THE IMPACT OF ISLAMIC WORK ETHIC AND PERCEIVED ORGANIZATIONAL SUPPORT ON ORGANIZATIONAL COMMITMENT OF ISLAMIC BANK EMPLOYEES: THE ROLE OF FELT OBLIGATION AS MEDIATOR

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THE IMPACT OF ISLAMIC WORK ETHIC AND PERCEIVED ORGANIZATIONAL SUPPORT ON ORGANIZATIONAL COMMITMENT OF ISLAMIC BANK EMPLOYEES: THE ROLE OF FELT OBLIGATION AS MEDIATOR

ABSTRACT

In the more rapidly developing Asian and emerging markets, the Malaysian Islamic banking industry has expanded remarkably, playing a pivotal role in supporting the evolution and sustainability of the Malaysian economy. Although, the Islamic banking system in Malaysia is inclusive of manifold opportunities, it has its own substantial challenges too. For example, employees are required to be completely aligned with the Islamic banks' philosophy i.e. mission, goals and objectives. The banks also require high quality services which impose a high workload on the bank's employees. The misconception of Islamic banking amongst Muslim employees can also result in the decrease of their organizational commitment, causing serious doubts and reservations among Islamic banks' staff when fulfilling obligations. The present research explores and examines the factors that may have an impact on employees' organizational commitment in the context of the Islamic banking industry in Malaysia. As such, this empirical study examines the potential impact of Islamic work ethics and perceived organizational support on Muslim employees' organizational commitment, and assesses the mediating role of felt obligation. Hence, a theoretical framework was developed from past literature. Through a self-administered questionnaire, 291 usable responses were obtained from Islamic Banking employees in Klang Valley. The primary data acquired by the research instrument was prepared using SPSS. SEM method was performed using AMOS tool for data analysis. A valid measurement model based on goodness-of fit indices was achieved and the full structural model was also tested. Accordingly, the findings of the structural model revealed that out of the seven hypotheses that were postulated earlier in the research model, six were supported. The final results of this research show that

organizational commitment appeared to have been directly and indirectly influenced by all constructs, except the structural path between the IWE and organizational commitment. Further, it was revealed that felt obligation partially mediated the relationship between POS and organizational commitment, while it was a full mediator in the relationship between IWE and organizational commitment. The research conceptual framework is a unique application for the progression of the social behavior theories, concluded with several clear suggestions for future studies. Finally, the study results should give HR, managers, and decision-makers in Islamic banks a better insight to enhance their employees' positive perception and moral conducts towards their workplace. The study findings can also be a valuable asset to justify their need to retain and develop their experienced employees and get them more involved with the Islamic banking approach.

Keywords: Organizational Commitment, Perceived Organizational Support, Islamic Work Ethic, Felt Obligation, Structural Equation Modeling

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ABSTRAK

Dalam pasaran Asia dan pasaran baru yang pesat membangun, industri perbankan Islam Malaysia telah berkembang dengan pesat, dengan peranan utamanya dalam menyokong evolusi dan kemapanan ekonomi Malaysia. Walaupun, sistem perbankan Islam di Malaysia mempunyai peluang yang luas, ia juga mempunyai cabaran yang besar. Pekerja dikehendaki bertindak sehaluan dengan falsafah bank Islam, iaitu misi, matlamat dan objektif. Keperluan untuk perkhidmatan berkualiti tinggi telah mengenakan beban kerja yang tinggi terhadap pekerja bank. Adalah diperhatikan bahawa kesalahfahaman pekerja Islam mengenai perbankan Islam boleh mengakibatkan penurunan komitmen organisasi mereka, dan menyebabkan keraguan yang serius dalam kalangan kakitangan bank Islam untuk melaksanakan tanggungjawab mereka. Penyelidikan ini berhasrat untuk meneroka dan mengkaji faktor-faktor yang mungkin memberi kesan kepada komitmen organisasi pekerja dalam konteks industri perbankan Islam di Malaysia. Oleh itu, kajian empirikal ini mengkaji kesan etika kerja Islam dan sokongan organisasi dilihat yang berpotensi terhadap komitmen organisasi pekerja Islam, dan menilai peranan pengantara kewajipan dirasa. Oleh itu, kerangka teori telah dibangunkan daripada sorotan literatur yang lepas. Melalui soal selidik yang diedarkan sendiri, sebanyak 291 respon telah diterima daripada pekerja perbankan Islam di Lembah Klang. Data utama yang diperolehi oleh instrumen kajian telah disediakan menggunakan SPSS. Kaedah SEM dilakukan menggunakan alat AMOS untuk analisis data. Model pengukuran yang sah berdasarkan indeks ketepatan padanan telah dicapai dan model struktur penuh juga telah diuji. Oleh itu, penemuan model struktur mendedahkan bahawa daripada tujuh hipotesis yang telah disusun sebelum

ini, sebanyak enam telah dapat disokong. Hasil akhir penyelidikan ini menunjukkan bahawa komitmen organisasi telah secara langsung dan tidak langsung dipengaruhi oleh semua binaan/konstruk, kecuali jalur struktur antara IWE dan komitmen organisasi. Rangka kerja konseptual penyelidikan adalah aplikasi yang unik untuk perkembangan teori tingkah laku sosial, menyimpulkan dengan beberapa cadangan yang jelas untuk kajian masa depan. Akhirnya, hasil kajian harus memberi Jabatan Sumber Sanusia, pengurus, dan pembuat keputusan di bank Islam wawasan yang lebih baik untuk meningkatkan persepsi positif dan kelakuan positif pekerja mereka ke tempat kerja mereka. Penemuan kajian juga boleh menjadi aset yang berharga untuk mewajarkan keperluan mereka untuk mengekalkan dan membangunkan pekerja mereka yang berpengalaman dan membuat mereka lebih terlibat dengan pendekatan perbankan Islam.

Kata kunci: Komitmen organisasi, Etika kerja Islam, Sokongan Organisasi Yang Dirasakan, Merasakan Kewajipan, Pemodelan Persamaan Struktur

DEDICATION

This thesis is dedicated to

The memory of my late brother Aziz, to my parents Raja

Haj Ali & Subhiya Abu Omar, and to my partner in life

Sana.

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LIST OF SYMBOLS AND ABBREVIATIONS

AC	:	Affective Commitment
AC	:	Affective Commitment
AMOS	:	Analysis of Movement Structure (software)
et al.	:	And others
ASV	:	Average Shared Squared Variance
AVE	:	Average Variance Extracted
BNM	:	Bank Negara Malaysia
CFI	:	Comparative Fit Index
CFA	:	Confirmatory Factor Analysis
CC	:	Continuance Commitment
DV	:	Dependent Variable
EFA	:	Exploratory Factor Analysis
FO	:	Felt obligation
e.g.	:	For Example
GFI	:	Goodness Fit Index
i.e.	:	In Other Words
IV	:	Independent Variable
IBA	:	Islamic Banking Act
IWE	:	Islamic Work Ethic
KMO	:	Kaiser Meyer Olkin
LMX	:	Leader Member Exchange
CMIN	:	Minimum/ Normed Chi Square
MSV	:	Multiple Shared Variance

NC	:	Normative Commitment
OC	:	Organizational Commitment
OST	:	Organizational Support Theory
PBUH	:	Peace Be Upon Him
POS	:	Perceived Organizational Support
RMESA	:	Root Mean Sqaure Error of Approximation
SCT	:	Social Cognitive Theory
SET	:	Social Exchange Theory
SD	:	Standard Deviation
SE	:	Standard Error
SPSS	:	Statistical Package for Social Sciences (Software)
SEM	:	Structural Equation Modeling

GLOSSARY OF TERMS

Adalah	Justice
Akhlaq	The aspect lays the behavioral, attitudinal and ethical patterns upon which
	Muslims should base their practical actions
Amanah	Trust
Falah	Success in both this world and the Hereafter
Fiqh-mu'amalat	Islamic law and commercial practices
Hadith	Traditions of the holy Prophet of Islam describing his utterances, actions, instructions, and actions of others (Companions) tacitly approved by him
Halal	Permissible according to the Islamic Law
Haram	Prohibited according to the Islamic Law
Ibadah	The ultimate obedience, the ultimate submission, and the ultimate humility to Allah
Ihsan	(benevolence) means good behavior or an act which benefits other persons without any obligation
Iman	The inner aspect of the religion, and denotes a believer's faith in the metaphysical realities of Islam
Maqasid-Ash-Shari'ah	Objectives of the Islamic Law
Maslahah	Benefits on different changed circumstances
Qiyas	Analogical reasoning
Quran	The book of Allah revealed to the Prophet Muhammad (pbuh)
Riba'	An increase over the principal in a loan transaction; usury or interest. In a commodity exchange riba' denotes the disparity in the quantity or time of delivery. Technically, riba' denotes any increase that must be paid by the borrower to the lender along with the principal sum as a condition for the loan or loan extension
Shari'ah	The divine guidance as given by the Holy Qur'an and the Sunnah, it embodies all aspects of the Islamic faith, including belief and practice
Sunnah	Actions, sayings and utterances of the holy Prophet Muhammad (pbuh)
Takaful	A system of insurance in Islam that is based on the principle of mutual assistance (tawun)
Taqwa	The Islamic concept of respect for Allah and His creation
Tawheed	A principle in Islam, i.e. oneness of God
Ummah	Muslim nation
Uqud	Contracts
Usul al-fiqh	The study of evidences and indications of rules within Islamic law
Usury	An equivalent to riba'

CHAPTER 1: INTRODUCTION

1.1   INTRODUCTION

This chapter preludes an attempt to study the impact of employees' Islamic work ethic (IWE), perceived organizational support (POS), and felt obligation on their organizational commitment. It begins with a macro view to explain organizational commitment and how it is linked with the perception and attitude of employees towards Islamic banks. The discussion is then followed by a closer focus on the research problem with a detailed statement addressing the issues and challenges associated with employees' organizational commitment toward Islamic banks, as well as identifying the knowledge gaps, to dig deep into theories and interrelationships between different research variables. The research questions are listed in a separated section based on the discussed problem statement, as well as research objectives in line with the stated research questions accordingly. Subsequently, the chapter outlines the scope of the study, the significance of the study, and the organization of the thesis.

1.2   BACKGROUND OF THE STUDY

The management of human behavior in an organizational setting is basically to reduce direct labor cost and improve the efficiency of an organization. Socially aware organizations began to shift away from managerial bureaucracies toward rising psychological links between the organization and employee's goals as an attempt at healthy relationships between both parties. Employers and decision makers became more concern about employees' interaction power and its role in organizational effectiveness and success. They are constantly seeking answers regarding employees' commitment as a primary source of competitive advantage in the business industry (Kuo, 2013). Indeed, they are alert about the need to invest in initiatives designed to promote employees' commitment (Chiang & Lin, 2016). According to Meyer (2009), organizations with more

committed employees outperform those with less-committed employees. The concept of employee's work-related commitment, especially organizational commitment has been undertaken in various research settings, as one of the most important employee organizational behavior outcomes.

In accordance with several scholars in the field of human resource management, committed employees tend to be good organizational citizens, more willing to stay longer, have better attendance records, and perform better than less committed employees (Hashim, 2010; Vigoda & Cogen, 2003). Recently, organizational commitment became an important topic of a considerable amount of research. An interest in employee's commitment is no longer a phenomenon, with researchers increasingly considering the implications of organizational commitment. Using the commitment strategies had significantly higher organizational performance and productivity as well as employees' own well-being and satisfaction (Neubert & Halbesleben, 2015; Rohades et al., 2001).

In today's labor market, organizations spend a lot of money, resources, and effort to attract, develop, train, and retain talented employees (Ahmad & Bakar, 2003; Gelens et al., 2015). Low commitment has been associated with low levels of morals (Jaros et al., 1993), negative rates of altruism and compliance (O'Reilly & Chatman, 1986), absenteeism (Cohen, 1997), and an intention to leave or actual turnover (Cohen & Abedallah, 2013). However, research revealed that the attempts to apply western management strategies and practice of organizational commitment has not had the intended results in Muslim communities (Alarimy, 2015; Budhwar, 2010). The current research investigates organizational commitment from the pool of Muslim employees in Malaysian Islamic banking industry.

Historically, the Islamic financial system and its principles have been outlined in the Holy Qur'an and the Sunnah of Prophet Muhammad (PBUH) 1,400 years ago. It has been

over 50 years since the existing banks began offering Islamic financial services (Khan, 2009). Today, the Islamic banking industry is estimated at roughly $2 trillion and projected to reach $3 trillion by the end of 2018 (WB, 2015). Islamic banking services came into existence as an alternative to conventional banks, to reduce the negative effect of materialism in late modernity, unfair social and political systems, and to provide ethical and cooperative financial solutions. The Islamic banking industry is governed by Shari'ah (i.e., Islamic law), which bans all investments in unlawful business (e.g., alcohols, drugs, gambling), all activities related to speculation, uncertainty, and also prohibiting 'riba', the Arabic term describing interest rates as an exploitative gain made from different business activities or banking transactions. For some observers however, Islamic banks were just financial intermediaries that merely mimic the conventional banking model.

In contrast, the Malaysian Islamic banking functioned successfully by sharing 15% worldwide, and 22% out of 55% total Malaysian service sector (BNM, 2016). Furthermore, it contributed to the growth and sustainability of Malaysian national economy, which has not been hit hard like other economies, particularly, during the financial meltdown caused by recent financial crises, and the downfall of global financial firms (i.e., Lehman Brothers), which caused a massive escape of most of their customers and employees, and brought the world economy to its knees. In this respect, the rapidly changing market conditions and intensified competition among financial service providers required Islamic banks to adopt flexible and competitive techniques. Although Islamic banks arose as ethical equity providers, and they are not religious charities, they are still operating with an intention to compete and make profits (Iqbal & Molyneux, 2005).

The need for professional bankers in Islamic banking cannot be ignored. For example, a total of 17% is the voluntary turnover rate in AmBank annual report for 2019,

21% was from the category of professional/specialist as the highest rate among other categories (AmBank, 2019). Several studies highlighted a dramatic increase in the turnover rate in Malaysian financial service sector, identified at 5.4% in one year from 2012 to 2013, especially among young bankers (Hussain et al., 2013; Tajuddin, & Kamaruddin, 2015; WTW, 2013). A report from Bank Negara in 2014, conveyed that most of the resignations in the year 2013 counted among employees with less than five years of experience moving within local financial providers (BNM, 2014). Studies indicated that in the banking industry, young recruits from non-Islamic financial providers end up unable to differentiate between both Islamic and conventional systems (Akbar et al., 2012; Khan, 2015). Furthermore, there is a misunderstanding of fundamental principles and concepts of Islamic contracts (Harun et al., 2015; Zainol et al., 2009), which highly affect their work outcomes (Mehtab et al., 2015), and generate negative perceptions towards the Islamic banking system (Dusuki & Dar, 2007).

Therefore, Islamic banks are facing high-cost pressure in recruiting inexperienced candidates and spend a vast amount of resources in training, developing and retaining. According to Joo (2010) and Mathieu (1990) the retention of trained, knowledgeable, and well-conducted employees is a key factor behind the growing interest in the issue of organizational commitment. Islamic banks' employees are at the center of its competition with other financial service providers. Retaining and developing the existing human capital has been frequently discussed as a strategically critical and an ongoing challenge for the Islamic banking industry (Ali & Hassan, 2017; Dewa & Zakaria, 2012). This makes skilled, productive, and committed employees a valuable asset for Islamic banks to prosper and sustain. Nonetheless, a cursory review of literature from the Malaysian Islamic banking industry suggests that there were limited studies regarding employees' organizational commitment. A continuous effort must be made to determine the important

factors that impact organizational commitment, so that the Islamic banks' managers can focus on fostering their employees' commitment.

The literature postulating significant models were proposed to understand the organizational commitment, such as the exchange model based on the social exchange theory (Blau, 1964) attitudinal model based on the reciprocity norm (Gouldner, 1960), and cognitive model based on the social cognitive theory (Bandura, 1986). The previous research that linked these models with the employees' organizational commitment has largely been guided by Western theoretical assumptions. The present research is motivated to provide an integrated framework based on current research setting, which predicts the causal relationship between research variables by an empirical assessment for data collected from the Malaysian banking industry via a self-administered questionnaire.

Work ethic seemed like a well-established concept in various belief systems. Every society has attempted to develop a work ethic from its unique values and set of norms. Similarly, all religions have emphasized the significance of work and working hard to the individual and the whole society welfare (Richmond, 2000). The centrality of work in Islamic perception was a key motive for Muslim scholars to present the construct of Islamic work ethic (IWE) backed by Islamic values as a spiritual motivation and important principle. In a social cognitive model, a continuous reciprocal interaction occurs between the personal, environmental, and behavioral factors (Bandura, 2001). In other words, Muslim employees' personal factors (i.e., work ethic) are shaped by the Islamic banking environment and displayed in their behavior (i.e., commitment).

The notion of Islamic work ethic (IWE) has sparked widespread interest over the last decade. Recent research indicated that the Islamic work ethic (IWE) has great potential to enhance employees' work outcomes such as: job satisfaction (Mohamed et al., 2010),

job involvement (Santoso, 2016), citizenship behavior (Ramalu et al., 2016), and innovation and creativity (Javed et al., 2017). Research also revealed a significant relationship between IWE and organizational commitment in several studies (Manan et al., 2013; Mohamed et al., 2010; Rahman et al., 2006; 2010a). A direct effect of IWE on organizational commitment was reported in Yousef's (2000) study conducted in UAE. The multidimensional construct of Islamic work ethic which was revised by Yaseen et la. (2015), is adopted in current research, due to the applicability of organizational environment (Islamic banking) and modernity of the study. Accordingly, the current research aims to examine how the Islamic work ethic is related to organizational commitment, in order to understand Malaysian Islamic bankers' perception of Islamic work ethic which allows Islamic banks' leaders to build a committed workforce with a strong work ethic.

Besides the role of Islamic work ethic in employees' outcomes and behavior, lack of organizational support possibly reduces employee's continued effort and focus to contribute toward achieving the organization's goals (Eisenberger & Stinglhamber, 2011). Therefore, an organization invests a lot of money, time, and effort on the provision of such support. Eisenberger et al. (1986) sugessted that repaying such favors is based on the reciprocity norm that forms the basis of the social exchange theory (SET). As such, employees are assumed to exchange an effort for these benefits offered by the organization (Allen et al., 2003; Eisenberger et al., 1986). Hence, organizational support theory (OST) which was formulated by Rhoades and Eisenberger (2002) suggests that employees' perception of being valued and cared about by the organization would generate a sense of feeling obligated to care about an organization's welfare and help it reaches its objectives, to the extent that employees perceived this support in fulfilling their socio-emotional needs, self-identity and their need for acceptance (Eisenberger et al., 1986; 2001).

Recent publications highlighted the importance of perceived organizational support (POS) construct in predicting employees' organizational outcomes (Webber et al., 2012). It is also an important domain where scholars are initiating inquiries. The strong association and interaction between employees' perceived organizational support and their organizational commitment remain unclear in the Islamic banking sector which will be uncovered in this research. Motivational psychologists have suggested that there are three components of human motives: thoughts, needs, and emotions (Reeve, 2009). In most cases, POS is a dynamic factor to understand employees' emotional basis and it was highly associated with their needs (Gbenro, 2014; Kim et al., 2016; Lew, 2009; Piercy et al., 2006).

Felt obligation concept played a significant role as a mediating mechanism between different dynamic factors of an individual's behavior (Arshadi, 2011; Alyusef, & Zhang, 2015; Eisenberger et al., 2001; Lew, 2009; 2011b; Rhoades et al., 2001; Thacker, 2015). Felt obligation is a sense of indebtedness caused by a positive behavior received, such as favorable treatment or help. The norm of reciprocity (Gouldner, 1960) is central in this state of indebtedness. Therefore, felt obligation was seen as a reciprocal behavior generated from perceived organizational support toward affective organizational commitment (Stinglhamber et al., 2016). In an existing literature reviewed, not much is known about felt obligation, in terms of definition or measurement scale which incited this research to consider the concept of felt obligation and its dimensionality. A substantial body of theory and research in moral psychology and organizational context has emphasized the importance of developing the felt obligation construct for future research (Greenfield, 2009; Hitokoto, 2016; Tian & Li, 2015; Zhu & Akhtar, 2017). Therefore, this research highlights different philosophical views of felt obligation and its fundamentals that correspond with the current research context.

