the most extreme form. In a highly dynamic environment with multiple analysis updates every day, the latest economic forecasts paint a bleak picture. At the time of writing, in early May 2020, the International Monetary Fund (2020) assumed that the epidemic would trigger the worst economic recession since the Great Depression, resulting in a global economic loss of US\$9 trillion and an increase in movement. as many as 305 million people. When the labor force in the informal economy is tougher—estimated that 1.6 billion workers will lose their livelihoods (International Labor Organization 2020)—the most vulnerable become vulnerable to severe forms of exploitation, including modern (Trautrim, Schleper, Cakir, & Gold, 2020).

However, until now, there has been no solution related to overcoming the crisis in the economy. Finding solutions to crises has proven an "impossible task" and remains an endless raw material. Does the government intervene in the market or "let the market figure it out for itself"? The government's rescue of the existing banking system cannot provide a long-term solution to the problem, nor can it guarantee that similar crises will not occur in the future. On the other hand, the current global financial crisis tries the arguments advanced by free-market proponents that "markets are self-efficient" and that market forces can manage and correct market inefficiencies (if they occur). The global economy has yet to develop a smart strategy to respond to a crisis, especially if it does not suffer the consequences of retaliation. Therefore, this effort is to broaden the search for alternatives that can limit (if not eliminate) the causes of the crisis and find market solutions. A systematic analysis of the causes of the crisis and the measurement of these causes against the principles inherent in the Islamic financial system shows that if the principles of Islamic finance apply, the crisis can be avoided. The conclusion of this article is that the major challenges posed by the crisis to the traditional financial system provide IFSI with many opportunities to demonstrate its relevance (Kabir Hassan, n.d.).

Business ethics was born in the United States in the 1970s, spread to Europe in the 1980s, and became a global phenomenon in the 1990s. The world is in the United States, but ironically, at the 2007 Bali World Conference, the United States was the most stubborn country in rejecting the Bali Agreement. When most of the participating countries questioned whether the industrial ethics of developed countries which were the root causes of global warming were limited, the United States rejected it. If we look back at history, Islam has a positive attitude towards trade and economic activities. Business ethics is also related to brand equity. Ethical business practices help shape the company's image. This is achieved by providing ethics training to employees, and the results are significant, such as reduced costs, reduced brand or reputational infringement and damage, and finally reduced penalties or sanctions for established rules. As Milton Friedman said,

morality can be a burden to them. Congratulations, the company has fulfilled its obligations, it can be said that the company is ethical and has fulfilled its social responsibility (Fitria, 2013).

Getting a good work environment is everyone's dream. In this way, we can be more enthusiastic in working and establish good cooperation between individuals and teams.

Radical candor is a term coined by renowned writer and consultant Kim Malone Scott (Kim Malone Scott), who has worked as an executive at Google and Apple. Literally, credit means "full sincerity". Honesty means speaking openly based on facts, which is a very important attitude in the world of work. In its most basic form, Radical Candor is a framework for facilitating good, clear, specific, and genuine communication. It's about being able to care personally and be challenging at the same time. We define full as "compassionate and compassionate participation in the feedback process and unfavorable." We suggest that full frankness can include both feedback and feedback behavior, and practice should focus on developing supportive personal qualities to help organizational members and survive unpleasant feedback interactions. The first quality is proactive, which can encourage the development of motivational learning styles, and is suitable for seeking out more unpleasant and socially risky situations (Bateman & Crant, 1993; VandeWalle, 1997). Another aspect is compassion, which can further increase one's motivation to participate in unpleasant situations and increase emotions (Gilbert & Choden, 2014; Singer & Klimecki, 2014). A third quality suggested is self-compassion, which indicates support for greater self-esteem, secure attachment, and emotionality (Neff, 2003; Neff, 2011; Neff & Gemmer, 2013). We also suggest that a thorough and honest intervention should begin with the development of supportive personal qualities, and prepare participants for feedback development during the second part of the intervention. While this type of communication is always important for building trust and maintaining relationships, it is even more important during a crisis when things are escalating and things are uncertain (*Leadership In Crisis Calm Seas Never Made a Good Sailor*, n.d.).

