

LINKING ISLAMIC WORK ETHICS WITH EMPLOYEE PERFORMANCE: PERCEIVED ORGANIZATIONAL SUPPORT AND PSYCHOLOGICAL OWNERSHIP AS A POTENTIAL MEDIATORS IN FINANCIAL INSTITUTIONS

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ABSTRACT

This research aims to investigate the mediating effect of Psychological Ownership (PO) and Perceived Organizational Support (POS) in linking Islamic Work Ethic (IWE) with Employee Performance (EP) in Indonesian Islamic Financial Institutions (IFI). A subset of 299 respondents from IFI has participated. The study has used PLS-SEM to analyze the data and to generate the findings. The results have suggested that IWE influences the attitudinal and behavioral consequences both directly and indirectly. Managers who seek to increase the attitudes and behavior of their employees should pay due attention to the IWE principle. In addition, training programs must be carried out with a view to instilling certain principles and underlining the vital role of increasing the efficiency and effectiveness of their organizations. The aim of this research is to contribute IWE knowledge by assessing its predictive potential for employee performance, their understanding of employees' sense of psychological ownership and perceived organizational justice, and to examine the relationship between IWE and EP through the mediation of PO and POJ in the Islamic institutions of Indonesia.

Keywords: Employee Performance, Islamic Work Ethics, Psychological Ownership, Perceived Organizational Justice, Financial Institutions

INTRODUCTION

Ethical staff with optimistic, positive and constructive working behaviors is important assets for the success and sustainability of each organization. Attraction and retention of such staff can advance and increase the organizational reputation in their customer's eyes. In comparison, the unethical behavior of employees may devalue the company's image and drive to a bad working climate. Work ethics is referred to as an inherently distinct personality attribute that is formed at the very beginning of human life, which often affecting employee attitude and behavior at job. Work ethics successfully leads to productivity and job performance (Noe, 2000), decreases counterproductive work behaviors, absenteeism and employees turnover. The concept of work ethics has therefore received considerable attention and work in this field continues to grow. However, the concept of IWE was given less attention and the majority of the studies was mainly based on the concept of Protestant Work Ethic (PWE) (Mohammad, 2016; Munyede, 2021). The principles of PWE and IWE differ from right to wrong or from good to bad, but both the concept advocate and encourage ethics in the organization, like diligence, persistence, fidelity, integrity, cooperation, loyalty, commitment and honesty (Ali Abbas, 2010). However, in contrast with PWE, IWE stresses more behavioral goals rather than its consequences (Khan, Abbas, Gul & Raja, 2015). In fact, the definition of IWE is based on the Quran and Sunna. Understanding the ethics of business in Islam is important, as the majority of

Muslims in the world account for almost 1.57 billion, accounting for 23 per cent of the total population of the world (PEW, 2011). Islamic work ethics is referred to as a collection of moral standards that coordinate and direct the attitude and behavior of employees in their workplaces in accordance with the teachings of Prophet Muhammad (SAW) and the Holy Quran (Ali Abbas, 1988). Prior researches have shown that Islamic work ethics significantly affect employees' involvement, satisfaction, commitment and turnover intention (Murtaza et al., 2016). Past investigations into the relationship between IWE, psychological ownership, perceived organizational justice and employee performance have been much less. Previous studies have shown that IWE, including EP, PO and POJ, have a significant impact on the efficiency and effectiveness of organizations and that more empirical research is needed to sustain and survive in the future.

LITERATURE REVIEW

The Link between IWE and EP

Today, organizations are looking for high-performance, enthusiast and energetic staff to achieve objectives and meet the expectations and needs of the customer, which will eventually increase their competitive advantage and capabilities. As a result, the performance of employees has been a significant idea in organizational and work psychology field (Kerdpitak & Jermitsittiparsert, 2020; Muawanah, 2020). Moreover, in the last four decades, researchers have taken steps to define and explain performance definitions. As Katz (1964) recommended, institutional review board and the ethical review board have been key elements of performance that are critical to achieving and making every organization more successful in the environment. The ethical review board means discretionary behaviors that are resourceful to the organization and to employees who can move beyond for their expected role of performance. In comparison, the institutional review board refers to the behavior that individuals are required to perform with the employer in accordance with their official employment contract. Dennis & Organ (1990) set the boundary amongst institutional review board and ethical review board by describing the ethical review board as being motivated by social exchanges, while the institutional review board is enhanced by economic exchanges. Borman (2004) made the difference among the citizenship performance and task performance. Islamic work ethics and work environment activities and consequences are generally different according to the job types, but the practices regarding citizenship are generally simultaneous throughout the jobs. Next, the extent of citizenship performance depends on the predisposition of the employee, whereas the extent of the performance of the task is projected through the abilities, skills and knowledge of the employees.

