

Significant Role of Islamic Work Ethic in Islamic Banking: A Systematic Literature Review and Direction for Future Research

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Abstract

Islamic Work Ethic (IWE) showed a significant role in various Islamic institutions, including Islamic banking. Unfortunately, only a few scholars studied the critical role of IWE in Islamic Banking and how it affected the whole organization. This study attempted to explore the degree of IWE implementation and its implications in Islamic banking. We investigated in-depth 22 articles related to IWE in Islamic banking between 2012-2021 through various reputable journal indexing sites. We concluded that the implication of IWE in Islamic banking associated with work behavior/attitude, work outcomes, and organizational outcomes. IWE implications related to work behavior included organizational citizenship behavior (OCB), employee attitudes towards organizational change, and auditor's opinion and behavior. IWE implications related to work outcomes included employee job performance, organizational commitment, job satisfaction, and intrinsic motivation. IWE implications related to organizational outcomes included organizational performance, strategic performance measurement systems (SPMS), organizational culture, and customer satisfaction. Thus, due to the enormous implication of IWE in Islamic banking, it's supposed to be integrated with the HR management system, started from HR planning strategy, HR training & development program, performance appraisal system as well as benefit and compensation. Limitations and directions for future research are discussed further.

Keywords: *Islamic banking; Islamic work ethic; organizational outcome; work behavior; work outcome*

A. INTRODUCTION

Work ethic is one of the issues that emerged in various fields since it has positive and huge implications despite it perceived differently in different countries, cultures, organizations, and groups. In the Islamic context, ethics related to the workplace were introduced by scholars as Islamic work ethics or IWE. IWE played a vital role, especially in organizations or institutions based on Islamic values, including Islamic banking. The Thompson Reuters report in 2018 highlighted the importance of IWE as a reference in constructing the Global Ethical Economy Framework due to its ability to improve the global Islamic economy, considering IWE focused on ethical and social needs. Rafiki (2019) reviewed 117 articles indexed by Scopus related to IWE published between 2015-2019, but found only nine articles related to Islamic banking. It indicated that researchers and academics are less interested in exploring IWE in Islamic banking.

However, IWE deserved more portion to be explored due to its comprehensive implication covering work behavior or attitude, work outcome, and organization outcome. We conducted literature review through various reputable journal indexing sites between 2012-2021 and found that there were 22 articles related to IWE in the context of Islamic banking which were generally associated with the implementation and effectiveness of IWE (Ibrahim & Kamri 2017; Melati et al. 2018) and its implications on employee work behavior included employee citizenship behavior or OCB, employee attitudes towards change as well as auditors' opinions and behavior (Mohammad et al. 2016; Yuliusdharma et al. 2019; Aslam et al. 2019; Dharma & Ikhsan 2018; Andriyanto 2016; Andriyanto & Haerudin 2018). Furthermore, we also found the implications of IWE on employee work outcome included job performance, organizational commitment, job satisfaction and intrinsic motivation (Hayati & Caniogo 2012; Sarmad et al. 2018; Yuliusdharma et al. 2019; Ardhiyyan 2017; Aji 2013; Sari 2019; Dharma & Ikhsan 2018; Nasution & Rafiki 2019; Gheitani et al. 2019; Soleman et al. 2020; Tufail et al. 2017) as well as the implications of IWE on organizational outcomes included organizational performance, strategic performance measurement systems (SPMS), organizational culture and customer satisfaction (Dewi et al. 2021; Yuliusdharma et al. 2019; Ibrahim & Kamri 2017).

Outside the Islamic banking sector, we also conducted the meta-data analysis. We found that IWE also empirically has a strong relationship with employee adaptation (Javed *et al.* 2017), individual behavior in ethics using computers (Mohamed et al. 2014), innovation capabilities (Farrukh et al. 2015; Wuryanti & Sulisty 2017), helping behavior, and family-work conflicts (de Clercq, Rahman and Haq 2017), psychological well-being of employees (Raja *et al.* 2020) and consumer loyalty (Fikriyah, Ajib Ridlwan and Suryaningsih 2019). Besides, IWE were also found to moderate the relationship between spiritual value and helping behavior (Fikriyah et al. 2019; Murtaza et al. 2016), emotional violence and leadership practices (Shamsudin, Rahman and Romle 2015), authentic leadership and knowledge sharing behavior (Javaid *et al.* 2018), as well as abusive supervision and employee deviant behavior in the workplace (Javed *et al.* 2019).

