

Islamic Work Ethics (IWE) Practice among Employees of Banking Sectors

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Abstract: The occurrences of many corporate scandals and collapses provide evidence that moral misconducts among the employees may contribute to bad performance of a company. It is therefore significant to investigate the work ethic profile of employees in order to see the ethical status of a particular organization. This study aimed to investigate the work ethics profile of employees in one of the emerging economies namely Malaysia. The Islamic Work Ethic (IWE) profile is given an attention as the values promoted in Islam are universal and applicable in any working environmental setting. The dimensions of Islamic Work Ethics namely effort, teamwork, honesty and accountability were assessed using a validated questionnaire to examine banks' employees' practice of IWE. Findings of this study indicate that banks' employees generally adhere to all IWE dimensions. Nevertheless, the employees need to improve their effort as this dimension is found the least. Further study is recommended to associate IWE dimensions with organizational performance.

Key words: Islamic Work Ethics • Effort • Teamwork • Honesty • Accountability

INTRODUCTION

Workers play a significant role in an organization. Their dedication, commitment and concerted effort in performing their duties contributed to performance of the organization. On top of that, having morally and ethically behaved workers in an organization will give better impact to the organization itself. This can be achieved if the employees responsibly run the company, properly discharge their responsibility and uphold the work ethics to the highest value. Adherence to work ethics shape economic development and positively influences various dimensions of attitude towards organizational change [1-5]. However, deterioration in work ethics may lead to decline in general performance of business entity [2]. Therefore it is worth and important to examine an empirical study on the practice of the Islamic and conventional bank employees' work ethics to ensure the organizational commitment could be materialized.

Many cases of corporate scandals and collapse provide evidence that moral misconducts among the employees may contribute to the financial disaster of the company. For example, the Enron corporation debacle shows that the company's culture had profound effects on the ethics of its employee in which finally destroy the company [6]. As compared to other business entities such as public listed companies, non-listed public companies, private entities and small medium enterprises, the bank and financial institutions play a vital role not only in fulfilling public interest by safeguarding and mobilizing the customers' money but also contributing to the growth of the country's development and progress of the nation. As a backbone to the economic sovereignty, the performance and growth of the bank and financial institutions should be sustainable and shielded from any financial distress and crisis.

In Islam, work is perceived as religious duty. Work is a dedicative effort in striving to increase one's interest economically, socially and psychologically, as well as to

sustain social prestige, to advance societal welfare and reaffirm faith. In other words, work is a mean to safeguard the five essential human needs namely their faith, their self, their intellect, their posterity and their wealth. Hence, it is important for human being to pursue whatever work is available whenever it is available subjected to the will of Allah.

The concept of work as an ibadah ascertains that the involvement and participation in economic activities (work) is not merely a means to sustain a thriving and healthy society but also a divine call. According to Ali and Al-Owaihah [7] the value of work in the Islamic work ethic is derived from the accompanying intention rather than the results of work. Thus, the most essential feature of work as religious duty is intention. In Islam, intention of every man's actions must be ultimately for Allah SWT alone. Hence, work must be conducted sincerely for the sake of Allah's pleasures (39: 14) [8]. Sincere intention will ensure that the work is effectively and efficiently done in accordance to the revealed guidance which in turn contributing to success in this world and hereafter. The ethical values emanate from Islamic teachings are universal in nature. Thus, studying the work ethic values promoted in Islam is applicable in any working environmental setting.

Previous studies on IWE [7, 9, 10] had contributed in providing IWE scales and dimensions. Nevertheless, they did not provide clear and sufficient characteristics of IWE. Furthermore they did not specifically mentioned IWE items under each dimension. In fact, the dimensions given are not clearly defined. Therefore there is a need to refine the dimension to make it more specified, measureable and realistic behaviour that reflect a day- to-day working activities. This study will thus address the matter and to assess Islamic Work Ethics (IWE) practice of employees in Malaysia using the refined dimensions.

Review of Literature:

Significance of IWE: As compared to the other type of work ethics, Islamic Work Ethics (IWE) does not receive so much attention in the literature. This is not surprising as other type of work ethics such as Protestant Work Ethics have been dominated by the western scholars. The first research on IWE by Ali [9] had triggered much attention to the respective scholars in the field to study ethics and diverting their intention from non-Islamic work ethics which was dominated by Protestant Work Ethics. In his study, Ali [9] introduced IWE Scale based on the views of the Islamic experts and the scale has been

extensively used by many researchers to understand the philosophy, concept and mechanism of work ethics based on Islamic perspectives.

