TSAQAFAH
Jurnal Peradaban Islam

Exploring the Role of Religiosity in Moderating Employee Commitments in Islamic Banking
(Study at Sharia Banks in East Java, Indonesia)

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Abstract

Islamic banking has increased rapidly in Indonesia for the last few decades. As a country with Moslem domination religion, religiosity is considered as one of the essential determinants for Moslem consumers to using Islamic/sharia banking products. The primary purpose of this paper is to analyze and test the influence of organizational culture, especially the ethical values dominated by the influence of Javanese and Madura culture on employee organizational commitment and performance, and to examine how the influence of religiosity as a moderating variable on the relationship between commitment organizational and employees of performance. Data were obtained from 109 employees working in the sharia banking (both state-owned and private sharia bank) located in Jember, East Java. Data were collected through a questionnaire carried out from August to September 2019 and analyzed using PLS software. The findings indicate the ethical value of the company does not have a significant influence on organizational commitment, and the variable of religiosity turns out to play a significant role in increasing the interaction between organizational commitment to employee performance. This paper contributes to show the importance of religiosity aspects that needs to be maintained to ensure increased employee performance.

Keywords: Religiosity, Ethical Values, Organizational Commitment, Performance.

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Abstrak

Perkembangan perbankan syariah mengalami peningkatan yang sangat pesat dalam beberapa dekade terakhir. Sebagai negara dengan dominasi agama Islam, faktor religiusitas menjadi pertimbangan penting bagi konsumen Muslim dalam menggunakan produk perbankan syariah. Artikel ini bertujuan menganalisis dan menguji pengaruh budaya organisasi khususnya nilai etis yang didominasi dari pengaruh budaya Jawa dan Madura terhadap komitmen organisasi dan kinerja karyawan serta menguji pengaruh religiusitas dalam memoderasi pengaruh antara komitmen organisasi dan kinerja karyawan. Data diperoleh dari 109 karyawan yang bekerja di sektor perbankan syariah (baik bank syariah milik BUMN maupun bank syariah swasta) yang berada di Kabupaten Jember, Jawa Timur. Data dikumpulkan melalui kuesioner yang dilaksanakan sejak Agustus hingga bulan September 2019 dan dianalisis menggunakan software PLS. Hasil dari penelitian ini menunjukkan bahwa nilai etis perusahaan tidak memiliki pengaruh signifikan terhadap komitmen organisasi dan religiusitas memiliki peran penting dalam meningkatkan interaksi antara komitmen organisasi dan kinerja karyawan. Artikel ini berkontribusi dalam menunjukkan pentingnya aspek religiusitas yang perlu dikelola dalam memastikan peningkatan kinerja karyawan.

Kata Kunci: Religiusitas, Nilai Etis, Komitmen Organisasi, Kinerja.

Introduction

$\mathcal{T}$he development of Islamic banking in Indonesia has increased rapidly since the last few decades. According to the data of OJK[1] (Otoritas Jasa Keuangan) in 2019, East Java is the largest target of the Indonesian sharia banking market with a total of 22 Branch Offices. Jember Regency is one of the largest areas located in the east of East Java Province and is considered to be the third-largest city after Surabaya and Madiun. The purpose of taking non-leader level permanent employees is because this study assesses the organizational culture of employee commitment in the workplace.

Jember consists of various ethnic and ethnic groups but most of the people are known to be a mixture of Javanese and Madurese descendants called Pandhalungan cultural content. This society in its social pattern is a mixture of good cultures such as ethics and manners

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[1] Otoritas Jasa Keuangan, *Statistik Perbankan Syariah*, (Jakarta: OJK, 2019).

that dominated by the transition characteristics between Javanese and Maduranese. Early this culture emerged, partly inhabiting the north coast of Java but assimilation occurred through marriage and migration, the culture of this Pandhalungan almost spread throughout the entire area of East Java. This character appears in various lines of life, not least in the banking sector in Jember. The recruitment carried out by these banks takes more people from the surrounding community, so that the culture seems to influence the work culture of banking, for example how to communicate using Indonesian but with a thick accent like Madura. This condition is finally getting carried away in daily interactions.