The empirical studies above indicated the vital role of IWE in organizations or institutions based on Islamic values. Not only as a guide for the employee to behave in the workplace, but IWE also impacted the whole organizational system. Hence, IWE in Islamic banking must be integrated systematically with the organizational strategy in developing human resources, covering recruitment and selection processes, training and development programs, employee performance appraisal system, and benefits and compensation. Therefore, this study is essential to provide a holistic overview and direction for future research related to IWE, specifically in Islamic banking in the future.

B. LITERATURE REVIEW

1. Conceptualization of Islamic Work Ethic

Islamic system consisted of three fundamental teachings: aqidah or belief in Allah, worship or devotion to Allah, and morals (Beekun 1996). IWE is a part of morals referred to as a set of moral principles that distinguished what is right and wrong (Beekun 1996), based on the values in the Qur'an and Sunnah in the workplace (Ali & Al-Kazemi 2007; Ali & Al-Owaihyan 2008; Ali 1988; Arslan 2001). In Islamic teaching, ethics is not limited to a specific moral issue but covers all life dimensions

physically, spiritually, morally, emotionally, and socially (Nasution and Rafiki 2019). Ahmad (2011) affirmed that ethical principles in Islam included psychological, social, and economic dimensions. Rizk (2008) argued that, basically, in the Qur'an and other sources of sharia, Islam has many authentic constructs related to work ethics. Essentially, IWE is often associated with Islamic values, beliefs, and practices at work (Arslan 2001).

IWE considered work as valuable as worship (Dewi *et al.* 2021). Ahmad (2011) confirmed that IWE viewed work as part of worship, an obligation for a Muslim. Hence, Ali (1988) and Yousef (2001) stated that IWE considered dedication to work as a virtue. In particular field works and professions, Islam recommended Muslims to prioritize their work instead of establishing the sunnah (Ali & Al-Owaihyan 2008). In IWE perspective, hard work and creativity are regarded as elements associated with personal achievement and happiness. Besides, IWE also encouraged Muslims to continue developing their abilities and competencies to avoid laziness (Ali 1988). IWE emphasized the intention to work (*lillahitaala*) than on the work itself (Yousef 2001).

IWE showed some similarities and differences with other work ethics, such as Protestant work ethics (PWE). IWE and PWE, for instance, both encouraged the obligation of hard work, commitment and dedication to work, as well as work creativity. However, IWE emphasized contributing to society and not only for oneself (Kalemci and Tuzun 2019). Yousef (2001) argued that IWE, unlike PWE, emphasized avoiding an unethical accumulation of wealth and promoting fair competition in work. Referring to Kalemci & Tuzun (2019), IWE emphasized work as part of devotion to Allah, while other work ethics tended to be more secular and emphasized on results. IWE believes that work should benefit society and not only for one's interests (Ali 1988). In addition, IWE also emphasized justice and generosity in the workplace and viewed involvement in economic improvement as an obligation (Yousef 2001).

In an organizational context, IWE encouraged employees to have confidence in the workplace and strengthen the business as social responsibility (Ali & Al-Owaihyan 2008) through hard work, commitment, dedication, work creativity, and cooperation (Yousef 2001). In general, IWE can be defined as a set of behaviors, attitudes (Haroon, et al. 2012), and moral principles that help Muslims in distinguishing between right and wrong related to work (Beekun 1996), which adopted a spirituality approach (Rizk 2008) to enhance productivity.

2. Development of Islamic Work Ethic Measurement

Based on the literature study conducted by Usman *et al.* (2015), he recorded the first IWE measurement was developed by Ali (1988) with a total of 46 items. Ali (1988) conceptualized IWE based on values in the Qur'an and Sunnah, which included agreements and promises, consideration for others, consultation, continuous improvement, cooperation, equality and unity, fairness in dealings, fairness in wages, hard work, helping others, honesty and justice, humble, patience, righteous/intention, social order and truth (Nasution and Rafiki 2019). The development of Ali's IWE measurement was conducted in three stages. First, Ali (1988) reviewed in-depth a literature study related to the concept of working in Islam. Second, several scholars were asked to review the concepts compiled to develop a conceptual framework and formulated scales and items. Third, the first IWE test was conducted by distributing 250 questionnaires to college students in Arab. Ali's IWE (1988) measurement used a Likert scale from 1 to 5 points. The validity and reliability are tested through various kinds of statistical analysis. After further examination and analysis, Ali (1992) formulated a more concise version of IWE scale consisting of 17 items. Ali's IWE (1992) scale is the most widely used by researchers and academicians to date (Usman, Shahzad and Khan 2015).