This study has followed Koopmans, Bernaards, Hildebrandt, de Vet & van der Beek (2014) conceptualization of individual's performance based on two components, namely the institutional review board and the ethical review board. The association among IWEs and EP was described by Bruce & Korsgaard (2004) on the basis of "other orientation theory". This theory explores how people value the well-being of others (individuals, groups and organizations). Under this theory, people who are more focused because of their personality traits or because of the impact of contextual influences are less likely to determine the outcomes of their behaviors rationally (Sparrow, 2010). In this theory, employees with high values, *i.e.*, IWEs are trying to perform the duties in a right way, as well as trying harder to move a long way to help their organization move toward prosperity and progress. There is also scientific evidence based on theoretical support. Such as Herbert & Garrett (1971) have discovered, employees with a protestant work ethic must be more tolerable for authoritarian leadership behavior and must also work hard. Employees with Protestant work ethic show more dedication to the completion of their work. However, there has been little research that underlines the influence of Islamic work ethic on employee performance. The following statement has been developed here:

Hypothesis 1 Islamic work ethics has a positive and significant impact on EP.

Relationship between Islamic Work Ethics and Perceived Organizational Justice

Organizational justice defined as, the overall perception of fairness of employees' in the organization. The theory of other orientation can be utilized, in order to justify the association between Islamic work ethics and perceived organizational support. As indicated by the concept of other orientation theory, individuals with high scores are less likely to think at a particular level to maximize their advantages and decrease their costs while making decisions (Meglino & Korsgaard, 2006). According to this theory, employees with an increased level of other oriented principles, like Islamic work ethics, will see their organization more towards fairness, even in more complicated situations. However, researchers concluded that individuals with higher prosocial attributes would definitely have the least influence on the degree of justice or support they receive from their company (Orvis, 2008). Based on the above-mentioned debate, and on the basis of empirical and theoretical evidence, it has been shown that employees with high level of Islamic work ethics are expected more to be less affected by the reciprocity expectations. Thus, we developed the following hypothesis:

Hypothesis 2 IWEs positively and significantly influences POJ.

The Relationship between IWEs and Psychological Ownership

Psychological ownership has been declared an effective and cognitive variable and has been described as a psychological state in which individuals generate their own sense of ownership for a given reason. Pierce (2001) concluded that since birth, the sensation of psychological ownership has been centered in the personality of human being. This can happen with material and immaterial objects, as well as with people who have behavioral, attitudinal and emotional effects of ownership. The sense of ownership gives individuals, a sense of personal space, belonging and place. This research, based on other orientation theory, suggested that Islamic work ethics is a vital driver that could influence the feeling of psychological ownership among employees. Depending on this theory, people with a high level of Islamic work ethic continue to develop optimistic emotions in terms of psychological ownership in their organizations and work. These sentiments encourage employees to see their organization and work as their own, thus increasing their sense of responsibility. Additionally, both empirical and theoretical views were also supported by this justification. Such as, previous study has shown a strong link between IWEs and employee behavior, like self-efficacy, locus of control, commitment and satisfaction (Wayne, 1989). However, the correlation between IWEs viewpoint and psychological ownership has been lacking in studies. In this analysis, therefore, it is believed that individuals who are elevated to Islamic work ethics are more likely to believe that their work or organization is their own assets. The following statement has been established by considering these views:

Hypothesis 3 Islamic work ethics has a positive and significant impact on psychological ownership.

Relationship between POJ and EP

Social Exchange Theory (SET) may clarify the close interaction between perceived organizational justice and employee performance. This theory states that one party (individuals, groups and organizations) deliver a service to another party (individuals, groups and organizations), with the hope that potential gains will be obtained from this exchange and with a similar value. In this way, workers feel optimistic about their organization when they are treated equally (Organ, 1988), build their trust in his/her supervisor, Islamic work ethics, positive work-related outcomes that, alternatively, enhance their belongings by showing optimistic behavior based ERB and IRB. The following hypothesis has been established based on this statement:

Hypothesis 4 POJ has a positive and significant impact on EP.