The beauty of Islamic ethics is the interdependence between work and faith. Work without faith will have negative implication to life [11]. For instance, an individual worker who is too excessive in work and pursuing money while forgetting other people welfare will nurture bad behaviour in the mind of the worker. The worker, regardless of the right of the other people may keep on pursuing his objective to the extent of disregarding the ethical aspect of his actions. In an extreme circumstance, he may even use illegal means such as bribery, manipulation or fraud as long as he gets what he wants.

Previous study on IWE has indicated that the work ethics contribute positively to clarity to objectives and influence locus control that benefits the employer [4]. He further revealed that IWE promotes job satisfaction and organizational commitment. Yousef [5] and Abu-Saad [12] studies on IWE of Arab teachers' found that these work ethics inculcate the importance of obligation among the employees. Ali and Al-Kazemi [13] revealed that loyalty is related to IWE while Ali and Al-Owaihah [7] found that business performance increased as a result of IWE.

A study on the level of IWE application by employees in public sector also showed that they demonstrate higher score on IWE compared to their counterparts in private sector [7, 5]. Kumar and Rose [14] in their study on public sector in Malaysia found that IWE scores for the civil servant were above average. Their study further found that IWE also influenced innovation capability, but with moderate relationship. This may be due to many other factors that influence innovation such resources availability, human capital and top management support.

The comparative studies between IWE and non-Islamic work ethics also indicated interesting findings. A study on Protestant Work Ethics practices among the British and Turkish managers found that Turkish manager, the proxy for the Muslim workers outperformed British manager in all scores of Protestant Work Ethics [15].

In a study on the employees of Islamic microfinance in Indonesia found that they scored high points on IWE. Further investigation found that there was positive and significant relationship between organizational commitment and job satisfaction but not turnover intention. The study however emphasized that IWE has

no direct impact to turnover intention as job satisfaction and organizational commitment are more influential variables to determine whether or not the employees intend to quit their job [16].

Sarminah [17] in her study on public utilities companies found that IWE significantly related with organizational commitment. Another study [18] explored the relationship between IWE and organizational commitment in banking industry using three IWE ethical dimensions on commitment as proposed by Allen and Meyer [19] namely affective commitment, continuance commitment and normative commitment. The study found that there was a significantly positive relationship between IWE and all the dimensions of commitment. In addition, affective commitment recorded higher correlation as compared to the other commitments. The same dimensions have been tested previously to the employees of United Arab Emirates' company [4]. Finding by [18] is consistent with this finding where affective commitment was found to be more influential compared to continuance and normative commitment although the overall relationship was positive.

IWE Dimensions: Previous studies on IWE were based on the four dimensions as set by [7] and [10]. The four dimensions are; effort, competition, transparency and morally responsible conduct. This study is somewhat different as it is based on the refined IWE dimensions namely effort, teamwork, honesty and accountability as suggested by [20]. The following sub-sections delve into the four dimensions and their attributes:

Effort: Effort in Islam is held in the highest regard. Islam encourages humans to acquire skills and technology and highly praises those who strive in order to earn a living as stated in the Quran: *"Whoever works righteousness, man or woman and has faith verily to him will We give a new life, a life that is good and pure and We will bestow on such their reward according to the best of his action"* (16:97) [8]. Islam also demands its adherents to be efficient and proficient that is to do more than what is minimally required as mentioned by Allah: *"Verily Allah commands that you establish justice and be efficient and proficient"* (16:90) [8]. Therefore, a good individual should always feel obliged to put in extra effort, time (not over time) and interest so that he would provide more than what is minimally required.

Islam emphasizes that the exerted effort of an individual should be linked to *itqan*, *istiqamah* and *tawakkal*. *Itqan* means knowledgeable and

conscientiousness in all endeavors [21]. Islam encourages all its adherents to acquire the necessary *'ilm* (knowledge of things) before executing any action (work) [22]. The Prophet (P.B.U.H) advised: *"Whoever wish for the world need to have knowledge, whoever wish for the hereafter need to have knowledge, whoever wish for both need to have knowledge"* and narrated by Abu Hurairah, the Messenger of Allah said: *"...when the power or authority comes in the hand of unfit persons, then wait for the Hour (Doomsday)."* (Bukhari, no. 56) [23].