The concept of Ali's IWE (1988) was further developed more systematically by (Khorsid 2016) using conventional psychometric methods and tested on 643 university lecturers in Iraq. In this measurement, Khorsid (2016) re-conceptualized Ali's IWE (1988) scale into four dimensions: work and society, justice, self-motivation, and work principles. Each of the dimensions consisted of 6 items. This IWE measurement was conducted in the following steps. First, Khorsid (2016) compared Ali's IWE (1988) scale, which consists of Arabic and English versions, and translated them into Kurdish.

Second, a pilot study was conducted on 118 respondents. Third, the instrument was modified and re-translated into English. Finally, the questionnaire was reexamined on 643 lecturers by dividing two groups—the first wave involving 321 respondents and the second wave involving 322 respondents. To examine the scale's validity, Khorsid (2016) conducted a correlation test with several constructs such as organizational commitment, job satisfaction, and OCB.

Ibrahim & Kamri (2013) from Indonesia and Malaysia developed another version of IWE measurement as an alternative to the IWE conceptualized by Ali (1988) since it indicated Arab cultural bias. Besides, Ibrahim & Kamri (2013) also attempted to design a novel IWE measurement specifically that is not affected by the concept of protestant work ethics (PWE). The IWE concept developed Ibrahim & Kamri (2013) consisted of 8 dimensions: religiousness, effort, competition, work obligation, quality/improvement, equality, collectivity, and advantage. This measurement was designed through several stages. First, Ibrahim & Kamri (2013) investigated various literature concerning IWE and several other concepts related to work in the Islamic context holistically. Second, several IWE values that are considered important are concluded and conceptualized into 18 concepts. Third, the concepts were divided into eight different dimensions and developed into a measurement scale. Fourth, these formulated items were selected and validated by 11 experts as part of qualitative validation. Finally, the measuring instrument was tested quantitatively by conducting a pilot study and several statistical analyzes. The analysis results show that this new IWE measurement is very reliable and significant, especially in the Islamic banking sector (Ibrahim & Kamri 2013).

Another measurement of IWE was also developed by Chanzanagh & Akbarnejad (2011) in Iranian culture to counter the dominant influence of PWE. Chanzanagh & Akbarnejad (2011) formulated the IWE concept, which consists of 6 dimensions: work intentions, trusteeship, work type, work results for Islamic ummah, justice and fairness, and cooperation and collaboration. Chanzanagh & Akbarnejad (2011) considered that formulation of IWE dimensions is crucial since IWE conceptualized by Ali (1988) only examined the concepts without defining these dimensions (Chanzanagh and Akbarnejad 2011). The formulation of these dimensions was conducted through an in-depth investigation of various books in Islamic literature related to work and then consulted with several scholars from the Qom Islamic school, one of the most important centers of Islamic teachings in the world. The early measurement instrument consisted of 21 items. After conducting several examinations, there were only 16 items that are considered valid and reliable. This study concluded the high rate of IWE exhibited by Iranian Muslim Workers, especially those who showed low socio-economic conditions (Chanzanagh and Akbarnejad 2011).

Table 1 Conceptual Differentiation of IWE Measurement among Scholars

Ali (1988) & Ali (1992)	Khorsid (2016)	Ibrahim & Kamri (2013)	Chanzanagh & Akbarnejad (2011)
Agreements and promises	Work and society	Truthfulness	Work intentions
Consideration for others	Justice	Honesty	Trusteeship
Consultation	Self-Motivation	Consultation	Work Type
Continuous improvement	Work principles	Keep promise	Work results for Islamic <i>ummah</i>
Cooperation		Fairness and justice	Justice and fairness
Equality and unity		Trustworthiness	Cooperation and collaboration
Fairness in dealings		Patience	
Fairness in wages		Humbleness	
Hard work		Generosity	
Helping others		Dignity	
Honesty and justice		Friendliness	
Humble		Professionalism	
Patience		Punctuality	

Righteous/intention	Cooperation and collaboration
Social order	Self-reliance
Truth	Transparency

C. RESEARCH METHOD

We explored in-depth 22 articles related to IWE in Islamic banking between 2012-2021 through various reputable journal indexing sites, including Scopus, Science Direct, Proquest, DOAJ, Google Scholar, and Garuda Portal. We also found several journals directly from reputable journal publisher sites such as Emerald, Elsevier, SagePub, Springer, etc. We used the main keywords "Islamic Work Ethic" or "Islamic Ethic", and combined them with "Islamic Bank" or "Syaria Bank". In the early stage, we downloaded 138 articles that were considered relevant to this study. We further conducted the selection process by reviewing meta-data and left 63 articles. To ensure the articles' quality, we conducted a second selection process rigorously through the journal's reputation confirmation. Finally, 22 articles are left, consisting of 10 articles indexed by Web of Science and Scopus, 8 articles indexed by Sinta (grade 2), 3 journals indexed by EBSCO, and 1 journal indexed ResearchBib. The detail of the articles is below.

