

# The Effect of Islamic Work Ethics on Work Outcomes

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## Abstract

This study was conducted to investigate the effect of Islamic work ethic on work outcomes (job satisfaction, organizational commitment and turnover intention). The study used a sample of 49 employees from 10 institutions of Islamic microfinance in Demak regency, Central Java Indonesia. The empirical testing indicates that Islamic work ethic has positive effects on both job satisfaction and organizational commitment; whereas there is no significant evidence of the effect of Islamic work ethic on turnover intention. Implication, limitation and suggestion for future research are discussed.

## Keywords

Islamic work ethic, job satisfaction, organizational commitment, turnover intention, and Islamic microfinance.

## Introduction

The study of work ethics has gained significant interest in recent years following the failures of major corporations like Enron and WorldCom. However, most studies in this area, as well in the bigger subject area of business ethics, have been based on the experiences in the American and some European countries (Lim and Say, 2003; Rizk, 2008). Essentially, these studies (see Furnham, 1982, 1990; Furnham and Rajamanickam, 1992) relied on the Protestant Work Ethic (PWE) as advocated by Max Weber (Yousef, 2001). Notwithstanding the impact of Protestantism and PWE on economic development in the West (Weber, 1958), the applicability of models that are based on these elements maybe be limited in non-Western societies. This may be particularly so in societies which are dominated by the non-Islamic religion. Islam for example has its own concept of ethics that are derived from the Qur'an and sunnah. In a manner similar to Weberian Protestantism, Islam provides the ideological foundation for a variety of personal attributes that promote economic development (Ali, 1992). Indeed, Ali (2005) noted that the application of Islamic ethics brought the Muslims to the golden ages in the eighth until the fourteenth century.

However, not much is known about Islamic work ethics (IWE). To date, there are only a few researches that have looked at IWE (see Ali, 1988 and 1992; Yousef, 2000 and 2001; Rahman et al., 2006; and Ali and Al-Kazemi, 2007). For example, Yousef (2001) investigated the moderating effect of the Islamic work ethics on the relationships between the organizational commitment and the job satisfaction. This study used 425 Muslim employees in several organizations in the United Arab Emirates (UAE). The result of the study revealed that IWE directly affected both the organizational commitment and the job satisfaction and that it moderated the relationship between these constructs.

Furthermore, Ahmad (1976, in Yousef, 2001) suggested that the Islamic work ethic stands not for the life denial but for

the life fulfillment and regards business motives as one of the priorities of life. As a result, the employees who belief in Islam and follow the Islamic ethics tend to be more satisfied with their job and more committed to their organization. Consequently, they will have low intention to leave the organization. The role of IWE on job satisfaction, organizational commitment and turnover intent has not received adequate attention in the literature and research. This is so, especially, in the Islamic financial institutions context. Therefore, the present study is designed to investigate the effect of the Islamic work ethics on job satisfaction, organizational commitment and turnover intention in the Islamic microfinance institutions in Central Java, Indonesia.

Indonesia, a country with the largest Muslim population in the world, has seen rapid development in the financial service sector since the 1990s. This followed the issuance of Act No. 7 of 1992 on banking. The Indonesian government has actively promoted Islamic microfinance. In 2002, Bank Indonesia prepared a "blueprint of Islamic banking development in Indonesia" in which it developed a nine-year plan for the development of the Islamic finance. This plan includes support for the 105 sharia rural banks and Islamic microfinance called *baitul mal wal tamwil* (BMT). The development of BMT has been very fast. According to Seibel (2007), the number of BMTs was around 2.900 units, with total assets of more than Rp110 billion (around US\$11 million).

As a result of the rapid growth of BMTs, competitions amongst the Islamic microfinance institutions are becoming tougher. It is unavoidable that BMTs should compete with the conventional microfinance which has more experiences and funding to respond to the ever changing customers' needs and expectation. Having different strategies in attracting customers will be of great importance. Therefore it is imperative for managers of the Islamic microfinance to attract their customers with the Islamic value. It can be argued, therefore, that holding up the Islamic work ethics should be of the utmost importance in winning over the clients.

