# Islamic work ethics, organizational commitment and job satisfaction of Islamic banks in Indonesia

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## Abstract

**Purpose** – This study aims to examine the relationship of the Islamic work ethics, organizational commitment and job satisfaction of Muslim employees in the four Islamic commercial banks in Indonesia.

**Design/methodology/approach** – The study has adopted a quantitative method with descriptive and inferential statistical analysis. A stratified random sample of the executive management was taken, proportionate to the size of each organization. Out of a total of 250 distributed questionnaires, 220 respondents have responded. Frequencies and percentages were used to identify the characteristics of the respondents, while the preliminary data analysis of reliability and validity tests were used, along with the linear regression and the factor analysis of variance to answer the research question.

**Findings** – It found that the Islamic work ethics have a positive and significant relationship with organizational commitment and job satisfaction.

**Originality/value** – The *sharia* compliance requirement of Islamic banks is aligned with the Islamic work ethics' principles and values, which thus could create in-depth organizational commitment among employees.

**Keywords** Organizational commitment, Indonesia, Islamic work ethics, Job satisfaction, Islamic banks, *Shariah* compliance

**Paper type** Research paper

## 1. Introduction

Religion strongly shapes attitudes, perceptions and behavior (Emmons & Paloutzian, 2003; Pargament, Magyar-Russell, & Murray-Swank, 2005; Regnerus & Smith, 2005) and has effects in work-related practices such as stress management, career development, risk aversion, and ethics (Brotheridge & Lee, 2007; Duffy, 2006; Ebaugh, Pipes, & Chafetz, 2003; Hilary & Hui, 2009; Longenecker, McKinney, & Moore, 2004; Mickel & Dallimore, 2009; Vitell, 2009).

Ethics is one of the most commonly discussed topic in recent years including the Islamic work ethics (IWE). The discussion on the IWE emerged with the emphasis of having better

relationship among human beings. The IWE has reflected the *akhlaqul karimah*, being enforced by the Prophet Muhammad (PBUH), which Muslims are obliged to adopt and include in their daily business activities, not merely implementing in religious rituals. The employees have a strong committment and perceived satisfaction to their organization not merely based on the received beneficial packages or compensation but considering the IWE as one of the factors. Muslims who wish to be granted the pleasure of Allah, may achieve this by applying the core values of ethics (Ahmad, 2006).

Studies indicate that the Islamic banks are taking the initiatives to disclose information on items relating to product, services and fair dealing to marketplace (Darus et al., 2014; Zain, Darus, & Ramli, 2015), which are highly related to ethical orientations. With the guided Islamic principles and standards in all the banking transactions in Islamic banks, the employees should also understand the moral obligation as explained by and in accordance with the IWEs. Unlike in other non-Islamic organizations, the IWE might be ignored. In relation to the growing development of Islamic banking market, the IWE is assumed to be an inevitable factor as it creates the employee's commitment and satisfaction, and contributes to better performance.

The development of Islamic banks has been increasing. By the end of 2017, Indonesia's Islamic Finance assets (not including Shariah Stock) has reached Rp1,133.71tn or US $83.68bn [BI Bank of Indonesia, 2017]. There are 13 Islamic commercial banks, 21 Islamic business units and 167 Islamic rural banks, which constitute 5.78 per cent of the market share in the national banking industry (BI, 2017). This potential expansion is supported by an increased rate of consumers' interests on Islamic banking products. The Bank of Indonesia and Financial Service Authority work hand in hand to ensure a stable and sustainable growth. One of the concerns is the compliance to the *shariah*, which needs to be understood by the employees. All the regulations and policies are aligned with *shariah*. Being in compliance with *shariah* means that the employees are aware of the adoption of IWE in their daily working life.

Given the importance of IWE to the employees and the Islamic banks, this study aims to examine the influence of IWE in the employees' organizational commitment and job satisfaction.

## 2. Literature review

### 2.1 Definition of Islamic work ethics and organization commitment

*2.1.1 Islamic work ethics.* The Islamic system consists of three main fundamental teachings; *aqidah* or a strong belief in the oneness of Allah; *ibadah* or one's submission and obedience to Allah; and *akhlaq* (Beekun, 2004). The IWE is part of the *akhlaq*. The IWE is defined as the set of moral principles which distinguish between what is right from what is wrong in the Islamic context (Beekun, 2004), based on Al-Qur'an and s*unnah*, which is closely associated with Islamic values, belief and practices (Arslan, 2001). The IWE is comprehensive, realistic and moderate (Al-Aidaros, Shamsudin, & Idris, 2013). Ethics in Islam is not only a matter of religious morality in certain acts but it covers all facets of life in the physical, spiritual, moral or emotional sphere, which is related to intellectual, emotional, individual and collective aspects (Yaken, 2006).