This journal aims to review the application of candor radicals as a business ethics strategy to survive in the midst of the global financial crisis due to the COVID-19 pandemic and Islamic finance.

LITERATURE REVIEW

A literature review is a critical analysis of research conducted on a particular topic or in a form that is part of a related science. Reading literature helps us formulate a framework of thinking based on theories, findings and results of previous research to solve the problem formulation in our research. According to Hasibuan, the library contains a description of the theory, findings, and other research data obtained from reference materials that will be used as the basis for research activities. The description in the literature aims to develop a clear frame of mind to solve the problems described in the problem formulation. A literature review contains the author's comments, summaries, and thoughts on various library resources (which may be articles, books, slides, Internet information, etc.) on the topic being discussed and is usually placed at the beginning of the chapter. The results of research conducted by other researchers can also be used as a comparison of the results of the research that will be tested here. All statements and/or research results of non-authors must be cited as sources, and the procedure for citing library sources follows

established rules. A good literature review must be relevant, up-to-date (last three years), and sufficient.

Table 1 LITERATURE REVIEW		
Author and Year of Publishing	Research Purpose	Research Results and Conclusion
<i>Trautrim, Alexander, et.al., 2020</i>	Discuss challenges firms face to detect, prevent, and mitigate increasing modern slavery risks in supply chains during COVID-19.	Like disruptive crises in the past, the COVID-19 pandemic creates uncertainty and has the potential to challenge existent political and economic institutions as well as overall societal structures. Yet, besides this bleak outlook, this crisis also provides an opportunity to reflect on our attitudes towards supply chain management, external stakeholders and especially the weakest in the global society and production process. The time to prove that proactive, value-oriented, and long-term supply chain management is a superior risk management approach than traditional approaches is now.
<i>Kabir, M.</i>	The paper concludes that along with the enormous challenges that the crisis has created to the conventional financial system, it has presented the IFSI with abundance of opportunities to demonstrate its relevance.	This paper neither can claim to have suggested an easy way out of the current global financial crisis nor to have presented inclusive answers to the many questions it has raised. However, evidence at hand strongly suggests that Islamic finance is well endowed to deliver noteworthy contributions towards a more healthy and stable international economy.

<p><i>Vich, Marek, et.al., 2016</i></p>	<p>In discussion, we suggest that research in radical candor should focus on examination of its effects on supportive personal qualities, psychological factors and feedback outcomes. Application of radical candor intervention in organizational settings should also be preceded with analysis of environmental factors that can also serve as indicators of the implementation style of the intervention. We recommend organizations with more secure and open environments to consider official top-to-bottom implementation and less secure and less open environments to use more covert intervention through selected members that would serve as role models of radical candor for other individuals.</p>	<p>Our paper presented and discussed the emerging organizational approach radical candor. Organizational feedback is a challenging organizational topic today and radical candor has the potential to bring new practical solutions to the field. However, it lacks any empirical evidence so far. Our paper introduced radical candor as an approach designed to develop personal qualities that play a key role in the ability to constructively participate in the negative feedback process. We suggested that radical candor can be potentially beneficial for the development of feedback-giving and feedback seeking behavior, and psychological factors that influence the ability of organizational members face the unpleasant aspects of the process. We recommend future studies conduct further analysis to discriminate dependent variables from moderators. We also recommend conducting further analysis focused on environmental factors prior to application of radical candor interventions in real settings.</p>
<p><i>Trautrim, Alexander, et.al., 2020</i></p>	<p>Discuss challenges firms face to detect, prevent, and mitigate increasing modern slavery risks in supply chains during COVID-19.</p>	<p>Like disruptive crises in the past, the COVID-19 pandemic creates uncertainty and has the potential to challenge existent political and economic institutions as well as overall societal structures. Yet, besides this bleak outlook, this crisis also provides an opportunity to reflect on our attitudes towards supply chain management, external stakeholders and especially the weakest in the global society and production process. The time to prove that proactive, value-oriented, and long-term supply chain management is a superior risk management approach than traditional approaches is now.</p>