## Islamic Work Ethics

IWE may be defined as the set of moral principles that distinguish what is right from what is wrong (Beekun, 1997) in the Islamic context. According to Rizk (2008), IWE is an orientation towards work and approaches work as a virtue in human's lives. IWE is originally based on the Qur'an, the teachings of the Prophet who denoted that hard work caused sins to be absolved and the legacy of the four Caliphs of Islam (Ali, 2005; Rizk, 2008). Critically, these limited studies on IWE indicate that it may share a number of similarities with PWE. For instance, both IWE and PWE place considerable emphasis on hard work, commitment, and dedication to work, work creativity, avoidance of unethical method of wealth accumulation, cooperation and competitiveness at the work place (Yousef, 2001).

Islam clearly counters the Weber's thesis that Muslim societies could not develop their economy. Weber (1982) argued that Islam could not produce values, such as, Protestant ethics "the spirit of capitalism" due to a number of reasons (in Arslan, 2000). Firstly, Sufism is viewed as an otherworldly character because of its avoidance of worldly materialistic affairs. Weber believed that Sufism is a barrier to the development of a capitalistic spirit because it encourages a fatalistic way of life. Secondly, warrior ethic or the spirit of conquest is regarded to be antithesis of the productive capitalist spirit because war is closely related with a destruction and assassination. Thirdly, Weber argued that most of the Islamic empires are despotic; they restricted property rights and capital accumulation. It created laziness amongst the people (Arslan, 2000).

Weber's opinion about the Islamic values in economics is rejected because faith in Islam includes work as an integral component of the human life. Work and faith, according to Abeng (1997), can be regarded as a root to a tree; one is interdependent on the other. Researches conducted by Arslan (2000 and 2001) have provided empirical support to refute Weber's thesis. Arslan (2000) compared the performance of the British and the Turkish managers using PWE. He found that the Turkish managers scored higher points in all characteristics in PWE than the British managers. In his conclusion, Arslan mentioned that the result of his research had some impacts: firstly, Weber's criticism of the Islamic terms in the economic behavior is not valid, especially, in the case of the Turkish manager. Secondly, religious motives had an important impact on business. Lastly, the Turkish Sufi movements had the same role as Calvinism in Northern Europe in the eighteenth century. Also the Islamic ethics and heritage had an important role in the business ethics. Critically, Arslan's findings mirrored the findings of an earlier research by Ali (1988), who found Arab managers to be more productive than the Western managers.

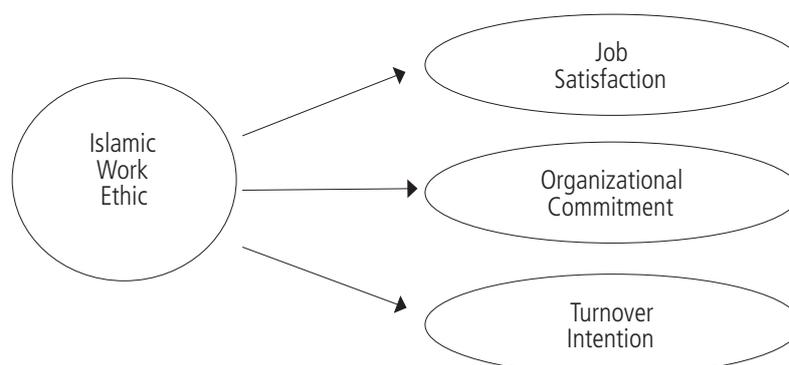
## Work Ethics, Job Satisfaction, Organizational Commitment and Turnover intention

Work ethics are closely related to job satisfaction (Yousef, 2001; Koh and Boo, 2001; Viswesvaran and Deshpande, 1996; Vitell and Davis, 1990). Understanding the relationship between work ethics and job satisfaction is essential in determining methods on intervention and strategies for mitigating factors that reduce satisfaction towards the work conditions (Yousef, 2000). Robbins (2005) described job satisfaction as a collection of feelings that individual holds towards his or her job. This means that an employee who has a high level of job satisfaction will hold positive feeling towards job and vice versa. Typically, job satisfaction is a person's evaluation of the overall quality of his or her present job. The evaluation measures may include either an effective orientation towards one's job or job position or an attitude one holds about the job (Spector, 1997).