There are many factors involved in the development of commitment, but few appear to be particularly crucial. Studies regarding these factors impacting employees' organizational commitment at the Islamic banking industry were limited. The question remains: What causes Muslim employees to be committed in the Islamic banking industry? This research is motivated by an interest in providing a fuller picture of organizational commitment in the workplace by surveying those employees working at Malaysian Islamic banks in the Klang Valley. To the managers and decision makers and who might be interested in new perspectives from non-western context which was overlooked in current organizational literature, this research represents one of the first attempts to examine the mediating role of felt obligation in the relationship between IWE and organizational commitment. Therefore, this research is needed to validate and confirm the effect of various factors, namely: POS, IWE, and the felt obligation towards employee's organizational commitment from the current research setting.

Examining the impact of the above mentioned factors can fill the existing gaps in organizational commitment literature, strengthen its empirical research, and even achieve a richer understanding of employees' commitment to the Malaysian Islamic banking industry. This research suggested that employees' acceptance of IWE and the positive perception of organization's support (i.e., POS) create a feeling of indebtedness (i.e., felt obligation) among employees, where they actively participate and promote Islamic banking activities for which they are held accountable. Even so, not much is offered in the current body of knowledge about felt obligation dimensionality. This research is motivated to identify the factors that represent the dimensionality of felt obligation construct. In line with the proposed theoretical model of this study, several statistical methods are used to conduct the data analysis through both SPSS and AMOS statistical software.

1.3   PROBLEM STATEMENT

In an era of highly competitive business and pivotal stability issues, the financial services sector has recently undergone major structural changes (e.g., mergers and acquisitions and high rates of failure) which reduced the numbers of institutions. Especially after the recent world financial crisis and the meltdown of big financial intermediaries which makes it an ideal area to study. These changes have affected the competition in the job market; the major concerns of business leaders and recent researches in the financial industry are on ways of retaining and developing the existing human capital as a strategically critical and an ongoing challenge. As the banking industry carries out financial intermediation services which is one of the most stressful fields, there is a growing realization of the need for high-quality service in the banking sector. This imposes a high workload on the bank's employees, causing a lack of commitment toward these banks, and high turnover rates among their employees (Ramay, 2012). These intermediary financial sectors were always sensitive to ethical issues and depend heavily on the reputation it does on performance, which were witnessed as the main factors for the unstable banking system in the last decade (Khan et al., 2017).

In this research, it has been alleged that the Islamic banking industry is not out of the frame of this scenario. After many cases of scandals and bankruptcy which resulted in financial disasters, Islamic banks came into existence as an alternative for the conventional banks to provide ethical and cooperative financial solutions, which was also evidence that the Islamic banks ethical practices and the moral conducts of their employees were key factors to maintaining their products and service quality. This has always attracted customers to Islamic financial service providers who were concerned about their ethical values (Solaiman et al., 2007). Conversely, less consideration was given to the role of the human capital structure in Islamic banks to sustain a strong market value during the financial crisis (Dewa & Zakaria, 2012).

In the Malaysian context, Islamic banks have to secure both cost and value advantages to gain a competitive advantage in the financial service sector. Experienced and ethical employees with constructive and positive work behaviors were crucial assets for Islamic banks to prosper and sustain in the financial service sector. Considerable opportunities and challenges were created by multinational institutions and private banks coming into the Malaysian financial market. Employees are at the center of this competition to ensure better work outcomes, enhance market value and long term sustenance (Nawaz, 2017). However, the turnover rate was recorded in 2015 at 9.5% in Malaysia as the third most voluntary turnover among southeast asian counties (Hewitt, 2015). A significant increase was recorded in turnover rate from 7.4% to 13.3% between the years of 2012 to 2013 in the Malaysian financial services industry (WTW, 2013). Hussain et al. (2013) found that turnover intention in banking industry was higher in the category of the young bankers in Malaysia. Frequently switching job among less experienced bankers, may become a serious issue and so rampant that it has.

Indeed, Islamic banks had to hire new members from conventional banks or non-Islamic institutions, due to the dearth of qualified staff in the Islamic banking industry (Khan, 2015). New members bring their own values, experience, and culture to the workplace, seeking a meaningful balance in their working and personal life (Milliman et al., 2003). According to Akbar et al. (2012), it is important for Muslim employees to distinguish between Islamic and conventional banking's characteristics, otherwise, they may end up viewing both foundations as the same thing (Harun et al., 2015). Such misconception results in a negative perception towards Islamic banking (Zainol et al., 2009), and highly affects employees work outcomes (Mehtab et al., 2015) and organizational commitment (Durkin & Bennett, 1999). On the other hand, employers of Islamic banks expected Muslim employees to be fully aware of their products and services. Their shortage of Shari'ah knowledge, Islamic financial transactions (fiqh al-

mua'amlat), and the ignorance of the underlying principles of Islamic contracts may become a serious obstacle for the development of Islamic banks' human capital (Hasan, 2011).

Michalos (2006) argued that the commitment of employees is important and it should be supported with actions for reflection. Organizational commitment was an indicator of the employees' embrace of organizational change than non-committed ones (Yousef, 2000). It is also a predictor of the level of employees' deviant behavior (Gill et al., 2011). Thus, ensuring the organizational commitment of Islamic banks' employees means being prepared against conventional counterparts. Studies suggest a positive relationship between employees' Islamic work ethic and organizational commitment (e.g., Manan et al., 2013; Rahman et al., 2006). Although, much more studies observed that employees' perceived organizational support can have a significant impact on organizational commitment (Kurtessiset et al., 2015). However, it is still open for further investigations, since there are a lack of studies examining the relationship of both constructs in the Malaysian Islamic banking industry. Employees perceived organizational support positively if they know their effort is appreciated, their goals and values are considered and they are tied up with an effective reward system.

All these factors are somehow associated with employees' felt obligation and may ultimately affect their organizational commitment. In addition, the need to address employees' felt obligation toward Islamic banking highlight another issue in the Islamic banking domain. The inadequacy of measurement of employees felt obligation toward Islamic banking uncovers another contribution to the body of knowledge by developing a holistic scale. To date, most of the similar research has been set in USA and western countries, this is a particularly new investigation in seeking better understanding of the mediating role of felt obligation in the relationship between Islamic work ethic and

organizational commitment, which were involved in social exchange theory (SET) that has been widely used by several empirical studies. The linkage however between organizational commitment, IWE, POS, and the role of felt obligation as a mediator has no empirical evidence from the Malaysian Islamic banking. Given these gaps, the next sections are addressing the research questions and objectives to streamline the process for the intended quantitative.

1.4 RESEARCH QUESTIONS

Based on the above discussed research problem, this section will associate the identified research gaps to a major purpose of this research, to investigate and validate the impact of IWE, POS, and felt obligation on organizational commitment of Muslim employees working at Islamic banking industry in Malaysia. The following research questions were formulated to empirically address the research objectives.

1. What are the underlying dimensions of felt obligation construct as perceived by the employees of Islamic banks?

2. What is the impact of IWE on organizational commitment?

3. What is the effect of POS on organizational commitment?

4. How relevant is the construct of felt obligation to organizational commitment as perceived by the employees of Islamic banks?

5. Does felt obligation play the role of a mediating variable in the relationship between IWE and organizational commitment, and between POS and organizational commitment?

1.5   RESEARCH OBJECTIVES

In line with the above research questions, the constructs of Islamic work ethic (i.e., IWE) and perceived organizational support (i.e., POS) along with the intervening variable of felt obligation are integrated into a conceptual model to predict and enhance the organizational commitment of employees in Malaysian Islamic banks. After gathering all elements needed for the assessment of the research measurement model, the potential results generated from the structural model and empirical study are to fulfill the following specific objectives of research:

1. To identify the underlying dimensions of felt obligation from the perspective of employees from an Islamic banking industry.

2. To investigate the impact of IWE on organizational commitment.

3. To estimate the effect of POS on organizational commitment.

4. To validate the impact of felt obligation on organizational commitment from the employees of Islamic banks perception.

5. To assess the mediating role of felt obligation in the relationship between IWE and organizational commitment, and between POS and organizational commitment.

1.6   SCOPE OF THE STUDY

The scope of this research was based in Klang Valley, Malaysia. The decision for the research setting was made based on reliable reports showing that the greatest pool of Islamic banks headquarters (HQ) and Islamic windows in conventional banks are located in this area. The researcher attempts to approach the Muslim employees currently working for Malaysian Islamic banks and Islamic windows of conventional banks, regardless their gender, age, marital status, ethnic group, qualification differences and years of experience. The monthly income and functional distribution of the targeted respondents were estimated based on a general review to the Malaysian National Bank (i.e., Bank

Negara) official website (BNM, 2016). A quantitative method is used to collect, validate and assess the data required to develop a generalization that contributes to the body of knowledge accordingly.

1.7   SIGNIFICANCE OF THE STUDY

While there has been extensive attention in the literature examining employees' satisfaction, citizenship behavior and other factors that may affect their organizational commitment in different settings, there are still areas and contexts that required further investigations. The development of the current research conceptual framework demonstrates the novelty in the research domain. To the best of the researcher's knowledge, this is the first study that explores the impact of the factors: IWE, POS, felt obligation on organizational commitment in an integrated model in the Malaysian Islamic banking context. Furthermore, the conceptual framework is a unique application for the progression of social behavior theories (i.e., SET & SCT), and the findings of the final structural model present an empirical validation for all relationships proposed by the theoretical framework (i.e., hypothesis model). Assessing the potential relationship between these constructs is a contribution to the body of knowledge by providing freshly established constructs on a broader international level. Later, the findings of this study and the data acquired on employees from the Islamic banking industry will give the managers and decision makers at the Islamic banking industry a comprehensive understanding of their employees' Islamic work ethic (i.e., IWE) and perception of organizational support (i.e., POS). Consequently, it should help to guide them in their efforts to enhance their employees' organizational commitment, positive perception, moral conducts, and reduce absenteeism, turnover or any other behaviors that may harm their organization. Another contribution, which is the conceptualization of felt obligation construct and establishing its measurement scale, which will also be an influential factor for predict organizational behaviors (e.g., organizational commitment), not limited to the

Islamic banks but also to other institutions. The established new factor measurement of felt obligation will help future research in assessing individuals' motives and social judgments which arise from a sense of responsibility and leads to moral actions.

1.8   DEFINITION OF KEY TERMS

1.8.1   Organizational Commitment

The earlier interpretation of organizational commitment was based on Becker (1960) and Hrebiniak and Alutto (1972) as an interests' transaction between the employee and the organization on the basis of 'side-bets theory' or hidden investments. In line with O'Reilly and Chatman's (1986) view of an individual commitment to the organization as a psychological attachment, Allen and Meyer (1996) defined organizational commitment as a psychological state that binds an employee to a course of action that is relevant to organizational goals. Mowday et al. (1979, p. 226) described organizational commitment as "the strength of an individual's identification with and involvement in a particular organization". According to Meyer and Allen (1991, 1997), they proposed three different mindsets of commitment. Affective commitment (AC) is the mindset of wanting to stay in a relationship because of an emotional tie. Continuance commitment (CC) is the mindset of needing to stay because of the investments that would have to be forfeited if the relationship ended. Traditionally, normative commitment (NC) has been conceived as a mindset of obligation. However, Meyer et al., (2006) theorized that NC could also be construed as a moral imperative, such that relationships are maintained because they allow the expression of deeply held values. This study conceptualizes the commitment mindset (whether AC, CC, or NC) as a characteristic adaptation because it is developed through employees' experiences with Islamic banking industry situation, that satisfies their needs or otherwise provides positive experiences. The dynamic process deriving from commitment is binding, as described in detail in Meyer et al., (2004). In brief, the binding of a Muslim employee to the Islamic banks is a motivational force that directs

his/her attention to a particular bank and encourages intensity and persistence of activity toward that particular bank.

1.8.2   Felt Obligation

Obligations, by definition, are activities to which a person is bound, that arise out of a sense of duty or out of a binding promise or contract (MW, 2010). The word "felt" implies an emotional or affective state. Cognitive psychology suggests that cognition precedes affect and that both cognitive and affective elements can co-exist (Zajonc, 1980). Stein (1992) declared that felt obligation is not limited to a single expectation. Instead, he has introduced felt obligations as a multidimensional construct consisting of five dimensions (family/group rituals, avoiding conflict, personal sharing, assistance, and self-sufficiency). Stein (1992) defined felt obligation as an expectation regarding appropriate behavior as perceived within the context of specific, personal relationships. Greenberg (1968, cited in Greenberg & Frisch, 1972) described felt obligation as a motivational force. But, it remains unclear, whether the felt obligation is primarily affective or cognitive in nature. As currently operationalized in organizational support theory (OST), felt obligation includes both affective and cognitive elements but appears to be predominantly affective. Strong feelings of obligation, which are measured by the concept felt obligation, refers to the degree to which individuals hold psychological feelings of indebtedness (Mossholder et al., 2005). The fact that these feelings are expected and integral to the relationship should suggest (to the indebted party) that these obligations are, in fact, within the capabilities of the individual. Feelings of obligation should be positively related to self-efficacy beliefs (Kraimer et al., 2005).

From an organizational context, felt obligation has been posited as a key psychological mechanism underlying the relationship between favorable treatment and work behavior. Consistent with the norm of reciprocity (Gouldner, 1960), gestures of

goodwill tend to be reciprocated, and according to the social exchange theory (Blau, 1964) felt obligation indicates the high quality of the social exchange relationship (Takeuchi et al., 2011). According to the most relevant study (Eisenberger et al., 2001), felt obligation (to the organization) can form a basis for reciprocity for favorable treatment from the organization. An employee recognizes that the organization must be repaid for the support it provides. In a context that is perceived to be positive, friendly, and productive due to their relationship to either the job, supervisors, groups, and/or the organization, it increases the degree of felt obligation and an individual's desire to reciprocate (Eisenberger et al., 1987). This outstanding obligation is typically discharged when the employee cares about the organization's welfare and works hard to help achieve its objectives by increasing his in-role and extra-role performance and decreasing withdrawal behaviors such as absenteeism (Aselage & Eisenberger, 2003). Eisenberger et al. (2001) described felt obligation as the concern about an organization's well-being and an individual's contribution to achieving organizational objectives. A final description of felt obligation as a multidimensional construct in the current study is: an employees' moral judgment on a positive experience (e.g., favorable treatment) based on a belief that they should take a moral action (e.g., reciprocate, care for or help) to fulfill mutual expectations in an organizational life.

1.8.3   Islamic Work Ethic

Work ethic without faith brings troubles and negative implications (Abeng, 1997). Ethic is defined as the activity adhering to moral teachings for concrete problems (Ahmad & Owoyemi, 2012). Work ethic was defined as the beliefs, values, and principles that guide the way individuals interpret and act upon their rights and responsibilities within the work context at any given time (Miller et al., 2002). Work ethics are generally associated with religious values (Rahman et al., 2006). The extent to which employees embrace Islamic values in their job may fill them with positive energy and motivation to undertake diligent

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work effort, peer collaboration, and morally responsible conduct (Ali, 2005; Murtaza et al., 2016). The principles underlying IWE are not very different from those established by Christianity and Judaism, but it places more emphasis on intentions than on results (Yousef, 2001). Owoyemi (2012) has defined IWE as a set of values or system of beliefs derived from the Qur'an and hadith concerning work. Those values then become the personality and life principle of employees at the workplace. IWE is deeply grounded on how Muslim employees perceive their appropriate organizational roles. IWE refers to a set of moral principles that organize and direct employees' attitudes and behaviors at the workplace so that they are congruent with the teachings of the Holy Quran and the saying of Prophet Muhammad (PBUH) (Ali, 1988; Mohammad et al., 2016). Similarly, Rizk (2008) has defined IWE as an orientation towards work and approaches; with work being considered as a virtue in humans' lives. Recently, Ibrahim and Kamri (2017) defined IWE as "performing positive actions with good intentions as a way of getting blessings from Allah SWT and to benefit society and oneself" (p. 97). IWE as a multidimensional construct used in current research's framework is attributed as a set of principles adopted as a spiritual approach by Muslim employees to perform positive actions toward their organization prosperity and social welfare.

1.8.4 Perceived Organizational Support

POS is the key concept of the organizational support theory. POS was brought into the limelight with an observation that employee commitment to their organization is positively related to the commitment they perceive the organization has for them. Indeed, Eisenberger et al. (1986) proposed that, if many organizations are concerned with employees' commitment, employees are more interested in the organization's regard for them. (Eisenberger et al., 2002). Eisenberger and his colleagues assumed that employees are more likely to feel an obligation if they perceive a high level of organizational support to pay back the organization in terms of commitment work-related behavior. Eisenberger

et al. (2001, p. 42), defined POS as "an experience based attribution concerning the benevolent or malevolent intent of the organization's policies, norms, procedures and actions as they affect employees'. Likewise, POS was studied by several researchers as a general perception concerning the extent to which the organization values employees' general contributions and cares about their well-being (Eisenberger et al., 1990; Aselage & Eisenberger, 2003; Coyle-Shapiro & Conway, 2005; Rhoades et al., 2001). By all means, POS is defined in this study as the extent of employees' awareness of an organization's appreciation to their contributions (e.g., effort, skills, and experience), cares about their well-being and their personal experience of the favorable job conditions, fair treatment, and rewards.

1.9   ORGANIZATION OF THESIS

This section provides an overview of the structure of the thesis in terms of chapters, the thesis is divided into five chapters:

Chapter one: The introductory chapter, which clarifies the background of this thesis. In this chapter, the problem statement, questions, objectives, significance, the scope of the study and definition of the key terms (i.e., organizational commitment, IWE, POS, and felt obligation) are highlighted.

Chapter two: The literature review part, which provides a critical review of the relevant literature; an overview of the research's main constructs that form its conceptual framework and a detailed discussion to the empirical evidence previous studies. The Chapter begins with exploring the organizational commitment's several approaches, definitions, and dimensions. It then reviews felt obligation concept and its philosophical views, fundamentals, and dimensionality. Furthermore, a review of the literature on both independent variables i.e., IWE and POS are also provided in this chapter. Subsequently,

the hypotheses development for the proposed theoretical framework is also stated in chapter two.

Chapter three: The research methodology, which outlines the detailed description of the methodology utilized including the research instrument and sample size. The chapter begins with the research philosophy and design which clarifies the research use of a quantitative approach. This is followed by a deep explanation of the development of the questionnaire. After that, the sampling design, population, adequacy of the sample size, and data collection are elaborated. The chapter ends with clarification on the procedures used in data analysis, and finally the justification of using SEM analysis.

Chapter four: The data analysis, in this chapter the researcher examines the primary data collected, where then results are obtained and discussed. The chapter starts with data preparation and screening, normality assessment, multicollinearity, and descriptive analysis of the demographic profile as well as the distribution of the latent construct. Then, the next section discusses the result of the explanatory factor analysis (EFA). This is followed by confirmatory factor analysis (CFA) which is performed simultaneously for all factors to evaluate the overall fit of the structural model. Next, the CFA is performed simultaneously for all factors to evaluate the overall fit of the structural model. Finally, the research hypothesis is tested and summarized in a separate section.

Chapter five: The concluding chapter, which presents a summary of the research results linked to the research objectives in chapter 2 and the hypotheses tested in chapter 4. Chapter five begins with the discussion of the research findings, followed by an overview of the theoretical contributions, practical implications, and methodological contributions of the research, continues with a review to the research limitations, and finally arriving at the recommendations determined in the present study for future research.

CHAPTER 2: LITERATURE REVIEW

2.1   INTRODUCTION

This chapter presents an overview of the conceptual approach and the empirical evidence of the current research, to establish the baseline of the research framework. The literature review helps the researcher to highlight the gap in the current state of knowledge, by selecting available, relevant and original sources, and addressing each variable in the research framework in chronological order. These variables include employees' Islamic work ethic (i.e., IWE), perceived organizational support (i.e., POS), felt obligation, and organizational commitment.

The chapter then proceeds with a discussion of the relationship between the independent variables (IWE & POS), and the mediator (felt obligation) with the dependent variable (organizational commitment). Drawing from the diffusion of social behavior theories (e.g., Social Exchange Theory and Social Cognitive Theory), and is based on past and current empirical studies. This chapter ends with the development of the research hypothesis. At the end of this chapter, the proposed model is provided based on the theoretical and empirical foundations that have emerged throughout this chapter.

2.2   ORGANIZATIONAL COMMITMENT (OC)

Organizational commitment construct has been in use since 1960. It has since been investigated in many managerial kinds of research, psychology studies, industrial and organizational behavior, specifically in human resource management (Meyer et al., 2002; Vigoda & Cohen, 2007). As it was noted by Armstrong (2008), management scholars designed the policies of human resources to obtain higher employee commitment and quality of work. Organizational commitment falls in the field of organizational behavior. A result of employment evaluation conducted by human resource managers indicates the

deviant behavior level (high or low) in an employees' organizational commitment (Gill et al., 2011).