Istiqamah means consistency and passion for excellence [21]. Islam admits excellence as a virtue and encourages its adherents to excel in everything that they do. Prophet (P.B.U.H) advised: *"Allah loves that when anyone does a job, he does it perfectly"* (Al-Bayhaqi, no. 4915) [24]. Islam also demands its adherents to be efficient and proficient that is to do more than what is minimally required (16: 90) [8]. Therefore, a good Muslim will always feel obliged to put in extra effort, time (not over time) and interest so that he would provide more than what is minimally required. Furthermore, commitment also requires the Muslims to be patient while undertaking any task or job entrusted to them (3: 200) [8]. Patience is importantly required in work to face any disagreement, temptation of taking bribery and laziness [20].

Tawakkal refers to surrendering oneself to Allah the Almighty solely [21]. This is indeed one's ultimate effort after *itqan* and *istiqamah* (5: 23) [8]. The concept of *tawakkal* must be incorporated with *itqan* and *istiqamah* as well as prayer. *Tawakkal* as the essential final step of an effort will guide man to accept virtuous or deficient consequences positively resulted from his endeavor [20]. Hence the concept of *tawakkal* infuses the spirit of perseverance in all works which in turn ensures the excellent quality of one's effort.

Teamwork: Islam promotes teamwork thus employees can help each other to fulfill their needs in this world and the hereafter as stated in the Quran: *"... and we raise some of them above others in ranks, so that some may command work from others ..."* (43:32) [8] and *"And those in whose wealth is a recognized right for the (needy) who asks and him who is prevented (for some reason)"* (70:24-25) [8]. Competition in team work must be executed fairly, justly and honestly and can be realized through the implementation of the concept of *mu'awanah*, *'adl* and *syura*. *Mu'awanah* refers to cooperation among individuals to promote good and forbid evil as Allah has stated in the Quran: *"... help ye one another in*

righteousness and piety, but help ye one another in sin and rancour. Fear Allah for Allah is strict in punishment" (5:2) [8]. Thus Islam encourages competition among man in preventing immoral action as well as inciting virtuous action in his work place. This task can be effectively and efficiently performed by imposing the spirit of *ukhuwwah* (brotherhood) as decreed by Allah in the Quran: *"The believers are but a single brotherhood. So make peace and reconciliation between your two contending brothers. And fear Allah that ye may receive mercy"* (49:10) [8]. Justice means the rendering of trust where it is due. Islam demands human beings to uphold justice in every action (16: 90) [8]. In Islam justice prevailed in promoting positive virtues like honesty, moderation and generosity as well as prohibiting evils like eliminating bribery, greedy and extravagance [20]. The Prophet (P.B.U.H) warned about doing injustice: *"Beware of injustice for injustice will be equivalent to darkness on the Day of judgment"* (Bukhari, no. 2447) [23]. Justice significantly related to integrity which refers to right action, goodness, charity and proficiency. Integrity motivates man to voluntarily sacrifice extra effort, time and wealth as an additional to the compulsory requirement in rendering the rights or trust. In turn it will enhance productivity. Mutual consultation is essential in teamwork. It refers to participative work force molded in the spirit of oneness. Sharing power respects and trusts one's competency, strength and reliability which in turn enhance creativity, innovation and passion for improved quality and productivity. Furthermore it will strengthen and intensify the efforts and relationship among human beings in the team building and indeed Allah loved the strong and the trusty (28: 26) [8].

Honesty: Honesty could mean telling the truth even though it is difficult to do so [20]. In other words, the person does not conceal anything that should be disclosed. If he is an accountant, he has to report all the transactions accurately according to the accounting steps and procedures in place [25]. The Almighty Allah had instructed us to be honest in any sort of dealings. Allah says: *"O ye who believe! Fear Allah and be with those who are true (in word and deed)"* (9:119) [8]. In the same context, the Prophet (P.B.U.H) stated: Abdullah reported, the Messenger of Allah (P.B.U.H) said: *"Truthfulness leads to righteousness and righteousness leads to Paradise. A man may speak the truth until he is recorded with Allah as truthful. Lying leads to wickedness and wickedness leads to the Fire. A man may tell lies until he is recorded with Allah as a liar."* (Muslim, no. 6308) [26].