Jember, as one of the largest cities also consists of various types of banks, including state-owned and private Islamic banks. The bank has a different vision and mission, but the practice is also influenced by local culture. As an example of recruiting employees to give priority to residents. Residents here are also influenced by a thick culture of Pandhalungan. In Pandhalungan community behavior is very responsive, accommodating and tolerant of differences. They are happy to express their feelings. Jember, there is almost minimal conflict, even if there is a conflict that leads to social jealousy.

The problem in this study is the low performance of employees of Islamic banks. There are still many employees who have very low commitment and performance which are influenced by various factors, one of which is the company's ethical values that have not been understood in real terms so that this is a factor that affects performance. According to Meyer and Allen[2] organizational commitment is divided into three, namely; affective commitment, where emotional feelings are formed when employees feel there is a bond to the organization and belief in its values. Normative commitment is the attitude of employees who feel obliged to stay in the organization for moral or ethical reasons. Continuous commitment is the attitude and values that are felt to survive from an organization rather than leaving the organization.

Religiosity is considered one of the most important things that can increase commitment and performance in the organization.[3] The

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[2] John P. Meyer, and Natalie J Allen, "A Three-Component Conceptualization of Organizational Commitment" in *Human Resource Management Review*, Vol.1, No. 1 (1991), 1–3.

[3] Eugene J. Kutcher, Jennifer D. Bragger, Ofelia Rodriguez-Srednicki, and Jamie L. Masco, "The Role of Religiosity in Stress, Job Attitudes, and Organizational Citizenship Behavior," in *Journal of Business Ethics*, 95, No. 2, (2010), 319–37. Donna Brown and Marcel A. Sargeant. "Job Satisfaction, Organizational Commitment, and Religious Commitment

construct of religiosity in this study formulated by Bukhari Hadith which illustrates that Islam is built from three elements namely faith, Islam and Ihsan. Aspects of belief, practical action can not be separated from the search and relationship with God as the creator. The Islamic religious religiosity is needed not only in the form of beliefs and practices but also includes a dimension of spirituality (also known as the dimension of Ihsan).

In line with the view of Islam, Glock and Stark[4] assess that religious belief is the heart of the dimension of belief and has a form that is following Islamic rules. Allport and Ross[5] show the concept of religiosity, namely there are two types; extrinsic and intrinsic religious orientation. Extrinsic religious orientation is a religious form of someone who shows cooperation or affiliation with others, later it will be known how leadership influences employee commitment.[6] Whereas intrinsic religious orientation is a religious form of someone who seeks perfection for one's practice. In the area of East Java, Jember is known as one of the residency cities or regions that reflects the combination of Javanese and Madura culture with Islamic style. These characters are interesting to researchers whether the patterns of behavior and habits of this community will also affect performance in working in the company.

Regarding the explanation above, the first hypotheses are the ethical value will influence the organizational commitment. Second, organizational commitment will positively influence employee performance. Last, religiosity has a moderation role in the effect of organizational commitment on employee performance. Hypotheses testing using smart PLS software to analyzed the data.

This study used a quantitative approach using purposive sampling. The sample in this study is 109 employees of Islamic banks in Jember who participated in this study including all permanent employees except the

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to Full-Time University Employees," In *Journal of Research on Christian Education,* 16, No. 2, (2007), 211–41. Muhammad Farrukh, Chong Wei Ying, and Nazar Omer Abdallah Ahmed, "Organizational Commitment: Does Religiosity Matter?" in *Cogent Business and Management* 3 No. 1, (2016), 1–10.

[4] Charles Y Glock and Rodney Stark, *Religion and Society in Tension*, (Chicago: Rand and McNally, 1965).

[5] Gordon W. Allport and J. Michael Ross, "Personal Religious Orientation and Prejudice," *in Journal of Personality and Social Psychology*, 5, No. 4, (1967), 432–43.

[6] Norudin Mansor, et.al., "Moderating Effect on Spiritual Leadership and Organizational Commitment Relationship: A Case of Malaysian's Oil and Gas Industry," 4, (2015), 45–57.

managerial level. The data collected is obtained through questionnaires starting from August to September 2019 to all employees who were not in the category of company leaders by a predetermined population. The authors also conducting in-depth interviews to clarify the results of the answers with respondents randomly. Measurement scales were developed from the previous research and literature study. Corporate ethical value measure was adapted from Hunt,[7] Key,[8] McDonald and Nijhof,[9] using 7 items (formal system 3 items and informal system 4 items). To measure organizational commitment, 7 items were taken from Meyer and Allen.[10] Religiosity measures used 7 items developed by Allport and Ross[11] and three items for employee performance as proposed by Gordon.[12] SPSS 21 will be used to find information about the characteristics of the respondent, while Smart Partial Least Square (Smart PLS) will be run to test the validity and reliability of each instrument and to test the hypotheses in this study.

