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The Impact of Islamic Work Ethic on Work Engagement among Islamic Bank Employees: the Moderator Role of Job Demands

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## Abstract

Businesses have a duty to provide an environment in which workers can realize their full potential and take an interest in the work they do. It is necessary for the organization to demonstrate genuine concern for its workforce. Workers want to feel passionate about the organization for which they are working in addition to being interested in the activities of their jobs and devoted to their co-workers. This study focuses on the relationship of Islamic work ethic and work engagement among among Islamic bank employees. In addition, the study examines the moderating role of job demands on the relationship. A total of 254 questionnaires were distributed to the Bank Islam branches and the response rate is 81%. Data collected were analyzed by using Statistical Package for Social Sciences (SPSS) version 26 and smart PLS-SEM. The findings revealed that Islamic work ethic positively correlated to work engagement. The study also revealed that the moderating role of job demands was significant on the effect of Islamic work ethic on work engagement. The present study also highlighted the implications of the research, future research recommendations as well as its limitations.

**Keywords:** Work Engagement, Job Demands, Islamic Work Ethic

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## Introduction

It is becoming increasingly difficult for organizations to find and keep great individuals in today's workplace, which is essential for defining an organization's success and long-term competitive edge. In today's workplace, competition and change are two of the most prominent factors. In addition, businesses have a duty to provide an environment in which workers can realize their full potential and take an interest in the work they do. Competition can be a driving force for innovation and can lead to increased productivity and improved outcomes (Forbes, 2019). When employees are competing for promotions or bonuses, it can motivate them to work harder and be more productive. However, it is important that the competition is fair and transparent, and that employees are not pitted against each other in a way that creates a toxic work environment or promotes unethical behaviour.

Academics are progressively placing an emphasis on positive organizational behaviour, including work engagement, which motivates them to place a priority on theory creation and conduct out significant research in this field. The idea of being engaged in one's work quickly becomes a primary focus of attention for both leaders and managers in corporate settings, such as those found in the banking and finance industries. Work engagement has emerged as a critical factor that may be utilized to evaluate a company's vigor and the direction it is headed toward achieving exceptional performance. Employees who are engaged in their work are more productive, customer-focused, and committed to the success of their organizations, as stated by Gallup (2023) in the State of the Global Workplace Report, which demonstrates how important work engagement is to the success of businesses by stating that engaged employees are more committed to the success of their organizations.

Global work engagement is low. The report found that only 15% of employees around the world are engaged in their jobs, which means they care about their work and are focused on making it better for their companies. Most employees (67%) are not engaged, which means they are at work but not fully committed to it. Of those, 18% are actively disengaged, which means they are unhappy and not productive. Engagement levels are different in each region (Gallup, 2023). The report found that engagement levels are very different in each region. For example, work engagement is highest in the Americas (31%) and lowest in Asia (12%) and Europe (10%). The report also found that engagement levels vary by industry (Gallup, 2023).

The report also found that there is a big difference in how engaged employees are based on their age, with younger workers being less engaged than older workers. This is especially true in Asia, where only 6% of workers ages 18–29 are engaged in their jobs, while 20% of workers ages 30 and older are (Gallup, 2023). The report also talks about how engagement affects business outcomes. It says that companies with highly engaged employees have lower turnover rates, higher customer satisfaction, and better financial performance than companies with low levels of engagement. Businesses are coming to the realization that they need to engage their people in

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order to thrive in a world where economic shifts are merging and globalization is accelerating. The preceding problem most certainly pertains to the business sector. Yet in addition to this, there were not many difficulties or pressures placed on the Islamic-related companies, particularly the banking industries.

According to Smith (2022) because of the COVID-19 pandemic, there has been a big rise in remote work, and many companies now have policies for remote work to meet social distance rules. Even though there are benefits to remote work, such as more freedom and less time spent commuting, it also brings new challenges to organizations, especially when it comes to getting employees to care about their work. Research has shown that working from home can make people feel alone and cut off from their co-workers and the organization. This can have a negative effect on employee engagement. Because of this, it's important to look into how remote work affects work engagement worldwide after COVID-19 so that researchers can find ways to keep and improve work engagement in remote work settings.