Fares and Noordin (2016) argued that "Organizational commitment is one of the most widely examined variables in the literature" (p. 30). Therefore, organizational commitment mechanism has been searched and measured internationally in public and private business sectors and is considered vital for achieving employees' maximum quality of service (Gellatly et al., 2006; Teryima et al., 2016). The rapid changes in the market and the retention of skilled and experienced employees were among the main reasons that organizational commitment is still a highly concerned issue (Joo, 2010; Mathieu & Zajac, 1990).

Moreover, organizational commitment has been classified as a higher rated predictor of employee turnover than other measured organizational behaviors; such as job satisfaction and organizational citizenship behavior (Porter et al., 1974; Clugston, 2000). Another reason for the high interest in organizational commitment from many studies is that the high level of organizational commitment is an indicator of extra-role performance (Vandewalle et al., 1995), and lower level of absenteeism and tardiness (Somers, 1995). Given these arguments in previous studies, organizational commitment is an important indicator for managers/employers to perceive an employees' enthusiasm to work hard, their positive evaluation to the organization, and desire to remain with it.

Meyer et al. (2013) emphasized that organizational commitment is a complex and dynamic construct. Identifying its meaning, dimensions and related antecedences was not an easy task over the past centuries. Thus, it is worth discussing the organizational commitment's definitions in the next section. Furthermore, presenting the various approaches to organizational commitment, its model, consequences, and antecedents are in the following sections.

2.2.1 Conceptuality of Organizational Commitment

Despite the importance of commitment in our everyday lives, some people may stop to ask what 'organizational commitment' really means. In early research on organizational commitment, the construct was rarely defined (Becker, 1960). The evolution of the concept of organizational commitment happened over time. Commitment as a crucial factor in organizational effectiveness was widely researched in social, managerial and behavioral studies, and it was defined differently by each researcher based on the focus of his study. An investigation of organizational commitment literature shows a divergence of approaches (e.g., Becker, 1960; Etzioni 1961; Meyer & Allen, 1993;1991; Porter et al., 1974; Mowday et al., 1979; Mottaz, 1988; O'Reilly & Chatman, 1986; Morrow, 1983). However, identifying its natural and interrelated elements is imperative to the current research problem clarity and its model validity, regardless of the various approaches. The definitions of organizational commitment can be categorized according to "behavioral-attitudinal" and "multidimensional" perspectives.

Before starting the discussion of each approach separately, a general background on the development of organizational commitment's concept is essential. Notably, it was measured and defined in many ways. It should be taken into consideration that the first interpretation of organizational commitment was by Becker (1960) who stated in his 'side-bets theory' that an employee invested his skills, time and effort in an organization for a desired hidden interest, such as; retirement, promotions and raises, which he would be denied if he decided to leave that organization. Which was named later as the calculative approach or behavioral approach to organizational commitment. Organizational commitment was attributed also as a level of employees' involvement or identification with an organization (e.g., Etzioni, 1961; Brown, 1969; Grusky, 1966; Hall et al., 1970; Kanter, 1968; Steers, 1977; Mowday et al., 1979; O'Reilly & Chatman, 1985). Hall et al. (1970) see commitment as the accumulative process where employees

increasingly share interests and goals with the organization, also the extent of membership based on the existing position, expectations, performance and motivational aspects (Brown, 1969).

Employees' organizational commitment has gained more attention, which was reflected in the high number of studies investigating the potential dimensions and factors (Meyer et al., 2013). In the same manner, other scholars claimed organizational commitment as a unidimensional construct (e.g., Bateman & Strasser, 1984; Mowday et al., 1979;1982). Morrow (1983) was the first scholar to introduce a model of commitment consisting of five forms (affective commitment, continuance commitment, career commitment, job involvement). He claimed that the previous research on commitment was not developed in a logical, comprehensible and progressive approach. Morrow's ideas were respectable because he tried to combine the pieces of the puzzle. Likewise, other scholars attempted to integrate the different organizational commitment's forms and come up with unique and different notions (O'Reilly & Chatman, 1986; Knoop, 1986; Reichers, 1985; Cohen, 1993; Meyer & Allen, 1993), which caused redundancy and overlapping in the organizational commitment's concept (Swailes, 2002; Blau & Ryan, 1997).

In response to the criticism of organizational commitment conceptualization, Meyer and Allen (1990) differentiated between three forms of organizational commitment, namely: affective organizational commitment, continuance organizational commitment, and normative organizational commitment. The differentiation was based on the motivational reason behind each one of the three forms: "Employees with strong affective commitment remain because they want to, those with strong continuance commitment because they need to, and those with strong normative commitment because they feel they ought to do so" (Allen & Meyer, 1990, p. 3). The next sections discuss various definitions

of organizational commitment separated with respect to behavioral, attitudinal and multidimensional approach. In the final analysis of different approaches, the researcher argues that using the interpretation of organizational commitment based on a multidimensional approach will disband the overlapping in the construct.

2.2.2 The Approaches of Organizational Commitment

Reading the early work written about commitment, mostly concerned loyalty and collectivity (e.g., Roethlisberger & Dickson, 1939). The commitment was implicitly discussed as a singular concept. Therefore, defining organizational commitment was not an easy task despite years of research. However, scholars have studied organizational commitment from different perspectives. Two schools appeared before the 1990s, attitudinal and behavioral, the unidimensional concepts (Mowday et al., 1982). Then, the multidimensional approach was adopted recently. Which was necessary for furthering the research and understanding the linkage between employee and organization (Cohen, 2007).

2.2.2.1 Behavioral Approach

The behavioral approach was started by Becker's (1960) side-bet theory as one of the initial theories that examined commitment from the perspective of an employee's relationship with the organization. Becker (1960) declared that "Commitment comes into being when a person, by making a side bet, links extraneous interest with a consistent line of activity" (p.32). Becker suggested that employees' behavior is a result of engaging in a constant line of activity in an organization, along with increasing their side bets which are going to be lost if they decided to allocate to another organization. On the contrary to the attitudinal and exchange approaches, the behavioral approach views organizational commitment as instrumental and not psychological (Stevens et al., 1978).

In light of the gambling calculative approach 'side-bet theory', employees tend to evaluate the benefits and the threats of losing them if they choose to relocate to another source of employment. Which is also affected by many factors such as promotions, friendships/interpersonal relationships, skills, educational level, marital status and the opportunity to get retirement compensations…etc. (Cohen & Abedallah, 2013; Bateman & Strasser, 1984; Hrebiniak & Alutto,1972). Correspondingly, the side-bet theory can also be applied to organizations, as organizations also invest in their employees by their formal and informal offers, plans, and practices that tie them down and forces them to hold on to their job status with that particular organization. Allen and Meyer (1990) realized the risks of measuring the commitment in an employee-employer relationship with a side-bets or calculative approach, which is a process of repeating actions to safeguard wanted outcomes. This approach is referred to recently as 'continuance commitment' (Meyer & Allen, 1993).

2.2.2.2 Attitudinal Approach

Organizational commitment from an attitudinal approach is a psychological attachment of an individual to the organization (Porter et al., 1974). It was first noticed in the work of Mowday et al. (1979). They pointed out that organizational commitment is not always about the individual's behavior, but also his belief in the goals and values of an organization, readiness to struggle on the behalf of that particular organization, and a desire to sustain his membership in the organization. The attitudinal approach was up to that point an extension of the behavioral approach (Mowday et al., 1982). Based on beliefs, desires and expert opinions on an organization's progress, an individual may re-evaluate his decision to continue carrying out an organization's mission and goals or not (Armstrong, 2008).

According to Porter et al. (1974), an individuals' decision to stay in an organization is not only based on economic needs, but also on emotional factors that influence their attitudes. In their study, O'Reilly and Chatman (1986) investigated the factors that may have an influence on the psychological attachment 'attitudinal commitment' to an organization. They assumed that psychological attachment is influenced by; compliance for extrinsic rewards, identification based on a desire for affiliation and internalization acquired from the equivalence values between an individual and the organization. O'Reilly and Chatman (1986) found that "identification and internalization are positively related to pro-social behaviors and negatively related to turnover" (p.492). While behavioral approach (Becker, 1960) and attitudinal approach (Mowday et al., 1979; Porter et al., 1974) recognize organizational commitment as the main predictor of turnover intention (Cohen & Abedallah, 2013), other scholars have proposed the integration of these two approaches into one approach to predict an individuals' commitment, this means to conceptualize organizational commitment as a unidimensional construct (e.g, Coopey & Hartley, 1991; Mathieu & Zajac,1990).

2.2.2.3 Multidimensional Approach

Both of Meyer and Allen (1984) and O'Reilly and Chatman's (1986) contributions established the early multidimensional approach of organizational commitment. Other studies suggested or measured various components of organizational commitment (e.g., Mathieu & Zajac, 1990; Jaros et al., 1993; Coopey & Hartley, 1991; Mowday et al., 1982). Due to the criticism of the organizational commitment scale (OCQ) which was founded by Porter et al. (1974), three forms of organizational commitment were presented by O'Reilly and Chatman (1986) as conceptual and operational alternatives to the previous approaches. These three forms: internalization, identification, and compliance were arranged for predicting the psychological attachment. Later on, internalization and identification seemed similar to constructs by other scholars (e.g., Bennett & Durkin,

2000; Oliver, 1990; Cohen, 1993). Due to research disproportions, Caldwell and his colleagues have combined the two dimensions 'internalization' and 'identification' to a dimension referred to as normative commitment (Caldwell et al., 1990). Moreover, O'Reilly and Chatman (1986) found the third dimension 'compliance' positively related to turnover intention, which is in contrast to scholar's research findings in that period (Somers, 1995; Wasti, 2003).

Meyer and Allen (1984) have recognized the limitations in the scales measuring organizational commitment. In this regard, they conducted a study for testing two dimensions of organizational commitment, namely; continuance and affective, using the RT scale (Ritzer & Trice, 1969), the HA scale (Hrebiniak & Alutto, 1972) and the OCQ scale (Porter et al., 1974). Meyer and his colleague reported that affective and continuance commitment are two different dimensions of organizational commitment. Affective commitment was defined as "positive feelings of identification with, attachment to, and involvement in, the work organization' (Meyer & Allen 1984, p. 375). Continuance commitment was described as "the extent to which employees feel committed to their organizations by virtue of the costs that they feel are associated with leaving (e.g. investments or lack of attractive alternatives)" (Meyer & Allen 1984, p. 375).

On the same bases, McGee and Ford's (1987) found that continuance commitment consists of two related subscales: high sacrifice, and low alternatives, as a result of factor analysis. Meyer et al. (1990) repeated the measurement on the continuance commitment and agreed with McGee and Ford's (1987). But, the same year Allen and Meyer (1990) in a following study differentiated between the aspects of each component of organizational commitment. An additional third dimension of organizational commitment was referred to as 'normative commitment' was added and defined as the member's feelings of obligation to stay with the organization (Allen & Meyer, 1990). In the same

study, they conducted factor analysis, the results extracted were supporting the importance of differentiating between three components of organizational commitment; Affective, continuance and normative.

Allen and Meyer's (1990) three-component model of organizational commitment (TCM) was criticized by a few scholars, such as Vandenberg and Self (1993) examined the different forms of organizational commitment. They pointed out that the factor structure of organizational commitment is strongly unstable due to the unrealistic implementation on the new employees during their entry period. Vandenberg and Self's (1993) argument was not accepted because firstly, it was not supported by further investigations. Secondly, they classified the working period of an employee based on the first six months. Lastly, employees are considered newcomers, and they have no cost or side-bets 'continuance commitment' to be measured.

Ko et al. (1996) criticized it even more deeply. They claimed that TCM model components are based on the psychological state, which was not defined clearly in the study of Allen and Meyer (1990). More specifically, the first argument given was on the description of Allen and Meyer (1990) of continuance commitment, as it was not congruent with Becker's (1960) side-bet theory. The second argument was on normative and affective commitment. In their point of view, it is unclear how the two dimensions can be differentiated (Ko et al., 1997). The answers to Ko et al. (1997) criticisms of the TCM model was given in subsequent studies (e.g., Meyer & Allen, 1993; Meyer & Allen, 1997; Cohen, 2007), with attention to continuance commitment, it was declared as maintaining membership with an organization due to investments/side-bets (backer, 1960) and lack of alternatives/opportunities (Wiener & Gechman, 1977).

To date, the dominant multidimensional commitment approach model is the TCM. Most of the studies that have implemented the scale of Allen and Meyer (1990, 1991 &

1993) have reported that it has a great effect on outcome variables such as, turnover and absenteeism (e.g., Somers, 1995; Cohen, 2007; Bentein et al., 2005). It has also caused the latest development in the organizational commitment's meaning and measurement (Meyer & Allen, 1997). Meyer et al. (2002) pointed out that the TCM was conceptualized as three distinct dimensions of one construct, different antecedents, and independent developmental path. Meyer and Allen (1991) developed the TCM model cleared up the confusion around the multiple distinctions and at the same time gained more support from many studies. Therefore, for the purpose of this study, the three-component model of organizational commitment adopted from Meyer and Allen's (1991) measurement scale will be used.

2.2.3   Dimensions of Organizational Commitment

In the early stages of the organizational commitment construct, it was investigated as a unidimensional construct. Over time, different profiles and approaches of organizational commitment have gained prominence from being investigated by various researchers and shifted from unidimensional construct to being investigated as a multidimensional construct. The leading approaches to the notion of organizational commitment respectively are: First, the behavioral/ calculative approach, which was drawn from the side-bet theory of Becker (1960). Second, the attitudinal approach or the employees' psychological attachment (Mowday et al., 1979). Third, the multidimensional approach that views organizational commitment as a psychological state of an employee distinguished by different components (Meyer & Allen, 1984; 1990; 2002; O'Reilly & Chatman, 1986). Accordingly, there is a common harmony among scholars that organizational commitment is a multidimensional construct (Meyer et al., 2002; Cohen, 2007).

Employing the multidimensional approach carries several advantages for the current research. For instance, recent studies have found that employees can involve themselves in multiple commitments to any organizational foci e.g. a co-worker, supervisor, subordinate (Morrow, 1983; Meyer et. al., 2013; Stanley et al., 2013). Therefore, the multidimensional approach allows the researcher to estimate various degrees of employees' mindsets and the combined effect on the interaction between the three components of organizational commitment. In addition, findings on the multidimensional approach of organizational commitment are mainly extracted from studies of western scholars. The current research investigates the same approach in Malaysian Islamic working environment. Therefore, using the multidimensional approach to investigate the interactions between each of the organizational commitments' dimensions and other research variables in Malaysian Islamic banking context can boost the predictive validity of the adopted model and will raise the opportunity to generalize the findings of the research.

2.2.3.1 Affective Commitment (AC)

Affective commitment refers to the employee's involvement (Etzioni, 1961; Brown, 1969; Steers, 1977), identification (Hall & Schneider, 1972; Mowday et al., 1979; O'Reilly & Chatman, 1986), and emotional attachment (Meyer & Allen, 1991). Affectively committed employees are emotionally bonded to an organization, have a sense of belonging, and increase their involvement in the organization's mission and activities (Eisenberger et al., 2001). It was highly measured with outcomes such as Organizational Citizenship Behavior (OCB), turnover, performance and absenteeism (Philipp & Lopez 2013, Meyer & Allen 1997; Mathieu & Zajac, 1990). It was remarked by Jaros et al. (1993) that affective commitment is commonly estimated from the employee's psychological attachment. Employees with a high affective commitment,

willfully remain with an organization because they want to, and they feel happy to be a part of it (Meyer et al., 2012).

The level of affective commitment is built on the degree to which employees' goals and values are affiliated with those of the organization, which will in turn push them to take the organization's problems on themselves (Meyer & Allen, 1991). Meyer et al. (2012) also regarded affective commitment as a combination of factors that help employees recognize the value associated with the organization to derive their identity from this association. Herskovits and Mayer (2002. p4) noticed that affectively committed employees are "…likely to attend work regularly, and perform assigned tasks to the best of their ability". In the same manner, Buchanan (1974, p.533) says "...affective attachment to the goals and values of the organization depends on one's role in relation to the goals and values of the organization for their own sake, purely for its worth". Meyer and Allen (1997) have supported these statements and suggested that the decision makers in an organization are required to understand their employees' needs and desires, coupled with implementing reward systems for monetary and emotional needs in order to accelerate the employees' sense of belonging. Maslow (1954) classified belonging as a third human need, employees need to find the meaning in their workplace by discovering links between their work and personal needs and values.

Affective commitment was not limited only to the employees' alignment of goals and values. This phenomenon was investigated extensively and the employees' intensive regard for the organization; their feelings, emotions, and attitudes were also recognized as affective dynamics (Garcia & Herrbach, 2010) that encourage employees to be intrinsically involved and to maximize their effort and performance. The power of emotions makes employees' more open to identifying themselves to the organization. This provides them with a great deal of personal meaning (Wynne, 1984; Birtchnell,

1987). Affective commitment is the first dimension of organizational commitment (Meyer & Allen, 1990). Affective commitment arises from three dynamic antecedents: personal characteristic, organizational support and fairness, and job characteristics containing elements such as organizational size, autonomy, and decentralization (Mowday et al., 1982; Meyer & Allen, 1990; Meyer & Allen, 1997).

2.2.3.2   Continuance Commitment (CC)

Continuance commitment refers to an employee's side bets. Becker's (1960) side-bet theory is the original work that tells the story of employees who are committed because they have perceived the opportunity cost, the lack of alternatives, the possibility of losing their time-based seniority, accumulated investments and the friendships they have made through a course of actions (Clugston et al., 2000; Meyer & Herscovitch, 2001; Cohen & Abedallah, 2013). Becker (1960, p.32) states that commitment comes into being "…when a person, by making a side bet, links extraneous interest with a consistence line of activity" which explains organizational commitment as a matter of exchange. When an employee invests his skills, time and effort in an organization, he tends to evaluate these investments, and consider the threats of losing them if he decides to move to another alternative (Boichuk & Menguc, 2013). Continuance commitment is driven from the behavioral approach, which contends that employees are involved in a socioeconomic relationship (Jaros, 1997) to maintain a constant line of activity in an organization and secure their hidden investments (Becker, 1960).

The mindset of avoiding cost is significantly related to continuance commitment (Meyer & Allen, 1991; Jaros et al., 1993). Employees who believe that they have invested significantly in their current workplace are not going to consider working elsewhere (Meyer & Herscovitch, 2001). In fact, they will be committed to a course of action besides feeling that they have to do so (Meyer & Allen, 1997). In this case, Hrebiniak and

Alutto (1972, p.556) described continuance commitment as "A structural phenomenon, which occurs as a result of individual organizational transactions and alterations in the side bets or investments over time". A question may rise here asking about the options employees have, to consider leaving or staying. Research by McGee and Ford (1987) suggested that continuance consists of two main subscales: first is the high personal sacrifice, and the second is the low perceived alternatives. Dunham, Grube, and Castaneda (1994) agreed with McGee and his colleague and they pointed out that 'personal sacrifice' reflects the massage of the Becker's (1960) side-bet theory.

If an employee who leaves the organization associated with the fear of forfeiting promotions and bonuses, interpersonal relationships, skills, educational levels, marital status and the opportunity to get retirement compensations. (Cohen & Abedallah, 2013; Bateman & Strasser, 1984; Meyer & Allen, 1993; Cohen, 1960), all of these factors associated with personal sacrifices were also named as non-transferable investments (Reichers, 1985). Low perceived alternatives are attributed to the limited employment opportunities and the opportunity cost (Becker, 1960; Allen & Meyer, 1991), therefore, employees are conscious about the costs related to terminating their employment or if they decided to leave the organization, "profit associated with continued participation and a 'cost' associated with living" (Kanter, 1968, p.504). However, employees are not necessarily loyal if they have continuance commitment toward the organization, and they are not interested much in participating in its activities, unless if they are aware of definite benefits or rewards as a result of their behavior or attitude (O'Reilly & Chatman, 1986; Meyer & Allen, 1997).

2.2.3.3 Normative Commitment (NC)

Normative Commitment refers to the employees' mindset of obligation (Meyer & Allen, 1991), loyalty, or a sense of independence (Meyer & Parfyonova, 2010) to remain with

the organization. Defining commitment by obligations was done in sociological theories back in the 1960s. For example, there were a few concepts describing normative commitment such as the moral commitment (Penley & Gould, 1988), moral involvement (Etzoni, 1975), and lifetime commitment (Abegglen, 1958). Similarly, in a study by Kanter (1968), he proposed a three-component model 'evaluative control commitment'. He viewed employees' commitment as an attachment to the organization's norms, morals, and just. Wiener (1982) agreed with Kanter (1968) that commitment can be a real indicator for sacrifices made by employees to the benefit of the organization, due to their belief that these sacrifices are the "right and moral thing to do" (Wiener, 1982, p.421). These meaningful costs make an employee committed to stay with the organization in order to pay off obligatory sentiments. Knowing that there were variances in the foregoing definitions of commitment reflecting the notion of obligation, Meyer and Allen (1991) came to a final decision on a generally accepted term that holding a sense of obligation and realizing from the embody of normative influences, they developed the concept of "Normative commitment".