Relationship between PO and EP

Employees with a sense of PO have an impact on their organization through a sense of responsibility that they develop. More precisely, as individuals have a sense of possession, they demonstrate a commitment behavior by enhancing, protecting and controlling the material and immaterial objectives of ownership (Hall Edward, 1966). Similarly, this research argues that psychological ownership has created a sense of responsibility for the organization that has led the organization to devote energy, effort and time to achieving its objectives. The following hypothesis has been established based on this statement:

Hypothesis 5 PO has a positive and significant impact on EP.

The Role of Mediator Variables PO and POJ

Prior researches have shown a constant correlation between ethics and employee behavior in the workplace (Mohammad, Quoquab, Rahman & Idris, 2015). Even in previous studies, the ethical behavior of employees has had a positive impact on their attitudes at work. Furthermore, studies (Masterson, 2000; Tekleab, 2005) found that perceived organizational justice and psychological ownership were good antecedents of employee behavior. As a result, perceived organizational justice and psychological ownership can serve as a central mediation process that can shift the influence of their antecedents to different outcomes. This research argued on the basis of the aforementioned argument that perceived organizational justice and psychological ownership are the mediators between IWEs and EP. The following hypothesis has been established based on this statement:

Hypothesis 6 POJ has a mediating effect on the association between IWE and employee performance.

Hypothesis 7 PO has a mediating effect on the association between IWE and employee performance.

RESEARCH METHODOLOGY

In this analysis, the research data and objectives were obtained by means of a survey questionnaire utilizing a quantitative approach. This research unit of analysis were IFI employees. Since the list of all population elements was difficult to obtain, a judgmental sampling of the non-probability was used. It is a strong alternative in the organization, as it allows for the theoretical generalization of results. The measurements for the study were taken from current literature (Table 1).

**Table 1
MEASUREMENTS OF THE VARIABLES**

Variables	No of Items	Scale Type	Scale Range	Adopted/Adapted
ERB and IRB	10	Seven-point Likert type scale	1 strongly disagree and 7 strongly agree	Williams & Anderson (1991)
POJ	6	Seven-point Likert type scale	1 strongly disagree and 7 strongly agree	Ambrose & Schminke (2009)
PO	7	Seven-point Likert type scale	1 strongly disagree and 7 strongly agree	Pierce et al., (2001)
IWE	17	Seven-point Likert type scale	1 strongly disagree and 7 strongly agree	Ali Abbas (1992)

In total, 14 organizations agreed to take part in this study, thus, distributed 400 questionnaires between the respondents. 325 questionnaires were returned from out of 400

questionnaires. After detecting outliers and incomplete questionnaires from 325 questionnaires, 299 were utilized for data analysis.

Model Evaluation

The development of hypotheses has been analyzed with partial least squares structural equation modelling (PLS-SEM). This is because the emphasis of PLS is aligned with the study objectives, for example, the relationship in the inner model were estimated by multiple regression analysis. The data processing was performed using smart PLS 3.0 (Ringle, 2015). In addition, standard errors of the measures were obtained by running bootstrapping procedure with 5000 resamples. Using the two-stage method for the assessment of the measurement model (Anderson & Gerbing, 1988), the measurement (outer) model validity was evaluated in the first stage and testing of the hypothesized relationships structural (inner) model.

RESULTS

Measurement Model Evaluation (Lower Order Constructs)

The precision for the measurement model is focused on reliability of items, Convergent Validity (CV) and discriminant validity (Chin, 2010). The measurement model explains the connections between observed variables (items) and their main constructs. The reliability ensures that the items are free of errors and thus can deliver a consistent and uniform finding which is taken as a proof of the measures goodness (Cavana, 2001). In this analysis, the internal reliability evaluation was carried out of the variables using the Cronbach's α , it shows that the underlying measures are related to the same variable and, through composite reliability (CR), it shows how well a variable is assessed by the use of its respective items (Sekaran & Bougie, 2016). Reliability at the individual level was measured using the reliability of indicators (it shows the absolute association of the items with its own variable). Items loading for variables reached 0.60 threshold values, except for IWE12 and 17 and PO7, thus, have omitted three items. In the table 2, CR and Cronbach α reached the appropriate threshold value of 0.7 for all constructs (Henseler, 2009). As a result, the reliability of all construction items has been achieved. Similarly, CV is defined as, a set of items which measures the same latent variable. The CR, AVE and factor loadings were used to test convergent validity (Hair, 2010). From the table 2, we can see that all items factor loadings meet the minimum value of 0.6. Meanwhile, AVE values which represent the average difference shown by their respective variables in the indicator, the suggested AVE and CR values were 0.5 and 0.7.