Radical Candor

Radical candor is a term coined by renowned writer and consultant Kim Malone Scott (Kim Malone Scott), who has worked as an executive at Google and Apple. Literally, appreciation means "full sincerity". Honesty means speaking openly based on facts, which is a very important attitude in the world of work. Unfortunately, not everyone can accept being honest. Being honest can sometimes irritate people, feel humiliated, or lose confidence. If you don't express it in a good

way, being outspoken can create a good and stressful work environment (*RadicalCandorResearchgate*, n.d.).

We define full as "compassionate and compassionate participation in the feedback process and unfavorable." We suggest that full frankness can include both feedback and feedback behavior, and practice should focus on developing supportive personal qualities to help organizational members and survive unpleasant feedback interactions. The first quality is proactive, which encourages the development of a motivational learning style, suitable for seeking out more unpleasant and socially risky situations (Bateman & Crant, 1993; VandeWalle, 1997). Another aspect is compassion, which can further increase one's motivation to participate in unpleasant situations and increase emotions (Gilbert & Choden, 2014; Singer & Klimecki, 2014). The third quality proposed is self-compassion, which indicates support for greater self-esteem, secure attachment, and emotional well-being (Neff, 2003; Neff, 2011; Neff and Gemmer, 2013). We also suggest that radical direct interventions should begin with the development of supportive personal qualities and prepare participants for feedback development during the second part of the intervention (O'Toole & Bennis, 2009).

Radical directness is an organizing method that has become increasingly popular in recent years and is considered a useful practice for making organizational members more engaged and successful in negative feedback processes (Feintzeig, 2015; Wilkie, 2016). However, the definition is insufficient and lacks empirical evidence. From our previous review of the psychological factors of the feedback process, we fundamentally redefine openness to problem-solving related to feedback and its psychological factors (Vich & Kim, 2016).

It is recommended that contemporary organizations use CR to encourage honest communication and solve problems of poor behavior, poor performance, and low productivity (Wilkie, 2016). This relates to the ability to deal with unpleasant aspects of cooperation (Scott, 2015), and more specifically "what everyone knows and no one talks about" (also called *mokita*) (Wilkie, 2016). Although RC is expressed in the form of criticism, it is more about assessing people's behavior than the behavior of the people themselves (Scott, 2015). The correct application of CR also requires the use of concrete examples, the ability to express emotions clearly, the ability to question one's own assumptions, and the cultivation of the right intention to help without harming others (Wilkie, 2016).

Radical frankness provides a new perspective on talent management. This is because talent management should not only focus on "high possible employees". Talent management should focus on matching the needs and dreams of all workers with business goals as closely as possible. By employing a radical strategy of openness, the businesses and workers they pay for will get a better return on their investment.

Business Ethics Strategy

Ethics as practice refers to the degree to which moral values and norms are practiced or not practiced, even if they have to be practiced. Ethics as reflection is moral thought. In ethics as

reflection, we think about what to do and what not to do. In philosophy, ethics has a broad meaning as the study of morality. There are three functions and manifestations in ethics, namely descriptive ethics, which explains moral experience descriptively to determine motivation, will, and the purpose of human behavior. Second, normative ethics, which explains why humans behave in their own way, and what are the principles of human life. Third, metaethics aims to provide meaning, terminology, and language used in ethical discussions, as well as ways of thinking used to demonstrate the legitimacy of ethical statements. Metaethics questions the meaning of appropriate terms used to provide moral answers (Achyar Eldine (2009)) (Ghafur, 2018).