Normative commitment may be derived from the individual's culture or work ethics causing them to feel obligated to remain in the organizational (Abbott et al., 2005). Allen and Meyer (1997) refer to the feeling of obligation to remain with the organization as "Individuals feel they ought to remain" (p.12). It is different from affective and continues; as it does not reflect a need to associate with the organization's goals and missions (Jason et al., 2011). Hence, there is no explicit extrinsic exchange that involves comparative to affective or continuance commitment (Kuo, 2013). Further, a sense of loyalty and duty underlying an employees' normative commitment influences an individual with the organization (Klein et al., 2009).

Apart from obligatory sentiments, employees can be normatively committed once they feel guilty or it is immoral to leave their job if the organization can potentially suffer from this. All these factors that influence employees' normative commitment have a tendency to generate feelings about commitment objects i.e. an organization (Klein et al., 2009). Meyer and Parfyonova (2010) also included socialization tactics and the extent to which skills are transferable among the major factors that influence normative commitment. In essence, employees subjectively evaluate their relationship with the organization on an on-going basis to determine their relevance, role, rights, and responsibilities (Wayne et al., 2009). All these factors are relative to a set of foci in an organizational context and the extent to which the expectations of the organization are fulfilled (Somers, 2009).

2.3   FELT OBLIGATION (FB)

Felt obligation is difficult to define, but it is even harder to measure. Most of the literature on felt obligation was derived from a western perspective, particularly studies from the United States that examined Caucasian samples from a very individualistic culture (Hofstede, 2003). Chang (2018) described the reduction in felt obligation, as it was previously acknowledged in most of the organizational and psychological studies, as explanation factor for 'psychological contract' breach. He also stated that "most scholars have not empirically captured employees' felt obligation…the role of felt obligation is assumed rather than empirically tested" (Chang, 2018, p.50). The conceptual history of obligation was inspected in Kant's moral philosophy (Feldhaus, 2017). A study by Walker and Frimer (2009) revealed that the moral psychology field anticipated "a new model" that expands the understanding of the moral personality. They stated that "contemporary moral psychology is univocal in recognizing that a complete account of moral personhood requires looking beyond the single variable of moral cognition" (p. 334). The felt obligation concept was identified in moral psychology. The present

research contributes to the field of moral philosophy to carry on efforts of analyzing 'moral psychology' models to further develop the felt obligation construct in the organizational context.

The current research is aimed to extend the understanding of the felt obligation construct. Thus, due to the moral nature of the felt obligation concept, which was grounded in so many studies (e.g., Brandt, 1964; Hart, & Thompson, 2007; Sidgwick, 1907; Stern, 2013), it was necessary to hit the historical link between felt obligation and its philosophical views, fundamentals, measurements, and meaning, in addition to the new orientations in the field of management research e.g., organizational behavior.

2.3.1 Felt Obligation and its Philosophical views

Obligations and morals in Adam Smith's (1822) point of view are attributed to the sensibilities that a human obtains in sharing practices of learning, propriety and mutual adjustment within which he grows up and educated which within he continues to learn throughout his life. Felt obligation has been acknowledged as the highest critical sentiment that binds an individual (Bu & Roy, 2015). Smith (1822) in his 'Theory of Moral Sentiment' described what he called the 'sense of duty' as the obligation an individual has with others through his sentiments and feelings (e.g., pity for others' sorrow, resentment at injustice, the sympathy we feel with others' pleasures or set-backs). Haidt (2006) and Narvaez (2008) explained the moral sentiments that Adam Smith came up with as a development in the human biological structure, followed by a slower and more reflective moral judgment continuing into moral action.

Previous models in moral psychology suggested that moral reasoning is the core factor of moral actions (Kohlberg, 1969; 1971;1984; Korsgaard, 1989; Kant, 1785/1993). And claimed that the rational mind (i.e., reasoning) is the only source of moral action. Following scholars such as Owens (2008) refused this idea from previous models. They

argued that the rational mind is not a normative force for human moral action. Owens (2008) proceeded to assume that rationalism view is not always right, but it creates a sense of duty to the things that someone knows he is obligated to do. However, few recent studies still consider moral reasoning and intuitions as the main influential factors in moral actions (Haidt & Bjorklund, 2007; Keller et al., 2005). Intentional moral actions are explainable in terms of reasons, such as, human desires, feelings of obligation, and other motivations by which the human being frames his objectives, and his beliefs (McCann, 2013).

Few studies have been carried out on the felt obligation in relation to obedience, Milgram (1974, cited in Lutsky, 1995) attempted to explain the obedience of adults to the authority of parents or law. He declared it is "the extreme willingness of adults to go to almost any lengths on the command of an authority" (1974, p. 5) to their "sense of obligation" (1974, p. 6). Most of these studies were conducted in regard to filial obligations or family obligations (i.e., social norm about family ties), which was mainly focused on parent-child relationships. Felt obligation arose from this relation as a socially defined standard. Stein (1992) was the first to write on this topic, he conceptualized felt obligation as an individual's "expectations for appropriate behavior as perceived within the context of specific, personal relationships with kin across the lifespan" (Stein, 1992, p. 527).

According to Rossi and Rossi (1990), the cooperation and supportive behavior of communal relationships are caused by the felt obligation toward different social goals. They noticed that children mostly have a strong felt obligation toward their parents, while the felt obligation toward friends or relatives is usually lower. Owing to parental sacrifices, felt obligation from their children throughout their life was seen as kind of repayment and reciprocity (Abraham & Stein, 2010; Rossi & Rossi, 1990; Stein, 2009;

1998; 1992; 1996; Telzer et al., 2014). Felt obligation was studied as an essential element of all parent-child relationship and typically conceptualized as a societal norm to family ties (King & Ganotice, 2015). The construct of felt obligation was perceived as a set of positive and negative "ought" and "should" into the parent-child relationship (Petrowski & Stein, 2016; Stein, 1992). Jean Piaget (1977) revealed that children gain the morals and values early during initial periods of their cognitive development. They then practice the judgment on social relationships, institutions, and authority as well as experience following rules and laws. Moral standards in society are conveyed by parents, and the children "participate in the elaborations of norms instead of receiving them ready-made" hence, they create their own conceptions of the society (Piaget, 1977, p. 315). Thus, felt obligation is a familiar phenomenon that is experienced by almost everyone.

Batson (1991, cited in Greenfield, 2009) described felt obligation as an aspect of altruism, that explains people's attitude toward helping and supporting each other's welfare. Likewise, felt obligation was generally conceptualized in regard to other self-perceived responsibilities in relation to moral motivation. For example, the felt obligation that a student experienced to his teachers or classmates is grounded in their close relationships. For example, memorable teachers who taught more than just subjects content and normal skills, special classmates who were trustworthy and helpful in hard times. It is the felt obligation to continue learning and teaching others and to maintain an unending commitment. In the same vein, Stein (1992) referred to felt obligation as a series of practical "negotiated commitments" that are applied over time.

A closer view of the felt obligation concept was introduced by Greenberg (1980) in the book of "social exchange advances in theory and research". He presented a new theory of indebtedness which was defined "as a state of obligation to repay others" (p.4), Greenberg assumed that the norm of reciprocity (Gouldner, 1960), is central in the state

of indebtedness. Although the felt obligation concept has features in common with the related concept of indebtedness, both concepts differ in fundamental ways and should not be confused. Greenberg (1980) stated clearly that indebtedness has an exception motivational characteristics. When indebtedness increase, higher discomfort will follow and put an individual under pressure, which in turn pushes him towards reducing it. Feeling obligated is a commitment to care and continue caring as long as this feeling is associated with one's personal beliefs, values, and positive experience, there is no burden of feeling obligated toward loving, helping and being committed (Piercy, 1998). Chang and Holt (1994, cited in Bu & Roy, 2015) defined felt obligation in short as a sense of duty to repay an individual emotional indebtedness.

Felt obligation was also credited to the norm of reciprocity by Gouldner (1960) who stated that "people should help those who have helped them, and people should not injure those who have helped them" (p. 171). Gouldner's statement described an interpersonal behavior in a social situation. In many recent studies, the 'norm of reciprocity' reflected a vital mechanism in an individuals' felt obligation (Arshadi, 2011; Thacker, 2015; Kurtessis et al., 2017; Pai & Tasi, 2016). The social exchange theory (SET) involves a series of mutual relations that create an obligation to reciprocate (Blau, 1964; Coyle-Shapiro & Conway, 2005; Eisenberger, Armeli, Rexwinkel, Lynch, & Rhoades, 2001; Wikhamn & Hall, 2012). By the same token, Eisenberger et al. (2001) made his argument about the reciprocal feature in POS, and provided a new definition for felt obligation in an organizational context as "prescriptive belief regarding whether one should care about the organization's well-being and should help the organization reach its goals." (p.42).

2.3.2 Conceptualizing the Construct of Felt Obligation

Different philosophical views were carried out on the felt obligation in the previous section. However, felt obligation is yet to be understood. This section seeks to highlight

felt obligation and other related moral concepts as experiences arising from a particular set of concern. This section also provides a better illustration of the fundamentals of felt obligation. Finally landing on a clear and explicit concept that corresponds with the current research context.

2.3.2.1 Moral Concepts and Felt Obligation

Morality perceived as obligatory and desirable in the conduct rules rationalizes an individual's objectives and aims within the human frame (Lapsley & Hill, 2009). It was investigated by Ross (1930, cited in Zimmerman, 2013) from different aspects; as promise keeping, goodness, justice, gratitude for favors, avoiding conflict or injury of others, and duties of fidelity. In Kant's classic work, the obligation to keep a promise was defined as truthfulness, and these obligations were categorized under justice and fairness (Kohlberg, 1984). The moral obligation was defined by Ajzen (1991) as "personal feelings of …responsibility to either perform or refuse to perform, a certain behavior". The concept of obligation is one of the important moral issues that have differences and some similarities with some ethical expressions in moral philosophy such as; ought, duty and responsibility (Lapsley & Hill, 2009).

An obligation is a constraining power of a contract, promise, law, or sense of duty that someone ought to do with a critical sense of right and wrong (Kant, 1785/1993). Williams (1949) stated in his study of psychology and ethics that "the contemporary schools of psychology have in common scant respect for the fundamental human experiences known as conscience, the sense of obligation, the feeling expressed by ought" (p.220). An obligation is widely understood as a bound, or a requirement, to act in accordance with what the obligation prescribes. An obligation does not make something desirable and good; it makes conduct exactable and compulsory (Darwall, 2009). The "ought" was a long-standing dilemma in moral philosophy. Scholars in the context

domain (e.g. Kohlberg 1971;1984; Kant 1785/1993; Rest, 1984) attempted to answer the question of 'why ought we act morally?' which never appeared to be answered in an agreeable way (Grant, 2007).

The term "ought" was used often instead of "obligation", and it was also used differently by philosophers and non-philosophers alike to express what is merely recommended rather than what is strictly required (Pink, 2004). Heider (1958) point out that the term "ought" is more a cognized wish, which allows an individual to be a moral skeptic and judge others on immoral principles. According to Sidgwick (1907) "Ought" and "duty" are fundamental concepts for obligation. He pointed out that "moral obligation" is an equivalent to "duty" and expressed what is implied in the term "ought". Still, there is a clear distinction between duty and obligation (Ross, 1930; Zimmerman, 2013). According to Hart (1958), obligation and duty are jointly distinctive in their content, where an obligation is voluntarily experienced or formed, the duty arises from position, status, and role. Duty is a more official word which comes with the compulsion of principle, and it does not depend on the individual's beliefs, efforts, and attitudes. On the other hand, obligation requires an individual to meet some level of basic moral necessity, inner conscience or spiritual values (Shields, 2004).

2.3.2.2 Fundamentals of Felt Obligations

In light of considerable literature previously reviewed on felt obligation and moral concepts, felt obligation in the moral decision-making process has yet to be understood. The action of a human being is a combination of undeniable functions: thought (a function of rational faculties), feelings (a function of passion faculties), and actions (a function of the will faculty) (Williams & Grant, 2012). Thoughts are grounded by many models that represent the human way of thinking founded in psychological studies (MacMurray, 1992). In this respect, moral actions start with thought (i.e., moral judgment), in response

to moral judgment certain feelings (i.e., moral sentiment) could follow in the sequence to achieve moral restraint (i.e., moral action) (Haidt, 2006; Matthen, 2005). Consequently, a gap in previous approaches was found between the moral judgment and feeling; and between the feeling and action. Many models in psychology arranged these functions differently. Therefore, to understand the complexity of interaction between these functions it is necessary to explore further models outlining the individual moral decision making (e.g. Rest, 1986; Rest et al., 1999). In their four components framework Rest (1986) and Rest et al. (1999), they have distinguished between moral awareness, judgment, motivation, and behavior. These components are the fundamentals that link felt obligation to the behavior (i.e., moral action) in the moral decision-making process.

Moral Awareness is affected by individual differences, contextual factors, issue characteristics as well as the perception of the decision maker that the decision related to that issue has a moral content (Trevino et al., 2006). Rest (1986) claimed that moral awareness is the initial recognition of an ethical issue in the moral-decision making process. After being aware of a certain moral issue, it is more likely an individual will initiate the process of moral judgment (Rest, 1986). For example, people often feel instantly obligated after being treated kindly by others, and feel compelled to share this kindness (Whatley et al., 1999). **Moral judgment** means that people can distinguish doing something that is moral from doing something that is immoral. Kohlberg and Hersh (1977) referred previously to moral judgment as a necessary condition to be considered in felt obligation, but they pointed out that it is not sufficient for behavior. **Moral motivation** was introduced to help connected moral judgment with behavior, which was defined by Kayser et al. (2010) as "a prosocial behavior with high social costs and no direct rewards for the actor" (p. 150). The intention to act morally or the moral motivation was seen as an individual's "degree of commitment to taking the moral course of action, valuing moral values over other values, and taking personal responsibility for moral

outcomes" (Rest et al., 1999, p.101). In this stage and based on the above statement of moral decision making process, the sense of moral obligation is seen as an individual level of moral maturity (Kohlberg, 1973) upon perceiving an ethical issue (Trevino, 1986; Trevino et al., 2006) based on self-knowledge (Socrates, 470-399 B.C; Durkheim, 2012) of personal experience, values, social norms, and the priority of the responsibility (Keller et al., 2005).

2.3.3   On the Dimensionality of Felt Obligation

This section explores the dimensionality of felt obligation and the rationale of its new construct's measurement. A theoretical base responding to the research objective set out to underlying the dimensions of the felt obligation construct. Several definitions were proposed previously, but there was overlapping in conceptualizing and measuring felt obligation. Therefore, underlying the possible dimensions of felt obligation in an organizational context required a well-grounded theoretical review from the available literature. The notion of felt obligation began first with the triangle model of responsibility (identity – event – norm) established by Schlenker and his colleagues in 1994. The purpose of forming this model was to make a comprehensive link between responsibility components that results from an individual's social judgment (Schlenker et al., 1994). The felt responsibility concept was mainly clarified by Hackman and Oldham (1976), and measured by Pearce and Gregersen (1991). They assumed that felt responsibility is a psychological state that has a great effect over job performance, particularly fostering an extra role behavior. Pearce and Gregersen (1991) recommended studying mutual obligations influence in felt responsibility in future research.

Recently, felt obligation has been studied as a context-bound framework of family obligations (Telzer et al., 2014), familial caregiving (Miyawaki, 2015), and patient caregiving (Petrowski & Stein, 2016). Telzer et al. (2014) mentioned that the ones felt

obligation towards family's matters is not only giving help but also respect and contribute to the family. Stein (1992) declared that felt obligation is not limited to a single expectation. Later, felt obligation was introduced as a multidimensional construct consisting of five dimensions (Stein, 1992; 1993; 2009). An individual should: (1) maintain appropriate levels of contact (participation in family rituals, which involves expectations regarding holiday visits and regular contact with parents/ children), (2) avoid interpersonal conflict, (which includes expectations regarding appropriate levels of communication), (3) engage in personal sharing, (which includes expectations regarding sharing personal information and problems), (4) provide assistance, (which involves expectations regarding giving help and advice when needed) and (5) maintain an appropriate level of self-sufficiency (which involves expectations of self-reliance and independence from family). Each one of the five dimensions of felt obligation (family rituals, avoiding conflict, personal sharing, assistance, and self-sufficiency) are represented on the Felt Obligation Measure (FOM) developed by Stein (1992).

Greenfield (2009) also provided a new measuring scale for the felt obligation construct, separated into two dimensions; felt obligation to help close others and felt obligation to help society. Greenfield's new scale was used to investigate felt obligation as a protective factor against losses in psychological well-being for helping middle-aged and old people. It was noted that the felt obligation construct was becoming a new common trend in the familial ties studies, where the growing body of evidence was mostly generated from western countries with an extreme individualistic culture. Since this research is conducted in a different culture it was impeded by the lack of appropriate measures. Even though, this research explores the degree to which it can use the previous measurements from other fields (e.g. family ties, helping others and society, exchange benefits in organizational studies) to quantify and identify the felt obligation construct's new dimensions, the current research tends to measure the felt obligation in an

organizational context, therefore, further exploration for similar use of this construct in the same domain was necessary to build an appropriate measurement.

Eisenberger et al. (2001) considered felt obligation as the result of a continuum in the ideology of mutual exchange; an employee performs consistently with the organization motivations: when he is treated well, he works hard, if not, he does not. In the second stage, an employee works hard despite the treatment he is getting from an organization. At the end of the continuum, an employee will be working hard even if he aware that the organization is treating him poorly. Therefore, Eisenberger and his colleagues allocate the felt obligation as a consequence of reciprocity. In contrast, the most recent studies deliberated the norm of reciprocity as the underlying dimension for felt obligation to repay benefits (e.g., Aubé et al., 2007; Neves & Eisenberger, 2014; Thacker, 2015; Wikhamn & Hall, 2015). Robinson (1996) asserted that an affective reaction of felt obligation attitude was reserved only to the violation of emotions or breaching the psychological contract. After all, a recent study reported that felt obligation was irregularly used as an affective variable in social studies, possibly due to the ambiguity of its influence on an individual attitude in a personal relationship and the uncertainty of its dimensions (Hitokoto, 2016). As a theoretical base responding to the research question set out to underlying the dimensions of felt obligation construct, this section is also a bridge to achieve the equivalent objective empirically in the last two chapters. Therefore, the current research adopts the measurement scales developed by Esenberger's et al. (2001), Greenfield (2009), Haines et al. (2008), and Liang et al., (2012) to be used in the research instrument (i.e., questionnaire) to measure felt obligation. The felt obligation construct in present research is measured among Muslim employees working at Islamic banks in Malaysia.

2.3.4 Felt Obligation in Organizational Context

In organizational literature, studies have rarely moved beyond examining felt obligation as a reciprocity outcome or the antecedent of an exchange ideology within the lens of the social exchange theory. Blau (1964) stated that "only social exchange tends to engender feelings of personal obligations, gratitude, and trust; purely economic exchange as such does not" (p. 94), Felt Obligation has emerged as a powerful indicator in employment relationships (Bammens, 2016; Joo et al., 2015); employee, peers and employers' relations at the workplace (e.g., Basit, 2017; Amos & Weathington, 2008; Eisenberger et al., 2001; Lew, 2009; Tian & Li, 2015; Zhu & Akhtar, 2017), and employee's subjective belief of the employer's failure to fulfill one or more of its perceived obligations, referred to as the psychological contract breach (Karagonlar et al., 2016). Employment obligations are embedded in the context of social exchange (Robinson et al., 1994), therefore, the degree of successful exchanges in these mutual relations can motivate an individual to be (or not) committed. It was concluded based on Blau's (1964) social exchange theory (SET) that the fairness perception of the relationship between employee and the organization produces felt obligation, which results in strengthening links and commitment between them, in addition to other benefits such as impersonal resources (e.g., money, services and information), socioemotional resources (e.g., approval, respect, and liking to donor), and better performance (Batson, 1998; Eisenberger et al., 2001; Lew, 2009).