This study aims to fill this gap in the research by looking at how remote work affects work engagement and figuring out the most important things that drive engagement in remote work settings. According to Hassan & Kayed (2017), although work engagement is becoming increasingly important in the banking industry, not much research has been done on it in Islamic banks. Islamic banks are different because they follow the rules of Shariah. This may affect how employees feel about their work. So, it's important to know what factors affect work engagement in Islamic banks and what benefits work engagement might have for both employees and organizations.

Ali et al., (2019) stated that engagement at work has been studied a lot in the banking industry, but few studies look at engagement at work in Islamic banks. As Islamic banking becomes more popular worldwide, knowing what makes people want to work in these institutions is important. Work engagement is especially important in Islamic banks, which are based on Islamic finance principles that encourage moral and ethical values in the workplace. Also, Islamic banks face unique problems, such as strict regulations and the need to follow Shariah law, which can affect how engaged their employees are. So, research is needed to find out what makes people engaged at work in Islamic banks and how they can be used to improve employee performance and the success of the organization as a whole. To make it more concrete, the researcher interviewed five Bank Islam employees from each department: front-line officers, sales executives, operational executives, customer service officers, and managers. Some symptoms can be related to work disengagement.

To the best knowledge of the researcher, the main studies conducted on employee work engagement in the Islamic banking sector in Malaysia, whether by the researchers of official departments or others, were mainly descriptive rather than empirical studies to explore this phenomenon more deeply and deeply. Thus, there is a need for more empirical studies to figure

out this problem. This therefore implies that there is no such empirical study on the direct effect of Islamic work ethic as a whole on employee work engagement. To advance our understanding of work engagement, this study is also expected to examine the moderating role of job demands on the relationship between Islamic work ethic and work engagement.

## LITERATURE REVIEW

As defined by Shuck and Wollard (2010), work engagement is a person's psychological, emotional, and behavioral condition geared toward an institutional outcome. Albrecht (2010) points out that engagement is regarded as a favorable state of work-related psychological state and reflects an actual excitement to concentrate on achieving organizational goals. According to Schaufeli and Salanova (2011), it is not possible to have a perfect inverse relationship between burnout and work engagement. This is since not all people who are not burned out are actively involved in their jobs. Similarly, people not interested in their jobs might not necessarily be burned out. The idea of being involved at work has many different parts.

Schaufeli et al. (2002) were the first to use the word "engagement" to describe a positive, emotional, and motivating state of mind marked by vigor, dedication, and immersion. These definitions show that work engagement is made up of three main parts: behavior- energetic (vigor), emotional (dedication), and cognitive (absorption). Schaufeli et al. (2002) say vigor can mean having ambition and being willing to fight through hard times. Vigor is the ability to finish a task with a lot of energy and mental stamina, the willingness to work, and the persistence to keep going even when things get hard. In other words, having vigor means having a lot of energy, stamina, and the desire to work hard.

Schaufeli (2011) also says that commitment is linked to doing the work that needs to be done, getting permission to do it, a person's sense of self-worth in their work, and how much they value it. Employees committed to their jobs feel important, excited, encouraged, proud, and challenged. It comes with feelings of importance and zeal, which show a strong commitment to the task. This also includes the question of how well it works. Schaufeli et al. (2006) say absorption is the third part of work involvement. When someone likes their job and cares about it, they become completely absorbed in it, give it their all, and finish in a good mood. As long as they were working, they didn't notice how quickly time passed. On the other hand, it's hard for engaged employees to step away from their jobs. If the business wants to create a workplace engagement culture, it must spread the word about how good work engagement can be. Even though there is a lot of written research on employee engagement at work, there isn't much research on how engaged operational workers are at Islamic banks. More attention needs to be paid to the employees to show how important engagement is. Their voices, actions, and personalities greatly affect the business. How well does each department work with the others.

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The Islamic work ethic is defined as a set of values and beliefs that Muslims use to guide their work and careers. It talks about how important hard work, being honest, and being fair are. It also talks about how work is a form of worship (Boukerrou & Elbanna, 2015). The Islamic work ethic is a moral and spiritual set of rules for how Muslims should act at work. It is based on what Islam teaches and stresses the importance of honesty, hard work, and being a good citizen in all aspects of work, (Ahmad & Soh, 2016). The Islamic work ethic is a set of rules about how Muslims should behave at work. Some of these principles are working hard, being honest, being fair, and respecting others. The Islamic work ethic also stresses how important it is to use your skills and talents to help society (Kamalizad & Rezaee, 2017).