Business ethics is also related to brand equity. Ethical business practices help shape the company's image. This is achieved by providing worker ethics training, and the results are remarkable, eg reduced costs, reduced brand infringement and damage, and finally reduced penalties or penalties for established rules. Business ethics is not a new phenomenon and research. From the 18th century to the present, the relationship between ethics and business has been controversial. In the United States, ethical business cases have occurred even before the United States became independent. Beginning in 1870, John D. Rockefeller, owner of the Ohio Standard Oil Company, settled disputes with the railroad company responsible for moving the oil. As a result, the competitors lost, so they decided to withdraw from the oil business. Companies involved in fraud, fraud, etc. This is the reason why business ethics is very concerned and becomes a separate study. Ethical issues arise when there is a conflict of interest, conflict of responsibility, or choosing between right and wrong, wrong and wrong, or considering more complicated matters caused by business activities.

According to Bertens, business ethics is the study of economic ethics and business activities. This ethic can be practiced on three levels. First, at the macro level, business ethics will refer to business issues as a whole, such as issues of justice. Second, at the meso (intermediate) level, business ethics, ethical issues in the field of organizations, such as trade unions, consumer organizations, and professional associations. Third, at the microeconomic level, it focuses on the moral responsibility of people associated with business activities, such as employees and entrepreneurs, managers, producers, and consumers (Tarigan, 2016).

Islamic Finance

Islamic finance – financial institutions and products designed to comply with the central tenets of Sharia (or Islamic law) – is one of the most rapidly growing segments of the global finance industry. Starting with the Dubai Islamic Bank in 1975 (and operations in the United Arab Emirates, Egypt, the Cayman Islands, Sudan, Lebanon, the Bahamas, Bosnia, Bahrain and Pakistan), the number of Islamic financial institutions worldwide now exceeds over three hundred, with operations in seventy-five countries and assets in excess of US\$400 billion (ElQorchi 2005)(Gait, A. H., & Worthington, 2007). Although Islamic finance is growing rapidly all over the world and the ideas related to Islamic banking and finance are now 30 years old (Gheeraert, 2014) (Balala, 2020), Islamic banking theory is still not well developed. Although there is a wealth

of literature around Islamic finance (Aggarwal & Youssef, 2000; Ahmed, 2009; Ahmed, 2010; Al-Jarhi, 2013; Gheeraert, 2014; Abdelsalam & El Komi, 2014) and around finance in general for SMEs (Hamilton & Fox, 1998; Beck, Demirgüç & Perić, 2011; Daskalakis, Jarvis & Schizas, 2013; Odunayo, 2014) interesting literature linking these two areas together is limited (Awad, 1994; Shaban, Duygun, Anwar & Anwar, 2014) (Alhabashi, 2015). Consider the unique risks and costs Islamic banking includes (Paldi, 2014). In theory, due to the intended profit and loss sharing nature of Islamic finance contracts, profits can only be earned if a share of the risk is taken by every involved party (F. Khan, 2010) (Lehner, 2017).

METHODOLOGY

The research method is a series of activities, rules, and procedures used by researchers in a scientific discipline. Methodology is also a theoretical analysis of methods or methods. Research is a systematic introduction to increase the amount of knowledge. We use the exploratory method by thoroughly reviewing the existing literature, including policy documents, research reports and reports in related fields (VanderStoep & Johnston, 2009). In addition, to add to the empirical evidence, we collected data on micro, small and medium enterprises (MSMEs) operating in Pakistan. For various reasons, including time and financial constraints, most importantly due to the COVID19 outbreak and the lockdown, data collection was carried out through the distribution of online questionnaires. Many researchers have found this approach and find it useful and time-saving (Duarte Alonso et al., 2018; Kühne et al., 2010). To increase the response rate, decided to use a network of private and professional investigators. We communicate with potential employers via various social media platforms including email (such as WhatsApp, Facebook, and LinkedIn) and their invitation to participate in online surveys. Ensure complete confidentiality of all interviewees so that a large number of companies can participate in the survey. The questionnaire consists of 17 questions. The survey includes the basic information of the company and its characteristics (such as scale and industry), the impact of the COVID19 epidemic on the company, the decline in sales and profits, life span, and trade standardization period, etc., and is referred to the government for convenience. Participation in the survey is voluntary, and no financial compensation will be provided after the survey is completed. Prior to the official launch of the survey, the element questionnaire was piloted among a small sample of business owners to assess the relevance and relevance of the questionnaire elements to identify and eliminate potential problems (Shafi, Liu, & Ren, 2020).

