



**RESEARCH PAPER**

**Islamic Work Ethics and Employees' Turnover Intention: Modeling the Intrinsic Motivation as a Mediator**

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**ABSTRACT**

The rationale behind this study is to examine the impact of Islamic work ethics (IWE) on turnover intention (TI) among employees of commercial banks across Pakistan. Further, this research also explores the mediating role of IM on the association between IWE and TI. Survey design opted was cross-sectional, in order to gather data through a convenience sampling technique. Two hundred and eighty-seven employees of commercial banks participated in the survey. For testing the proposed model we employed partial least squares structural equation modeling (PLS-SEM) technique in Smart PLS3.0. The findings indicate that IWE has a positive relationship with IM, and IM has a negative relationship with TI. It has also been seen that IM mediates the relationship between IWE and TI. The human resource wing should incorporate IWE principles and standards as part of their plan to achieve exceptional work-related outcomes such as high performance, commitment, and lower TI. Organizations should charily assess the magnitude and type of IWE of employees before employing or promoting them. Furthers, managers take steps to promote IWE principles and standards at the organization. IWE principles and Islamic teaching guide individuals in all areas of life; therefore, managers should teach IWE principles and standards via training sessions to increase the level of IWE in subordinates.

**Introduction**

Employee turnover to date has been a significant topic of research even after research spanning over a century and thousands of studies being published on the subject (Homet al., 2017; Oruhel al., 2020). Employee turnover refers to workers who leave their organization and are replaced by new employees (Li et al., 2019). Higher

rates of employee turnover have been costly for organizations because it has a negative relationship with organizational performance and success (Han et al., 2016; Holtomet al., 2005; Khan et al., 2020). Despite the negative consequences of employee turnover, the literature continuously discussed it among skilled employees globally. The U.S. Bureau of Labor Statistics (BLS, 2020) has reported 3.5 million intended job quits in January 2020, an increase of approximately 20% from 2.9 million jobs exits in July 2016. Picture in Asia has not been much different since the voluntarily turnover rate remains at an increasing trend. As per Hays Asia Salary Guide 2020, 36% of on job respondents were aggressively searching for a new opportunity. It is also a challenging and problematic issue for businesses in Pakistan (Reina et al., 2018). Especially the banking sector of Pakistan is suffering due to high employee turnover (Hassan & Jagirani, 2019). As per the annual report of State Bank of Pakistan 2013-2014, about 24% of total banking employees resigned from their jobs in a single year (Imran et al., 2014). The above statistics show, that it restricts business organizations in attaining their respective strategic objectives. Islamic work ethic (IWE) is stated as "a system of beliefs or set of values derived from the 'Holy Quran' and 'Hadith' regarding work" (Ahmad & Owoyemi, 2012). The most consecrated writings contained in the Holy Quran echo with the significance of trade and work-related values. In Islam, hadith is the record of sayings of Prophet Muhammad (P.B.U.H) that also augments the Quran with comprehensive instructions related to the conduct of traders, advising general as well as precise business behavior (Bernstein, 2008). IWE portrays Islamic expectations related to individuals' conduct at the workplace that encompasses their efforts, commitment, devotion, cooperation, obligations, communal relations, and creativity. Naturally, when individuals keep a strong connection with God, their religious teachings are reflected by their conduct (Rahman et al., 2006). Many researchers have reported that it is linked to job-related attributes e.g. job satisfaction, motivation, organizational commitment and turnover intention (TI) (Khan et al., 2013; Gheitaniet al., 2018; Rawwaset al., 2017). Noticeably, empirical studies have shown a highly negative relationship between IWE and TI (Ahmad, 2011; Khan et al., 2013). Hence, employees' adherence to the principles of IWE results in lower absenteeism and TI (khan et al., 2013).

Intrinsic motivation (IM) has been stated as the actions for its inborn satisfactions more willingly than for some separable outcome and also as doing some activity because it is innately enjoyable or interesting (Ryan & Deci, 2000b, pp. 55-56). It encompasses entertainment, challenges, newness, and interests instead of external pressure or financial reward. Organizations that support employee competency and independence are more probably to increase IM among employees. Previous studies have shown that IWE has positive impact on IM (e.g. Gheitaniet al., 2018). Intrinsically motivated employees with greater independence and autonomy find their work interesting and therefore strive to lessen burnout as well as TI willingly and without hesitation (Kim, 2018). Factors that impact employees' behavior and attitudes essentially consist of their respective values and beliefs. Some of these factors are reflected in IWE which enhance IM that ultimately reduces TI (Hayati & Caniago, 2012; Kim, 2018). The objective of this study is twofold. First, it