Yousef (2001) stated that the IWEs emphasizes the avoidance of wealth accumulation and fair competitiveness at the work place. Moreover, the IWE places more focuses on intention rather on results, emphasizing justice and generosity in the workplace and considers the involvement in economic activities as an obligation. This is asserted by Esposito (2005), who claims that the Islam embraces both private and public spheres, affecting not only religious aspects but also social behavior.

In an organization, the IWE inspires the employees to having confidence in the workplace and reinforces social business responsibilities (Ali, 2005) through hard working, commitment, dedication, work creativity and cooperation (Yousef, 2001). The IWE is related to life fulfillment (Ahmad, 1976), which also serves as criteria for evaluating their performance in either positive or negative terms (Al-Saadan, 2005). Those who believe in Islam and practice it tend to be more committed to their organizations (Yousef, 2001). The elements of the IWE can be applied in any business applications and behaviors; every Muslim should observe and engage in IWE as the servants of God (Beekun & Badawi, 2005). Nasr (1984) asserted that the IWE must be a serious enigma because it is the ideal that Muslims seek to accomplish.

The table below indicates the elements of the IWE as proposed by Ali (1988) with the reference from Al-Qur'an: (Table I)

*2.1.2 Organization commitment.* Organizational commitment is one of the most widely prevalent topics that is been studied by researchers in the organizational behavior literature (Cooper-Hakim & Viswesvaran, 2005). It is a strength of the individual's identification with an organization (Nelson & Quick, 2012, p.130), who is used to embrace any changes more readily than others (Yousef, 2000), encouraging motivation in the workplace which shows the achievement of organizational goals (Pool & Pool, 2007). It also leads to improved relationships and job performance and discourages employee decisions to leave the organization.

*2.1.3 Job satisfaction.* Job satisfaction is defined as an attitude reflecting a person's feelings towards his or her job or job setting at particular a point in time (Schermerhorn, Osborn, Uhl-Bien, & Hunt, 2012). While Nelson and Quick (2012) refer to it as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences, George and Jones (2008) added that the levels of job satisfaction can range from extreme satisfaction to extreme dissatisfaction. Job satisfaction is important since most of the employees spend most of their time at work (Ebrahimian Jolodar, 2012) and can be used as a

| Subject | Al-Qur'an verses |
| --- | --- |
| Agreements and promises | Ar-Rad 13:25, Al-Qasas 28:28, Yunus 10:71 |
| Consideration for others | An-Nisaa' 4:36, Al-Mumtahina 60:9. |
| Consultation | Ash-Shura 42:38, Taha 20:103, Al-Kahf 18:22 |
| Continuous improvement | Al-Araf 7:42. |
| Cooperation | Al-Hujraat 49:9, Maryam 19:96. |
| Equality and unity | Al-Isra' 17:35. |
| Fairness in dealings | Al-Anaam 6:152, Al-Mumtahina 60:8, An-Najm 53:32, Al-Maida 5:8. |
| Fairness in wages | Al-Imran 3:57, Saba' 34:37. |
| Hard work | Al-Baqara 2:62; 82, Al-Anaam 6:135 |
| Helping others | As-Saff 61:14, An-Nahl 16:97, Yunus 10:41 |
| Honesty and justice | Al-Baqara 2:177, Az-Zumar 39:2; 3 |
| Humble | Hud 11:23 |
| Patience | Hud 11:11 |
| Righteous/Intention | Al-Baqara 2:25; 225, Al-Baqara 2:62, At-Taubah 9:105, As-Saff 61:8, Al-Qasas 28:19 |
| Social order | Al-Imran 3:110, Al-Baqara 2:273 |
| Truth | Al-Anfal 8:27, Yunus 10:61, An-Nur 24:8 |

**Source:** Adapted from Ali (1988)

**Table I.**
The Al-Qur'an
reference of Islamic
work ethics

job assessment of individual's pleasure in an organization (Haroon, Zaman, & Rehman, 2012).