In employee and employer mutual relation, both parties exchange uncertain interacted resources (i.e., care, respect or loyalty). It can also be impersonal, such as financial resources (Aselage & Eisenberger, 2003), or a series of interactions that are mostly contingent on the actions of the other party (Cropanzano & Mitchell, 2005). In accordance with social exchange theory, the two parties agree to discharge their obligation toward each other in the future. This agreement between both parties was

clarified and renamed in the last two decades as the "psychological contract" between the employee and the organization i.e., employer (Coyle-Shapiro & Conway, 2005). Whereas, discharging or fulfilling these obligations (i.e., exchange resources) in mutual relations is regarded as the norm of reciprocity (Gouldner, 1960). Coyle-Shapiro et al. (2002), they have explored and confirmed the important role of "reciprocity" from employee and employer perspectives. Their idea was supported by Dabos and Rousseau, (2004) in their study of "mutuality and reciprocity in the psychological contracts of employees and employers" and is still valid in many of recent studies (e.g., Bordia et al., 2014; Karagonlar et al., 2016; Panaccio & Vandenberghe, 2009; Shore et al., 2009).

Organizational literature so far, however, suffers from the fact of the unsatisfactory number of studies that examine and quantify the role of felt obligation construct empirically. With this in mind, the researcher attempted to gather the studies which highlighted the role of felt obligation construct from reliable online database sources, with high impact researches with satisfactory citations as taken into consideration while selecting the studies. Up to date studies were listed in the below table 2.1 showing the role of felt obligations construct within the organizational context. What stands out in the table is the reported relationships between felt obligation construct and various variables. The frequently used variables in relation to felt obligation were: POS, affective commitment, exchange ideology, and turnover intention.

Table 2.1: The Role of Felt Obligation in Organizational Studies

Author/s	Variables Examined	Main idea
Basit (2017)	• FO (M) • Trust • Job engagement • Psychological Safety	- Recent study from Malaysian context: (Samples N= 337 nurses, Malaysian public hospitals) - Felt obligation along with psychological safety were mediating the relationship between trust in supervisors and job engagement. - The study has focused on the mediating mechanism of felt obligation, and It recommends future studies to examine felt obligation as a moderator between trust and job engagement.
Alyusef & Zhang (2015)	• FO (M) • Managerial Consultation • Voice Futility • Intent to Quit	- Felt obligation mediates the relationship between managerial consultation, Voice futility and intent to quit. Felt obligation was found directly affecting an employees' personal norms.
Thacker (2015)	• Reciprocity • Exchange ideology • POS • FO	- Felt obligation was found as the main part of an employee exchange relationship in the organization. - Felt obligational construct explains the reason for shifting bonds in loose unions power situation, by identifying the underlying shift dynamics.
Marique et al. (2013)	• POS • Affective commitment • FO (M)	- Felt obligation partially mediated the relationship between POS and affective commitment, which also explained by the importance of socioemotional factors in the arising of felt obligation.
Pan, Sun, & Chow (2012)	• LMX (FB) • Employee creativity	- Felt obligation is the a dynamic factor in LMX, which was found as an important factor affecting employees creativity based on reciprocal contributions and resources brought to the organization.
Lew Tek Yew (2009; 2011b)	• FO (M) • Affective commitment • POS • Turnover intention	- Felt obligation mediates the relationship between POS and other variables, except the turnover intention variable. - Recommends researchers to identify the outcomes related to the important role of felt obligation.

Takeuchi et al. (2011)	• Exchange ideology (FB) • Exchange qualities	- Felt obligation can help to understand the critical role of exchange ideology, some employees may have different beliefs on exchange norms and types of relationships such as the applicability of reciprocity norm in organizational context. *"Ignoring an individual's exchange norm makes the examination of social exchange in the workplace incomplete"* (p. 226)
Arshadi (2011)	• POS • OC • FO (M) • in-role performance • turnover intention	- Felt obligation is the mediator in the relationship of POS with OC and in role performance and related positively to these variables, while it is mediated the relationship between POS and turnover intention and related negatively to turnover intention.
Graybeal (2010)	• FO • OC	- Felt of obligation is more recognizable, when the relationship characteristics, and the exchanged resources between both parties is clear and stable. - When the vision is blurry in an organization, and there is unclear massage from the management to their employee, the employees are not going to feel obligated to follow it.
Lee, & Peccei (2007)	• POS • Affective commitment • Self-esteem • FO	- Felt obligation was not assumed as a mediator between POS and Affective commitment, because the perception of support can satisfy the emotional needs which reflects the affective commitment directly. That makes the satisfaction of emotional needs mediate the relationship between POS and Affective commitment.
Rhoades et al. (2001)	• POS • Fairness • Supervisor support • organizational awards • favorable job conditions • Affective commitment • Performance	- Felt obligation explains the relationship between POS and other variables, which was also assumed by OST theory; the fulfillment of socioemotional needs, performance-award experiences and employees' belief of the discretionary action by the organization. That helps employee to sustain a positive self-image by preventing them from violating the norm of reciprocity.

Eisenberger et al. (2001)	• FO (M) • POS • Affective commitment • Exchange ideology • Positive mood	- Employees acceptance of reciprocity norm increases the relationship between POS and felt obligation. - Felt obligation was found mediating the relationships of POS with affective commitment, in-role and extra-role behavior.

* FO: felt obligation, M: Mediator, POS: perceived organizational support, OC: organizational commitment.

Felt obligation played the role of a mediating mechanism in most cases. The table also illustrates the mediating mechanism of felt obligation in the relationship between POS and affective commitment, which was supported in the majority of studies (Alyusef & Zhang, 2015; Eisenberger et al., 2001; Lew, 2009; 2011b; Rhoades et al., 2001; Thacker, 2015). It was a partial mediator in a study of Marique et al. (2013). Despite the linkage of felt obligation to other organizational behaviors, it remains a core factor through the assumed relationship between POS and affective commitment. An interesting claim by Lee and Peccei (2007) suggested that felt obligation cannot be a mediator in the relationship between POS and affective commitment in all cases, rather, they introduced an alternative mechanism named as the 'satisfaction of emotional needs', as a stronger mediator in POS – affective commitment relationship. Lee and Peccei (2007) viewpoints were asserted in Eisenberger et al. (2001) which was the first study to measure the role of felt obligation as a mediator. Eisenberger et al. (2001) stated that "beyond POS's relationship with the outcome variables via felt obligation… the direct POS- Affective commitment relationship might be due to social identification with the organization" and "POS's fulfillment of esteem and affiliation needs" (p. 49-50).

2.4   ISLAMIC WORK ETHIC (IWE)

At the expansion of economics in the USA and the Western World, work ethic from a religious perspective was attributed as a significant approach to facilitate the meaning of work. (Ali & Al-Owaihan, 2008; Ali et al., 1995; Furnham, 1990; Arslan, 2001). Thus,

work ethic was classified under religion as a stable value system (Uygur, 2009). Workers play an integral role in organizational culture. Their personal rules of conduct influence their dedication, commitment and collaborative effort in fulfilling their tasks, which aid the performance of the organization (Hayati & Caniago, 2012; Sulistyo, 2015). Researchers have recently become attracted to work ethic from the Islamic perspective, highlighting the practical side of Islamic work ethic (i.e., IWE) due to: (a) The Islamic religion's status as a second majority in the world after the Christianity with more than 1.5 billion followers (Pew, 2011), (b) Islamic countries form a central hub of consumers for goods and services produced around the world (Abdur Razzaque & Chaudhry, 2013), (c) The increase of Muslim investments and the international projects (profitable and non-profitable) that are executed in Muslim countries (Jafari, 2012), (d) Religion identity was found positively related to the consumer's decision making (Fam, Waller & Erdogan, 2004).

The need for further understanding of work ethic from an Islamic perspective has lately inspired many researchers to explore the significance of work and its principles and virtues in rich Islamic literature (Ali & Azim, 1994; Yousef, 2000). The investigations on work ethic from an Islamic perspective rapidly increased, along with conceptualizing the notion of IWE (e.g., Kamaluddin & Manan, 2010; Owoyemi, 2012), identifying its possible dimensions (e.g., Abbas & Al-Owaihan, 2008; Alhyasat; 2012; Khadijah et al., 2015), and suggesting its implications in business (e.g., Sidani & Thornberry, 2010; Yesil et al., 2012).

Studying the role of the IWE construct is essential in conducting business from an Islamic perspective. The findings of several studies revealed that IWE has great potential to enhance employees' work outcomes such as the job satisfaction (Mohamed et al., 2010), job involvement (Santoso, 2016), citizenship behavior (Ramalu et al., 2016),

innovation and creativity (Javed et al., 2017). Lastly, IWE was found significantly related to organizational performance (Hayati & Caniago, 2012) and organizational commitment (Yousef, 2001). Most of these studies found a parallel understanding of work ethic from different religions, with slight differences in terms of the construct dimensions, values, and other attributes (Arslan, 2000). Islamic values are the foundation of the IWE construct. Although work ethic seemed like a well-established construct in various religions, Islamic values differed from the values of other religions. The work values were defined as "a belief in work as a moral good", and "the beliefs, values and principles that guide the way individuals interpret and act upon their rights and responsibilities within the work context at any given time'' (Miller et al., 2002, p. 5). Before addressing the construct of IWE, it is imperative to redirect the focus on ethics from various perspectives.

The following sections were established to discuss and elaborate IWE from the relevant literature. The initial sub-sections were set out to gain further understanding of the concept of 'work ethic' concept, its similarities in various religions, and solidify its value in Islam. This is followed by ethics in work from a religious perspective and work ethics in Islam. After this general view of work ethic and values, the sub-sections will move on to clarifying and identifying the dimensions of the IWE construct from the growing body of its related literature.

2.4.1 Overview of Work Ethic

Most research on work ethic was carried out by Western scholars, was associated with the phenomenon of religious ethics at work. Max Weber (1904 - 1930) in his thesis titled "the Protestant Work Ethic and the Spirit of Capitalism", which was the first study published with religion as the main source of work ethic. Weber's study has attracted many social and psychological studies to research the same topic (Uygur, 2009; Kalemci, & Tuzun, 2017; Ali & Al-Kazemi, 2007). Increasingly, studies emphasized that work

ethic is anchored in all religions (Geren, 2011). In contrast to Weber's statement that British and Anglo-Saxon countries are the best model of Protestant work ethic, other studies show that there are non-western societies who also have greater levels of Protestant work ethic (e.g., Arslan; 2000; 2001; Furnham et al., 1993; Tang et al., 2003; Zhang et al., 2012). Geren (2011) pointed out that the influence of religion becomes lower on PWE when the value system is stable, even without a religious base or foundation.

In the past few decades, several studies from different parts of the world examined the Protestant work ethic (e.g., Bozkurt et al., 2010; Domurat et al., 2012; Furnham & Rajamanickam, 1992). Muslim scholars have also investigated the same construct of PWE within their societies (e.g., Arslan, 2000; 2001; Zulfikar, 2012). Muslim scholars were alerted about the role of Islamic faith in work ethic after a paper presented by Naser (1985) titled "Islamic work ethic in comparative work ethics" at the occasional papers of the Council of Scholars in Library of Congress. Followed by Ali's (1988) study of "scaling an Islamic work ethic" which considered work ethic as holding business motives in great honor, in order to satisfy Muslim's needs and establish a balance in their social life. IWE has been researched extensively in the last three decades (Usman et al., 2015). Especially, after the empirical study results of Mahmut Arslan (2000; 2001). The question of work ethic has continued to generate debates and discussions among scholars at every stage.

Table 2.2: Work Ethic Similarities in Religions

Religion	Discussion Points	
	1.The Way of self-development and societal welfare	2. Work is considered a religious duty
IWE	Islam highly values work as it helps individuals to meet their basic needs and help them to create balance in their life (Nasr, 1984).	In Islam, work is given high respect since it is considered being similar to worship (Abd Rahman, 2010).

PWE	PWE follows the concept of God's calling and thus it is believed that being successful at work is the symptom of being God's chosen one (Giddens et al., 1976).	It is believed to be the peoples' duty to serve God's instrument in his earth (Butters, 2002).
BWE	Buddhism considers work as the right way to provide one with his basic needs, and it supposed to contribute significantly to the welfare of society (Richmond, 2000).	Learning and gaining skill in one's craft is a great blessing (Payutto, 2007).
HWE	In the Hindu religious text Bhagavad Gita, it is suggested that work is the source of prosperity and strength (Parboteeah et al ., 2009).	Work is integrated into religion through the castes system. Hindus born in different castes (varna) are bound to follow their respective work related duties (Dhand, 2002).
	3. Hard work, perseverance, dedication	**4. Honesty, loyalty, fairness, patience at the workplace**
IWE	Islam has emphasized working hard and avoidance of laziness and wasting of time (Yousef, 2001).	IWE suggests that, to be an ethical person, it is required to be humble, committed, pardoning, patient and cooperative at the workplace (Rahman, 2010).
PWE	The Protestant faith discourages waste of time and laziness and encourages hard work (Arslan, 2000).	PWE emphasizes honesty, punctuality, loyalty (to the job as well as to the organization) and internal locus of control (Arslan, 2000; Jones, 1997).
BWE	BWE also perceives laziness as a vice and encourages its followers to put forward their best efforts in their work (Niles, 1999).	BWE suggests that to achieve the ultimate goal Nirvana (enlightenment), the first step is to perform good deeds (Klostermaier, 1999) and maintaining ethics (Jain, 1983).
HWE	As such, Hindus typically emphasize their work as the means to get better living in this life and after rebirth (Parboteeah et al., 2009).	In HWE, being non-harmful is given high priority (Dhand, 2002). Furthermore, it emphasizes good ethical conduct such as truthfulness, patience and kindness (Mittal et al., 2011).

Source: Adapted from Mohammad and Quoquab (2016)

The table above (2.2) shows that the beliefs about work ethic have similarities across cultures and religions. These orientations (IWE, PWE, HWE, and BWE) on work ethic showed in the previous table, indicate that there is an agreement that the work is significant to improve the individual and the whole society (Nasr, 1984; Giddens et al., 1976; Richmond, 2000; Parboteeah et al ., 2009), work is a religious duty (Rahman, 2010; Butters, 2002; Payutto, 2007; Dhand, 2002), working hard is an obligation (Yousef, 2001; Arslan, 2000; Niles, 1999; Parboteeah et al., 2009), and work should be taken seriously, honestly, and faithfully to enhance the human soul with verified knowledge and adequate skills that will benefit the individual source of work and society (Rahman, 2010; Arslan, 2000; Jones, 1997; Jain, 1983; Mittal et al., 2011).

2.4.1.1 Work from an Islamic Perspective

Working is a devotion striving to advance self-interest psychologically, economically and socially to maintain social prestige and welfare (Manan et al., 2013). Ali (1988) described work as "…an obligatory activity and virtue in light of the needs of man and the necessity to establish equilibrium in one's individual and social life. Work enables man to be independent and is a source of self-respect, satisfaction, and fulfillment" (p.577). Engaging in economic and work activities was also identified by Ikhwan Al-Safa (Cited in, Ali & Al-Owaihan, 2008) as a motive for people to be creative in a productive way, feeding the soul of human beings with adequate knowledge and skills to be more confident and satisfied, to have good manners, to reduce poverty, and to achieve salvation. From an Islamic perspective, work is a means to safeguard the five essential human needs, namely their din (faith), their nafs (human self), `aql (intellect), their nasl (posterity) and their mal (wealth) (Manan et al., 2013). The necessity to apply a religious meaning to work is the interrelated relationship between work and faith.

Abeng (1997) highlighted the role of faith in working activities. He declared that working without faith will bring troubles and negative implications. In other words, it is not acceptable to use the wrong means to achieve good goals. The word "work" in all forms was repeatedly written 385 times in the Qur'an, which is more than the days of a year. Allah (SWT) has stressed on work in the holy book of Qur'an (9:105) by saying "And say work: soon will Allah observe your work, His Messenger, the Believers…). By work, man contributes positively to the earth. Therefore, the centrality of work in Islamic perception was a key motive of previous generations to be involved in broad and extensive economic activities, working hard and trading across mountains and seas with all nations (Ali & Al-Owaihan, 2008). Allah (SWT) says "Human beings can have nothing but what they strive for" (Qur'an 53: 39).

In addition, work in Islam is perceived by three fundamental features; creed (Aqidah), worship (Ibadah), and ethics (akhlaq) (Manan et al., 2013). This represents an Islamic ethical system to Muslims in their work activities, values, and perceptions. Thus, Islamic faith directs Muslims to be accountable to God, through their words, actions and decisions; because the results of their behavior during their worldly life will show their fate in the hereafter. Muslims' behavior, attitudes, and manners should follow the Qur'an and Sunnah. Which, in the end, will be referred to and evaluated by Allah (SWT) (Qur'an, 49:13).

2.4.1.2 Ethics in Work from a Religious Perspective

Ethics should be embedded in any organization's DNA (Muel Kaptein, 2017). Ethical employees will contribute positively to the organizational culture and performance level (Hayati & Caniago, 2012; Javed, 2017; Takahashi, 2015). Their personal rules of conduct, values, and ethics will appear in every detail at work. If the organization ignores its role in ethics will appear on every detail at work. A deterioration in its social system

may occur allowing a drop of job performance (Ali, 1992; Geren, 2011; Javed et al., 2017; Meriac, 2015), and real ethical dilemmas (e.g., fraud, embezzlement, deceit and conspiracy). For instance, after the September 11th incidents, world press agencies reported discontent from employees working for Starbucks café and talked about its lack of ethics in selling drinking water to the survivors (Abbasi et al., 2012). That bad behavior affected the café's image and management structure at all levels.

To understand the term 'ethics', its origins come from the Greek word "ethos" which means custom or habit. Academic studies recognize the concept of ethics as a branch of philosophy to examine and report ideal human behavior and perfect ways of being. Ethics also describe an individual's character, attitude and beliefs or a society's stance (Meriac et al., 2010). It is found in all disciplines of human endeavor (e.g., legal ethics, medical ethics, religious ethics, media ethics), and investigated as a rational inquiry to its subject matter. Accordingly, ethics consists of norms that govern human's behavior standards. Normative ethics is the "activity of applying moral percept to concrete problems" (Wines & Naippier, 1992, p.883).

Although there exists a common recognition to ethics in work in the monotheistic religions; e.g. Islam, Christianity, and Judaism (Ali & Gibbs, 1998), work ethic practices in Islam and Judaism as a monotheistic religion was not the same as the Christian setting several centuries ago, because of its nature as an inter- cognitive concept. For example, earlier Jewish beliefs viewed work as a sinful activity, ''if man does not find his food like animals and birds but must earn it, that is due to sin'' (Lipset, 1992, p. 2). Ali and Al-Owaihan (2008) demonstrated how there was a distinguished and clear definition of ethics and characteristics, in work, in the early days of Islam. Therefore, an individual's perception of ethics is shaped by some factors such as religious values, ethnic beliefs,

personal values, and life experiences (Barret, 2015). The below table shows the differences in work ethics perceived by various believes.

Table 2.3: Religious Differences in Work Ethics

Religion	Discussion Points	
	1. Work-related values	**2. Rules related to rate of interest**
IWE & PWE	IWE and PWE both emphasize on intrinsic as well as extrinsic values.	Islam and Christianity explicitly impose restriction on dealing with interest. However, during the rise of the Protestant movement, taking interest became acceptable in the view of Protestant Churches.
BWE	The focus is predominantly intrinsic values	In relation to rates of interest, implicit restrictions are found in Buddhism and Hinduism. In recent years BWE as well as HWE all consider interest acceptable, which is not in the case of IWE.
HWE	The focus is predominantly extrinsic values.	
	3. Restriction in terms of intoxicant	**4. Classification of work**
IWE	Regarding restriction of intoxicant use, it is strictly prohibited in IWE and considered as a sinful activity.	IWE values all work with respect. IWE highly values halal (permitted) work rather than its classification.
PWE	PWE accepts moderate level of alcohol consumption in personal life as well at the workplace.	In medieval Christianity, work was perceived as a sin (Tilgher, 1931) and physical work was meant for the slaves only and was seen as vulgar (Lipset, 1992).However, PWE suggests that the person who possesses qualities such as hard work and punctuality are God's chosen one.
BWE	It is strictly prohibited in BWE. However, taking intoxicants for medical purpose does not violate the fifth precept (Horner, 2004).	In BWE, work is highly valued since it helps one to be independent and self-respectful. BWE highly regards jobs that are not harmful for others, do not required to get involved in unnecessary material consumption, and driven by good motives.
HWE	As such, Hindus typically emphasize their work as the means to get better living in this life and after rebirth (Parboteeah et al., 2009).	In HWE, high classification system exists based on their caste system (Parboteeah et al., 2009). Usually, the brahmans carry out religious duties, whereas, the Kshatriyas perform administrative duties and also take part in battle (warrior) when needed (Fenton et al ., 1993).