Honesty and the ability to act with integrity lie not in the act of "never speaking a false word", rather in humans choosing to "always speak words and perform acts that create safe, caring and healthy spaces for human development" [27]. Honesty also is the belief that one stands by his word as well as the belief that one is interested in the company's welfare and will not take unexpected actions that will negatively impact the company [28]. Without honesty and integrity an administrator cannot build trust. Without trust, a cooperative and collaborative relationship with the others cannot be attained [29]. Trust is the catalyst that makes it possible for organizations to function. It is the bonding agent that holds personal and business relationships together. It manifests itself in the form of concrete deeds and actions. Trust breeds credibility, thereby generating credible, believable and trusted people.

Accountability: Accountability is frequently described as the means by which individuals and organizations report to a recognized authority (or authorities) and are held responsible for their actions [30]. Accountability exists when there is a bonding between one party with another. Hence, individuals or organizations have certain rights over the conduct of another as well as seek reasons for actions taken and the individual or organization is answerable to a higher authority for the action taken and for handling the resources received [31]. This internal dimension of accountability is motivated by a "felt responsibility" as expressed through individual action and organizational mission. In other words, accountability is trustworthiness. People are considered to be trustworthy when they behave in ways expected of them in the absence of surveillance. They do not merely comply with external forces such as surveillance pressures but also internalized the behaviors [32]. A trustworthy person is a person who will keep the trust entrusted to him responsibly and faithfully. Allah says in the Qur'an: *"Allah does command you to render back your trust to those to whom they are due; and when ye judge between man and man that ye judge with justice; verily how excellent is the teaching which He gives you for Allah is He who hearth and sees all things"* (4:58) [8]. In this regard, every Muslim has an 'account' with Allah, in which all good and all bad deeds are 'recorded'; an account which will continue until death, for Allah disclose to the people their accounts on the day of judgment (4:62) [8]. The Messenger of Allah (P.B.U.H.) has mentioned self-accountability as: "The wise person is one who holds himself accountable and works for what comes after

death. And the weak, impotent person is one whose self follows its vain desires and he (simply) puts his hope in Allah” (At-Tirmidhi, no. 2459) [33]. As far as trustworthiness in work is concerned, an individual worker should fulfill his obligations at the workplace to his best. He will meet the deadlines of the task given to him and he will emphasize on excellence and good quality of work as he realized that such attitude is promoted [34]. He believes that laziness and absenteeism are vice. If he is dealing in any business relationship, he will always try to keep his promise as he believes that breaking promise is one form of hypocrites (5: 1) [8]. If he is in charge of the company’s finance, he will manage the resources truthfully and fairly [35]. As far as the management of company’s resources is concerned, he will not allow any wastage to occur as such act is condemned in Islam (7: 31) [8]. As trustee of Allah, man should thereby utilize and distribute of the resources in conformity to His Prescriptions (2: 195) [8].

MATERIALS AND METHOD

This study employed a survey method whereby primary data were collected via a distribution of questionnaires. The populations of this study comprised of banks’ employees who worked in a commercial area of Klang Valley Malaysia. Banks were chosen as sample because of their importance as the backbone of the economy. Any fraud and scandals that occur in the institutions may heavily affect the market and industry. These financial services industry also contributed to Gross Domestic Product (GDP) of the country.

The instrument used in this survey is questionnaires. In the process of developing the questionnaires, several questionnaire samples used in previous related survey were gathered and reviewed to understand their research objectives and the relevance of such studies to the objectives of this study. The questions were then developed from an extensive literature reviews from various document such as journals and books. In addition, informal interviews were conducted with an expert in Islamic ethics to get their opinion on the suitability and validity of the questions developed by the researchers. The drafted questionnaires have been pilot-tested on a small sample of randomly selected banks’ employees to represent the true sample of the study. The drafted questionnaires were also given to a small number of experienced researchers in the Islamic centre and research expert to get their opinion on the content and format of the instrument used.

Based on the feedbacks from all the respondents, several modifications were made to the wordings of some questions, the structure of some sentences, the clarity of the terms used and the layout of the questionnaires itself. The revised and modified version of the questionnaires was then produced and further refined. Since the original questionnaires were prepared in English, bilingual version of the questionnaires was prepared and translated by the English language expert to suit non-English speaking respondents.