investigates the effect of IWE on IM and also the impact of IM on TI. Second, this study investigate the mediating effect of IM between IWE and TI. As discussed above, adherence to Islamic rules and standards can enhance IM that ultimately lowers employee TI. Therefore, employees who are more dedicated to the values of IWE will exhibit a greater level of IM and a higher probability to remain in the organization. The present research addresses two important gaps in the existing literature. Firstly, prior researchers examined the mediation effect of IM between IWE, organizational commitment and job satisfaction (e.g. Gheitaniet al., 2018).The present study attempts to investigate the mediating role of IM on the interrelationship between IWE and TI. Secondly, this study makes a major methodological contribution. Most of the previous work employed first-generation techniques of data analysis (Awan &Akram, 2012; Rokhman, 2010). New advances in quantitative techniques have outlined several shortcomings in first-generation methods. This study employs the second-generation method of structural equation modeling, which is now being considered imperative for social science studies (Hair et al., 2017; Hooper et al., 2008). Partial least squares structural equation modeling (PLS-SEM) has beena vastly suggested technique to cater complex as well as mediating structural models (Avkiran, 2017; Nitzlet al., 2016; Richter et al., 2016).

## **Theory and Hypotheses**

### **Islamic Work Ethics (IWE) and Intrinsic Motivation (IM)**

Islamic work ethics are defined as a set of ethical principles based on the Qur'an and Sunnah that are closely related to Islamic values, beliefs and practices (Arslan, 2001), which help differentiate between good and evil in work (Beekun, 2004). Morality in Islam is not only a religious ethical issue in certain actions, it also encompasses all aspects of life in the spiritual, physical, emotional or moral sphere related to the emotional, intellectual, collective and individual aspect(Yaken, 2006). IWE highlights generosity and fairness in the place of work and views participation in economic activities as mandatory (Nasution &Rafiki, 2020). As Esposito (2005) points out, who affirms that Islam encompasses both public and private sphere, it not only affects religious aspects but social behavior too. In an organization, the IWE inspires employees to trust the workplace and strengthen responsibility for social enterprises through hard work, dedication, commitment, compromise, creativity at work, and collaboration (Ali, 2005;Yousef, 2001).Prior studies has linked IWE with work-related outcomes e.g. job motivation, satisfaction, job performance, and TI (Beringset al., 2004; Roe & Ester, 1999; Khan et al., 2013). Latham and Pinder (2005) have discussed that ethics of work and values, especially having multidimensional nature, can be a prelude to IM (Ryan &Tipu, 2016). Another studies reflects the association between job satisfaction and ethics along with the return on investment through the design of organizational theory of justice (Greenberg, 1987), which influences the attitudes, orientation, and professional advancement of employees in the organization. In this perspective, employees who believe that they are being treated ethically in the organization, and who follow these ethics probably think that their organization is fair to them. Therefore, it is expected to increase job satisfaction due to an optimistic attitude towards work, efforts to achieve organizational

objectives and the well-built wish to continue with the corporation (Rokhman, 2010). As argued by Nithyanandan (2010), a work group together has a strong protestant ethic and a strong IM. Gheitaniet al. (2018) examined that IWE has a positive significant relationship with IM. Accordingly, if employees value IWE more, we can expect them to have more IM. Based on the above arguments, we formulate our hypotheses in the following manner:

H1: IWE has a positive impact on IM.

### **IM and TI**

Tett and Meyer (1993) stated turnover as “the termination of an individual’s employment with a given company” and stated TI as “the last in a sequence of withdrawal cognitions, a set to which thinking of quitting and intent to search for alternative employment also belongs”. The number of attempts of the willingness of an employee to leave the workplace voluntarily is treated as TI (Takase, 2010). The theory of TI, which emphasizes an exit or staying on a job, says that employees follow a series of steps to decide what type of work they do; it is an estimate of the real turnover behavior. Ryan and Deci (2000) define IM as an inbuilt tendency to seek new and fresh challenges to develop by using personal capabilities to learn and discover new skills. It comprises joy, satisfaction, interest, information, aesthetic value, and challenge, not external pressure or reward. It depends on the employees’ characteristics and work (Dubrin, 2009). A person interested in his work and rooted in his beliefs, believes that it is a virtue to do the best possible tasks, and in order to do a job without the need for external motivations to develop the skills, he will find intrinsic motivation necessary. Generally, internal motivation is the tendency of a person to achieve internal satisfaction (Warr et al., 1979), that results in a high level of positive performance and feelings (Amabile, 1993). The theory of self-determination recommends that the undesirable impact of outside motivation on burnout and TI is weak as compared to internal motivation effects (Ryan & Deci, 2000a). Intrinsically motivated employees having greater independence and skills and try to attract the success of their work easily and deliberately. It is one of the factors within the individual at workplace, which influences the employee's propensity to stay or leave the organization (Effendi & Etikariena, 2017). Previous studies have shown the effects of IM on TI as negative (e.g. Bright, 2008; Kim, 2018). Therefore, we hypothesize that:

H2: IM has a negative relationship with TI

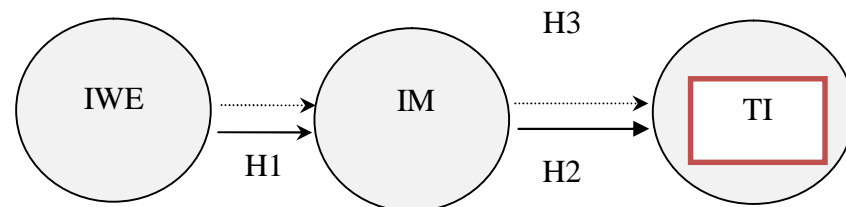
### **Mediating Role of IM between IWE and TI**

IWE states Islamic expectations regarding the behavior of people in the workplace, which includes but are not limited to the scope of effort, selflessness, sacrifice, cooperation, responsibility, social communication, and creativity. Principally, when individuals set up a close connection with God, their tendency and behavior have a propensity to obey the laws and standards of Sharia (Rahman et al.,

2006). Normally, it is assumed that work ethics represent people's behavior concerning the different phases of the job. This behavior is characterized by preferences for action and involvement, attitudes concerning on-financial and financial remuneration, and the wish to progress in the workplace (Yousef,2001). IM include enjoyment, fun, novelty, interest, challenge and aesthetic value as opposed to external pressures or monetary rewards (Kim, 2018). It depends on the employees' characteristics and work (Dubrin, 2009). The beliefs and opinions are the most important factors that manipulate the behavior of employees and their actions. The consideration of IWE in this category can be a factor that may improve employees' IM, organizational performance, commitment, and job satisfaction (Hayati and Caniago, 2012). As mentioned earlier, adherence to the Islamic principles and criteria stimulates IM thereby increasing employee satisfaction which further reduces TI (Gheitaniet al., 2018; Rawwas, 2017). The Quran says: "Allah blesses the worker who learns and perfects his profession". The philosophies of IWE encourage employees to perform their jobs effectively, which ultimately increase workers' integration, reduce the frequency of resignations and complaints. Consequently, employees committed to IWE principles will have greater IM and lower TI. Further, researches in the past have established a link between IWE and work-outcomes through the mediation of IM. For example, IWE positively influence the employee IM, which ultimately enhance employee job satisfaction and commitment (Gheitaniet al., 2018). The IWE enhance the employees IM, which in turn, positive impact their job performance (Ud din et al., 2019; Al-Douriet al., 2020).Based on the above discussion, it is considered that IM can be a potential mediator linking IWE and TI.

H3: IM mediates the relationship between IWE and TI

Based on the above discussion, we proposed the study model shown in figure I.



**Figure 1.**Theoretical framework

IWE: Islamic work ethic, IM: Intrinsic motivation, TI: Turnover intention

### **Material and Methods**

#### **Sampling and Data Collection**

To analyze the hypothesized model of the study, survey data were collected from frontline services banking staff of commercial banks in Pakistan. Consistent

with Haq and Rizvi (2020) convenience sampling technique was used in the current study as the research population consists of commercial bank employees, which is unknown. According to DeVos (1998, p.191), this sampling technique is considered as a rational choice when the population is unknown. To fill the questionnaire, bank managers were directly contacted to explain the purpose and needs of this study and to request their consent for their employees' voluntary participation in this survey. Three hundred and fifty questionnaires were distributed out of which 305 were returned. After eliminating questionnaires with missing response, the final sample comprised of two hundred and seventy-four valid questionnaires with a response rate of 91.33%.

## Measurements

The survey questionnaire measured the following constructs: IWE, IM and TI. Every item of the questionnaire requires the respondent to answer with self-reported perception. Only if otherwise reported, each item of the questionnaire records the participant's responses on a five -point Likert scale "1= strongly disagree" to "5 = strongly agree". Each construct being used in the present study has been adopted due to extensive usage in previous studies and has already been well established and validated.