*2.2 Impact of Islamic work ethics on organizational commitment and job satisfaction*
Work ethics has a strategic role in an organization because it creates positive outcomes to the performance of an organization through values, commitment, satisfaction and profit (Ali & Al-Kazemi, 2007). IWE considers work as an obligatory activity that shows as a desirable quality of the person; it can be used by individuals as a strength in his/her social life (Ali, 1988; Ali & Al-Owaihan, 2008). By establishing spirituality in the workplace, some employees are more connected (mentally, emotionally, and physically) to work (Tischler, Biberman, & McKeage, 2002; Kale & Shrivastava, 2003; Fleming, 2004; Anderson, 2005).

The components of organizational commitment posited by Mowday, Porter, and Steers (1982) are aligned closely with the IWEs principles, such as a strong acceptance of the organization's goals and values, a strong desire to maintain relationships in the organization and a willingness to exert considerable effort on behalf of the organization. Kaptein (2008) asserted that organizational commitment may create a work environment that encourages social processes, work regulation and ethical behavior in an organization. The more the employees experience personal satisfaction at work, the more they feel committed to the organization (Milliman, Czaplewski, & Ferguson, 2003).

The IWE has relations to various situational characteristics, attitudes and behaviors of employees including the organization commitment. There are some studies that demonstrate the relationship between IWEs and organizational commitment, for example, Yousef (2001) found a strong relationship in major organizations in United Arab Emirates; Rokhman (2010) in Islamic microfinance institutions in Central Java of Indonesia; Ali and Al-Kazemi (2007) among managers in Kuwait; Othman, Rahman, Malek, and Osman (2004) among employees in several branches of a local bank in Malaysia; Hayati and Caniago (2012) among the employees of Islamic banks in Lampung, Indonesia; Moayedi (2010) towards leadership positions in the USA; Manan, Kamaluddin, and Puteh Salin (2013) among employees in banking institutions in Malaysia; bin Salahudin, binti Baharuddin, Abdullah, and Osman (2016) among the managers of small and medium-sized enterprises (SMEs) in Malaysia. On the other hand, a study by Uygur (2009) in Turkey found that the IWE is not a significant factor regarding employees' attitudes and loyalty; the author indirectly assumed that these employees were not committed to the organization. Thus, such study emphasized the importance of the IWE's adoption in managerial, business operations and economic activities.

Muslim scholars also recognize the important of IWEs in the modern age, as it has become an integral part of Islamic thought, which is beneficial to every generation. Therefore, it is important for the company to create a condition that will lead to organizational commitment among employees through the adoption of IWEs. Thus, the hypothesis proposed herein is:

*H1*. IWEs is significantly related to Organizational Commitment

The employees are motivated to do the jobs and show good behavior in their workplace if they feel satisfied with their jobs (Shah, Irani, & Sharif, 2016; Alegre, Mas-Machuca, & Berbegal-Mirabent, 2016; Rayton & Yalabik, 2014). Quality outcomes will be delivered if the employees are appreciated and satisfied (Shooshtarian, Ameli, & Amini Lari, 2013). Hence, job satisfaction has to do with the happiness or unhappiness of employees in the workplace (Zheng, Diaz, Tang, & Tang, 2014).

The justice, honesty, fairness, generosity and trust are among the ethical behaviors suggested by the Islam. With these behavior, employees could create a conducive environment in the workplace and motivate the development of better performance. If the employees are treated equally and rewarded accordingly, they probably will feel satisfied to do their jobs. The organizations that are concerned with work ethics will practice human resources management professionally (Yousef, 2001).

Numerous studies have found that the IWE is closely associated with job satisfaction, e.g. Mohamed, Karim, and Hussein (2010), Yousef (2000), Yousef (2001), Rokhman and Omar (2008), Rokhman (2010), Marri, Sadozai, Zaman, and Ramay (2012), Komari and Djafar (2013), and Gheitani, Imani, Seyyedamiri, and Foroudi (2018). With these arguments, IWE's adoption is required in business operations to bring positive results including job satisfaction. Thus, the second hypothesis is proposed herein is:

*H2.* IWEs is significantly related to Job Satisfaction

## 3. Methodology

This research uses a quantitative method to identify major trends or discover explanations for the relationship among variables (Creswell, 2002). Using the cross-sectional survey design, both descriptive and regression analysis are adopted to assess the demographic profile of the Islamic banks' employees and the relationship among the variables. Internal consistency of the scales is tested by using the Cronbach's alpha coefficient (shown in Table III) and the validity test is done using the Pearson correlation coefficients. This is a two-tailed test with Pearson's $r$ ranging from $-1.0$ to $1.0$, measuring the strength of the linear relationship. Pearson correlation coefficients also indicate normality and linearity (Bryman & Cramer, 2001). As depicted in Table II, it has been observed that each variable is significantly correlated with the cutting point of the correlation value, which is less than 0.50.