Figure 1.1 The Research Framework
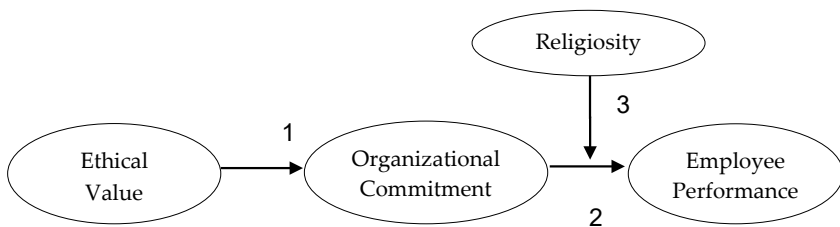
Result and Discussion

Based on questionnaire distribution, it is known about gender, age, and length of employment from the 109 employees of Islamic banks in the Jember Regency are displayed in table 1.

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[7] Shelby D Hunt, et.al., "And Corporate Ethical Commitment Organizational in Marketing," 53, No. 3, (2012), 79–90.

[8] Susan Key, "Organizational Ethical Culture: Real or Imagined?" in *Journal of Business Ethics*, 20, No. 3, (1999), 217–25.

[9] Gael Mcdonald, and André Nijhof, "Beyond Codes of Ethics: An Integrated Framework for Stimulating Morally Responsible Behaviour in Organisations," in *Leadership & Organization Development Journal*, 20, No. 3, (1999), 133–47.

[10] John P. Meyer, and Natalie J Allen, "A Three-Component..., 1–3.

[11] Gordon W. Allport, and J. Michael Ross, "Personal Religious..., 432–43.

[12] H. J. Gordon, et.al., "Job Crafting and Performance of Dutch and American Health Care Professionals," in *Journal of Personnel Psychology, 14* No. 4, (2015), 192-202.

Table 1. Demographic Characteristics of the Respondent

Characteristics	Frequency	Percentage
Gender		
Male	70	64.2%
Female	39	35.8%
Total	109	100%
Age		
26-30 years	71	65%
31-40 years	38	35%
Total	109	100%
Length of employment		
1-3 years	53	48.6%
4-6 years	38	34.9%
More than 6 years	18	16.5%
Total	109	100%

Source: SPSS Output, 2019

For validity testing, all dimensions that measure the ethical value variables, organizational commitment, and religiosity produce a loading factor greater than 0.5. Thus these dimensions can be declared valid or able to measure the variables of the company's ethical values, organizational commitment, and religiosity.

Reliability testing uses Cronbach alpha and composite reliability, the result displayed in the table 2.

Table 2. Reliability Testing

Variable	Dimension	Composite Reliability	Cronbach Alpha
Ethical Value	Formal system	0.804	0.740
	Informal system	0.750	0.765
Organizational Commitment	Afective	0.819	0.824
	Normative	0.827	0.882
	Continuance	0.833	0.856
Religiosity	Intrinsic religiosity orientation	0.830	0.886
	Extrinsic religiosity orientation	0.750	0.861
Employee Performance		0.796	0.720

Source: PLS Output, 2019

Table 2 shows that the value of composite reliability on the ethical variables, organizational commitment, and religiosity is greater

than 0.7. Thus, based on the calculation of composite reliability of all items that measure the company's ethical variables, organizational commitment, and religiosity is declared reliable. The hypotheses testing showed in table 3 below.

Table 3. Hypotheses Testing

Hypotheses	Original Sample (0)	Standard Error (STERR)	t-statistics (0/ STERR)	Summary
Ethical Value - > Organizational Commitment	0.073	0.068	1.356	Not supported (H1)
Organizational Commitment - > Employee Performance	0.245	0.116	3.964	Supported (H2)
Religiosity - > Employee Performance	0.411	0.138	5.687	Supported (H3)
Organizational Commitment * Religiosity - > Employee Performance	0.413	0.108	1.999	Strengthen (H3)

Source: PLS Output, 2019

The result of hypotheses testing shows that H_1 about the influence of the company's ethical value on organizational commitment produces a path coefficient of 0.073 with at statistics of 1.356. This means that there is no significant influence on the company's ethical value on organizational commitment.