Table 2 List of Articles Related to IWE in Islamic Banking

Author	Method	Variable related to IWE	Country
Hayati and Caniago (2012)	Quantitative	Intrinsic Motivation, Organizational Commitment, Job Satisfaction, Job Performance	Indonesia
Mohammad et al. (2016)	Quantitative	OCB, Organizational Justice, Distributive Justice, Procedural Justice	Malaysia
Ibrahim & Kamri (2017)	Quantitative	IWE Implementation	Indonesia
Tufail et al. (2017)	Quantitative	Job Satisfaction, Job Performance	Pakistan
Sarmad et al. (2018)	Quantitative	Spiritual Workplace, Inner Life, Meaningful Work, Employees' Performance	Pakistan
Dewi et al. (2021)	Quantitative	Firm Performance, Strategic Performance Measurement System	Malaysia
Ibrahim & Kamri (2017)	Quantitative	Consumer Satisfaction	Indonesia
Andriyanto and Haerudin (2018)	Quantitative	Job Involvement, Attitude Toward Change	Indonesia
Manan et al. (2013)	Quantitative	Organizational Commitment	Malaysia
Suryanto (2016)	Quantitative	Auditors' Opinions, Auditors' Professionalism, Dysfunctional Behavior	Indonesia
Andriyanto (2016)	Quantitative	Attitude Toward Change, Organizational Commitment	Indonesia
Yuliusdharma et al. (2019)	Quantitative	OCB, Organizational Culture, Employee's Performance	Indonesia
Aslam et al. (2019)	Quantitative	OCB	Pakistan
Aji (2013)	Quantitative	Professionalism, Job Performance, Commitment Organization	Indonesia
Sari (2019)	Quantitative	Auditor's Performance, Role Stress Professional Commitment, Independency	Indonesia
Ridwan (2013)	Quantitative	Locus Of Control, Job Performance	Indonesia

Ardhiyyan (2017)	Quantitative	Job Performance, Organizational Commitment, OCB	Indonesia
Gheitani et al. (2019)	Quantitative	Job Satisfaction, Organizational Commitment	Iran
Melati et al. (2018)	Qualitative	Leadership, Code Of Ethics, Management, Personal Perspectives, Ethics Training, Climate, Islamic Programs, Islamic Branding, And Customers	Malaysia
Soleman et al. (2020)	Quantitative	Job Satisfaction, Intention To Leave. Conversely, Organizational Commitment	Indonesia
Nasution and Rafiki (2019)	Quantitative	Organizational Commitment, Job Satisfaction	Indonesia
Dharma and Ikhsan (2018)	Quantitative	Work Motivation, Employee Performance OCB	Indonesia

D. DISCUSSION

1. IWE and Work Behavior

a. Organizational Citizenship Behavior (OCB)

Among others, OCB is the most studied work behavior related to IWE. Studies by Mohammad et al. (2016); Yuliusdharma et al. (2019); Aslam et al. (2019); Ardhiyyan (2017); and Dharma & Ikhsan (2018) found that IWE affected employees OCB in Islamic banking. In particular, IWE constructed organizational culture and individual perception that encouraged employees to work hard, behave wisely and positively, and optimally contribute to the organization (Aslam *et al.* 2019). Ardhiyyan (2017) found that OCB mediated the relationship between IWE and employee performance through helping behavior, sportsmanship, organizational loyalty, organizational compliance, individual initiative, civic virtue, and self-development. Yuliusdharma et al. (2019) also found that IWE affected OCB and subsequently affected organizational culture and employee performance. Yuliusdharma et al. (2019) argued that IWE in Islamic banking (Indonesia) is formed based on the fundamental values covering *Siddiq*, *Amanah*, *Tabligh*, and *Fatanah* that exhibited Islamic organizational culture. Otherwise, the study by Mohammad et al. (2016) showed that IWE did not moderate the relationship between organizational justice and employees' OCB at Islamic banks in Malaysia, included both distributing and procedural justice. According to Mohammad et al. (2016), it is natural since Malaysia is a country with a high power distance culture that made Muslims in Malaysia tended to accept and tolerate the unfair distribution of power in their organizations or institutions. However, employees at Islamic banks in Malaysia also expected their organization to be fair regardless of whether they have a high or low IWE.