A disproportionate stratified random sampling is used in this study. The respondents are the employees from four Islamic banks in Indonesia (PT. Bank Mandiri Syariah, PT. Bank BNI Syariah, PT. Bank Muamalat Indonesia, and PT. Bank BRI Syariah). A total of 250 questionnaires were distributed through an electronic survey system; however, 220 respondents (88 per cent) have responded. It is an ideal sample size for a good and reliable equation in a regression analysis as referred by two authors: Stevens (1996) recommended 15 subjects per independent variable, while Tabachnick and Fidell (2007) used the formula $N > 50 + 8m$ ("m" represents the number of independent variables).

We present below the measurements of the variables of this study:

- The IWEs scale was constructed by Ali (1988) and consists of 9 items, which have been used by several researchers (Yousef, 2001; Rahman, Muhamad, & Othman, 2006; Ali & Al-Kazemi, 2007; Khalil & Abu-Saad, 2009; Kumar & Rose, 2010; Wahab & Rafiki, 2014).

| Variables | Organizational commitment | Job satisfaction |
|---|---|---|
| Organizational commitment | 1 | |
| Job satisfaction | 0.469** | 1 |

**Note:** **Correlation is significant at the 0.01 level (two-tailed)

**Table II.**
Pearson correlation matrix of the independent variables

- Organizational Commitment was measured by eight items adapted from Mowday, Steers, and Porter (1979).
- Job Satisfaction consists of six items, which have been used by Luthans (2006) and Tsui, Egan, and O'Reilly (1992).

The first part of the survey gathered demographic information: age, gender, year of employment and education level. Three additional sections of the survey measured the participants' score on IWE, organizational commitment and job satisfaction.

## 4. Findings

### 4.1 Demographic profile

It consists of 220 respondents based on gender, age, years of employment and educational level. Of the 228 respondents, 146 (66.4 per cent) are male and 74 (33.6 per cent) are female; 128 (58.2 per cent) of them are between 20 and 30 years old, 80 (36.4 per cent) are between 31 and 40 years old, 8 (3.6 per cent) are between 41 and 50 years old, and 4 (1.8 per cent) of the respondents are above 51 years old. In terms of educational level, 142 (64.5 per cent) of the respondents have graduate/master's degree, 60 (27.3 per cent) are have diploma/undergraduate degree, 12 (5.5 per cent) have post-graduate/doctorate, and 6 (2.7 per cent) of them have other sorts of degrees. Meanwhile, 99 (45 per cent) are employees that work in the institution for 1 to 5 years, 84 (38.2 per cent) for 6 to 10 years, 22 (10 per cent) for more than 10 years, and 15 (6.8 per cent) for less than 1 year.

### 4.2 Reliability and validity analysis

Table III presents the result of the EFA and reliability test. The variable has significant loading values above 0.30 if $n = 220$ (Pallant, 2011). Other statistical measures to run the factorability of the data are Bartlett's test of sphericity and Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy. The factor analysis is considered appropriate if the Bartlett's test is significant ($p < 0.50$) and the KMO in the range from 0 to 1, with 0.60 suggested as the minimum value for a good factor analysis (Tabachnick and Fidell, 2007). The two variables are found to have coefficient exceeding the 0.7 threshold of Cronbach's alpha.

### 4.3 Regressions results

As depicted in Table IV, the direction of the sign of each variable can be used as the hypothesis testing technique. It shows that the adjusted $R^2$ (= 0.580) indicates that the variable explained 58.0 per cent of the variation of the dependent variable. The F value of 72.664 is significant at the 0.01 level and both variables have a significant relationship with IWEs. The results explained that the predictive variable had a significant *t-test*, thus supporting *H1* and *H2*.

| Factors | No. of items | Calculated variance (%) | Cronbach's alpha score of factors |
| --- | --- | --- | --- |
| IWEs | 9 | 44.218 | 0.882 |
| Organization commitment | 8 | 14.404 | 0.923 |
| Job satisfaction | 6 | 10.321 | 0.891 |
| Total number of items | 23 | | |
| Total calculated variance | | 68.943 | |
| KMO test | | | 0.930 |
| Bartlett's test of sphericity | | | $X^2$: 2368.640; Sig: 0.000 |

**Table III.**
Result of exploratory factor analysis and reliability scores

## 4.4 Significance of the model

Table IV shows that the Durbin–Watson test value was 2.018; this value indicates that the errors in the model are independent or uncorrelated. As Menard (1995) points out, a tolerance value of less than 0.1 indicates a serious collinearity problem. Additionally, a VIF value greater than 10 is cause for concern (Myers, 1990). The VIF value is below 10 and the tolerance statistic is above 0.1, which indicates the absence of multicollinearity.