Research has also shown that work ethic is also related to organizational commitment (Yousef, 2001; Kidron, 1979; Peterson, 2003). For over a decade, organizational researchers have been studying organizational commitment in its relations to various situational characteristics, attitudes and behaviors of employees. Moreover, according to Allen and Mayer (1990), the organizational commitment is a psychological state that attaches an employee to an organization, thereby reducing the incidence of turnover. Kidron (1979) further observed that work values show higher correlations with moral commitment to the organization than calculative commitment (Elizur and Koslowsky, 2001). Putti, Aryee, and Ling (1989) analyzed the relationship between work values and organizational commitment based on a sample of workers in Singapore. They found that intrinsic work values relate more closely to organizational commitment than extrinsic work values.

On turnover intentions, studies showed the negative relation between work ethic and turnover intention. Sager et al, (1998) suggested that turnover intention is a mental decision intervening between an individual's attitude regarding a job and the stay or leave decision. Turnover intention refers to the three elements in the withdrawal cognition process: i) the thinking of quitting, ii) the intention to search for another job elsewhere and iii) the intention to quit (Miller et al., 1979; Mobley et al., 1979). Lewis (1991) pointed to three factors that influence turnover or intention to turnover: age, amount of experience, and rate of pay. More specifically, Lewis argued that the new young employee would be least attached to a particular employer. The older employee, on the other hand, might be likely to anchor themselves in a certain job. This may be due to the location and given their stronger ties to the community. Turnover rates are highest for employees in their twenties and in their first few years. That

Figure: Research Framework



is, a growing lack of loyalty has caused higher rates of turnover among employees seeking out new opportunities and larger career part (Abbasi and Hollman, 2000).

The link between work ethics and job satisfaction, organizational commitment and turnover intention can be explained by the organizational justice theory (Koh and Boo, 2004). This theory explained that the justice perception of employees affect their job attitudes and organizational outcome. Employees who perceive their organizations to be ethical are likely to perceive their organization as being fair to them. Thus, in turn, this is likely to enhance employee job satisfaction and organizational commitment, and also decrease turnover intention (Koh and Boo, 2004). Studies showed that ethical conduct in the work influence job satisfaction organizational commitment and reduce turnover intention (Weeks et al, 2004; Schwepker, 2001). Furthermore, Kidron (1979) explores the link between PWE and commitment to organization. The study revealed that work ethic is more related to moral commitment than calculative involvement. Schwepker (2001) found that a positive association between a positive ethical climate and job satisfaction existed inseparably. Likewise, Peterson (2003) found the relationship between ethical pressure and lower organizational commitment and higher intentions to leave the organization.

Based on the above discussion, the following hypotheses are discernable:

H1. IWE is positively related to job satisfaction.

H2. IWE is positively related to organizational commitment.

H3. IWE is negatively related to turnover intention.

## Research Method

### Sample

The research was conducted on an Islamic microfinance institution in Demak regency in Central Java, Indonesia. 10 organizations were selected for this research. Since most respondents

speak only in Bahasa Indonesia, the questioners were translated from English into Indonesian and the translation was checked by a language expert. The study used self-administered questioners as the data collection technique. Of the sixty questioners that were distributed, fifty three were returned (response rate 88 percent), but only forty nine were complete and can be used in further analysis. Table 1 below provides a demographic summary of the respondents in the study.

### Measurement

IWE was measured using an instrument developed by Ali (1992). This instrument consisted of 17 items (short version). Example for these items include: laziness is a vice, dedication to work is a virtue, and justice and generosity in the work place are a necessary condition for the societal welfare, etc. This short version has been applied in several Muslim countries, such as, Saudi Arabia, UEA, Kuwait, and the result was relatively high. A five-point scale is employed ranging from 1 (strongly disagree) to 5 (strongly agree). The Cronbach's alpha of this scale was 0.85.

Job Satisfaction was measured by the 3 item scale used by Dubinsky and Harley (1986). One characteristic example of job satisfaction scale is "generally speaking, I am satisfied with this job". A five-point scale is employed ranging from 1 (strongly disagree) to 5 (strongly agree). This scale had a coefficient alpha of 0.89.

Organizational Commitment. This commitment was measured with a three-item version of the organizational commitment questioners (OCQ) adapted from Bozeman and Perrewe, (2001). This has been used by Luna-Arocas, and Camp, (2008). A five-point scale is employed ranging from 1 (strongly disagree) to 5 (strongly agree).