Khadijah et al. (2015) indicate that Islamic Work Ethics contribute positively to the clarity to objectives and influence on the control that benefits the employer. Yousef and Abu Saad (2007) in a survey on the Arab teachers found that these work ethics inculcate the importance of obligations among the employees. The Islamic work ethic refers to the set of values, principles, and behaviours that guide the work-related attitudes and behaviours of individuals who adhere to the Islamic faith. On the other hand, work engagement refers to the level of enthusiasm, dedication, and absorption that individuals experience in their work. The impact of the Islamic work ethic on work engagement can be significant and positive for individuals who embrace it. Islamic work ethic emphasizes finding purpose and meaning in one's work. Muslims are encouraged to view their work as a means of worshiping and serving Allah (God) and fulfilling their obligations to society. This perspective can enhance work engagement by providing a higher sense of purpose and motivation. Islam promotes the values of hard work, diligence, and striving for excellence. Muslims are encouraged to put forth their best effort in all aspects of their lives, including their work. This work ethic can lead to increased work engagement as individuals invest time and energy into their tasks and strive for continuous improvement.

Islamic work ethic emphasizes the importance of ethical conduct in all aspects of life, including work. Muslims are encouraged to be honest, fair, and just in their dealings and to fulfil their work responsibilities with integrity. Adhering to these principles can enhance their work engagement by fostering trust, cooperation, and a sense of moral satisfaction.

Islam promotes the value of cooperation and collaboration among individuals. Muslims are encouraged to work together, help one another, and contribute to the well-being of their colleagues and organizations. This emphasis on teamwork can lead to higher levels of work engagement as individuals feel connected to their colleagues and experience a sense of collective purpose. Islam recognizes the importance of balancing work and other aspects of life, such as family, community, and worship. Muslims are encouraged to prioritize their responsibilities and allocate time and energy to different areas of life. This emphasis on work-life balance can contribute to work engagement by reducing burnout, enhancing well-being, and promoting a sense of harmony between work and personal life. It's important to note that the impact of the Islamic work ethic on work engagement may vary among individuals depending on their

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personal beliefs, interpretations, and cultural contexts. Additionally, work engagement is influenced by various factors beyond religion, such as job characteristics, organizational culture, and individual traits.

The moderating role of job demands on the effect of Islamic work ethic on work engagement has been the subject of several studies. While the specific relationship between these variables may vary, the research generally suggests that Islamic work ethic and religiosity can significantly impact work engagement, with job demands often being positioned as a moderator. For example, a study on the relationship between religiosity and work engagement, specifically from an Islamic lens, found that job demands can moderate this relationship (Abualigah et al., 2021). Additionally, research has highlighted the significant positive effect of Islamic work ethic on job performance, indicating its potential influence on work engagement (Rokhman & Ahamed, 2021). However, it's important to note that the hypothesis that Islamic work ethic will moderate the relationship between job resources and work engagement was rejected in a specific study (Annisaa Miranty & Wimbari, 2014). Therefore, while there is evidence of the impact of Islamic work ethic and religiosity on work engagement, the specific moderating role of job demands may vary and require further investigation.

### Methodology

This study utilizes a quantitative research design to investigate the factors affecting work engagement among employees working at Bank Islam in Penang, Kuala Perlis, and Kedah in Malaysia. This is because the scene of study and research among Islamic Banking in that area is not yet being explored. Therefore, this study employed a survey questionnaire because it is the most appropriate way to collect primary data to obtain beliefs, personal and social facts, and attitudes (Sekaran & Bougie, 2016). According to Neuman (2014), quantitative research design is used because it helps the researcher thoroughly examine the big sample of respondents' opinions about the suggested phenomenon. Consequently, the researcher can take a specific perspective of human behavior. Quantitative research aims to test the relationship and generalization of these results (Sekaran & Bougie, 2016). The data were collected using a self-administered questionnaire. In addition, rather than a longitudinal study, a cross-sectional study was suitable for this study because of time limitations.

The population of this study is the full-time employees (1000 employees) working in Bank Islam in Penang, Kuala Perlis, and Kedah. Sekaran & Bougie (2016) and Zikmund et al. (2003) argued that sampling is conducted instead of collecting data from every population element. In addition, choosing an appropriate sample from the population will likely produce more reliable results for the study (Sekaran & Bougie, 2016). For most research sample size more prominent than 30 and less than 500 is appropriate (Zikmund et al., 2003). The samples suggested by Krejcie & Morgan's (1970) table of study population samples, the appropriate sample for this study is 181. Nevertheless, the sample size was multiplied by two to minimize sampling error and to address

nonresponse rate issues (Hair et al., 2017; Elkheloufi & Yean, 2022). Hence, 362 was selected as the total number of questionnaires.