Table V summarizes the residual statistics of the model. All these statistics evidenced that the model fits the sample data reasonably well. The normal distribution by the standardized residuals of the model was within the range of $\pm$ 2.6, indicating that outliers were not a serious problem in the model, thus suggesting that the model fits the data reasonably well. The Cook's distance mean statistics demonstrated values lower than 1. It is suggested that the cases with values higher than 1 can indicate a potential problem (Tabachnick & Fidell, 2007, p. 75). Another measure of influence is a leverage value that lies between 0 and 1. Zero indicates no influence, while 1 indicates that the sample has complete influence over the predictors.

## 5. Discussion, conclusion and implications

The considerable impacts of IWE have been identified as an influential factor in the overall attitudes and behaviors in an organization (Yousef, 2001). Muslims need to seek happiness in the world by adopting work ethics (akhlaqul karimah). This akhlaqul karimah will create organization commitment and job satisfaction. The study concluded that the IWE is significantly related to the organization commitment and job satisfaction. It also indicates that the application of IWE can help achieving great commitment and satisfaction among employees towards the organization, particularly among the Islamic banks. Several research studies were carried out among the Muslim population in Islamic-related institutions and the outcomes show that the theory of IWE confirmed the relationship with organization commitment, which is in line with

| Independent variable | Unstandardized coefficients | | Standardized coefficients | | | Collinearity statistics | |
|---|---|---|---|---|---|---|---|
| | B | Std. error | Beta | $t$ | Significance | Tolerance | VIF |
| (Constant) | 13.764 | 3.76 | | 3.834 | 0.000 | | |
| Organization commitment (X1) | 0.768 | 0.094 | 0.610 | 6.461 | 0.000 | 0.823 | 1.215 |
| Job satisfaction (X2) | 0.640 | 0.134 | 0.482 | 5.002 | 0.000 | 0.805 | 1.169 |
| $R$ Square = 0.580 | Adjusted $R$ Square = 0.527 | | Durbin-Watson = 2.018 | | F = 72.664 | | Sig (F) = 0.000 |

Table IV.
Regression analysis of Islamic work ethics, organizational commitment and job satisfaction

| | Minimum | Maximum | Mean | SD |
|---|---|---|---|---|
| Std. residual | −2.783 | 2.872 | 0.000 | 0.996 |
| Cook's distance | 0.000 | 1.113 | 0.011 | 0.074 |
| Centered leverage value | 0.000 | 0.106 | 0.003 | 0.011 |

**Note:** Dependent Variable: IWEs

Table V.
Summary of residuals statistics of the model

previous studies by Yousef (2001), Rokhman (2010); Hayati and Caniago (2012), Othman et al. (2004); Ali and Al-Kazemi (2007), Manan et al. (2013); bin Salahudin et al. (2016). The relationship between IWE and job satisfaction is also aligned with previous studies by Mohamed et al. (2010), Yousef (2000), Yousef (2001), Rokhman and Omar (2008), Rokhman (2010), Marri et al. (2012), Komari and Djafar (2013), Gheitani et al. (2018).

In conclusion, this study shows that IWE is important to create organizational commitment and job satisfaction. Applying the justice, honesty, generosity, trust and other IWE's components will bring motivation and appreciation in the workplace, which are related to the commitment of employees to the organization and satisfaction in their jobs. For Islamic banks, there is no other reason for not implementing such IWE's components as has been taught by the Prophet Muhammad (PBUH) and reminded in the Al-Qur'an. With IWE, other problems of job stress and security could be resolved while the social responsibility is emphasized. A similar study in conventional banks also needs to be conducted. However, the findings in this study need to be interpreted carefully and understood comprehensively by the stakeholders.

This study has implications to the employees of Islamic banks, stakeholders and researchers. They must take into consideration the consequences of IWE to the organization commitment and job satisfaction, particularly regarding the improvement of disclosure quality and human resource development in Islamic institutions. Employees of Islamic banks in Indonesia should be an example to other institutions. Understanding IWE and how to instill it in the conscience of Muslim employees (*istiqamah)* is perhaps a challenge faced by Islamic organizations.

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