**Islamic work ethics:** This construct has been measured employing an instrument developed by Ali (1992). The shorter version of this instrument comprises 17 items. This version has been used in many Islamic nations (e.g. Saudi Arabia, UEA, Kuwait), and the results were comparatively on a higher side. The reliability of the scale turned out to be 0.85. A sample item includes "Dedication to work is a virtue".

**Intrinsic Motivation:** The scale used for construct IM consists of six items developed by Furnham (2005) and used by Gheitaniet al. (2019). The reliability of the scale was 0.785. Example of sample item is "I enjoyed doing this job very much".

**Turnover Intention:** The scale used for the construct TI consists of three items used by Wong and Wong (2017) and reported reliability of the scale was 0.76. A sample item is "I am thinking about leaving this organization".

## Analysis Strategy

Partial least square-structure equation modeling (PLS-SEM) technique was used to test the proposed research model and hypotheses of the study. Robustness has been a significant attribute behind the appreciation and superiority of PLS-SEM among current econometric techniques of analysis (Hair et al., 2019). Irrespective of the criticism, it has been well-thought-out as an instrumental technique for the measurement of path coefficients (Ali & Kim, 2015). It intelligently takes care of small sample sizes and the issue of data non-normality to model latent variables (Sarstedtet al., 2017). As the present article encompasses the assessment of

endogenous variable, thus, it is the highly suitable estimation approach to apply (Hair et al., 2019).

The existence of mediator (IM as a mediating factor between IWE and TI) in the present research, it is an exceedingly recommended technique (Hair et al., 2014; Nitzlet al., 2016; Richter et al., 2016). It necessitates a sample of size ten times the highest number of observed variables of a variable in the model (Peng & Lai, 2012). In our suggested model, IWE has 17 observed variables. Therefore, our minimum sample size is 170. The sample size for this research is 274, surpassing the least required size. According to the recommendation of Anderson and Gerbing (1988), the hypothesized model has been evaluated step-wise. At first, the measurement model has been estimated for internal consistency, reliability and validity followed by the analysis of the structural model (hypotheses testing) using Smart PLS version 3.0 (Ringle et al., 2015).

**Table 1**  
**Respondents' demographics**

<b>Variable</b>	<b>Frequency</b>	<b>Frequency (%)</b>
<b>Age (years)</b>		
18-30	152	55.4
31-40	71	25.91
41-50	41	14.9
51-above	10	3.64
Total	274	100
<b>Gender</b>		
Male	197	71.89
Female	77	28.10
Total	274	100
<b>Education</b>		
Graduate	121	44.16
Post-Graduate	86	31.38
Other	67	24.45
Total	274	100
<b>Marital Status</b>		
Unmarried	170	62.04
Married	104	37.95
Total	274	100
<b>Salary</b>		
less than Rs15000	33	12.04
Rs15001-30000	85	31.02
Rs 30001-45000	73	26.64
Rs 45001-60000	53	19.34
Rs 60001-above	30	10.94
Total	274	100

## Common Method Variance

The issue of common method variance (CMV) has been addressed before analyzing the proposed hypothesis of the study. Researchers are of great concern regarding it especially when the data is collected at a single point of time (Schwarz *et al.*, 2017; Hair *et al.*, 2014). It computes the covariance among measured items (Shams *et al.*, 2020). In PLS-SEM, the approach of full collinearity statistics (VIF) is being used to detect it (Kock, 2015). Hair *et al.* (2017) recommended the threshold value of VIF as 3.3 to detect CMV. In this study, the VIF value of all constructs was found to be lower than 3.3, therefore no effect of CMV is being detected Table 2.

**Table 2**  
**Full Collinearity Statistics**

Constructs	IWE	IM	TI
IWE		1.0	
IM			1.0
TI			

IWE, Islamic work ethic; IM, Intrinsic motivation; WFC, TI, Turnover intention

## Results and Discussion

### Measurement Model

Evaluation of measurement model enable assessment of reliability and validity of the construct measures (Sharma *et al.*, 2020). Indicator reliability (IR) has been checked through model outer loadings (Hair *et al.*, 2013). As recommended by Hair *et al.* (2019), items having outer loadings higher than 0.50 should be retained. In this study, item number sixteen of the construct IWE was dropped because of its outer loading less than 0.5. Internal consistency reliability (ICR) of the construct was examined through composite reliability and Cronbach's Alpha. The composite reliability measures range from 0.926 to 0.946 for all constructs, whereas Cronbach's alpha ranges from 0.881 to 0.940 (Table 3).

