

**INVESTIGATING THE MODERATING ROLE OF ISLAMIC WORK ETHICS
ON RELATIONSHIP BETWEEN INTERPERSONAL JUSTICE AND
EMPLOYEE TURNOVER INTENTIONS**

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ABSTRACT

Islamic work ethics directly and significantly influence positive organizational outcomes resulted from perceived fairness in interpersonal treatment of employees. This study focused on exploring the effects of perceived interpersonal justice on turnover intention along with the investigation of moderating role of Islamic work ethics on interpersonal justice–employee turnover intentions relationship. The data was collected from 381 employees working in Islamic banking sector of Pakistan. The analysis was carried out by using SmartPLS after data screening and initial testing. The results revealed that interpersonal justice had a negative significant effect on employee turnover intentions for individuals who were high on Islamic work ethics. However, interpersonal justice significantly and positively affected employee turnover intentions for individuals who were low on Islamic work ethics. The findings of current study provide a valuable insight to incorporate Islamic principles for inculcating moral and ethical values among employees to develop a fruitful employee-organization association. This study discussed important implications for academia and practitioners with the provision of possible avenues of future research.

Keywords: *Islamic Work Ethics, Interpersonal Justice, Turnover Intentions*

1. INTRODUCTION

Organizational justice and ethics usually work together in establishing perceived fairness at workplace.^{1,2} However, it is not always the case in most of the organizational procedures and decisions. The outcomes of organizational justice do not necessarily be perceived as a result of ethical and moral work practices.³ Equity theory originated the thought of organizational justice.⁴ But over the most recent decades, work ethics and organizational justice remained an critical factor in organizational studies.⁵ People may encounter antagonistic feelings when their desires are disregarded if they anticipate justice in methodology and reward allocations.⁶ Similarly, a meta-analysis investigated connections between justice dimensions and different jobs consequences.⁷ There are contradictions that perceptions of fairness differ across cultural and organizational settings with respect to the justice dimensions.^{8,9} Furthermore, the past studies measuring justice perceptions in Western and Asian contexts are still to be addressed.¹⁰ Recognition of diversity due to increasing globalization demands different religious and social perspectives about work ethics.^{11,12} According to a study¹³, religion has dependably been

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an otherworldly inspiration for individuals to accomplish specific goals. Muslim nations are known to be the foremost customers and have colossal interests in Western countries.^{14,12} Islam is known as the world's second biggest monotheistic religion with a 22.5 % of the world's population and grew 1.5 times quicker than overall community.¹⁵

Majority of the studies took work ethics in Western countries with an extensive focus on Protestant Work Ethic.¹⁶ Later studies^{17,13,18,19} focused Islamic Work Ethic (IWE). IWE focuses on hard work, devotion, duty, imagination, fair distribution of wealth, avoiding deceptive means, and participation at the working environment. IWE puts more accentuation on expectations than on outcomes and profoundly rooted in the Holy Quran and the Sunnah.¹⁹ It sees an act as a way to encourage social affairs and self-improvement.²⁰ IWE demoralizes sluggishness and encourages individuals to look for a lawful means of wealth and commitment to work.¹⁹ Accordingly, people who stick to IWE feel more fulfilled and act better than those who carry low IWE.

Academic debates about association among justice types and their outcomes suggest to probe moderating variables that may direct such connections.^{7,9} It is believed that combining Islamic work ethics (IWE) with the literature of organizational justice would encompass new bits of knowledge. It would also help to clarify the situations where perceived fairness could potentially produce favorable outcomes. However, the role of IWE and its potential influence over organizational processes that determine certain outcomes is still in its emerging stages and requires further attention. A recent study¹⁸ recommended to study managerial (in)effectiveness in case that there would be the observance of IWE. Hence, this study tried to explore the moderating role of Islamic work ethics when interpersonal justice was carried to determine employee's turnover intentions.