Source: Adapted from Mohammad and Quoquab (2016)

There were some differences between these orientations toward work ethics, for instance, Islam and Christianity both have a common denominator that explicitly imposes restrictions on interest. Whereas, other religions focused on one side of work related values (Predominantly intrinsic values or predominantly extrinsic values) and implicit restrictions on interest rates. In addition, intoxicants were considered sinful and strictly prohibited in Islam and Buddhism. Moderate level of it was accepted by Christianity, and there were no religious restrictions related to intoxicant use in Hinduism. In work classifications, Islam permitted and respected all halal business or work activities. Buddhism also valued work which does not harm others; Hinduism categorizes work activities based on their caste system. In medieval Christianity, physical work was only for slaves.

2.4.1.3   Work Ethics in Islam

In the Golden Age of Islamic history, work and ethics were honored in all forms. Islam consists of comprehensive guidelines which governs all aspects of human lives (Ali & Al-Owaihan, 2008). It was this deep sense of moral values and true justice that Islamic belief contributed in the development of Muslim society. Thus, ethics in work from an Islamic perspective refers to divine and moral values. Countless outstanding evidence from Islamic history up to the middle ages on justice and equity played a significant role in the development of human societies. However, this knowledge that Islam delivered to its followers was absent in the 18th and 19th industrial and cognitive renaissance eras, and neglected in managerial organizational studies (Ali, 1988; Ali & Al-Owaihan, 2008). It was also translated in other ways and misunderstood through studies that followed those ages (Mohammad & Quoquab, 2016).

In Arabic, 'Akhlaq' is plural of 'Khuluq', the corresponding word of 'ethic' (al-Ba'labakki, 2003, p.194). The knowledge of morality is the literal translation of 'ilm al-

Akhlaq', which also means the moral philosophy in Arabic literature, but it is translated as ethics (al-Ba'labakki, 2003, p.325). The basic code of Islamic values and principles are primarily derived from the scriptures of the Muslims (the Holy Qur'an) and the recorded words and actions of Prophet Muhammad (PBUH) which is named as 'Sunnah' (Ali, 1988; Arslan, 2001; Zulfikar, 2012). According to Sahih Bukhari, Prophet Muhammad PBUH said: "I (Muhammad) have only been sent to complete good manners (Makarim Al-Akhlaq)". The Islamic ethics (Al-Akhlaqul Karimah) was the first message of Allah (SWT) given to his Messenger (Prophet Muhammad PBUH). Muslim authors in past eras quoted the Qur'an and Sunnah in support of their moral and religious ideas (Rahman et al., 2006). Religion is expected to provide individuals with strong spiritual motivation, principles and a clear vision to achieve their objectives (Abdullah et al., 2013).

The Muslim ethical behavior consists of two important factors: the external factor represents the interactions with environment and society around him, which is recognized as ethics (Akhlaq), the second is an internal factor, his relationship with his creator (Allah S.W.T) which is a spiritual aspect or translated to the term 'ruhani' in Arabic language (Attahiru et al., 2016), a Muslim's good behavior is based on these two factors: The Islamic values he has and the quality of his relationship with Allah (the creator). Good Muslim, the believer (Al-Mo'men) would not harm or create mischief to the environment or the society around him, because his vision 'tassawur' is not limited to the what is morally right or wrong or even to the conditional norms in the belief of the society he interacts with, but to the basic code of Islamic values and principles that governs his character and behavior (Kamaluddin & Manan, 2010).

Accordingly, IWE is also rooted in the Qur'an and Sunnah, which are backed by the Islamic values (Arslan, 2001). Arslan (2001) has confirmed on the fact that Islamic communities and other religious groups such as Japanese and Indians were successful in

their special way of conducting ethical business environment. Unsurprisingly, some of these non-western societies were sharing work ethics similar to the Protestant Work ethics. Work ethic from Islamic approach was almost the same as it is in Christianity (i.e., PWE). Banks (2009) indicated that the impact of commitment to work ethic as a virtue, became highly recognized by researches in the new millennium as a primary set of any organizational set up.

Rizk (2008) has defined IWE as "an orientation towards work and approaches; with work being considered as a virtue in humans' lives" (p. 207). Ibrahim and Kamri (2017) have also defined IWE as "performing positive actions with good intentions as a way of getting blessings from Allah SWT and to benefit society and oneself" (p. 97). IWE was conceptualized as a multidimensional construct, linking organizational prosperity and social welfare (Beekun, 1997). It has opened the door for studies to conduct further measurements from different contexts. It has also given enough room for more contributions to enrich the conceptual and practical framework of the growing body of IWE. Therefore, the current research seeks to strengthen the role of IWE, expand the understanding of its dimensions, and examine its impact on Muslim employees' organizational commitment. The next section is an overview to the potential dimensions of the IWE construct that are considered in current research.

2.4.2 Dimensions of IWE

Researchers have adduced numerous suggestions on formulating standard components of IWE backed by Islamic values which are strictly based on the guidance of Islamic Shari'ah principles. Islamic ethics primarily relied on the assumption that an individual is willing to follow his creators' (Allah S.W.T) order and to abide by the Shari'ah principles. Accordingly, eight principles need to be followed, namely, tawhid (oneness of God), khilafah (Trusteeship), 'adl (Justice), ikhtiyaar (Freedom), Wasatiya (Balance),

Ihsan (benevolence), farḍ (obligation) and Mas'oliah (responsibility). These principles are interrelated and cannot be separated (Beekun, 1997; Dusuki & Dar, 2007; Rice, 1999). Previous studies have generated several dimensions of IWE based on the Islamic comprehensive guide of values represented by the Shari'ah principles, these dimensions are listed in the following table 2.4.

Table 2.4:Summary of IWE Dimensions in Previous Studies

Author	Dimensions	Author	Dimensions
Yousef (2001)	Hard Work Honesty and Justice Distribution of Wealth Skills and Technology Dedication to Work Creative Work Engaging In Economic Activities Is An Obligation.	Abbasi et al (2012)	Sincerity Proficiency Justice Truthfulness Patience Continuous Self Evaluation Moderation
Ali (2005)	Effort Competition Transparency Moral Responsibility	Khanifar et al (2011)	Itqan and Work Solidity Work Obligation Work Spirituality Motivation Effort &Perseverance Continuous Improvement Service- Oriented Morale Justice
Alhyasat (2012)	Sense of Responsibility Proficiency Integrity Kindness Observing Dignity Obedience Team Work Advice to Muslims Creativity Fairness And Justice	Yaseen et al (2015)	Perceived Worship Effort Cooperation Moral Responsibility
Chanzanagh &Akbarnejad (2011)	Justice and Fairness Work Results for The Islamic Ummah Cooperation and Collaboration Trusteeship Work Intentions Work Type	Khadijah et al (2015)	Effort Teamwork Honesty Accountability

Viewpoints of IWE varied among scholars from the diverse Islamic schools of thought. As a result: a wide range of components were credited to the IWE construct. Earlier research conducted by Ali (1988;1992) was the initial foundation for most of the writing on IWE. Later on, 46 statements were assembled in Ali's (1988) first published paper for scaling the construct of IWE that contained unique assumptions and attitudes toward work. Ali (1992) modified the scale, that included 17 items, highlighting on hard work, human dignity, loyalty, justice and generosity in the workplace, as the basic components for IWE (Ali, 1992). Several studies were conducted for measuring IWE since then as a whole construct such as; Ali and Azim, (1994); Ali and Al-Kazemi (2007); Yousef (2000, 2001) without defining its dimensions.

Afterwards, the dimensions used to measure IWE ranged between 4 to 9 dimensions (see. Table 2.4) that were built from principles of Shari'ah mentioned above and other validated measurements. However, to this day, it is unclear to what extent the dimensions are involved in the IWE construct, nor the items measuring it. Many researchers through citing verses of Qur'an and Suna'ah texts have derived certain assumptions and ideal values to compare or measure an individual's behavior in workplace. The four pillars of IWE (i.e., effort, competition, transparency and moral responsibility) coined by Ali (2005) were also the basic dimensions that many studies used to pick, expand or refine from. The following sub-sections explain briefly the dimensions of IWE utilized for the purpose of measuring IWE in current research.

2.4.2.1 Perceived Worship

Worship in Islam is a comprehensive and broad concept. Allah (SWT) clarified worship to his believers as the purpose of their creation. And he said "And I did not create the jinn and mankind except to worship Me" (Qur'an 51:56). Worship was prescribed in all monotheistic religions, and man was given the free will to choose between truth and

falsehood. Islam also declared that man is entitled to have freedom of belief, conscience and worship (Qur'an, 18: 29). Basharat (2009) stated:

> "*It is clear that the concept of worship in Islam is a comprehensive concept that includes all the positive activities of the individual …It is a very encouraging element when one realizes that all his activities are considered by Allah as acts of worship*" (p.27).

Worship is in all aspects of life, internal and external, sayings and actions (e.g., rituals, beliefs, social activities and personal contributions to the welfare …etc.). Work in Islam is worship, virtue and trust (Ahmad & Owayemi, 2012). In the following table (2.5), the researcher listed Islamic values considered in several researches that represent a Muslim's perceived worship that dominates his behavior at work.

Table 2.5:Islamic Values Included in Perceived Worship

Author	Values
Rafiki & Wahab (2014)	Right intention, fairness, hard work
Ali (2005)	moderation, justice
Beekun & Badawi (2005)	Fairness
Kamri & Mokhtar (2004)	Benevolence, contentedness, piety, moderation,
Al-Khattab (1997)	Moderation, contentedness, patience, gratitude,
Ibrahim (1996)	Benevolence, justice moderation,
Shaare (1995)	Benevolence, gratitude, Patience, moderation,
Kamri & Mokhtar (2004)	Patience
Alhabshi (1994)	Piety, gratitude, justice, moderation, patience,
Alhyasat (2012)	Obedience, justice and fairness
Alhabshi (1992); Al-Qaradawi (1995); Malik (2014)	Benevolence
Chanzanagh & Akbarnejad (2011); Khaliq (1996)	Fairness, justice,
Ali (1996); Abu-Saad (1998); Al-Qurtubi (1966); Al-Ammar et al. (2012); Khanifar et al. (2011)	Justice

The Islamic Values listed are integrated with all work and business activities, indicating an individual perceived worship as the first dimension of IWE (Wahab, Quazi, & Blackman 2016). Allah (SWT) stated in the holy Qur'an in the meaning that humankind is free to choose an ethical or unethical path (Qur'an, 89:10). Allah (SWT) stressed on the significance of a Muslim's choice to be grateful or ungrateful when performing personal worship (Qur'an, 76:3). Consequently, good work is definitely a result of a good faith. In Islam, observing justice and forgiveness is only done though proximity to Allah (SWT). That makes the illegitimate way of earning forbidden in the Islamic belief. Thus, as part of IWE it is a restriction to gather wealth for Muslims (Chanzanagh & Akbarnejad, 2011).

Obedience is a necessary feature of all believers and the key to obtaining the mercy of Allah (SWT). Allah (SWT) said in surah al-Imran: "And obey God and the Messenger that you may obtain mercy" (Qur'an, 3:132). Elsewhere in Surah al-Nisa' he added "You who believe! Obey Allah, and obey the Messenger, and those charged with authority among you". Thereby, obedience is also required to people who are in positions of authority, but only up to a certain limit. Prophet Muhammad (PBUH) said: "there is no obedience to a human being in the disobedience of Allah and nobody is loved over him (Allah) rather all of it is hated for the sake of Allah glorified is he, the most high". The obedience of an employer can be in performing tasks precisely, correctly and accurately. As asserted by Prophet Muhammad (PBUH) that "Allah blesses a person who perfects his craft (does the job right)" and "Allah loves a person who learns precisely how to perform his work and does it right", which makes hard work another key point of perceived worship in the notion of IWE. The quality of work or the performed tasks are based on the application of perfection or benevolence (Ihsan), good intention (Niya), piety (Taqwa), patience (Sabr) and supervision (Riqaba) in all deeds (Wahab, 2017). In other word, work is a virtue in Islam and is upheld by all societies.

2.4.2.2 Effort

Human effort at all levels (e.g., material, social, educational, scientific or economic) indicates a desire to improve society as a whole and create welfare (Abbasi et al., 2012; Ali & Al-Owaihan, 2008). Effort is also a fulfillment of an individual's spiritual obligations (Aldulaimi, 2016). Islam views work effort as consistency (Ali, 2005; Alhabshi, 1994); efficiency (kamri & Mokhtar, 2004), dedication (Ibrahim, 1996), hard work (Ali, 2005; Hassan, 2003), creativity (kamri & Mokhtar, 2004; Abu-Saad (1998); Ali, 1996), and passion for excellence (Abu-Saad, 1998; Ali, 1988; Rahman et al., 2006) based on the reported Islamic work values in table (2.6) from various studies on IWE.

Table 2.6:Islamic Work Values Linked to Effort

Author	Values
Ali (2005)	Consistency/perseverance/persistence, hard work and optimum effort,
Abu-Saad (1998); Ali (1988); Rahman et al. (2006)	Passion for excellence
Razak (2004)	Efficiency,
Kamri and Mokhtar (2004);	Perfectionism,
Khanifar et al. (2011)	Consistency/perseverance/persistence, efficiency, work creativity
Hassan (2003)	Hard work and optimum effort
Yousef (2001; 2000)	Passion for excellence and work creativity
Abu-Saad (1998); Alhyasat (2011)	Work creativity
Khaliq (1997)	Continuous improvement
Ali (1996)	Passion for excellence, work creativity
Ibrahim (1996)	Consistency/perseverance/persistence, dedication, Passion for excellence, perfectionism,
Shaare (1995)	Dedication,

Alhabshi (1994)	Perfectionism, consistency/perseverance/consistency, dedication, Passion for excellence
Alhyasat (2011)	Proficiency

Islam supports the effort of an individual at work and sets unique characteristics for it such as: (1) ingenuity (Itqan); one should be knowledgeable and conscientious in all endeavors, (2) consistency (Istiqama); an individual's passion for excellence in everything he does, (3) trust in Allah S.W.T (Tawakkul); which is critical aspect and the final stage of effort. When an individual gives his fate to Allah (SWT) after he does all he can, and accepts all consequences (virtuous or deficient) as a result from his endeavor (Kamaluddin & Manan, 2010). Muslims are required to gain skills and knowledge to be efficient and proficient, and put extra time, interest and effort to come with more than the minimum requirements (Yousef, 2000). Caliph Ali bin abi-Talib (r.a) said: "Do not be one of those who hope for a better world to come without working for it" (cited in Khadijah et al., 2015). Effort is the work the man does to get what he wants or deserve, so, life has no meaning without work. Caliph Umar ibn Al-Khattab (r.a) was quoted saying: "I would prefer dying while struggling for my sustenance and the sustenance of my children, to dying while fighting in the defense of faith" (cited in, Beekun & Badawi, 2005).

2.4.2.3 Cooperation

Cooperation is held in high regards in Islam, and is seen as a necessary element of collectivity and unity. Prophet Muhammad (PBUH) was quoted saying: "Faithful believers are to each other as the bricks of a wall, supporting and reinforcing each other". So saying, the Prophet Muhammad (PBUH) clasped his hands by interlocking his fingers: he also said: "You are not a believer of Allah, unless you like for your brother what you like for yourself". There were many occasions where Prophet Muhammad (PBUH) called

upon Muslims for cooperation and collaboration in the sense of brotherhood that Islam assures to adhere to. Cooperation is necessary in all aspects of life as a special Islamic religious collectivity. Islam directed Muslims to cooperate in all activities especially in work activities. The below table 2.7 shows the Islamic work values investigated under IWE as the main component linked to the dimension of cooperation. By implanting these values in the work environment and among the organization's members, job functions will run smoothly, good communication can be guaranteed at all levels, and conflict will be avoided (Aldulaimi, 2016).

Table 2.7: Islamic Work Values Linked to Cooperation

Author	Values
Rafiki & Wahab (2014)	Consultation, cooperation,
Al-Ammar et al. (2012); Alhabshi (1994); Yaseen et al. (2015)	Cooperation
Al-Khattab (1997); Ahmad & Mokhtar (2004); Mohsen (2007); Sani (2010); Yousef (2000)	Consultation
Ali (2005)	Cooperation, consensus, consultation,
Ali (2005); Ali & Al-Owaihan (2008); Siddiqui (2002)	Competition
Yousef (2001)	Competitiveness, consultation,
Abu-Saad (1998)	Competence, consultation,
Chanzanagh & Akbarnejad (2011)	Cooperation, collaboration

Cooperation was the most familiar third dimension studied under IWE in organizational context. Cooperation is people helping one another in virtue. Allah (SWT) stated in Surah al-Maidah: "…And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty" (Qur'an, 5:2). According to Holy Qur'an, every human being is blessed with different bounties (Qu'ran, 43:32). That means one depends on another to overcome obstacles in

life. People should feel obligated to cooperate and collaborate to achieve higher production. Working in a team is encouraged in Islamic belief, focusing all efforts of team members to achieve the group objectives and values (Khadijah et al., 2015). Competition is also encouraged in Islam to avoid immoral activities and to enhance moral actions that will improve organizational performance and satisfaction (Ali, 2005; 1988). Accordingly, Kamaluddin et al. (2010) pointed out that competition in team work must be carried out justly ('adl) and honestly (Sidq) to guarantee promoting positive virtues and prevent contradicting the religious teachings of Islam. Mutual consultation (Shurah) is also one of the most significant values (e.g., strengthening decision making and reducing mistakes) that was linked to cooperation, especially in work activities. Consultation as a cooperative necessity allows every person to participate in an economic activity as a practical value for empowering groups and society (Ahmad & Mokhtar, 2004).

2.4.2.4 Moral Responsibility

A responsible person is bonded to certain actions demanded by his personal principles, moral values, religious beliefs and societal norms. In the days prior to the birth of Islamic law (Shari'ah) in the land of Arabia, business environment and trading were not governed by any ethical standards. Instead, there was unethical behaviors and abuse (Ali & Al-Owaihan, 2008). Prophet Muhammad perceived that building a strong and steady economy could not be achieved in a society with such characteristics. He was quoted saying to all Muslims "He who cheated us is not from us". The Prophet (PBUH) also said: "Religion is found in the way of dealing with other people'' (cited in, Ali & Al-Owaihan, 2008). Moral responsibility was the basic lesson taught to Muslims by the Islamic law (Shari'ah). Islamic values parallel to moral responsibility were studied extensively in an organizational context, it was significant enough to be presented in a table about IWE's fourth dimension linked values.

Table 2.8: Islamic Work Values Linked to Moral Responsibility

author	Values
Rafiki & Wahab (2014)	Honesty, humble, truth, keeping promises,
Al-Ammar et al. (2012)	Trustworthiness, truthfulness, keeping promises, forgiveness,
Ali (2005)	Accountability, consensus, truthfulness, honesty, integrity,
Beekun & Badawi (2005)	Promise-keeping, trust.
Razak (2004)	Accountability, reliability and transparency, trustworthiness, honesty, integrity,
Ahmad & Mokhtar (2004)	Respect
Kamri & Mokhtar (2004)	Accountability, continuous self-criticism, honesty,
Haniffa (2002)	Transparency
Khaliq (1997)	Equality, flexibility, kindness,
Abu-Saad (1998); Ali (1996)	Generosity
Khadijah et al. (2015); Ibrahim (1996)	Accountability, trustworthiness
Alhyasat (2011); Shaare (1995)	Forgiveness, responsibility, sincerity, trustworthiness
Alhabshi (1992)	Sincerity, trustworthiness, Accountability,
Chanzanagh & Akbarnejad (2011)	Trustworthiness, honesty,
Alhyasat (2011)	Integrity, Kindness, dignity

For IWE to be fruitful, it has to be based on moral values in order to be durable and beneficial. The basis of IWE differs drastically from the traditional philosophy of western work ethic (Ali, 2005). A Muslim raised from childhood armed with these values flourishes as a moral being, consistent between his ethics and behavior. Therefore, a Muslim is responsible for his individual actions within the Islamic moral system shaped with values (see above table 2.8). All these values are fundamental, from strengthening communication and social relations, to fostering goodness and combating evil in any community. It is the responsibility of both the individual and the society to work within the confinements of the Islamic moral system (Rafiki & Wahab, 2014).

2.5   PERCEIVED ORGANIZATIONAL SUPPORT (POS)

Studies on POS are consistent with the mutuality recognition of commitment in the relationship between employee and organization. The notion was formulated through the study of Eisenberger and his colleagues (1986) by assuming that an employee's concern about the organization's commitment to him/her is not less important than the organization's concern about the employee's commitment. Rather, the employee is more interested in the organization's care for him/her (Eisenberger et al., 1986). This is grounded by an organizational support theory (OST) which suggested that employees', in general, view an organization as a human being (Eisenberger et al., 1997). The employees perceive an organization with a human like aspects, their inferences to an organization's care for him is defined as an employee's belief concerning the extent to which the organization values his contributions and cares about his well-being (Eisenberger et al., 1986), which was called as the 'perceived organizational support'.