**Table 3**  
**Results of confirmatory factor analysis**

Constructs	Items	Loadings	CR	Cronbach's Alpha	AVE
IWE	IWE1	0.745	0.946	0.940	0.526
	IWE2	0.772			
	IWE3	0.774			
	IWE4	0.722			
	IWE5	0.755			
	IWE6	0.746			
	IWE7	0.745			
	IWE8	0.653			
	IWE9	0.719			
	IWE10	0.617			



	IWE11	0.770			
	IWE12	0.777			
	IWE13	0.789			
	IWE14	0.645			
	IWE15	0.702			
	IWE17	0.646			
	IM1	0.764			
	IM2	0.877			
IM	IM3	0.857	0.936	0.918	0.710
	IM4	0.858			
	IM5	0.861			
	IM6	0.834			
	TI1	0.898			
TI	TI2	0.892	0.926	0.881	0.808
	TI3	0.906			

IWE = Islamic Work Ethic, IM= Intrinsic Motivation, TI= Turnover Intention, CR= Composite Reliability, AVE= Average Variance Extracted, HTMT=Heterotrait-Monotrait

Validity of the construct was tested through convergent and discriminant validity. Convergent Validity (CV) refers to a measure of the construct that has a positive interrelationship with other measures of a similar construct (Hair et al., 2013, p. 115). To check CV of the construct's value, average variance extracted (AVE) was calculated. Every construct should have the value of AVE higher than 0.5 (Fornell& Larcker, 1981). AVE score of IWE is 0.526, IM is 0.710 and TI is 0.808; confirming the CV.

Divergent validity (DV) specifies to "the extent to which a construct is empirically distinct from other constructs in the structural model"(Hair et al., 2019). DV of the construct can be checked through indicators cross-loadings, Fornell and Larcker (1981) criterion, and Heterotrait-Monotrait (HTMT) correlation ratio. Fornell and Larcker (1981) criteria are used to check the DV of the constructs. According to this criteria each latent construct, the square root of AVE should exceed the correlation value of the same construct. Table IV indicate the constructs correlation values in rows and column are lower than the corresponding square root values of AVE. Thus, results indicate the DV of all the constructs.

**Table 4**  
**Discriminant Validity-Fornell and Larcker's (1981) criteria**

Constructs	Islamic work ethic	Intrinsic motivation	Turnover intention
Islamic work ethic	0.83		
Intrinsic motivation	-0.579	0.899	
Turnover Intention	0.559	-0.538	0.725

**Note:** The off-diagonal values are the square root of AVEs

## Structural Model

Findings of the path coefficients have shown that IWE ( $\beta=0.562$ ,  $t= 11.11$ ,  $p< 0.00$ ) has a positive impact on IM, and IM has a negative relationship with TI ( $\beta= -0.579$ ,  $t= 12.13$ ,  $p< 0.00$ ) respectively. Hence, the results supported *H1* and *H2*. Further, the findings of the study have shown a high value of  $R^2(0.312)$  of IM and  $R^2(0.335)$  of TI. Moreover, the results have revealed that IWE ( $f^2= 0.454$ ) has a high impact on IM, and IM also has a high effect on TI ( $f^2=0.504$ ). Likewise,  $Q^2$  which reflects the predictive relevance of the model returned value for IM ( $Q^2 = 0.205$ ) and for TI ( $Q^2= 0.255$ ). To test the third hypothesis, Hayes and Preacher (2013) approach of indirect effect was employed to examine the mediation of IM between IWE and TI. The findings of indirect effect have shown that IWE indirectly impacts TI through IM ( $\beta= -0.327$ ,  $t = 6.748$ ,  $p< 0.00$ ); therefore, *H3* has been supported. The above-discussed results have been summarized in Table 5.