Table 2 MEASUREMENT MODEL VALIDITY AND RELIABILITY					
Constructs	Indicators	Loadings	CR	AVE	CA
EBR	EBR1	0.811	0.953	0.594	0.956
	EBR2	0.555			
	EBR1	0.785			
	EBR3	0.725			
	EBR5	0.802			
IBR	IBR1	0.815	0.929	0.568	0.913
	IBR2	0.858			
	IBR3	0.835			
	IBR4	0.825			
	IBR5	0.952			
IWE	IWE1	0.714	0.944	0.59	0.945
	IWE2	0.729			

	IWE3	0.639			
	IWE4	0.83			
	IWE5	0.819			
	IWE6	0.859			
	IWE7	0.752			
	IWE8	0.709			
	IWE9	0.629			
	IWE10	0.987			
	IWE11	0.789			
	IWE12	0.804			
	IWE13	0.771			
	IWE14	0.851			
	IWE15	0.82			
	IWE16	0.726			
POJ	POJ1	0.884	0.945	0.764	0.945
	POJ2	0.838			
	POJ3	0.878			
	POJ4	0.94			
	POJ5	0.814			
	POJ6	0.816			
PO	PO1	0.874	0.895	0.641	0.925
	PO2	0.834			
	PO3	0.813			
	PO4	0.881			
	PO5	0.883			
	PO6	0.689			

Discriminant validity indicates that each variable is distinct, as it does not relate to another construct, but connected to its own constructs. The square root of all constructs of AVEs (diagonal values) has surpassed the coefficient correlations (off-diagonal). Which meet the discriminant validity requirements (Fornell & Larcker, 1981) (Table 3).

Table 3 RESULTS OF DISCRIMINANT VALIDITY (FORNELL LARKER CRITERION)					
Variables	ERB	IRB	IWE	PO	POJ
ERB	0.853				
IRB	0.421	0.771			
IWE	0.377	0.221	0.753		
PO	0.409	0.304	0.315	0.863	
POJ	0.343	0.313	0.2	0.311	0.823

Measurement Model Evaluation (Higher Order Constructs)

Based on the multidimensional construct, along with the empirical description of Ringle, Sarstedt & Straub (2012), this analysis argued that employee performance is defined as a high order latent variable, thus being a reflective-formative type. Since, the performance of the employees is defined by ERB and IRB, the path of causality begins at dimensions and ends in higher order. The collapse or alteration in one of these two measurements would also alter the logical sense of employee performance. The higher order formative model was determined based

on the importance of the items loading, weights and multicollinearity (Hair, 2016). As demonstrated in Table 4, the weight of the variables was greater than 0.10 (Andreev, 2009). Moreover, the VIF values are less than 3.3 (Diamantopoulos & Siguaw, 2006), which means that there is no problem with multi-collinearity. Hence, the measurement model of lower-order and higher-order was therefore considered to be satisfactory; thus, the continuation of the structural model (inner model) is justified.

Table 4 ASSESSMENT OF HIGHER-ORDER CONSTRUCTS				
Variable	Dimensions	Weights	t value	VIF
Employee Performance	ERB	0.771	0.771	0.771
	IRB	0.221	0.221	0.221

Structural Model Evaluation

As indicated by Becker (2012), for the higher-order latent variables (formative) if we utilize the repeated indicator approach, where lower-order components describe the total variance on the higher-order latent variables. Main while, all exogenous constructs correlation with the single higher-order latent variable, the path coefficient will become zero (Ringle et al., 2012). Hence, to resolve this issue Ringle, et al., (2012) recommended two-stage method to analyze the model. The complete model was runs on the PLS algorithm to generate the scores of latent variables in the first stage. During the second step, parsimonious model was tested to approximate the significance level and path coefficient through the latent variables scores. In this analysis, the employee performance is a multidimensional variable, treated as a reflective-formative higher-order latent construct by running the two-stage approach. The structural model represents the theoretical relationships between the variables (Table 5).

Table 5 TESTING HYPOTHESIS				
Paths	Beta	t value	CI (95%)	Results
IWE>PO	0.312	6.46	0.19-0.41	Accepted
IWE>POJ	0.301	6.32	0.23-0.38	Accepted
IWE>EP	0.269	5.49	0.17-0.36	Accepted
PO>EP	0.161	2.62	0.04-0.29	Accepted
POJ>EP	0.308	5.32	0.17-0.57	Accepted

Note: The decision has been taken at 0.001 significance level.