The origins of the POS concept stem from the social exchange theory (Blau, 1964), which assumed that positive outcomes from a series of interaction in an employee and organization relationship will strengthen their mutual relationship and improve organizational performance. Together with the social exchange theory, an organizational support theory was also influenced by the reciprocity norm of Gouldner (1960). Eisenberger et al. (1986) linked an employee's increase in work effort to the increase effort outcome expectancy based on his exchange ideology, when he is ready to exchange effort for material and benefits. An exchange ideology is an initial condition in the reciprocity norm (Gouldner, 1960). In support of this idea, Eisenberger's et al. (1986) suggested that exchange ideology can explain the relationship between an employee's POS and other organizational behaviors. For instance, a strong exchange ideology

indicates a willingness to reciprocate a favorable treatment, whereas, a weak exchange ideology is for those who are too careful to reciprocate what was done for them.

Consequently, POS is an utmost important concept to understand employee-employer (organization) relationships in a social and an economical perspective (Liden et al., 1997). POS was seen in contrast of economic views of organizational commitment. High POS will create a sense of unity in employees and organization relationship, which is called affective attachment in organizational commitment researches (Eisenberger et al., 1986). Affective commitment has been found to be related to, but still distinct from POS (Lee & Peccei, 2007; Rhoades et al., 2001; Shore & Wayne, 1993). Based on the Organizational Support Theory (OST), felt obligation to care and help the organization is one of the most important consequences of POS (Eisenberger, 1986;2001; Lew, 2009), along with, fulfilling socioemotional needs (Armeli et al., 1998) and extra-role performance (Chen et al., 2009).

A significant amount of research has been carried out on POS to gain deeper insight into the evolution of the concept, its nature and its relationship with other organizational concepts (Arshadi, 2011; Coyle-Shapiro & Conway, 2005; Eisenberger et al., 2002; 2010; 2014; Liden et al., 1997; Lee & Peccei, 2007; Shoss et al., 2013). A consequent exploratory and confirmatory factor analyses generated a compatible high internal reliability and unidimensional scales of POS in both long (36 items) and other shorter versions (Kurtessis et al., 2015). Recent developments in this field highlighted the importance of POS as one of the essential predictors of organizational outcomes (Arshadi, 2011; Gbenro, 2014).

2.5.1 Fundamentals of POS

People experience situations and interpret sensations differently. Specifically, an individual reacts to internal ideas and feelings based on expectations and past personal experience (Kulas et al., 2007). Berelson and Steiner (1965) defined perception as "the complex process by which people select and organize sensory stimulation into a meaningful and rational picture of the world" (cited in Otara, 2011, p.21). As an active component in the psychological process, perception helps employees to recognize the expected and rewarded behaviors in an organization (Zohar & Luria, 2005). In an ever increasing competitive environment, employees are viewed as an organizations' most fundamental resource particularly, in service based organizations (Jafari, 2012). In addition, an organization is constantly looking for employees who can employ their experiences for better organizational outcomes. Akin to an organization's concern about its employees' role and dedication, employees are equally concerned about the extent to which the organization is committed to them (Caesens et al., 2016; Chen et al., 2009). The way an employee senses his organization's support and contribution to his work life is generally considered as employees' perceived organizational support (Eisenberger et al., 2010; Liden et al., 1997).

2.5.2 Definitions of POS

POS is the key concept of the organizational support theory, which was proposed by Eisenberger et al. (2001, p. 42), they defined POS as "an experience based attribution concerning the benevolent or malevolent intent of the organization's policies, norms, procedures and actions as they affect employees'. Similarly, the notion of POS was described in several studies as; a general perception concerning the extent to which the organization values employees' general contributions and cares about their well-being (i.e., Eisenberger et al., 1990; Eisenberger et al., 1986; Aselage & Eisenberger, 2003; Coyle-Shapiro & Conway, 2005; Rhoades et al., 2001). POS concept was brought into

the limelight with an observation, that while managers ensure their staff to be committed to an organization, employees also observe their organization's commitment to them (Shore & Tetrick, 1991).

Eisenberger et al. (2002) stated that "employees evidently believe that the organization has a general positive or negative orientation towards them that encompasses both recognition of their contributions and concern for their welfare." (p.565). In other words, the organization is considered to be a central source in fulfilling employees' socio-emotional needs including tangible as well as non-tangible benefits (Kohoe &Wright, 2013). Hooper and Martin (2008) accentuated on non-tangible needs such as respect, care and a supportive environment with that of tangible; wages, workers' compensation and medical benefits. Positive assessment of employees' needs and benefits by the organization improve employee morale and perception; that their efforts are noted and rewarded. This in turn invokes sense of acknowledgment among employees to actively participate in all activities that serve the organizational objectives (Neves & Eisenberger, 2012).

Eisenberger et al. (1986) used a social exchange framework to argue that employee commitment to their organization is positively related to the commitment they perceive the organization has for them. Eisenberger and his colleagues assumed that employees are more likely to feel an obligation if they perceive a high level of organizational support and to pay back the organization in terms of commitment work-related behavior. However, Kurtessis et al. (2015) posits that to understand employees' perception in employee-organization context with relative magnitude of different relationships, it is necessary to examine this relationship through organizational support theory.

2.5.3   POS Linkage with Organizational Support Theory

The research on POS began under the umbrella of organizational support theory; thus, the synopsis of the concept is warranted. By the promise of organizational support theory, Rhoades and Eisenberger (2002) suggested that "the development of perceived organizational support is encouraged by employees' tendency to assign the organization humanlike characteristics" (p. 698). These characteristics are mostly shaped in the interactions with the agents of an organization (e.g., top management or supervisors). Organizational support theory was constructed based on this principle, which was presented by Levinson's (1965) discourse that employees perceived the actions of the organization's agents as an action or behavior representing the whole organization. Levinson (1965) has described this perception as a "generalized mode of behavior characteristic of organizational agents as they act on behalf of the organization, together with the demonstration of the organization's power, make it possible for transference phenomena to occur which gives the organization a psychological reality" (p.380). Eisenberger et al. (1986) have considered the statement of Levinson (1965) as a personification of the organization which was "assumed to represent an employee's distillation of views concerning all the other members who control that individual's material and symbolic benefits" (p. 500).

In accordance to organizational support theory, employees tend to view the characteristics of an organization by its; legal, moral and financial responsibility for the actions of its agents, and the organizational policies, norms, and culture that provide continuity and prescribe role behaviors (Eisenberger et al., 1986). Consequently, antecedences such as; organizational rewards and favorable job conditions (e.g., recognition, promotions, job security, training, organization size), supervisor support, developmental opportunities and fairness will contribute more to POS if the employee considers them a result of the organization's voluntary actions (Eisenberger et al., 1997;

Rhoades & Eisenberger, 2002; Shore & Shore, 1995). An organizational support theory also addresses the psychological process underlying consequences of POS; which was suggested to positively influence employees exchange ideology to repay a favor based on the reciprocity norm. POS should create a felt obligation to care about an organization's welfare and help the organization reach its objectives. POS is also believed to make employees commit affectively and increase organizational performance, due to fulfilling their socioemotional needs, self-identity and their need for acceptance (Eisenberger et al., 1986; 2001; Lew, 2009).

2.5.4   Antecedents of POS

Since the inception of the construct, many researchers attempted to identify the antecedents of POS (e.g., Baran et al., 2012; Kurtessis et al., 2015; Liden et al., 2003; Rhoades & Eisenberger, 2002). Eventually, after a comprehensive review and data analysis, Kurtessis's et al. (2015) categorized the antecedents of POS; they are explained below in three separate sections.

2.5.4.1   Treatment by Organization Members

Human interaction is a great positive power when it coincides with good treatment. An organization is a combination of people working together to achieve common goals. Social support was described as a human interaction dynamic factor (Gaynor et al., 1995). Peer support plays a similar role of supervisory support in the workplace social networks (Chiaburu & Harrison, 2008). An organization gives authority to some individuals over other employees, and they act as mediators between an employee and the organization. Thus, any action they make is believed to be on behalf of an organization (Eisenberger et al., 1986; Levinson,1965). Employees tend to form an overall perception regarding their value by the organization (Maertz et al., 2007). This in turn enables them to develop

general views concerning the extent to which supervisors appreciate their contributions while taking their well-being into consideration (Kottke & Sharafinski, 1988).

2.5.4.2 Employee–Organization Relationship Quality

The healthy relationships between the employer and employees is a primary concern of any business owner in order for the firm to grow and succeed. In mutual relationships, selfishness, greed and evil desires are expected, as are loyalty, trust and altruism. Dhanpat and Parumasur (2014) pointed out that the decline in the employer-employee relationship can be attributed to a lack of trust and respect, personal skills, and perception of organization policies, which can cause real problems in business. In relation to organizational support, there are some contextual factors that carry the organization's respect for the employees influence on their perception of organizational support such as; fairness of treatment, value congruence with the organization (e.g., common values), psychological contract (i.e., fulfillment or breach of the perceived obligations to employees), and employee's perception of organizational politics (Coyle-Shapiro & Conway, 2005; Kurtessis et al., 2015; Rhoades & Eisenberger, 2002).

2.5.4.3 Human Resource Practices and Job Conditions

Apart from quality of relationships and the treatment of the members by the organization, other principle factors that influence the employees' POS are organizational rewards and job conditions. The earliest meta-analysis of Rhoades and Eisenberger (2002) suggested that POS is positively related to human resources practices (e.g., recognition, pay, and promotions, job security, autonomy, job stressors and training) that acknowledge employees' contributions. Another more recent meta-analysis of Kurtessis et al. (2015) categorized all previous studied human resource practices and job conditions factors affecting POS under: job security and work role characteristics, developmental opportunities and flexible and family supportive work practices. Favorable job conditions

and job security are believed to be guaranteed by top management. Evidence form recent literature suggests that favorable opportunities for rewards and promotions serve to positively influence POS (Hasnu, 2010; Kurtessis et al., 2015).

2.5.5 The Outcomes of POS

Based on the exchange theories (i.e., social exchange theory and organizational support theory), Rhoades and Eisenberger (2002) suggested that organizational support becomes a significant motive for positive employee's outcomes (attitudinal, behavioral and performance). Employee- organization is an exchange relationship which is backed by reciprocal mechanisms. Validated results by several studies showed that the recipient in mutual relationship binds to return the support and benefits offered by others (Uhl-Bien & Maslyn, 2003; Eisenberger et al., 1986; Lew, 2009). Organizations invest a lot of money, time, and effort on the provision of such support. However, recent studies in the same domain claimed a weak relationship between POS and its outcomes (Bogler & Nir, 2012; Francis, 2012; Karatepe, 2012a). While, others find it significant (Ahmed et al., 2015; Riggle et al., 2009).

However, employees' POS was found significantly related to many work outcomes such as; affective organizational commitment (Kim et al., 2016; Rhoades et al., 2001; Lee & Peccei, 2007), social exchange (Coyle-Shapiro & Conway, 2005; Wayne et al., 1997), felt obligation (Arshadi, 2011; Lew, 2009), job involvement (Ahmed, 2017; Kim, 2013), organizational identification (Gillet et al., 2013; Sluss et al., 2008), trust (Bobbio et al., 2012; Ristig, 2009; Webber et al., 2012), psychological wellbeing (Caesens et al., 2016; Ni & Wang, 2015; Panaccio & Vandenberghe, 2009), organizational citizenship behavior (Liu, 2009; Moorman et al., 1998; Piercy et al., 2006), Counterproductive work behavior (Weldali et al., 2016; Vatankhah et al., 2017), withdrawal (Gbenro, 2014), and in-role (Piercy et al., 2006) and extra-role performance (Chen et al., 2009).

2.6 HYPOTHESES DEVELOPMENT AND THEORETICAL FRAMEWORK

2.6.1 Theories Supporting Theoretical Framework

In current research, the social exchange theory (SET) is applied as the primary theoretical framework of current research model. other theories are also listed down in separate sections to explain the interactions of the research model variables. SET supports the relationships between the organizational commitment and other variables (IWE, POS, and felt obligation). SCT and the psychological ownership theory define the nature of these relationships, how employees maintain certain behavioral patterns, and how to evaluate their actions based on reciprocity norm and their internal standards. The psychological contract theory explains the importance of the mediation mechanism of felt obligation construct between different research variables. The divine motivation theory backing IWE interaction with other factors. The following section reviews the above mentioned theories and its significance in current research theoretical model.

2.6.1.1 Social Exchange Theory (SET)

Social exchanges are driving force that primarily influence relationship between the two parties involved while adhering to the norms which specify that good deeds should be reciprocated. Obligations are generated through a series of interactions with an intention to reciprocate. SET explains the employment relationship as a matter of social or economic exchange (Cropanzano & Mitchell, 2005). The employer - employee perspective of this theory suggests that employees respond with better altitudinal outcomes to what they perceive favorable in terms of exchange (Farrell & Rusbult, 1981). Based on this premise, it has been suggested that employees offer commitment in return for the receipt (or anticipated receipt) of rewards from the organization (Oliver, 1990). On the other hand, employees retaliate against conditions that dissatisfy them by engaging themselves in negative attitudes towards work including high turnover, absenteeism and

so forth. these negative attitudes can potentially drag an employee toward dissatisfaction with the job and decreased organizational commitment.

SET explains the relationship between commitment and its antecedents and outcomes. based on some variant of SET, commitment is conceptualized as a primarily affective state or attitude that is affected by some factors in the work situation that in turn affects behavioral outcomes such as intention to leave, extra role behavior. research showing positive organizational support as an antecedent of organizational commitment (Neves & Eisenberger, 2014) is consistent with commitment reflecting a social exchange. Employees consider their organization a source from where they can fulfil their socio-emotional needs (Gakovic & Tetrick, 2003). High regard of an organization for its employees enables them to meet their needs for approval, self-esteem, and organizational affiliation (Gouldner, 1960). In addition, the constructive alignment of employees' goals and ambitions to work for a certain organization's objectives produces affectively committed employees. This perception of favorable results among employees result in increased commitment to the organization (Gundlach et al., 1995). Therefore, more extensive understanding of employment relationship and organizational commitment can be made through the lens of social exchange theory.

Reciprocity Norm: is a fundamental term in the social exchange theory, which explain that people should assist those who help them and should not harm those who do not harm them (Emerson, 1976). From this perspective, IWE is a fair and just value in an organization, which can also be supported by an organization for better organizational climate, which will encourage employees to be more committed toward their organization by improving their attitudes and behaviours.

2.6.1.2 Social Cognitive Theory (SCT)

SCT is considered an extended view of social learning. Bandura and McClelland (1977) extended SCT on the basis of observational learning principles. Bandura refuted the learning theory and introduced the concept of self-efficacy to ensure learning. SCT explains "how people acquire and maintain certain behavioral patterns, while also provide the basis for intervention strategies" (Bandura & McClelland, 1977, p.40). Within the SCT, individuals do not evaluate actions based on the expected consequences; rather, they evaluate actions in accordance with the consistency of those actions with their own internal standards (Bandura, 1986). In this regard, Grusec (1992) stated that individuals tend to hold on to their self-concept regardless of changing situations. There is a clear link to identity here because any action depends on judgment and self-reaction. Therefore, response consequences of a behavior are used to form expectations of behavioral outcomes. It is the ability to form these expectations that give humans the capability to predict the outcomes of their behavior, before the behavior is performed.

Reciprocal Determinism: is the key concept of social cognitive theory. The phenomenon of reciprocal determinism is based on a triadic model consisting of three components; environmental (e.g., organizational factors), personal factors and behavioral factors. From the view of the triadic model of reciprocal causation, Islamic banking employees would be considered actors towards products of their work environment (Bandura, 1991). The corresponding interaction of employees, their behavior and environment from a change mechanism, includes environmental, attitudinal, and personal change (Bandura, 2001). The current study; however, is focused on examining the impact of IWE, POS and felt obligation on their behavioral factor (organizational commitment). Figure 2.1 explains the schematization of the relations among personal, behavioral and environmental factors. It explains the reciprocal determinism approach by highlighting that all three variables are interrelated to each other.
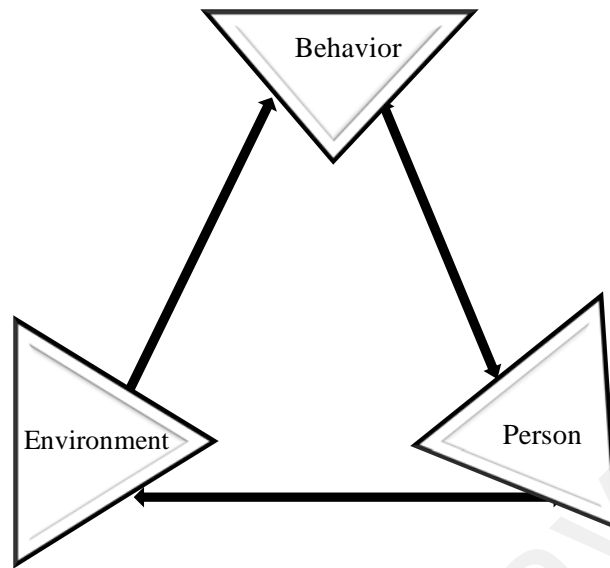
Figure 2.1: Reciprocal Determinism Approach

Source: Wood and Bandura (1989, p. 362)

This bidirectional interaction does not mean that the three factors equally influence each other (Bandura, 1991) as it varies from person to another. The theory suggests that human actions and reactions are driven by their forethought (Bandura, 2001). This proactive nature of human beings coupled with environmental factors drive their personality traits to form a specific attitude towards an attitude object. The theory highlights perceived self-efficacy as one of the crucial factors that influence behavioral outcomes (Schunk, 1989). Moreover, expectancy of a desirable outcome to another is linked with SCT that reflects an individual's beliefs about the possible outcome of their actions (Bandura, 1991; Wood & Bandura, 1989). Apart from social exchange theory, social cognitive theory is also used to support theoretical framework for current study.

2.6.1.3 Psychological Ownership Theory

Psychological ownership theory is also considered among the fundamental theories that relate individuals' behavior to their work outcomes (Pierce et al., 2001). The theory explains the identification of individuals with their organization and affiliated internalization of the organization's norms, values, behavior and culture, which form the

basis of organizational commitment (Pierce et al., 2001). Therefore, the theory posits how the interest of individuals working in an organization are integrated with those of the organization (Avey et al., 2009).

2.6.1.4 Psychological Contract theory

Psychological contract theory is a philosophy that defines the linkage between the individual and an organization in terms of a contractual relationship based on beliefs (Rousseau, 2011). Psychological contract is quite different to a physical contract, not a tool or process, it is more about mutual expectations of inputs and results, developed from individual's social and organizational experiences (Taylor et al., 2006). The existing literature of psychological contract is focusing mostly on contract breach (Conway & Briner, 2009). Obligations should be fulfilled in mutual relations based on norm of reciprocity (Gouldner, 1960). If one part failed to fulfill the promises or to meet one or more obligations within an another's psychological contract can lead to lower the quality of their relationship (Coyle-Shapiro & Kessler, 2002) that can reduce the willingness to cooperate and contribute at workplace, which in turn depreciates their commitment (Restubog et al., 2015; Suazo, 2009).

2.6.1.5 Divine Motivation Theory

According to Zagzebski (2004), the "concept of good person arises from exemplars" (p. 41). There is one supreme exemplar, God who is conceived of as the supreme being, creator deity, and principal object of faith. His acts from motives, and among those motives are compassion, forgiveness, and love. A divine virtue, then, is the combination of a perfect motive with perfect success in bringing about the end, if any, of the motive. Divine Motivation Theory (Zagzebski, 2004) proposed as an alternative to divine command theory. Semantic challenges to divine command theory have been proposed, Wainwright (2005) argued that to be commanded by God and to be morally obligatory

do not have an identical meaning, which he believed would make defining obligation difficult. He also contended that, as knowledge of God is required for morality by divine command theory. DMT weaves together character and personality traits along with desires, instincts, reason, and purpose. That means, God's commands as motivation are applied to individuals who sincerely believe in God and are, therefore, motivated to follow God's commands.

For example, honesty is a practice explicitly commanded by God in the monotheistic religions (e.g., Islam). Assume that an atheist is presented with an opportunity to lie and chooses instead to act honestly. In this case, the honest action in this case is viewed as coincidence because the atheist will not have the divine motivation required to consistently act honestly. Muslim employees who are motivated by God's acts and commands (i.e., A divine virtue) are assumed to perform IWE consistently to bringing about positive behavior seeking a perfect success in his/her organizational life.