**Table 5**  
**Path coefficients and mediation results**

Hypotheses	$\beta$	SE	<i>t</i> -value	LL	UL	$R^2$	$f^2$	$Q^2$	Decision
H1. IWE→IM	0.562	0.050	11.111	0.457	0.659	0.312	0.454	0.205	Accepted
H2. IM→TI	-0.579	0.048	12.130	-0.67	-0.483	0.335	0.504	0.255	Accepted
H3. IWE→IM→TI	-0.327	0.048	6.748	-0.42	-0.234				Accepted

IWE = Islamic Work Ethic; IM = Intrinsic Motivation; TI= Turnover Intention; LL = Lower Level; UL = Upper Level, SE = Standard Error

## Discussion and Implications

Researchers and professionals have exhibited curiosity to understand the business morals and ethics from an Islamic perspective. The preceding interest of scholars has also been in knowing the antecedents and consequential ethical values, regulations, and standards in the organizations (Beekun&Badawi, 2005; Murtaza et al., 2016; Parboteeah et al., 2009; Yousef, 2001). Because of the research objectives, the present research investigates the effect of IWE on IM and also examines the impact of IM on employee TI among the employees of commercial banks in Pakistan. Further, the study also explores the mediating effect of IM between IWE and TI. IWE reflects Islamic expectations of employees' behavior in the organization, signifying that they encompass the magnitude of employee's efforts, altruism, commitment, support of others, responsibility, appropriate communal relationships, and inventiveness at the job. Nonetheless, the most significant bases of IM are the traits of organizational members founded in their respective belief systems. Adherence to Islamic laws and regulations, as a fore mentioned, may enhance the level of IM of employees. The results of the present study show that IWE play the important in explaining IM. In this regard, the promotion of IWE among the bank's employees positively impacts the IM of employees. Our findings supports the arguments made earlier by Ryan and Tipu (2016), specifically in term of building IM through IWE. In this regard, Shakil (2011) found that adoption of IWE enhance the level of IM of employees. Secondly, the results of this research reveal that IM has a negative effect

on TI of employees. This finding supports the hypothesis that intrinsically motivated employees are unlikely to quit the organization. Further, this finding is also in congruence with self-determination theory which emphasizes that intrinsic motivational factors like empowerment, ensuring job security and providing a culture that enhance employee organizational commitment can influence employees to stay with the organization in the long run. Thus, employees who are intrinsically motivated in work have a small tendency to leave their organization. This finding is consistent with the results of Kim (2018). Finally, the findings show that IM mediates the relationship between IWE and TI. Finding reveals that IM is a significant factor that transfers the effect of IWE to TI. IWE enhances the motivation level and therefore is expected to decrease the employees' willingness to quit the workplace.

## **Conclusions**

The results from the present research showed that both IWE and IM are vital factors impacting an organizational member's inclination to quit or remain with the organization. The second main finding of the research has been that IM mediates the relationship between IWE and TI. Thus, to lower employee TI, IWE and IM must be considered as important factors. As employee intention to quit has overtime evolved into one of the foremost worries for managers (especially for human resource managers) in different corporations. The findings from the current study may be helpful in this respect. Managers through greater emphasis and focus on the IWE in various areas of personnel management through IM (at nearly zero costs to the corporation) can have employees with very low TI. Additionally, giving special emphasis to Islamic work ethics while hiring employees and taking steps for the empowerment of organizational human capital in such a manner that will motivate employees to endorse and adopt this construct may prove to be very helpful in this perspective. Furthermore, employee compensation and benefits policies should be designed in a way that leads to the encouragement of the IWE in the organization. IWE evidences to be an advantageous variable for increased motivation at personnel and at the organizational level, which further may lead to improved employee IM and may eventually result in lower TI. The findings from our research empirically show IWE as an antecedent and employee TI as a consequence of IM.

## **Research Limitations and Recommendations**

This study has various limitations that may direct productive research avenues for future researchers. The very first constraint of the study is that respondents comprising the sample of this study were based in Pakistan. In the future, research can be carried out by taking subjects from other Muslim countries for better representatively and also to get improved insight into gauging the effect of IWE on work-related outcomes. Future researchers can also carry out a longitudinal study so that they may track changes or development in the characteristics of Muslim employees over a period of time and not just at a particular point in time. Such a longitudinal study may help researchers to track changes and obtain results that may be much more precise. For instance, the effect of incorporating IWE into the code of conduct of global and multinational corporations doing business in Muslim

countries may be assessed and measured. Secondly, the present research has been done completely from an Islamic perspective and subjects in the research population comprised of Muslims. Comparable researches in corporations or occupational settings with employees belonging to other religions may be helping provide further insight into the area of this research. Thirdly, current research has been conducted among employees of Islamic banks of Pakistan. Future researchers may replicate this study in different work settings. Such replication may provide external validity and generalization to the findings of the present study. Finally, keeping in view the theoretical perspective of our research, we accept that even though IM is a significant mediating process that connects IWE to work-related outcomes of organizational human resources, there can be other mediating factors that may be studied in future.

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