A proper sampling technique is important in order to have a precise and unbiased sample that represents the whole populations. Simple random sampling was used to draw the samples. A total of 500 samples were drawn from the population to be used in this study. A set of questionnaire was distributed to each of the selected sample via personally-administered survey. Several sets of Likert-scale statements were posed to the samples to get their perspectives on IWE practice. Statements relating to IWE dimensions namely effort, teamwork, honesty and accountability are expected to be responded by indicating the chosen scale of 1 = Strongly Disagree up to 10 = Strongly Agree. The internal consistency and reliability of the instrument used in this study can be considered good as Cronbach Alpha values (effort=0.676, teamwork=0.833, honesty=0.881, accountability=0.946) are good and therefore acceptable for the study. Out of the total 500 distributed questionnaires, 383 (or 76.6 percent response rate) questionnaires were returned and usable for analysis of this study. This favorable response could mainly due to the direct approach by the researchers in collecting the data.

RESULTS AND DISCUSSION

Demographic Analysis: Many of the respondents (62 percent) are female employees and the majority of the respondents are Malay (80.7 percent). Only a handful of them are Chinese and Indian (11.7 percent and 7.3 percent respectively). This could imply that many of the subordinates employees approached are Malays who do not involve in top management of the banks. Generally, the respondents were considered young as 62.1 percent of them aged below 35 years old. As for the respondents’ marital status, 68.2 percent of them were married while the other 29.7 percent were still single. As far as the respondents’ religious background is concerned, most that responded are Muslims (80.7 percent) and very few are Christians (6.8 percent) and Hindus (8.9 percent). With regards to educational level, many of the surveyed

employees had either diplomas (39 percent) or bachelor’s degree (24.1 percent), quite a significant number of them (28.3 percent) had completed secondary school and the rest of them had professional certificate (6.3 percent) or post-graduate degrees (2.4 percent). The respondents were openly asked on their reason for working. Not surprisingly, 33.8 percent of them worked for the sake of money, 28.4 percent worked for survival, 17.12 percent worked for earning a living to be given to family, 10.36 percent worked for experience while the rest have other reasons such as hobby and future career.

IWE Practice among Employees: The respondents were assessed on their IWE practice by asking them to indicate their level of agreement on the statements relating to each of IWE dimensions namely effort, teamwork, honesty and accountability. The sub-sections below elaborate the employees’ IWE practice.

Employees Effort: Effort may comprise of perseverance, passion and commitment in individual performance thereby a good ethical employee would do more than what is minimally required and he has consistency and passion for excellence. In this study, employees are given the following statements to capture the attributes of effort (Table 1).

The mean outputs shown in Table 1 indicate that generally the employees of the bank showed good commitment at work and have passion for excellence. Nevertheless, the employees could hardly go home on time as they have to take extra hours (item 2; mean 6.75) to finish their work although they tried hard to complete their task within the specified time given (item 1; mean 8.43) and constantly strive at work to achieve better results (item 6; mean 8.68). The employees also showed their hard work as they often took coffee while working (item 4; mean 8.21). They also use their time efficiently as they often complete their personal duties during the specified lunch hour (item 5; mean 8.41) and took coffee break (item 3; mean 7.18) only if necessary.

Employees Honesty: An honest person does not conceal anything that should be disclosed. In other words, he will tell the truth even though it is hard to do. In his work, an honest person will stand by his word and he has the ability to act with integrity. Table 2 below showed the list of statements that capture honesty.

The mean scores of each attribute for honesty in this study are greater than 8. The employees showed high commitment in adhering to work values (item 6; mean 8.9)

Table 1: Employees Effort at Work

Items	Criteria	Mean	Std. Dev.
1.	I will always try to finish my work within office hours every day.	8.43	1.769
2.	I rarely take extra hours to finish the job given to me.	6.75	2.563
3.	I took coffee break only if necessary.	7.18	2.624
4.	Most often, I take my coffee while working.	8.21	1.900
5.	I always complete my personal duties e.g. prayer within the specified lunch hour.	8.41	1.561
6.	I constantly strive at work to achieve better results.	8.68	1.423