Sampling is the procedural process of selecting items from the population to generalize the sample's main features to the overall population (Neuman, 2014). The non-probability sampling approach of convenience sampling is thus used in this study since we could not obtain a list of all the elements of the population from which the sample is drawn. The convenience sampling approach is appropriate as the information collection is from individual talented employees holding various key positions in the Bank Islam in Penang, Kuala Perlis, and Kedah, who are conveniently available or can be accessed by the researcher. Convenience sampling is also used when the researcher wishes to cover many surveys quickly and cost-effectively; however, it suffers from selection bias, and generalizability in this case is also restricted (Sekaran & Bougie, 2016).

All variables in this study were measured using multiple items used in previous research. The current study used 48 items developed by Ali (1988) to examine Islamic Work Ethics (e.g., "My place of work allows me to worship as it should", "I work for an Islamic bank because its products meet the requirements of shariah"). The present study used a 7-item adapted by Karasek (1985) to measure job demand (e.g., "I don't have enough time to do good work", "The amount of work I have to do is fair"). Moreover, the study used "Utrecht Work Engagement Scale (UWES-9)" developed by Schaufeli et al. (2006) to measure work engagement (e.g., "At my work, I feel bursting with energy", "My job inspires me").

### Findings Measurement Model

SmartPLS 4.0 for Partial Least Squares Structural Equation Modelling (PLS-SEM) has two distinct stages for evaluating the research model: the measurement and structural models (Hair et al., 2017; Kline, 2023). The measurement model refers to the structural relationship between latent variables and their indicators. It is sometimes referred to as the means of the outer model. According to Hair et al. (2017), the assessment of the outer model can be done by examining the values of composite reliability (CR), Cronbach's alpha ( $\alpha$ ), and average variance extracted (AVE) to determine convergent and discriminant validity. The items' loadings used to calculate the model ranged from 0.546 to 0.902, which falls within the accepted range for exploratory research. These loadings meet the threshold criteria of AVE (0.5) and CR (0.7) as defined by Kline (2023) and Hair et al. (2017). Therefore, it seems that there is no need to remove any elements in order to increase the construct's CR and AVE values. Convergent validity has been demonstrated by Hair et al. (2017), with the minimum average variance extracted (AVE) ranging from

0.513 to 0.892 and the composite reliability (CR) ranging from 0.714 to 0.843.

The discriminant validity of the items has been evaluated by analyzing the cross-loadings (the bold diagonal) presented. In addition, the discriminant validity was assessed using the

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heterotrait-monotrait ratio (HTMT) of the correlations, as recommended by Henseler et al. (2012). All correlation coefficients of the variables were below 0.90, indicating no concerns regarding discriminant validity in this research. The model's quality was assessed using standardized root mean residual (SRMR) and predictive relevance ( $Q^2$ ). The SRMR value of 0.058, which is below the threshold of 0.08, indicates that it is considered acceptable according to Hair et al. (2017). When the cross-validated redundancies ( $Q^2$ ) are greater than zero (0), the model can be considered to have predictive relevance (Hair et al., 2017). According to Hair et al. (2017), the coefficients of determination ( $R^2$ ) of

0.248 and 0.259 indicate that the exogenous variable has a limited impact on the endogenous variables - work engagement, respectively.

### Structural model

In addition to the successful assessment of the measurement model, the structural model is also evaluated, which is necessary for subsequent studies in SmartPLS 4.0. A method called consistent bootstrapping was employed to assess the hypotheses. This involved generating 5,000 resamples of a reflecting measurement model, as suggested by Hair et al. (2017). Furthermore, the researchers have conducted tests incorporating control factors such as gender, age, and higher qualification. This was done to provide a more precise and comprehensible interpretation of the data (Baum & Locke, 2004). An investigation was conducted to assess the impact of control variables on work engagement. These variables were gender ( $\beta = 0.105$ ,  $t = 4.003$ ,  $p < 0.05$ ), age ( $\beta = 0.041$ ,  $t = 1.708$ ,  $p < 0.05$ ), and higher qualification ( $\beta = 0.061$ ,  $t = 2.262$ ,  $p < 0.05$ ). The outcomes of this study indicate that gender and level of education significantly influenced work engagement, aligning with the conclusions made by Lu, Xie, and Guo (2018), Rabiul and Yean (2021), and Elkheloufi & Yean (2022).