b. Attitude toward Change

Apart from OCB, employees' attitudes towards change also showed some concern in the IWE discourse. Andriyanto (2016) and Andriyanto & Haerudin (2018) interestingly found that IWE did not directly affect employee attitudes towards change. However, both studies found that IWE positively affected employee attitudes towards change through the mediation of job involvement (Andriyanto 2016) and organizational commitment (Andriyanto and Haerudin 2018) among employees in Islamic banking. IWE encouraged employees to be more involved with work and organizations since Islamic teachings perceived work as part of worship and life without hard work as meaningless. Hence, employees with a high level of IWE likely to be more involved in their work and, finally, impacted their readiness to accept organizational change (Andriyanto 2016). IWE also indicated a positive effect on employee organizational commitment, especially in enhancing affective and normative commitment. Furthermore, employees with a high level of organizational commitment showed readiness for organizational change (Andriyanto and Haerudin 2018).

c. Auditor Behavior and Opinion

As we knew, auditors in the banking sector, including Islamic banking, must be professional and follow the code of ethics in establishing the audit process. Suryanto (2016) interestingly reviewed the relationship between IWE with auditors' behavior and opinions on Islamic banking in Indonesia. Suryanto (2016) found that IWE positively increased auditor precision in providing opinions and understanding Islamic banking norms, making them more professionally committed. Suryanto (2016) further examined how auditor professionalism and dysfunctional behavior mediated the relationship between IWE and auditor opinion. A professional audit is one of the determining factors in providing an audit opinion. Therefore, increasing IWE would lead to a high level of professionalism and ultimately prevent fraud among Islamic banking auditors. Simultaneously, Dysfunctional behavior was also found to mediate the relationship between IWE and auditor opinion negatively (Suryanto 2016). Dysfunctional behavior that violated ethics and professionalism would increase the audit opinion bias and fail to provide an actual situation in the organization so that IWE becomes less effective in enhancing the precision of the auditor's opinion due to dysfunctional behavior.

2. IWE and Work Outcome

a. Employee Performance

Previous studies found that IWE effectively improved employee performance in Islamic banking, both directly and indirectly (Hayati & Caniago 2012; Sarmad et al. 2018; Yuliusdharma et al. 2019; Ardhiyyan 2017; Aji 2013; Sari 2019; Dharma & Ikhsan 2018). Indirectly, IWE and employee performance were positively mediated by intrinsic motivation (Hayati and Caniago 2012), job satisfaction (Hayati and Caniago 2012), organizational citizenship behavior (Yuliusdharma, Nuruddin and Ikhsan 2019; Ardhiyyan 2017), and organizational commitment (Ardhiyyan 2017). Otherwise, other studies found that IWE also positively mediates the relationship between professional commitment (Sari 2019; Aji 2013), organizational commitment (Aji 2013), employee independence (Sari 2019), and employee performance. Contrary, the study conducted by Sari (2019) found that IWE did not significantly mediate the relationship between role stress and employee performance. Ridwan (2013) showed an interesting result that IWE negatively moderated the relationship between locus of control, both internal and external, and employee performance in Islamic banking (Indonesia). In other words, IWE can weaken individual performance when viewed from the level of employee locus of control. According to Ridwan (2013), this is occurred due to the lack of organization in providing training or socialization related to IWE, so that employees' understanding of IWE is relatively low.

Other studies that showed quite interesting were conducted by Sarmad et al. (2018) in reviewing the moderating effect of IWE on the relationship between workplace spirituality, which consists of meaningful work, inner life, and a sense of community, with employee performance in Islamic banking. Sarmad et al. (2018) found that IWE moderated the relationship between meaningful work and a sense of community with individual performance. Previous studies also viewed that religious principles influence employees' perceptions, behaviors, and decisions (Sarmad, Iqbal and Ali 2018). In this case, IWE considered organizational goals as moral obligations and responsibilities that employees must achieve to increase productivity and performance. Besides, IWE also increased employee satisfaction, making them more committed and dedicated to work and ultimately covering each other's shortcomings, increasing cooperation, and achieving better performance. However, Sarmad et al. (2018) found the moderating effect of IWE in the relationship between the inner life and individual performance. It is natural since this study did not find a significant relationship between the inner life and individual performance.