Its predictive power was determined by the path coefficients, the significance level and the sum of variance explained (R^2) towards the endogenous variable. Falk and Miller (1992) recommended that the value of R^2 should be >0.10 , then it shows that the model have predictive relevance. Here, employee performance 31.2 percent, psychological ownership, 9.04 percent and perceived organizational justice 9.10 percent variance is explained by the model. Additionally, Islamic work ethics was significantly related to psychological ownership ($\text{Beta}=0.312$), perceived organizational justice ($\text{Beta}=0.301$) and employee performance ($\text{Beta}=0.269$). Thus, accepting Hypothesis 1 to hypothesis 3. Additionally, perceived organizational justice was positively related to employee performance ($\text{Beta}=0.308$) and psychological ownership ($\text{Beta}=0.161$). Therefore, accepting Hypothesis 4 and 5. The predict relevance (Q^2) was determined by utilizing Stone (1974) blindfolding method. Here, the value >0 shows that there has been predictive relevance in the model. In our study, the Q^2 value for all endogenous variables were >0 . Thus, indicating that model has been assured with predictive relevance.

Bootstrapping mechanisms have been implemented as proposed by Preacher & Hayes (2004) in order to investigate the mediation impact. Initially, the PLS algorithm has been

performed with 5000 resample to obtain the path coefficients. The bootstrapping process indicates that the indirect paths of perceived organizational justice ($\text{Beta}=0.095$) has been significant with ($t=3.71$, $p=0.001$, $\text{CI}=0.044-0.150$). Furthermore, psychological ownership ($\beta=0.047$) has been significant with ($t=2.32$, $p=0.001$, $\text{CI}=0.005-0.090$). The evidences of mediation analysis for perceived organizational justice and psychological ownership between Islamic work ethics and employee performance individually. Thus, supporting hypothesis 6 and 7 (Table 6).

Table 6 TESTING HYPOTHESIS (INDIRECT)				
Paths	Beta (a*b)	t value	CI (95%)	Results
IWE>PO>EP	0.047	2.32	0.005-0.090	Accepted
IWE>POJ>EP	0.095	3.71	0.044-0.150	Accepted
Note: CI. Confidence Interval				

DISCUSSION

This research investigated the direct and indirect effect of IWEs on the mind set and behaviors of Indonesia's IFI staff members. The study shows that IWEs has been associated with EP. The findings have been in consonants with others orientation theory and with past studies, that showed that staff with a high degree of work ethics is more likely to reveal positive behaviors with their colleagues and the employers. In addition, Islamic banks, for example, emphasize justice at work, prohibit products and services, such as casinos and night clubs, prohibit interest, finance prohibited products and gambling at work. As a result, the Islamic work environment would undoubtedly have a positive impact on their official duties on ethical behavior, which motivates staff in their organizations in exchange. Next, the research hypothesized that IWEs would positively effect on POJ. The findings are consonants with others orientation theory and with past studies by Huseman, Hatfield & Miles (1987), and staff sensitivity to equality differs due to variations in beliefs and values. These findings also aligned with the ethical model behaviour (Denis, 2012). As indicated in this model, employees' variations (religion, work experience, education, gender, age, value orientation) have a positive influence on the behavior and attitude of employees. For example, people with higher Islamic standards are more likely to anticipate justice at work than those with low IWE in the workplace.

In addition, IWEs have been hypothesized of being positively related to psychological ownership. The findings were consonant with the others orientation theory and with past studies. Van Dyne & Pierce (2004) point out that the impact of personal and organizational factors can increase and decrease psychological ownership. Enterprises may also strengthen the optimistic emotions of their employees by practicing and applying Islamic values at work. In addition, this behavior also illustrates the ethical model behavior. The model argues that value orientation, work experience, religion, education, gender and age can influence the tendency of individual's positive behavior at work environment. Such as, people with strong Islamic values are more likely to become good at work and organization than those with low IWEs.