1. REVIEW OF LITERATURE

2.1. Islam Work Ethics (IWE)

Moral rules that differentiate right from the wrong are known as ethics. Being a vital component of business and everyday practices, familiarity with those moral rules (Ethics) and good measurements of business rehearses have become basic branches of knowledge for scholarly world, organizations, governments, and society.^{21,22,23} Ethics has its foundations in Weber's theory of Perceived Work Ethics that has gained a considerable popularity in western studies for research in business ethics.¹⁹ IWE in recent times, likewise earlier studies¹⁷, built emphasis on Islamic practices in organizations which opened up new spheres of inquiry. The word "Islam" signifies peace accomplished by total submission to Allah's (God's) will.^{12,24,25} IWE starts from the lessons of Quran and Sunnah of Prophet Muhammad (S.A.W.W.).²⁰ Both are essential to offer broader rules and principles for leading life based on Islamic values and considered substantial for situations and people who embrace Islam.²⁶ Islam gives a complete framework, with its underlying foundations in ethics, which administers all the social and financial aspects of life.^{27,28} For example, Islam promotes ethics that take precedence over financial matters and not the change of manners in which financial deeds are carried and each activity is assessed by the perspective based on Islamic principles.²⁸ Therefore, Muslims are obligated to comply Shariah (Islamic Law and Jurisprudence). Social standards and qualities are exhibited by the state of mind, behaviors, and deeds of Muslims.²⁰ In Islam, culture is viewed as a component of an entire arrangement of Islamic way of life and cannot be distinguished outside the limits of Shariah. IWEs are perpetual, widespread and

deeply rooted in Islamic Laws. IWEs cover individual and additionally aggregate existences of the supporters in religion, social, political and financial circles.²⁹ Along these lines, the religious convictions of Muslims are expected to be manifested in their laws, societal cooperation, and professional attitudes.²⁵

2.2. Interpersonal Justice (IJ) and Turnover Intentions (TI)

Interpersonal justice has been overlooked in the past studies of associations between justice dimensions and turnover intentions. It is a common practice to use perceived fairness in managing interpersonal relationships and making decisions about employees. Worker-supervisor association is affected by an open system of information and communication framework within the organizations. Consequently, this framework lets supervisors to consider workers' concerns through information sharing that encourages administrators to react with keen concerns. Interpersonal justice refers to the manners through which employees are dealt with by their supervisors.³⁰ Subsequently, being caring and concerned on part of the supervisors dissolves various conflicts. Inter-relational justice determines fairness in employee-employer relations.³¹ Therefore, employees tend to reduce their turnover intentions.

There is a universal agreement on the notion that organizational justice and its all dimensions have a significant and indirect association with employee turnover intentions.³² A study³³ inferred that IJ influenced job outcomes among various social trade associations such as leader-member exchange (LMX) relationship. Recently, it was concluded that interpersonal justice was a predominant factor to establish or reduce turnover intentions.³⁴ Previously, employees' fairness perceptions were found to be associated with all three measures of interpersonal justice and turnover intentions.³⁵ In another study, interpersonal justice was also found to be negatively associated with unethical behavior.³⁶ Thus the current study hypothesized the following:

H1: Interpersonal justice is negatively associated with turnover intentions.

2.3 IWE as Moderator

Islam advocates strong ethical and moral values such as diligence in work, dignity, and loyalty.¹³ Social welfare is dependent on an individual's diligence in work and such individual is considered as the companion of God.¹³ Islam also promotes work diligence as a source of power to lead a satisfied life.³⁷ Quran says "for all people, there are ranks according to their deeds" (6:132) and "man has nothing except that for which he strives" (53:39). Subsequently, IWE helps in keeping harmony by bringing righteousness in work.¹⁷ moreover, IWE profoundly undermines counter-productive behaviors at workplace.^{19,38} IWE instigate intrinsic values by developing a sense of achievement and self-satisfaction.³⁹ IWE is also significantly associated with job satisfaction and commitment.¹⁹ Moreover, in another study, IWE was found as an inverse predicting variable of employee turnover intentions.⁴⁰ Therefore, employees with high IWE are satisfied, have high job involvement, and lower intentions to quit their jobs.