An auditor is one of the most important professions in the banking sectors, including Islamic banking. Therefore, several studies specifically examined the relationship between IWE and auditor performance (Aji 2013; Sari 2019). Aji (2013) found that professional and organizational commitment did not directly affect auditor performance, but was mediated by IWE. In the context of Aji's (2013) study, IWE exhibited as a full mediator. It is indicated that auditor performance cannot be improved

by professional commitment or organizational commitment without the mediation of IWE. Partially, IWE also directly affected the performance of auditors in Islamic banking (Aji 2013).

b. Organizational Commitment

The relationship between IWE and organizational commitment also has been widely studied in the context of Islamic Banking. Some researchers indicate that IWE directly affected organizational commitment (Nasution & Rafiki 2019; Gheitani et al. 2019; Manan et al. 2013; Hayati & Caniago 2012) as well as through the mediation of intrinsic motivation (Hayati & Caniago 2012; Gheitani et al. 2019), job satisfaction (Hayati and Caniago 2012). However, in several studies, IWE has been viewed as a mediator between OCB and employee performance (Ardhiyyan 2017), professional and organizational commitment and auditor performance (Aji 2013), organizational commitment and employee attitudes toward change (Andriyanto and Haerudin 2018). Otherwise, IWE positively moderated the relationship between organizational commitment and intention to leave or turnover (Soleman *et al.* 2020). In other words, the high level of IWE would strengthen the negative effect of organizational commitment on turnover intentions (Soleman *et al.* 2020).

The study conducted by Manan et al. (2013) specifically investigated how the components in IWE affect employees' organizational commitment at Islamic banking in Malaysia. As a result, the IWE component, which consists of employee hard work, cooperation, honesty, and responsibility, significantly affected organizational commitment. Therefore, Nasution & Rafiki (2019) said due to the extensive studies that showed a strong relationship between IWE and organizational commitment, as well as other work outcomes in the context of Islamic banking, it should no longer make Islamic banking leaders or managers hesitate to maximize IWE implementation. For instance, IWE should also be integrated with the recruitment and selection process, training and development program, and employee benefits and compensation (Gheitani *et al.* 2019). In spite of that, the implementation of IWE is also supposed to be understood by all stakeholders comprehensively and carefully (Nasution and Rafiki 2019).

c. Job Satisfaction

Employees' job satisfaction in Islamic banking is one of the expected work outcomes from IWE implementation. Hayati & Caniago (2012), Tufail et al., (2017), Gheitani et al., (2019), Soleman et al., (2020), Nasution & Rafiki (2019) found that IWE significantly increased employees' job satisfaction. Meanwhile, Gheitani et al., (2019) show that IWE affected job satisfaction through the mediation of intrinsic motivation. Tufail et al., (2017) also indicated that IWE moderated the relationship between challenge stressors and job satisfaction but did not moderate the hindrance stressors and job satisfaction among Islamic banking employees in Pakistan. In other words, employees with a high level of IWE would feel more satisfied with their work even in the state of high challenge stressors. But on the other hand, employees with a high level of hindrance stressors would likely show low job satisfaction regardless of their level of IWE (Tufail et al. 2017). Furthermore, Soleman et al., (2020) also found that IWE did not moderate the relationship between job satisfaction and the intention to leave. It is indicated that the high level of job satisfaction would remain reduced the level of turnover intention regardless of their level of IWE. In general, employees who considered their work as a virtue (righteousness) would exhibit a higher level of job satisfaction (Tufail et al. 2017).

d. Intrinsic Motivation

Intrinsic motivation is found as moderating variable in its relation to IWE in Islamic banking (Gheitani et al., 2019; Hayati & Caniago, 2012). Chen et al., (2013) defined intrinsic motivation as an inherent tendency to seek new challenges, develop potential, and use competencies to learn and discover new things. Unfortunately, we found only two studies examining the mediating role of intrinsic motivation. Gheitani et al., (2019) found intrinsic motivation positively moderated the relationship between IWE, job satisfaction, and organizational commitment. Meanwhile, Hayati & Caniago, (2012) found that intrinsic motivation is positively moderated the relationship between IWE,

organizational commitment, and employee performance. Research related to intrinsic motivation and IWE in Islamic banking is very limited, and therefore further studies are needed.

3. IWE and Organizational Outcome

a. Strategic Performance Measurement System & Organizational Performance

The implications of IWE toward organizational performance in the context of Islamic banking are scarce. The implication of IWE is more often viewed toward individual performance level (Hayati & Caniogo, 2012; Sarmad et al., 2018; Yuliusdharma et al., 2019; Ardhiyyan, 2017; Aji, 2013; R. S. Dewi, 2018) instead of organizational performance level (Dewi et al., 2021). However, the study conducted by Dewi et al., (2021) examined the relationship between IWE, strategic performance measurement system (SPMS), and organizational performance at Islamic banking in Malaysia. Dewi et al., (2021) found that IWE significantly affected organizational performance, but SPMS did not show the same result on organizational performance. However, IWE positively moderated the relationship between SPMS and organizational performance. In this case, it indicated that employees with a high level of IWE increased the positive effect of SPMS on organizational performance. Due to the lack of studies related to IWE and organizational performance, further studies are critically needed.