Turnover Intention. This variable was measured using the two items adapted from the previous research (Hom and Griffeth, 1991; Luna-Arocas, and Camp, 2008). For example: "I consider taking another job". A five-point scale is employed ranging from

Table 1 Demographic Characteristics of the Sample

Characteristics	Frequency	Percentage
Gender		
• Male	24	49
• Female	25	51
Total	49	100
Education		
• High School	14	29
• College	18	37
• Undergraduate	17	33
Total	49	100
Age		
• 25 years or less	12	24
• 26-30 years	20	40
• 31-35	15	30
• 36-40	2	5
Total	49	100
Length of Employment		
• 2 – 4 years	11	22
• 5 – 7 years	18	37
• 8 – 10 years	5	10
• 11 – above	5	10
Total	49	100

1 (strongly disagree) to 5 (strongly agree). For the complete set of items of the scales used in the study see Appendices 1, 2, 3 and 4.

### Analysis

The data was analyzed using SPSS 15.0 software. The analysis included descriptive statistics, such as, frequencies and percentage to present the main characteristics of the sample. For testing the hypotheses, this research used a simple regression analysis as the main method of analysis. Here, we examined the effect of the Islamic work ethic on job satisfaction, organizational commitment and turnover intention one after another.

### Results

Means, standard deviations, and correlations of the variables are reported in table 2.

Results show that the overall means of the Islamic work ethics are relatively high. This can be interpreted that employees in the institutions under study strongly adhere to IWE. The overall mean of the job satisfaction is above the mid-point. It means that the employees in the investigated organization are not fully satisfied with their job, however, they are more inclined towards being satisfied. Furthermore, the overall mean of organizational commitment is also reasonably high, This indicates that the commitment of the employees in the investigated organization are committed to their organization. However, the overall mean of the turnover intention is relatively low, meaning that the employees in the Islamic microfinance institutions who were investigated had low intention to leave the organization.

In addition, table II also explained that the relationship between IWE and job satisfaction is positively significant ( $r = 0.36$ ;  $p < 0.01$ ) and also significantly related to the organizational commitment ( $r = 0.35$ ;  $p < 0.05$ ). However, it is not significantly correlated to the turnover intentions. Likewise, table II showed that job satisfaction is significantly related to the organizational commitment ( $r = 0.39$ ;  $p < 0.05$ ) but negatively related to turno-

ver intention ( $r = -0.292$ ;  $p < 0.01$ ). Moreover, the relationship between the turnover intention to both the Islamic work ethic and the job satisfaction is not significant.

To test the first hypothesis, the study regressed IWE on job satisfaction. The relationship between IWE and job satisfaction is highly significant, as indicated in the table III ( $R^2 = 0.131$ ,  $p < 0.05$ ). The null hypothesis is therefore rejected. IWE scores explained about 13.1% of variance ( $F = 7.069$ ,  $p < 0.05$ ) in job satisfaction. The second hypothesis was also supported, as indicated by  $R^2 = 0.119$ ,  $p < 0.05$  (see table III), therefore null hypothesis is rejected. The third hypothesis is not supported; the effect of IWE on turnover intention is not significant. The null hypothesis is therefore accepted.

### Discussion

The result that employees in the organizations investigated scored high on the IWE scale, as indicated by the means, might show that they are highly supportive of the Islamic ethics. That overall mean of job satisfaction is slightly below commitment, implies respondents were not fully satisfied with their current jobs. The high score on the organizational commitment indicates that the employees in the institutions investigated have high commitment to their current organization. In contrast, the overall mean of the turnover intention has a low score (2.04) below the mid point scale, which indicates that the employees have less intention to leave their current organization.

For the first and second hypothesis testing, the results indicate that the relationships between the IWE to both job satisfaction and organizational commitment are positive and significant. These are in line with the prior research (Yousef, 2001; Koh and Boo, 2001; Viswesvaran and Deshpande, 1996; Vitell and Davis, 1990), which demonstrated the positive effect of work ethics on job satisfaction and organizational commitment. The result suggests that those who strongly support IWE would be more satisfied with their job and committed to their organization.