The results of the present research have shown that performance of employees through perceived organizational justice and psychological ownership has been indirectly influenced by Islamic work ethics. These findings are consistent with SET and other orientation theory. As these theories indicate, people with high other guiding principles such as Islamic work ethics are not rational to think in a way that optimizes production and reduces costs. In addition, they care more about the welfare of others. As a result, they are less sensitive to the degree of justice of their organization and more likely to build a sense of ownership over their company. Moreover, since staffs considers their company to be justified, they see it as their own property, they are more likely to behave in a manner of reciprocity by displaying constructive and positive behavior as the result of an institutional review based on an ethical review. Results have shown that

Islamic work ethics, like, harmony, compassion, kindness, forgiveness, empathy and cooperation are the roots of employees' personalities in Islamic banks. The justified treatment of employees will therefore build a constructive attitude that can help organizations, colleagues and supervisors compete and move beyond the global and local market.

This research is a key piece of work in the establishment of relatively recent associations for Islamic work ethics and adds significantly to the scope of knowledge. The results of this analysis show that Islamic work ethic has a positive and substantial impact on outcomes at work, stressing the essential role of the various variables in interpreting behavioral and attitudinal constructs. In addition, by integrating the mediating roles of perceived organizational support and psychological ownership, this research adds significantly to the theoretical work of Islamic work ethics and employee performance. This finding underscores the important role of behavioral constructs as a mediator and suggests that scholars are a mediator of other behavioral constructs in finding an interaction between Islamic work ethic and employee attitudes. Additionally, this research also emphasizes the significant role played in understanding the similarities between dispositional constructs along with behavioral and attitudinal constructs in Asian contexts with the help of "other orientation theory and social exchange theory". Finally, this research has shown that the performance of employees as a latent variable measured in higher order is reliable and valid.

The results have a major impact on managers, in particular human resource managers in multinational and local companies operating in the Islamic context. Results have shown that Islamic work ethics plays an important role in enhancing and improving justice, psychological ownership and staff performance. Management in these businesses also needs to understand and have explicit knowledge of the Islamic principles that are important to the job and how these ideals can be achieved in the workplace. HRM will set up educational programs (training) to promote Islamic principles and emphasize that these principles play an integral role in increasing the efficiency and effectiveness of the organization. Third, Islamic work ethic underscores noble qualities such as dedication, perseverance, honesty and hard work, etc., and therefore it is necessary for HRM to employ and hire individuals who are considered ethical and moral. Last but not least, previous research found that, in most developed countries, Islamic work ethics had a significant impact on labor standards. Accordingly, this study concluded that Islamic work ethics could have a critical effect on the influence of the principles of the workplace in countries with a majority of Muslims. In these countries, HRM is also recommended to establish an ethical code based on the values of Islam.

CONCLUSION

The aim of this research was to explore the direct and indirect impact of Islamic work ethics on attitudes and behavior in Islamic financial institutions in Indonesia. The results of the study provided support for Islamic work ethics through the mediation of psychological ownership and perceived employee performance organizational justice. Most notably, the research's outcomes have been supported by the social exchange theory and other orientation theory in the interpretation of job outcomes in non-Western society. Research has shown many evidences in general. First, it reveals that Islamic work ethic increases the ability to consider and predict behaviors and attitudes at the workplace. Secondly, it shows that Islamic work ethics can describe a high and moderate variance in these constructs. Third, it appears that, in contrast to behavioral constructs such as employee performance, IWEs have more effect on attitudinal constructs, like psychological ownership. In addition, the current study also demonstrates that IWEs can be combined with well-established theories, such as the theory of planned behavior in order to understand human behavior at the workplace.

In order to meet the research objectives, we used a cross-sectional survey approach that could raise generalizability issues. Longitudinal analysis may be used to address this issue in future studies. Only Islamic banks have been included in the survey. Future research must, however, be based on the international liquidity management of the CORP and the Pilgrims Fund

Board. In addition, only Islamic financial institutions in Indonesia have participated in this study, which may restrict the generalization of findings to other countries. The mediating function of behavioral variables, such as perceived organizational justice and psychological ownership, was incorporated in this research.

Further attitudinal variables have been suggested as mediators in future research, such as perceived organizational support, organizational commitment and job satisfaction. Future research is advised to analyze Islamic work ethics effect on multiple behavioral constructs like, pro-environmental behavior, counterproductive behavior and HRM practices etc., and attitudinal constructs like, green behavior, intention to adopt, trust and job stress etc., with Islamic work ethics. In addition, future studies should analyze the Islamic work ethics effect on organizational constructs like, organizational change, organizational performance, organizational structure and organizational culture etc. This research explores the effect of IWEs on the perception of individual variables, like employee's performance, perceived organizational justice and psychological ownership.

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