Data were collected using the snowball sampling technique, which is widely used because of its cost-effectiveness and time-saving (Bo Liu et al., 2014). We collected data from April 9, 2020 to April 21, 2020 through snowball sampling technology. The descriptive analysis method was used for data analysis.

RESULTS AND DISCUSSION

Although contemporary research has provided many insights into the problem of feedback-seeking and feedback-seeking behavior, less attention has been paid to solutions to their psychological background (Ashford et al. 2016; Der Rijt et al. 2012; Kluger and DeNisi, 1996). Radical directness can balance this lack of evidence because it is a practical solution to the psychological factor in the feedback process. Therefore, research should focus primarily on examining the effect of radical openness on supportive personal qualities and psychological factors. Researchers may consider using the compassion scale (CS) (Pommier, 2011) to assess the impact on empathy, using the self-compassion scale (Neff, 2003) to assess the impact on self-compassion, or using the active personality scale (PSS). Assess the impact on affection. Measure initiative.

From the results of the research above, we can see that companies face various kinds of obstacles caused by COVID-19. From government positions, especially those related to business people. Several countries have responded to economic growth conditions caused by the COVID-19 pandemic by issuing several policies, including Nigeria (Ejiogu, Okechukwu, & Ejiogu, 2020) (BWI, n.d.). The Central Bank of Nigeria provided stimulus in the economic sector, including lowering the benchmark interest rate for industries affected by the pandemic, providing credit facilities, especially for industries in the health sector, devaluing the Nigerian Nira currency, and providing financial restructuring facilities for institutions. -financial institutions. The Federal Government of Nigeria is working with international donors to provide funds for economic recovery. The policy is carried out to bring financial and social in the country. Sustainability is one of the other six dimensions of Corporate Social Responsibility (CSR) and can be found in corporate reports, especially those in the financial industry. According to (Burns, Houghton, & Stewart, 2020) sustainability or is a dimension that is taken into account in CSR in addition to economic, social, ethical, and policy. In this study, the Board of Directors did not consider the dimensions because it only focused on short-term profits (Trisnowati, Hadiwidjaja, & Nurvita, 2021).

Radical Sincerity is considered a new management philosophy and, although not as new as you might think, its expression is clear and collaborative. Scott's Foundational philosophy of the field is 2x2, where "self-care" is on the vertical axis and "practical challenge" is on the horizontal axis. Scott recommends a high dose of each, which he calls "Open Love." (Candor, 2019).

CONCLUSION

The current global financial crisis urges the need to activate one of the most radical international financial systems. The attitudes and methods that advocates and opponents of government intervention and market economies have so far failed to provide a viable long-term solution to the crisis, nor do they determine what their consequences and consequences will be. Radical candor is the result of a combination of frankness and a sense of caring for others, in this

case, your co-workers or subordinates. You "challenge" someone with blunt words, but you do it with the aim of making him or her better. This is the key to being a great professional and leader. Radical frankness provides a new perspective on talent management. This is because talent management should not only focus on "high possible employees". Talent management should focus on matching the needs and dreams of all workers with business goals as closely as possible. By employing a radical strategy of openness, the businesses and workers they pay for will get a better return on their investment.

LIMITATIONS AND FUTURE STUDIES

The limitations of this research point towards topic to be addressed in the future (Solem, 2015). We suggest that a radical direct influence on supportive personal qualities, psychological factors, and outcomes of the feedback process may have a beneficial effect. Although we recommend including all these groups of variables in future studies they may show useful results, the veracity of aggressiveness and interdependence between variables is unclear. Further analysis is needed to determine which factors will act as dependent variables and which are regulators or mediators. Finally, many of the methods we recommend are based on questionnaires related to various possible problems in organizational research (Podsakoff & Organ, 1986). We strongly recommend that future studies include self-assessment and reporting measures for social impact impacts.

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