Otherwise, hypotheses 2 about the effect of organizational commitment to performance produces a path coefficient of 0.245 with a value of statistics 3,964. These results indicate that there is a significant influence between commitment to employee performance. Hypothesis 3 test results of the interaction between organizational commitment with religiosity on employee performance produce a path coefficient of 0.413 with a t-statistics value of 1.999. The test results show that the value of t statistics> 1.96. This means there is an interaction between commitment and religiosity on employee performance. In other words, religiosity is stated to be able to moderate the effect of organizational commitment on employee performance.

In general, the result of this study supports some of the previous studies on corporate ethical value, organizational commitment,

religiosity, and employee performance. The finding outlined in this study found that ethical value including its two-dimension, formal and informal system has no significant effect on organizational commitment. Affective, normative, and continuance commitment has a significant effect on employee performance. Intrinsic and extrinsic religiosity orientation in religiosity dimension has a significant effect on employee performance and strengthen the effect of ethical value and organizational commitment to employee performance.

The Influence of Ethical Value to Organizational Commitment

Based on the hypotheses test, two out of three hypotheses proposed in this research were accepted and one was rejected. The first notable result from this study is the role of corporate ethical value toward organizational commitment. This result inline with prior research conducted by Morris[13] which examined the influence of a company's ethical culture and authentic leadership on auditor performance turned out to be insignificant. This result different with Huhtala *et al*[14] that describe the influence of corporate ethical culture has a positive correlation that the ethical behavior of leaders can develop a corporate culture to carry out ethical practices. Youssef[15] and Saleem[16] the research found out that corporate ethical value has a significant effect on organizational commitment. This insignificant result because the different view of the employees that comes from different mixed cultures (Java and Madura culture that called as Pandhalungan). They only seen corporate ethical values are as a general rule, not deeply understood by employees. This kind of problem can be solved with the leadership style of the leader in the workplace. Efforts are needed to find diverse cultural values by understanding the differences and similarities between them in the spirit of diversity. This study supports

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[13] J. T. Morris, "The Impact of Authentic Leadership and Ethical Organizational Culture on Auditor Behavior," in *Ph.D Dissertation*, (University of San Diego, 2009).

[14] Mari Huhtala, and Taru Feldt, "The Path from Ethical Organisational Culture to Employee Commitment: Mediating Roles of Value Congruence and Work Engagement," in *Scandinavian Journal of Work and Organizational Psychology*, 1 No. 1, (2016).

[15] Darwish A. Yousef, "Islamic Work Ethic: A Moderator Between Organizational Commitment and Job Satisfaction in a Cross Cultural Context," In *Personnel Review* 30 No. 2, (2001), 152–69.

[16] Farida Saleem, "Impact of Corporate Ethical Values on Employees' Behaviour: Mediating Role of Organizational Commitment," in *Pakistan Journal of Psychological Research*, 29 No. 2, (2014), 245–63.

the results of research by Barnett *et al*[17] show that ethical judgments of employees depend on moral ideology. Other cultural dimensions such as the mindset used by groups or individuals are usually based on the cultural values of the community of an ethnic group since childhood from being accustomed to thinking and behaving.

The Influence of Organizational Commitment to Employee Performance

Based on hypotheses testing, the organizational commitment had a significant effect on employee performance and supported Eliyana,[18] and Folorunso et al[19] research. Steers and Porter[20] suggest that the commitment that a person raises is not only a passive activity but the involvement of oneself in establishing an active relationship with the workplace that has a goal for the success of the organization concerned. Regarding morality in the workplace, the Islamic view considers that working is a part of worship (ibadah) to Allah that has to be discharged with high commitment, justice, and honesty.

> "Do [as you will], for Allah will see your deeds, and [so, will] His Messenger and the believers. And you will be returned to the Knower of the unseen and the witnessed, and He will inform you of what you used to do". QS. al-Taubah [9]: 105.