Interestingly, however, the third hypothesis is not supported

Table II Means, standard deviations, correlations of the variables

No	Variables	2	3	4	Means	SD
1	Islamic Work Ethic (IWE)	.36*	.35*	.006	4.19	0.51
2	Job Satisfaction		.39**	.084	3.89	0.55
3	Organizational Commitment			-.292*	4.00	0.26
4	Turnover Intentions				2.04	0.77

\* $p < .01$

\*\* $p < .05$

Table III. The result of regression analysis

Variables	Independent Variable Islamic Work Ethic (IWE)					
	R	Adj R <sup>2</sup>	R <sup>2</sup> Change	F change	$\beta$	Sig
Dependent Variable						
• Job Satisfaction	.362	0.112	0.131	7.069	0.749**	0.011
• Organizational Commitment	.345	0.1	0.119	6.34	0.67**	0.015
• Turnover Intentions	.006	-0.21	0.000	0.002	0.17	0.967

Note: \*  $p < 0.01$ , \*\*  $p < 0.05$

as the result indicated that the effect IWE on turnover intention is not significant. This finding was supported by Pettijon, et al (2008) who reached a similar conclusion. These results indicated that IWE has no direct impact on employee turnover intention. However, it may be mediated by job satisfaction or organizational commitment. This confirms the finding in Mulki, Jaramillo, and Locander (2008) that the relationship between ethical climate and turnover intention was fully mediated by the role stress.

## Conclusion

This study examines the effect of IWE on job satisfaction, organizational commitment and turnover intention. It is evident that the effect of IWE on job satisfaction and commitment is positive and significant. In contrast, the effect of IWE on turnover intention is not significant.

The finding of this study has some implications. The results present the theoretical and empirical research regarding the effect of the Islamic work ethic, since there have been few researches in this regard. As expected, the study revealed the importance and impact of the Islamic work ethics on the employee's perception on job satisfaction and organizational commitment. Thus, this study provides a basis for further research in the Islamic work ethics area.

For practical implication, it offers some interesting guidelines

for managers in the Islamic microfinance organizations in formulating their human resource policies and strategies. This is more so, as it relates to the importance of developing ethics in the organization. In addition, in order to enhance job satisfaction and organizational commitment, managers need to support the Islamic work ethics in their organizations. Thus, the manager can ensure that every employee should actively participate in the training and educational programs that place more emphasis on the application of the Islamic morality and values in the work place.

Finally, there are some limitations to this study which need to be considered. Firstly, the number of samples and organizations is small and further study should use bigger sample size and involve more institutions in order to get better results. Secondly, the generalization of the findings of the present study might be questionable due to the nature of the sample. Thirdly, the limited number of variables may affect the findings. It is better for the next study, therefore, to include performance, job stress and other work outcomes in relation to the Islamic work ethics to produce more convincing results.

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## Appendix 1: Islamic Work Ethic Scale

1. Laziness is a vice
2. Dedication to work is a virtue
3. Good work benefits both one's self and others
4. Justice and generosity in the work place are necessary conditions for society's welfare
5. Producing more than enough to meet one's needs contributes to the prosperity of society as a whole
6. One should carry work out to the best of one's ability
7. Work is not an end in itself but a means to foster personal growth and social relations
8. Life has no meaning without Work
9. More leisure time is good for society
10. Human relations should be emphasize and encourage
11. Work enables man to control nature
12. Creative work is a source of happiness and accomplishment
13. Any person who works is more likely to get ahead in life
14. Work gives one the chance to be independent
15. A successful person is the one who meets deadlines at Work
16. One should constantly work hard to meet responsibilities
17. The value of work is delivered from the accompanying intention rather than its result

## Appendix 2: Job Satisfaction Scale

1. Generally speaking, I am very satisfied with my job
2. I am generally satisfied with the feeling of worthwhile accomplishment I get from doing this job
3. I am satisfied with the kind of work I do in this job

## Appendix 3: Organizational Commitment Scale

1. I am willing to put in a great deal of effort beyond that normally expected in order to help this organization to be successful
2. I talk up this organization to my friends a great organization to work for
3. I would accept almost any type of job assignment in order to keep working for this organization

## Appendix 4: Turnover Intention Scale

1. I often think about quitting
2. It is very likely that I will actively look for a new job in the next year
3. I will leave this organization in the next year

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