Table 2: Employees Honesty at Work

Items	Criteria	Mean	Std. Dev.
1.	I will not call sick deliberately.	8.71	1.738
2.	I rarely take a leave during office hour to do my personal matter.	8.48	1.689
3.	I will not deliberately utilize office equipment for personal use.	8.32	1.918
4.	I always meet my deadlines.	8.81	1.615
5.	I always do my best at work.	8.87	1.419
6.	I always try to adhere to work values in order to guarantee success.	8.90	1.342

and meeting deadlines (item 4; mean 8.81). They also tried to do their best at work (item 5; mean 8.87). This could imply that the employees were honest in their work. Their honesty could be considered laudable and praiseworthy as they did not call sick deliberately (item 1; mean 8.71) and rarely take a leave for personal matter during office hour (item 2; mean 8.48). They did not even utilize office equipment for personal use deliberately (item 3; mean 8.32).

Employees Teamwork: Working in a team would allow an individual to participate in a work force which was moulded in the spirit of oneness. This could strengthen and intensify the efforts and relationship among individuals in the team.

Table 3 showed the mean outcomes of the employees’ teamwork practice. In overall, the employees had shown good participation in their teamwork where cooperation was almost given in full (item 5; mean 8.87). They consulted their team members whenever they want to overcome obstacle or to avoid mistake (item 4; mean 8.5). Generally, giving incentive by reward could positively motivate an employee. In this study, even though the employees were not sufficiently rewarded (item 6; mean 7.12), their commitment in contributing to the accomplishment of group project (item 3; mean 8.43) is commendable.

Table 3: Employees Teamwork Practice

Items	Criteria	Mean	Std. Dev.
1.	Employees in my division are divided into several working team.	8.21	1.867
2.	Each working team is assigned with a specific group project.	8.19	1.833
3.	I always give my contribution in accomplishing the group project.	8.43	1.587
4.	I often consult my team members to overcome obstacle and to avoid mistake.	8.50	1.656
5.	I give my full cooperation to my team.	8.87	1.342
6.	I often awarded for my full commitment in my team work.	7.12	2.252

Table 4: Employees Accountability Practice

Items	Criteria	Mean	Std. Dev.
1.	I constantly work hard to meet responsibilities	8.94	1.343
2.	I always take responsibilities if I did something wrong.	8.90	1.315
3.	I often work hard to get ahead for life.	8.95	1.257
4.	I do my jobs as it is my responsibility, not because I am instructed to do.	8.98	1.312
5.	I emphasize on quality and excellence at work.	8.92	1.289

Employees Accountability: Accountable individuals are self-reliant individual who constantly work hard to meet responsibility and they are responsible for their actions. They also behaved in ways expected from them in the absence of surveillance.

Table 4 above displayed the attributes of accountability within this study’s framework. The mean scores of all the attributes are close to 9. These findings could indicate that the employees were highly accountable as they felt responsible to do their work willingly (item 4; mean 8.98) and constantly work hard to meet their responsibilities (item 1; mean 8.94). They were also working hard to get ahead for life (item 3; mean 8.95) and were willing to be held responsible if they did something wrong (item 2; mean 8.9). They even gave priority to quality and excellence at work (item 5; mean 8.92).

CONCLUSION

The study summarized that the surveyed banks’ employees showed good commitment and effort at work, honest in their daily undertakings and participated in teamwork. They were also accountable to whatever duty and responsibility they were holding. The study also showed that there was no difference in the level of Islamic work ethics practiced by employees of Islamic

and conventional banks. The study is significant as it may contribute to the various sectors of the economy as employees play an important role in an institution and contribute directly to the Malaysian economy. This study could be useful to the institutions themselves as they may use the findings as an indicator to exert further effort in implementing better work ethic environment. The employees on the other hands could use the results as a guideline in self-evaluating themselves in their daily working activities. Further, the results from this study would also contribute to the barely existing literatures on Islamic work ethics and provide useful information to the financial institutions, government and the decision makers to strategize the employees working environment in Malaysia’s banking institutions. Future research may include expanding this study into wider samples and respondent with different settings. Study can be conducted to the employees of non-financial services based industry and the comparative study among the different industry can be performed. It is interesting also to study whether the demographic profile such as ethnicity, position, experience, gender, education level and others provide significant findings on the subject matters.

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