Thus, Islam places a greater emphasis on the individual on working based on duties based on "*iḥsân*" (proficiency and efficiency) and should be devoted to Allah. In Islam, work is a holy command from Allah. Human obligation has to fulfill that holy command. Fulfill God's commandments by utilizing time in the frame of worship to Him so that the implementation is carried out with joy, with pleasure. Religious beliefs are part of one's personality. Acts based on religiosity

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[17] Tim Barnett, et.al., "Ethical Ideology and the Ethical Judgments of Marketing Professionals," In *Journal of Business Ethics*, 17 No. 7, (1998), 715–23.

[18] Anis Eliyana, et.al., "Job Satisfaction and Organizational Commitment Effect in the Transformational Leadership towards Employee Performance," in *European Research on Management and Business Economics*, 25 No. 3, (2019), 144–50.

[19] O. O, Folorunso, et.al., "Exploring the Effect of Organizational Commitment Dimensions on Employees Performance: An Empirical Evidence from Academic Staff of Oyo State Owned Tertiary Institutions, Nigeria," in *International Journal of Academic Research in Business and Social Sciences*, 4 No. 8, (2014), 275–86.

[20] Richard M. Steers, and Lyman W Porters, *Motivation and Work Behavior*, McGraw-Hill, (1983).

will provide quality for someone, the intention is that charity based on faith implies faith in animating work, from planning, implementing (processing) activities, to products. Such work is called pious charity because it requires quality in planning, quality in the workmanship, and quality in products or results.

Religiosity as the Moderation Role on the Effect of Organizational Commitment on Employee Performance

The results show that religiosity had a significant effect on employee performance. This support prior research conducted by Adib & Muin,[21] Khan *et al*,[22] and Dajani & Mohammad.[23] The research described a significant relationship between religiosity and employee performance which emphasized that people with higher religiosity are more inclined to foster effective work performance. Muslim derive their ethical value from the teachings of the holy al-Qur'an (which Muslims believe was revealed by Allah to the Prophet Muhammad) and the Sunnah (the recorded sayings and behavior of the Prophet Muhammad.[24]

Lastly, religiosity had a positive and significant effect on employee's commitment to the organization. This result supports the research conducted by Farrukh[25] and Prabowo.[26] Religiosity symbolizes an individual's identification with and commitment to the values and principles of religion. Religiosity belongs to personal characteristics. Religiosity teaches a sense of duty, loyalty, responsibility, and values that make individuals be committed to their job that related to Islam's view of the great emphasis of moral values.

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[21] Mohd Abd Muin Adib, "The Effect of Islamic Work Ethics on Work Outcomes: A Case Study on Higher Education in State of Kedah," *Thesis*, (Universiti Utara Malaysia, 2011).

[22] Khurram Khan, et.al., "Organizational Justice and Job Outcomes: Moderating Role of Islamic Work Ethic," in *Journal of Business Ethics*, 126 No. 2, (2013), 235–46.

[23] Maha Ahmed Zaki Dajani, and Mohamad Saad Mohamad, "The Mediating Role of Work Values in the Relationship between Islamic Religiosity and Job Performance: Empirical Evidence from Egyptian Public Health Sector," in *Journal of Business Theory and Practice*, 5 No. 4, (2017).

[24] Sami M. Abbasi, et.al., "Islamic Economics: Foundations and Practices," in *International Journal of Social Economics*, 16 No. 5, (1989), 5–17. Nadia Bouarif, "Predicting Organizational Commitment: The Role Of Religiosity And Ethical Ideology," 11 No. 17 (2015), 283–307.

[25] Muhammad Farrukh, et.al., "Organizational Commitment: Does Religiosity Matter?" *Cogent Business and Management*, 3 No. 1, (2016), 1–10.

[26] Arief Tri Prabowo, et.al., "Impact of Organizational Culture and Religiosity on Organizational Commitment in Sharia-Banking Employees," 5 No. 1, (2018), 265–68.

Conclusion

This study aims to test the effect of organizational culture in the area of ethical value. The test dominated by the cultural influence of Javanese and Maduranese in East Java Islamic banking to organizational commitment and employee performance using the role of religiosity. The finding of this study is ethical value does not have a significant effect on employee commitment, because ethical values are only seen as a general rule, not deeply understood by employees. High commitment will further improve employee performance. Religiosity is a personal factor, this is indicated by the intrinsic factor that religiosity is obedience and obedience to deal with Allah, but religiosity can also occur in relationships at work, religiosity to maintain compliance with ethical leadership and religiosity towards individual commitment.[]

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