The coefficient of determination ( $R^2$ ) for the control variables is 0.231, while the  $R^2$  value without the control variables is 0.253. Therefore, there is a modest increase in  $R^2$  of 0.025 when the control variables are included. Consistent with prior studies (e.g., Tsaur et al., 2019; Rabiul & Yean, 2021), gender, age, and higher qualification were excluded as control factors in the structural equation modeling analysis.

The direct hypothesis testing results are presented. Islamic work ethic ( $\beta = 0.208$ ,  $t = 8.404$ ,  $p < 0.01$ ) notably impacts work engagement. Therefore, Hypothesis (H1) was confirmed. Regarding moderating effects, the model examining Islamic work ethic and work engagement found that the construct of positive emotions significantly moderated the relationship between Islamic work ethic and work engagement ( $\beta = 0.108$ ,  $t = 7.468$ ,  $p < 0.01$ ). Therefore, the hypothesis (H2) was confirmed based on the findings shown in the study.

### Discussion and conclusion

The primary result of this study is the correlation between Islamic work ethic and work engagement. The investigation reveals that the Islamic work ethic results impact work engagement. Hence, this discovery validates the findings of the prior study showing the Islamic work ethic has a substantial impact on enhancing work engagement among employees (Siddique et al., 2017). This demonstrates that Bank Islam has reinforced the Islamic work ethic as the primary element influencing employees' work engagement. The results of this study on Islamic work ethic and work engagement are consistent with past research on the subject. These studies emphasize the significance of work as a means to fulfil one's religious obligations, contribute to the community, and earn a livelihood. Additionally, it discusses the significance of honesty, fairness, and integrity in all professional endeavours. Work engagement, conversely, pertains to the level of involvement, dedication, and enthusiasm someone exhibits toward their work.

Within the framework of Bank Islam, the Islamic work ethic can be conceptualized as a collection of principles and guidelines that instruct employ and actions. This encompasses a commitment to providing financial products and services that adhere to ethical principles and comply with Shariah. Additionally, it emphasizes the satisfaction of customers and the well-being of the community as a whole. When employees align with these values and principles, they are more inclined to perceive their work as purposeful and meaningful, enhancing their engagement level in the workplace.

Studies have demonstrated a positive correlation between the Islamic work ethic and work engagement. For instance, a study conducted in Malaysia revealed that employees

exhibited tremendous enthusiasm in their work when they perceived their organization to possess a more robust Islamic work ethic. Similarly, a study conducted in Turkey revealed that employees who showed a higher level of dedication to Islamic principles exhibited more tremendous enthusiasm for their occupations and experienced higher levels of workplace satisfaction. In summary, the Islamic work ethic plays a crucial role in fostering a sense of commitment among Bank Islam workers towards their job responsibilities. Bank Islam may foster a positive work environment by promoting a solid dedication to Islamic values and principles, resulting in workers who are actively involved, driven, and content in their roles.

The association between Islamic work ethic and work engagement is supported, with employment demand acting as a moderating factor. The current investigation solely identified evidence of the interaction. The association between Islamic work ethic and work engagement is greatly influenced by job demand (H2). The Islamic work ethic demonstrates a more pronounced correlation with work engagement in situations when individuals encounter higher job demands as opposed to lower ones. Malaysian Islamic bank personnel derived the most significant advantage from the Islamic work ethic when they encountered significant job demands.

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The implications of the moderating role of job demands on the effect of Islamic work ethic on work engagement are subject to ongoing research and may vary based on specific contexts. While some studies have found that Islamic work ethic may not moderate the relationship between job resources and work engagement (Annisaa Miranty & Wimbari, 2014), other research has examined the relationship between job demands, Islamic work ethic, and work engagement among Islamic bank employees (Ramalu et al, 2016). Additionally, a study has explored the relationship between religiosity from an Islamic perspective and work engagement, with job demands being considered as a moderator (Abualigah et al., 2021). Therefore, the implications of this moderating role are complex and may depend on various factors such as the specific work environment and the nature of the job demands and resources. Further research is needed to fully understand the implications of the moderating role of job demands on the effect of Islamic work ethic on work engagement.

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