b. Organizational Culture

To the best of the author's effort in literature searching, only Yuliusdharma et al., (2019) examined the relationship between IWE and organizational culture at Islamic banking in Aceh, Indonesia. Yuliusdharma et al., (2019) found that organizational culture and IWE simultaneously and positively affect OCB and employee performance. Based on study by Yuliusdharma et al., (2019), Islamic banking in Aceh adopted organizational culture based on the values of Islamic teachings, which originally are the culture of the Acehnese people. Organizational culture in Islamic banking in Aceh includes three dimensions: integrity, politeness, and sincerity, which are reflected in the practice or implementation of IWE. Due to the limited studies, the relationship between IWE and organizational culture (and its diversity) needed to be further investigated to obtain a comprehensive understanding.

c. Consumer Satisfaction

Not only from an internal perspective, but IWE is also viewed from an external perspective. A fascinating study was conducted by Ibrahim & Kamri (2017) in reviewing IWE from a customer satisfaction perspective. The results found IWE that employees represented in daily work operations at Islamic banks in Aceh, Indonesia, effectively enhanced customer satisfaction. Besides, in Islamic banking in Aceh, employees exhibited a high level of IWE. Ibrahim & Kamri (2017) also conducted a comparative study related to customer satisfaction in three different models of Islamic banks in Aceh, consisting of the Islamic Commercial Bank (ICB), Islamic Business Unit (IBU), and Islamic Rural Bank (IRB). As a result, customer satisfaction at IRB showed the highest level of customer satisfaction compared to ICB and IBU. It is indicated by the differentiation of IWE implementation in each bank.

d. Implementation of IWE in Islamic Banking

Ibrahim & Kamri (2017) conducted a study on how IWE was implemented in Islamic banking. Ibrahim & Kamri (2017) reviewed the extent to which employees' commitment in implementing IWE in three different models of Islamic banks in Aceh, Indonesia, which included Islamic Commercial Bank (ICB), Islamic Business Unit (IBU), and Islamic Rural Bank (IRB). Ibrahim & Kamri (2017) measured employee commitment in implementing IWE using the total mean score (M) and standard deviation (SD) on each IWE dimension, included religiousness, effort, competition, work obligation, quality, collectivity, equality, and benefits (Ibrahim & Kamri, 2017). Overall, the results showed that the employee has a high commitment to IWE. The highest mean score is found in the dimension of collectivity, which indicated the most implemented dimension of IWE among employees in Islamic banking. For instance, in Bank Negara Indonesia Syariah (BNIS), collectivity is part of the organizational culture.

Furthermore, Ibrahim & Kamri (2017) found several behaviors that indicated employee religiousness in Islamic banking in Aceh. First, most employees establishing their daily religious obligation at the workplace. Second, employees considered work as a part of worship. Third, work is not only about results but also based on intentions. Meanwhile, equality is viewed on how employees respected customers and treated them fairly regardless of their social background. Their punctuality, image, and discipline at work showed their work obligation dimension. In accordance with that, employees at Islamic banking also showed sincerity at work. They often do their best, which refers to the high level of effort dimension. They also perceived that possessing a high income can provide more beneficiaries to society by establishing *zakat*, *infaq*, and charity. Finally, the competition dimension is viewed from their fair competition in organizations (A. Ibrahim and Kamri 2017).

Through a qualitative-phenomenological approach, Melati et al., (2018) explored determinant factors that influenced IWE implementation at Islamic banking in Malaysia by categorizing into six themes, i.e., leadership, code of ethics, management, personal perspectives, ethics training, climate, Islamic programs, Islamic branding, and customers. Theoretically, Melati et al., (2018) provided a new and better understanding of how these factors could develop the effectiveness of IWE implementation in Islamic banking since they covered employees, organization, top-level management, and work environment perspective. In particular, Melati et al., (2018) found that an ethical leader is the most essential factor in implementing IWE. In this case, the leaders are not only required to have excellent ability in operating the organization but also must guide, empower, and motivate employees. Therefore, the leaders are supposed to reflect and demonstrate IWE's behavior and values in the workplace and daily interactions with their subordinates.