Previous studies found significant associations of organizational justice with employee attitudes.^{41,42,43} Such associations exist due to strong personal and contextual elements that may moderate these relationships.^{7,9} Since IWE promotes diligence and increase the likelihood of employee retention^{18,19,40}, it is believed to be a strong moderator of justice-outcomes relationships. This notion was supported by Bouma and colleagues who stated that Muslims had moral obligations towards their jobs and thus they had lower turnover intentions.^{44,45} IWE, based on employee's belief to work harder,

also works in the absence of organizational justice. For instance, Quran says “and he who does righteous deeds and he is a believer, he will neither have fear of injustice nor deprivation” (20:112). Consequently, we hypothesize that employees with high IWE may not be bothered much even when interpersonal justice is low.

H2: Islamic work ethics moderate interpersonal justice-turnover intentions in a way that when IWE is high, IJ-TI relationship would be strengthened.

2. METHODOLOGY

This study was descriptive in nature with cross-sectional data. Such study is a better choice when purpose of the study is to investigate and analyze associations between latent variables.^{46,47} A research survey was used to gather data from target respondents. A survey questionnaire was distributed among staff in 36 branches of 6 different Islamic banks of Pakistan located in Rawalpindi and Islamabad. The questionnaire contained items related to IJ, IWE, and TI. A total of 450 respondents were targeted to fulfill the statistical requirement of appropriate sample size of 384.⁴⁸ Additional information of respondents such as gender, job position, job experience, and qualification was also obtained.

All constructs in this study were measured using self-reported feedback of the respondents using a 5-point Likert scale. This measurement scaled ranged 1-5 (strongly disagree - strongly agree). Neihoff and Moorman's⁴⁹ 9-item instrument for IJ was used. Since, this instrument was found relevant and sufficient to investigate for the present study, there were no changes made and the original scale was adopted for the present study. IWE was estimated through a 17-item scale.¹³ TI was measured through a 4-item scale.⁵⁰

3. RESULTS

4.1. Data Screening

The data collection from the target respondents took 3-4 weeks' time. Out of a total of 450 questionnaires distributed among targeted respondents, 391 were returned, hence 86% rate of response reported. However, out of 391, 6 responses contained more than 10% missing values, thus omitted from the sample. Moreover, 4 responses revealed standard deviation value of 0, hence determined as unengaged responses and excluded from the study. Finally, 381 responses were found valid for further empirical investigations. Since SmartPLS does not require data normality condition⁴⁷, the final data was not run through the normality checks.

4.2. Respondent's Demography

The demographic data revealed that most of the respondents (70%) were male. However, the significant variations were counted for job positions as 75 % found working on non-managerial positions and only 11% had job experience of more than 15 years, while 40% had 1-5 years of experience. About 73 % respondents were qualified with an undergraduate level education.

Table 4.1 Respondent's Demography

Demographic Variables		Valid (%)
Gender	Male	70%
	Female	30%
Qualification	Undergraduate	27%
	Graduate	73%

Job Position	Managerial	25%
	Non-managerial	75%
Work Experience	0-5 Years	40%
	6-10 Years	33%
	11-15 Years	16%
	15 and Above	11%

4.3. Analysis of Research Model

This research was empirically examined through structural equation modelling (SEM) techniques by using SmartPLS software. SEM-PLS analysis were carried in two stages models i.e. measurement model and structural model analysis.

4.3.1. Measurement Model

Measurement model testified reliabilities and validities exist between items and its constructs e.g. internal consistency, discriminant validity, composite reliability (CR) and convergent validity through factor loading (FL) and average variance extracted (AVE). Internal consistency among items of proposed constructs was measured through commonly adopted measure of Cronbach's alpha values. These values for all the constructs, TI (0.71), IJ (0.88), and IWE (0.91) estimated high level of internal consistency among items of each construct. Both, the reliabilities and validity measures were found satisfactory and data was fit for further analysis. Table 4.2 portrays the summary of reliability and validity values. The table is provided below:

Table 4.2 Measurement Model – Summary

Construct	Indicators	F.L	CR	AVE	Discriminant Validity
Interpersonal Justice (IJ)	IJ-1	0.732	0.842	0.574	Yes
	IJ-2	0.711			
	IJ-3	0.719			
	IJ-4	0.713			
	IJ-5	0.699			
	IJ-6	0.707			
	IJ-7	0.711			
	IJ-8	0.719			
	IJ-9	0.711			
Islamic Work Ethics (IWE)	IWE-1	0.837	0.911	0.603	Yes
	IWE-2	0.821			
	IWE-3	0.744			
	IWE-4	0.836			
	IWE-5	0.703			
	IWE-6	0.805			
	IWE-7	0.781			
	IWE-8	0.835			
	IWE-9	0.829			
	IWE-10	0.740			
	IWE-11	0.816			
	IWE-12	0.816			

Construct	Indicators	F.L	CR	AVE	Discriminant Validity
	IWE-13	0.803			
	IWE-14	0.825			
	IWE-15	0.789			
	IWE-16	0.805			
	IWE-17	0.771			
		0.796			
Turnover Intentions (TI)	TI-1	0.743	0.893	0.588	Yes
	TI-2	0.774			
	TI-3	0.751			
	TI-4	0.723			

*. CR=Composite Reliability, FL=Factor Loading, AVE=Average Variance Extracted

Discriminant validity was checked using Fornell-Larcker criterion which is basically measured by a square root of AVE value and then compare it to other variables' correlations. This method determines that a construct shares greater variance with its own items as compared to every other construct in the model (Hair et al., 2014). As per rule, the square root of AVE value of a construct has to be larger than the highest correlation value of any other construct. Following Table 4.3 presents the values that justify discriminant validity using Fornell-Larcker criterion.

Table 4.3 Fornell-Larcker Criterion

Variables	IWE	OJ	TI
IWE	0.82		
IJ	0.701	0.752	
TI	-0.560	-0.69	0.761

Note: IWE=Islamic Work Ethics, TI=Turnover Intentions, IJ=Interpersonal Justice

4.3.2 Structural Model

We hypothesized a negative IJ-TI relationship. The results showed that IJ had negative and significant association with TI ($B=-0.321$, $t=4.781$, $p=0.000$). Thus hypothesis $H1$ was accepted. The path coefficient values are given in Table 4.4. The model explained a significant variance ($R^2 = 0.48$) in TI which proved that the proposed model was strong and fit for further analysis. The F Square values also determined a significant moderate level of effect size ($F^2=0.38$) of IJ over TI and Q Square established a moderate level of predictive relevance ($Q^2=0.33$) of IJ over TI. Thus, these values proved a good quality of proposed model for this study.

Table 4.4 Summary of Structural Model

Path	Path coefficient	t Statistics	p Values	R Square	F Square	Q Square
IJ -> TI	-0.321	4.781	0.000	0.48	0.38	0.33

Note: TI=Turnover Intentions, IWE=Islamic Work Ethics, IJ=Interpersonal Justice

4.6. IWE as Moderator between IJ and TI

We hypothesized that high level of IWE moderated the IJ-TI relationship. This effect was measured through a two-stage continuous moderation technique in SmartPLS. At first stage, the value of moderating effect (0.152) exhibited in Figure 4.1 proved a

significant negative effect of IWE on IJ-TI relationship. Thus, it can be deduced that employee’s intentions to quit was significantly reduced (by 15%) when IWE interacted with IJ to reduce TI. Table 4.5 provides the values of moderating effect and its significance through t and p statistics obtained through “Bootstrapping” function in SmartPLS.

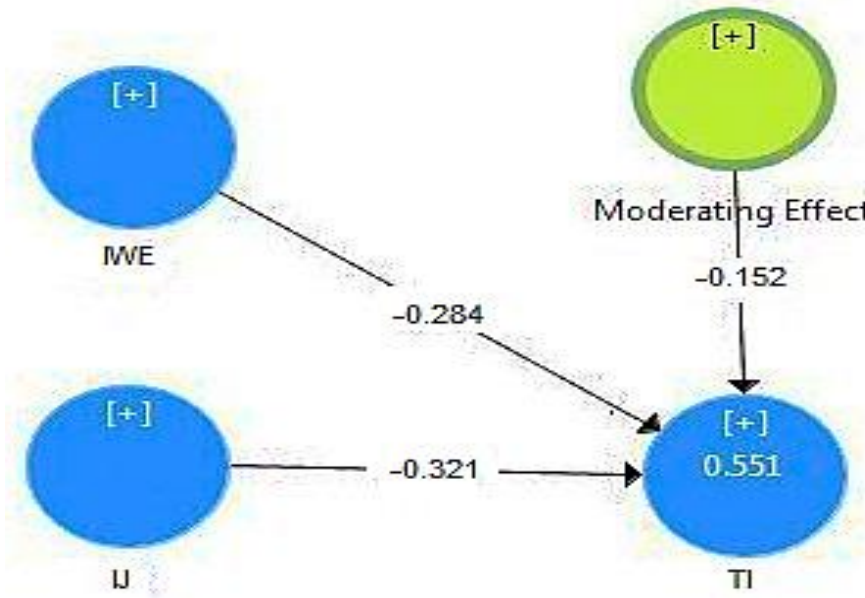


Figure 4.1 Moderating Effect (IWE)

Table 4.5 Moderating Effect of IWE

Path	Coefficient	T value	P value
Moderating Effect (IJ* IWE -> TI)	-0.152	5.834	0.000

At second stage, two-way interaction was drawn using a formula in MS Exel worksheet (jeremydawson.co.uk). The curves for interaction terms as revealed in Figure 4.2 explained that IWE significantly strengthened the negative relationship between IJ and TI. This means that when IWE was perceived high, IJ had significantly reduced TI. On the other hand, low IWE with IJ had shown an increase in TI. Consequently, hypothesis H2 was also accepted. The pictorial representation of moderating effect is provided below:

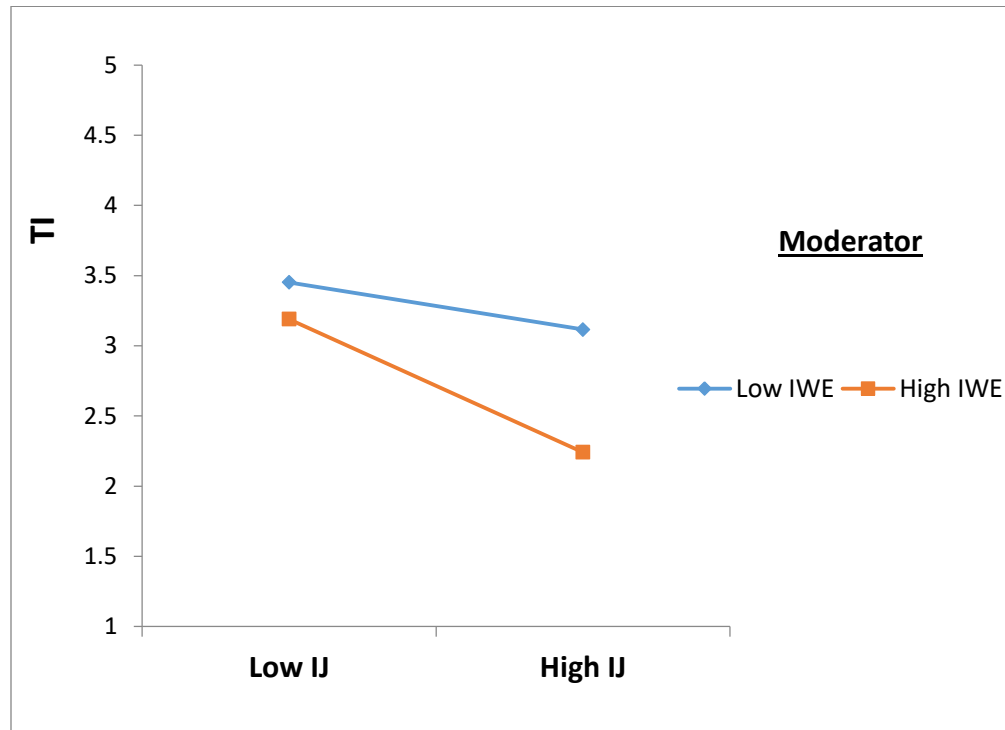


Figure 4.2 Two-Way Interaction Term

4. DISCUSSION

This study was aimed at examining the association between IJ and TI. The findings of the study ($\beta=-0.321$, $t=4.781$, $p=0.000$) justified the hypothesized that there was a significant but negative association between IJ and TI. These findings are consistent with earlier scholarly findings^{33,34,35} which proved an empirical significance of this relationship. Pakistani bankers were examined and it was found that IJ was one of the most significant dimensions of organizational justice to predict TI.³⁴ However, they also argued that IJ remained a justice dimension which had been mainly ignored for empirical investigations, especially in service sector organizations. Therefore, this study revealed that IJ was a critical facet of overall organizational justice and considerably reduce negative outcomes such as turnover intentions. The findings also implied the ideas to treat employees with dignity and respect (interpersonal justice) when procedures for decision making are explained and implemented. In other words, the focus remains on both interpersonal and informational justice.^{51,52} Therefore, authorities (managers/supervisors) need to ensure high informational justice by providing adequate explanations of procedures to reduce undesired outcomes, which is imperative for establishing and equalize subordinate/supervisor relationships.⁵³

This study found that high Islamic work ethics moderated the IJ-TI relationship. The findings justified the significance of this hypothesis by predicting a significant moderating effect of IWE ($\beta=-0.152$, $t=5.834$, $p=0.000$). These results confirmed that IWE significantly strengthened the negative association between IJ and TI which means that observing Islamic values and ethical practices could be greatly effective in reducing undesired work attitudes and behaviors. These findings are in line with the previous studies that communicated the similar concept based on Islamic values and strongly argued that Islamic practices trigger diligence among workers and reduce behavioral

negativities such as laziness and passive at work.^{19,38} Similarly,⁴⁰ it was investigated IWE to predict turnover intentions and found that it had a mounted influence on employee in a way that when they perceived a high level of IWE in their organizational work practices, they felt satisfied and fulfilled which consequently elevates their involvement in work and lowered their intentions to leave.

This study established a strong conviction that organization must consider IWE to be an essential element of their integrated work practices. As we contend that the individuals with IWE are resilient against absence of fairness in organizational treatment to great extent due their strong religious faith in God being the ultimate determinant of all possible outcomes. Consequently, such individuals with high IWE do not fear low justice and thus are less likely to engage in negative responses. Organizations, especially Islamic banks must understand the fact that religiosity instigates the fundamental conviction to determine intrinsic and extrinsic work values of an individual.³⁷ Since, IWE formulates a framework of a Muslim's basic convictions and esteem values, employees high on IWE are most likely to exhibit high satisfaction and, hence, low intentions to leave even when interpersonal treatment does not favor them much.

5. LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

Although, the present study is based on a sound empirical and theoretical framework to accomplish intended objectives, there are certain limitations that simply cannot be ignored. First, the present study targeted only Islamic banks of Pakistan and ignored conventional banks. This may provide a limited understanding contextual framework of interpersonal justice in Pakistani banking industry. Thus, sample from both the conventional and Islamic banks is suggested to be taken in order to strengthen the support for findings of the current study and to generalize the findings. Additionally, this would provide a comparative analysis and/or difference between the banking practices of conventional and Islamic banking. Second, Islamic work ethics is generally perceived as only relevant to organizations where major, if not all, of the employees are Muslims, it may be considered less relevant to the organizations where religiously diverse workforce exist. Third, this study was carried in regionally restricted may be carried in other regions where Islamic banks operate. The self-reported responses may include biasness in responses, thus may include different methods to triangulate the findings. We concentrated over organizational context of interpersonal justice in order to determine individual level outcomes i.e. employee turnover intentions along with potential moderating effect of IWE. Future studies may investigate multi-group and multi-level moderating role of IWE at both individual and group level units of analysis and may also consider comparative investigations between operational and managerial levels for better clarification. Multi-group moderating analysis would be a productive effort to investigate group based difference and interpersonal effects. Longitudinal studies would provide sound theoretical and empirical contributions. Moreover, future studies may also find an empirical answer to the potential research question as to what extent IWE practiced are compatible to the prescribed organizational code of ethics. Moreover, the proposed framework may be examined and extended to different domains to measure potential effect of Islamic work ethics such as in law firms, educational institutes, public administration, and healthcare through a mediated moderated approach.

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