Melati et al., (2018) also found three novel factors that influenced IWE implementation in Islamic banking consisted of Islamic programs, Islamic branding, and customers. These new findings emerged due to the unique characteristics of informants in this study that came from Islamic organizations (Islamic banking), in which Islamic principles and values are the fundamental foundation. In addition, the findings also showed that work could not be separated from religion, especially in Islamic-based organizations, so that Islamic programs are critical in improving IWE implementation in Islamic banking. In other words, the Islamic program could be a strategy to internalize and cultivate Islamic values among employees (Melati et al. 2018). However, it is essential to conduct further research to investigate the three factors above to understand IWE better.

e. Limitations and Directions for Future Research

Every research has limitations, including those involved in this literature study. It is critical to be noticed in conducting future research related to IWE in Islamic banking. First, the limitations found concerning the methodology. Several studies were indicated only collecting data from a single source, possibly increasing the potential bias (Sarmad et al., 2018; Tufail et al., 2017). Future research is expected to collect data from multiple sources, including employees, supervisors, and top management, to minimize bias. Most studies are also conducted using a cross-sectional design, making it difficult to conclude the model of causality between the constructs (Gheitani et al., 2019; Mohammad et al., 2016). The next researcher can conduct research using longitudinal study designs or experimental research to ensure better validity of the results and structural model of causality. Besides, considering that the context in this literature study is Islamic banking, further research is recommended to conduct comparative studies with conventional banking to see the differentiation between both.

Several studies also suffered in constructing solid arguments to explain the findings (Dewi et al., 2021; Aji, 2013; Dharma & Ikhsan, 2018), making it hard to understand of how IWE affected or is affected by a construct. Future research may consider qualitative or mixed methods approaches to enrich the theoretical basis of how IWE is perceived by employees in Islamic banking and its implications. Besides, this qualitative approach is necessary, since to the best of our effort in exploring the literature, only study by Melati et al., (2018) explored IWE through the qualitative approach. Otherwise, Melati et al., (2018), the only researcher who studies IWE through a qualitative approach,

suggested further researchers use a mixed-method to increase the validity and reliability of the findings.

The novel findings related to the factors that influenced IWE implementation in Islamic banking also need to be explored further. Islamic programs, Islamic branding and consumer are essential factors for Islamic banking to internalize IWE values among employees and apply them in their daily work. Furthermore, future research can conduct a quantitative approach to obtain more objective and valid results regarding those factors are significantly determined IWE implementation. Several variables related to IWE in Islamic banking also need to be re-examined in a different cultural context. For example, research related to intrinsic motivation is only conducted in Pakistan and Malaysia. Likewise with organizational performance and organizational culture. Also, future research can review other constructs related to IWE but have never been established in the context of Islamic banking, such as employee adaptability (Javed et al. 2017), innovation capability (Farrukh et al. 2015), family-work conflict (de Clercq et al. 2017), psychological well-being (Raja et al. 2020) as well as authentic leadership and knowledge sharing behavior (Javaid et al. 2018).

Finally, this literature study also has limitations, and the most important one that ought to be noticed is the quality of articles. Despite we have tried our best to conduct a rigorous selection by tracking the article through journals' reputation, several issues are indicated in several articles, included the absence of information related to research limitations, managerial implications, and weak argumentations in explaining the findings. Several articles are also written in Indonesian, our (authors) origin language, had to be involved due to the significant contribution of the article and limited study related to IWE in Islamic banking in international scope. Finally, due to limited time and resources in extracting literature, we may miss several essential articles that discuss IWE in the context of Islamic banking.

E. CONCLUSION

Previous studies have empirically proven that IWE played a significant role in various Islamic institutions, including Islamic banking. Unfortunately, only a few scholars studied the critical role of IWE in Islamic Banking and how it affected the whole organization. This literature study found the implication of IWE in Islamic banking associated with work behaviour/attitude, work outcomes, and organizational outcomes. IWE implications related to work behaviour included organizational citizenship behaviour (OCB), employee attitudes towards organizational change, and auditor's opinion and behaviour. IWE implications related to work outcomes included employee job performance, organizational commitment, job satisfaction, and intrinsic motivation. IWE implications related to organizational outcomes included organizational performance, strategic performance measurement systems (SPMS), organizational culture, and customer satisfaction.

Several studies have found that IWE implementation in Islamic banking is affected by several factors, including leadership effectiveness, code of ethics, company management, individual perspectives, training program related to IWE, company climate that supported IWE, Islamic programs, Islamic branding, as well as customers. The empirical studies above indicated the vital role of IWE in organizations or institutions based on Islamic values. Not only as a guide for the employee to behave in the workplace, but IWE also impacted the whole organizational system. Hence, IWE in Islamic banking must be integrated systematically with the organizational strategy in developing human resources, covering recruitment and selection processes, training and development programs, employee performance appraisal system, and benefits and compensation.

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