2.6.2 Hypotheses Development

2.6.2.1 IWE and Organizational Commitment

Work ethic has gained significant interest in recent years due to the failures of some major corporations in the world, especially in western countries (Rizk, 2008). In the past, there was a lack of understanding about the relationship of ethical ideology and organizational commitment. At the time, religions were seen as a panacea of all ethical issues in the community (Abdullah et al., 2013), and provided individuals with strong spiritual motivation and important principles (Attahiru et al., 2016). The first study published that linked religious ethics with work was in western literature (i.e., the protestant work ethic and the spirit of capitalism) by Max Weber (1904 – 1930). Hence, Weber's study has been recognized as the introduction for many studies on work ethics from different perspectives. Scholars from several Muslim communities have attempted to establish

work ethics as a measurable contract from an Islamic perspective to benefit their societies (e.g., Alhyasat, 2012; Ali, 1988; Chanzanagh & Akbarnejad, 2011; Yousef, 2001; Khanifar et al., 2011; Yaseen et al., 2015). The IWE construct was examined extensively during the last three decades (Usman et al., 2015). Yet, scholars are suggesting to foster applications for IWE in business (Rice, 1999; Sidani & Thornberry, 2010; Yesil et al., 2012).

IWE was found significantly related to some organizational behaviors i.e. knowledge sharing behavior (Kumar et al., 2012; Usman & Mat, 2017), spiritual leadership (Rokhman, 2016b), and organizational justice (Khan et al., 2015). It has been studied as a predictor of different work outcomes (Rokhman, 2016a) such as, organizational citizenship behavior (Mohammad et al., 2015) emotional intelligence (Shamsudin et al., 2015), job satisfaction (Mohamed et al., 2010) and many more. Likewise, IWE was found significant to organizational commitment in several studies (Manan et al., 2013; Rahman et al., 2006). The first was in a study of Ali and Al-Shakhis (1990), they found that Arab managers marked a high commitment and attachment to work. Soon afterwards, another study demonstrated that Saudi managers display a great commitment to the Islamic work ethic i.e. IWE (Ali, 1992).

Organizational commitment is an indicator of employees embracing organizational change over non-committed ones (Yousef, 2000). It was also used as a predictor for the level of employees' deviant behavior (Gill et al., 2011), and employee turnover (Porter, 1974). In addition, organizational commitment was also strongly connected to work ethics (Kidron, 1978). The study of Yousef (2000) was the initial study that addressed the relationship empirically between organizational commitment and IWE. The study attempted to examine the IWE as unidimensional construct by using the short scale of Ali (1988) in relationship between both multidimensional constructs of organizational

commitment and organizational change. The results of the study showed a direct effect of IWE to both constructs. More recently, Yousef (2001) has conducted a study with 425 Muslim employees from different organizations in United Arab Emirates (UAE). He investigated the moderating role of IWE (46 items) on the relationship between organizational commitment and job satisfaction. A positive moderating role and direct relationship of IWE on other two concepts was finally concluded. Yousef (2001) summarized some principles of the IWE within his study such as: hard work, honesty, justice and fair distribution, but he was still measuring the IWE unidimensional construct.

Although, the relationship between IWE and organizational commitment was increasingly being supported by several studies (Mohamed et al., 2010; Rokhman, 2010a), some scholars found Ali's (1988) scale very general and retrieved from previous models (i.e., protestant work ethics PWE) which created an overlapping in conceptualizing and remodeling the construct and identifying its dimensions (see table 2.4). It lifted a profound impact on the validity and applicability of the construct in some studies. Few studies reported insignificant relationship between IWE and turnover intention (Rokhman, 2010; Maaz & Farooq, 2017). Surprisingly, Uygur (2009) claimed in his study which was conducted in Turkey that IWE did not appear to be significant in SME owner-manager nor as an economic or business model. Al-Kilani (2010) supported Uygur's study when he got no effect of IWE on organizational commitment. Likewise, this is further being endorsed by Achim et al., (2014) when they evaluated employee's commitment from an IWE perspective. The data was collected from 90 employees working at selected Malaysian financial institutions (i.e., JSA, My Commerze, Bank Rakyat), data was analyzed using SPSS. A person correlation test shows no significant relationship between employee commitment and IWE in Malaysian financial institutions.

Later on, Ali (2005) stated that "the debate on work and life affairs, and on work and economic development has been a state of flux" (p.11). Ali's (2005) conceptual paper has improved his construct of IWE and he added another four dimensions (i.e., effort, competition, transparency, and responsibility). The dimensional identification of IWE was also a recurring case in some following studies (see table 2.4), the multidimensional construct of IWE revised by Yaseen et al. (2015) was adopted in this research to the applicability of organizational environment and modernity of the study. Therefore, it is worth mentioning the linkage of organizational commitment with Yaseen's (2015) dimensions of IWE. Neubert and Halbesleben (2015) reported a positive relationship between 'worship' and organizational commitment. While, 'effort' was not related to organizational commitment in a study of Kidwell and Robbie (2003), but the relationship was established in many other studies (e.g., Janoniene, 2013; Kidwell & Valentine, 2009), as well as the relationship between organizational commitment and other two dimensions of IWE; i.e., cooperation (Chanzanagh & Akbarnejad, 2011); and moral responsibility (Jaros et al., 1993).

Hayati and Caniago's (2012) study involved 149 employees of Islamic banks located in Bandar Lampung in Indonesia. Based on Structural Equational Modeling (SEM) results, IWE had a strong influence over intrinsic motivation and organizational commitment with t = 15.820 and t = 5.320 respectively. Meanwhile, intrinsic motivation and job satisfaction moderated the relationship. In a study of Libyan banks, Salem and Aqil (2012) agreed with Hayati and Caniago's (2012) study which showed a significant effect of IWE toward organizational commitment, and noted that normative commitment correlates highly with IWE. Further, IWE has been found to moderate the relationship between organizational commitment and turnover intention (Sadozai et al., 2013). Another case study published by Komari and Djafar (2013) indicated an important role of IWE in employees' organizational commitment, but a study revealed that IWE was not

significantly related to job satisfaction due to the employees' observation about unfair treatment from the banks' top management.

In the Malaysian context, Hashim (2010) distributed a questionnaire to 121 employees from 8 Malaysian Islamic organizations. A result of correlation and regression analysis showed that the human resources management practices of IWE was highly correlated with organizational commitment. Salahudin et al. (2016), derived from randomly selected SME textile employees located in Malaysia and 156 respondents rated on Six-Likert scale, described a positive relationship found between IWE and organizational commitment. Few studies from the Malaysian banking sector have examined the relationship between IWE and organizational commitment. However, when Rahman et al. (2006) surveyed 227 employees from several local banks in Malaysia, a positive direct relationship was found between IWE and organizational commitment, IWE was highly related to continuance commitment. Lastly, a study of Manan et al. (2013) of a total of 500 employees working in several banks (Islamic and conventional) located in Klang Valley in Malaysia. Found that all IWE dimensions were positively and significantly related to organizational commitment.

H 1: IWE has a positive effect on the organizational commitment

2.6.2.2 IWE and Felt Obligation

Obligation and ethic are two sides of the same coin. Sensen (2015) in his work of examining Kant's (1785/1993) lectures on ethics, observed that the obligation term was not clearly discussed in Kant's ethical thinking, but sense of obligation is at the heart of his moral philosophy. Feldhaus (2017) agreed with Sensen's (2015) point of view, and added that the concept obligation in all Kant's effort about ethics was not related to duty. Instead, he believed that obligation is a normative necessity, or a subjective norm involved in morality. Ajzen (2006) defined the subjective norm as human awareness

about social influences in forming a particular behavior. Based on literature review in the previous chapter, felt obligation was finally described as a moral belief that reflects an individual's knowledge, and values when taking ethical/moral action. The moral nature of the felt obligation concept is grounded in many studies (e.g., Brandt, 1964; Hart & Thompson, 2007; Sidgwick, 1907; Stern, 2013).

Riva'i et al. (2012) defined ethics in their book "Islamic Business and Economic Ethics" as performing tasks correctly, fulfilling rights based on moral obligation and acting in a responsible manner. Therefore, the ethical climate leads to ideal behavior, enrich organizational commitment, and can be extremely beneficial to all work outcomes (Bhatti et al., 2015). Similarly, Murdrack (1992) and Tang et al. (2000) found that the work ethic was positively correlated with a sense of individual commitment to work tasks, and feeling obligated to go an extra mile to fulfill their responsibilities. Kidron (1978) described work ethic as a commitment "to the values of hard work, to work itself as an objective, and the work organization as an inevitable structure within which those internalized values can be satisfied" (p.240). The work ethic was found to be positively related to affective organizational commitment (Mathieu & Zajac, 1990).

Employees having a strong work ethic may feel highly obligated to be loyal to their work organization and to work hard and may be less inclined than other employees to lower affective commitment and work effort on the basis of unfavorable treatment received from the organization. The work ethic relationship with a sense of obligation components was also tested also in a study of (Christopher & Schlenker, 2005), work ethic strongly is associated with a greater sense of responsibility, lower negative reactions and higher expected success. Christopher and Schlenker (2005) agreed with previous studies and stated that the work ethic predicted the sense of responsibility and its antecedents, such as felt obligation, personal control, and task clarity. Individuals with

high work ethics are seen as more responsible when felt obligation exists. They have control over events, and the prescribed tasks are clear.

Felt obligation was also credited to the norm of reciprocity by Gouldner (1960). In many recent studies the 'norm of reciprocity' reflected vital mechanisms in an individuals' felt obligation (Arshadi, 2011; Thacker, 2015; Kurtessis et al., 2017). According to Salancik (1977), employees may feel obligated towards the organization because of certain job situations. Rhoades and Eisenberger (2002) revealed that the employee who perceives the organization or employer as caring about his well-being would have a sense of obligation and feel that he should repay the organization, he also develops a stronger sense of obligation toward organizational commitment. IWE lays emphasis on work as a source of self-respect, and encourages Muslim employees to meet deadlines with better results (Ali, 1988). Based on reciprocity approach, an employer is also required to treat his employees as he would have them to treat him, and reject for them what he would reject for himself.

Reciprocity is a moral value that can be found in various religions, cultures and philosophies. It is referred to as the "Golden Rule of Reciprocity", which states that you treat others as you would like to be treated. The golden rule is an ethical dictum that motivates people to treat each other the way they want to be treated (Parrott, 2017). The emergence of such norms and normative debate was motivated by the early appearance of such values in Islamic literature and the biography of Prophet Muhammad PBUH where he said: *"Whoever wishes to be delivered from the fire and to enter Paradise, should treat the people as he wishes to be treated."*, and also in his farewell sermon: "Hurt no one so that no one may hurt you*"* (Sahih Muslim)

Ali and Al-Owaihan (2008, p.16) stated "IWE places more emphasis on intentions than on results" which means that a Muslim has to have an intention to be committed in

order to be following the IWE, otherwise he is committed to something else (e.g., accumulation of wealth).

> Allah (SWT) stated in the Qur'an: *"Woe to those who give less (than due), who, when they take a measure from people, take in full. But if they give by measure or by weight to them, they cause loss. Do they not think that they will be resurrected. For a tremendous Day - the Day when mankind will stand before the Lord of the worlds?"* (Qur'an: 83, Verse 1-6).

This verse obliges Muslim workers to always keep and use their time to fulfill their duties and not to use the time while working for other interests which are not part of the job. Speed and accuracy in work means employees in completing the task must always be on time and use the time just for the sake of work. As we are essentially social beings, an exclusion of spiritual values or religious ethics in mutual relations can cause injustice (Byrf, 2014). Based on the above theoretical studies, that verifies the relationship between IWE and felt obligation. There was no direct link observed between both constructs. In this regard, the following hypotheses are proposed:

H2: IWE is positively related to Felt Obligation.

H3: IWE has a positive impact on Organizational Commitment through the mediating role of felt obligation.

2.6.2.3 POS and Organizational Commitment

Studies have only just begun few years ago to examine the effect of POS on the multidimensional construct or the three-components model (TCM) of organizational commitment (e.g., Biswas & Bhatnagar, 2013; Meyer et al., 2012; Nica, 2016). Whereas, there were studies which have examined the dimensions of organizational commitment (i.e., affective, continuance, and normative) separately, much more studies looked into the relationship between POS and affective commitment (Kurtessis et al., 2015). To date, the historiography of organizational commitment largely accepts the important role of

POS in supporting commitment of employees and improving their attachment to an organization (Riggle et al., 2009; Stinglhamber et al., 2016). Lack of organizational support can influence employees' motivation and reduce their focus to contribute towards achieving the organization's goals (Eisenberger & Stinglhamber, 2011; Allen et al., 2003). Organizational commitment has been shown to increase with the increase in organizational support (Rhoades & Eisenberger, 2002; Riggle, 2009; Stinglhamber et al., 2015).

Recent empirical study conducted by Kim, Nurunnabi, and Jung (2018), formed a structural model using SEM to explain the association between POS, organizational commitment and meaningfulness of work. The fit indices of their hypothesized model were strong enough to be accepted on (RMSEA = 0.051, $\chi 2$ = 319.88, df = 163, CFI = 0.965, TLI = 0.955). The results of Kim's et al. (2018) study indicated that The POS functioned as a significant antecedent of the organizational commitment (β = 0.70, p < 0.001). A causal relationship also was established in cross-sectional studies between POS and affective commitment (Gaudet & Tremblay 2017) along with strong empirical evidence in past (e.g., Lee & Peccei, 2007; Wayne et al., 1997; 2002) and current studies (e.g., Eisenberger & Baik, 2016).

Using a cross-lagged panel design study Rhoades et al. (2001) stressed that POS is an antecedent of affective commitment and is connected to its changes over time. They measured POS by adopting seven items from Eisenberger et al. (1986), and the model fit indices were adequate (RMSEA = .05, GFI = .90, CF = .95, TLI = .94). Stinglhamber and Vandenberghe (2003) agreed with Rhoades and colleagues (2001), they have used a sample of 238 employees, and conducted a longitudinal study to examine the linkages between POS and affective commitment. The study results indicate that the path from POS to organizational affective commitment was 0.62 (p< 0.001). Affective commitment

was also found mediating the relationship between POS and its major consequences such as, employee performance and turnover intention (i.e., Arshadi, 2011; Tumwesigye, 2010; Gelens et al., 2015).

Aubé et al. (2007) based on a cross-sectional research, a questionnaire was circulated among 249 prison employees. Relationships between POS and the dimensions of organizational commitment were tested by using correlation analyses. Results show that POS is positively and significantly ($p < 0.01$) related to affective commitment ($r = 0.67$) and normative commitment ($r = 0.53$). However, POS was not significantly ($p > 0.05$) related to continuance commitment.

Within the literature of normative commitment, the relationship with POS has primarily been justified via social exchange theory (Blau, 1964) which contains the reciprocity norm (Gouldner, 1960). Normative commitment is based upon generally accepted rules about reciprocal obligations between organizations and their employees (Eisenberger, 1997). On the other hand, some studies showed a modest negative relationship between POS and continuance commitment (Fu et al., 2009; Stinglhamber et al., 2016). In the meta-analytic study of Rhoades and Eisenberger (2002) they located a small negative relationship between continuance commitment and POS, which was highlighted in a subsequent study of Panaccio and Vandenberghe (2009) that the negative relationship between both constructs was found in prior studies due to the 'lack of alternatives' or the submersions.

According to Shore and Wayne's (1993) empirical study, which involved 383 employees, POS was found as the best predictor of the positive relationship between affective commitment and organizational citizenship behavior, while continuance commitment was found negatively related to the same construct. In the same study Shore and Wayne (1993) reported that continuance commitment was unrelated to POS. On the

contrary, a study conducted in the Malaysian banking sector by Islam et al. (2013) found POS to be positively associated with affective and normative commitment. The results aligned with a similar study by Panaccio and Vandenberghe (2009) who found significant relationships between POS and the four commitment mind-sets adding 'high sacrifice' as one of the organizational commitment dimensions. The results verified POS to be positively related with affective and normative commitment as well as the newly added domain 'high sacrifice'.

Since there is a lack of studies and some confusion in examining the relationship between POS and multidimensional construct of organizational commitment (Meyer et al., 2012; Stinglhamber et al., 2016). The current research explores the link between both constructs in Islamic banking industry of Malaysia, which would represent a new attempt to improve employees' organizational commitment and contribute a solid empirical data to the body of the literature. Based on the above statement the following hypothesis is proposed:

H4: POS has a positive relationship with Organizational commitment.

2.6.2.4 POS and Felt Obligation

Drawing from the social exchange theory (SET) and the idea of reciprocity, Eisenberger and his colleagues proposed their own approach to the felt obligation construct associated with their organizational support theory (OST). They assumed that an employees' positive perception to the organizational support make him feel obligated to contribute positively back to the organization by engaging in beneficial behaviors for the organization and its members, that is called "felt obligation" (Eisenberger et al., 2001). In a likely manner, Thacker (2015) maintained that the only way to develop a felt obligation among employees is to invest their development. Thacker's statement was based on social exchange theory assumption that employees reciprocate in positive ways

and expend their effort to help the organization if they perceive that they are being invested in. Thus, it is conceivable that organizations would facilitate reciprocity among their employees. From this perspective, Eisenberger et al. (2001) developed their distinctive scale to measure the felt obligation construct.

According to Lynch et al. (1999), felt obligation is a distinct construct from POS, but both constructs are found casually related. In a most studies, felt obligation was found playing the role of a mediating mechanism in most cases, especially in relationship between POS and affective commitment, which was supported by the majority of studies (Alyusef & Zhang, 2015). In an empirical study, Arshadi (2011) used structural equation modeling (SEM), to examine the relationship between POS and felt obligation in a sample of 325 full-time employees in an industrial organization in Iran. The hypothesized model fits the observed data adequately (RMSEA = 0.045, $\chi2$/df = 2.3, GFI = 0.96, TLI = 0.96), and the results showed that POS was positively related to employees' felt obligation (β = 0.41, p < 0.001).

As felt obligation emerged as a powerful indicator in employment relationships (Bammens, 2016; Joo et al., 2015), substantial studies have been undertaken in the role of felt obligation in employee, peers and employers' relations at the workplace (e.g., Basit, 2017; Tian & Li, 2015; Zhu & Akhtar, 2017). Despite the linkage of felt obligation to other organizational behaviors, it remains a core factor through the assumed relationship between POS and affective organizational commitment (Marique et al., 2013). Lew (2009) has also uses the path analysis method as another type of structural equation modeling. All the paths in the best fitting structural model B were significant at the 0.05 level, particularly, between POS and felt obligation and the standardized regression weights was 0.39. However, results of this study suggested that felt obligation

mediates the effects of POS on variables such as affective organizational commitment, but not other variables such as turnover intention.

In addition, Pradesa (2015) examined the mediating effect of job satisfaction, affective commitment, and felt obligation in relationship of POS toward work positive behavior among 128 postal employees from Indonesia. Data was analyzed by using Partial Least Square (PLS). The main findings indicated the mediating role of job satisfaction, affective commitment, and felt obligation between POS and work positive behavior. the statistical results of PLS revealed that the original sample estimated for POS relationship with felt obligation was 0.883, a significant relationship also was reported on t-statistic = 49.444, P value = 0.000.

There was a weak association of felt obligation as a mediating mechanism between POS and affective commitment located in a few studies. McMillan and Albrecht (2005) used the data collected from an administration staff working in an Australian university, to test the role of felt obligation as a mediator in the relationship between Perceived POS and affective commitment. The reliabilities for each scale were acceptable ranging from $\alpha=0.81$ to $\alpha=0.94$. the beta weight associated with POS when simultaneously tested with felt obligation ($\beta=.44$, p<.000) was lower than the original beta value for POS ($\beta=.65$, p<.000) tested by itself. Which suggests that felt obligation partially mediate the relationship between AC and POS. Lew (2011) have also tested the relationship between the career development opportunities, POS, felt obligation, and affective organizational commitment by using SEM.

POS was measured using twelve high loading items from the scale of Eisenberger et al. (1986), while the felt obligation construct was examined by seven items scale developed by Eisenberger et al. (2001). The model fit indexes for the best fitting structural model are RMSEA = 0.057, $\chi2/df$ =1.431, GFI = 0.834, CFI= 0.953. Hence POS was

found to have both a direct impact on affective organizational commitment (β=0.61), and an indirect impact mediated by felt obligation. Lastly, Yu and Frenkel (2013) conducted their study on the basis of a sample of 206 bank employees in China. The results suggest that felt obligation is significantly correlated with POS. Therefore, based on these empirical results, and research arguments as emerged from literature, it is hypnotized that:

H5: POS is positively related to felt obligation

H6: Felt obligation mediates the relationship between POS and organizational commitment.

2.6.2.5 Felt Obligation and Organizational Commitment

The present research sees that the construct of felt obligation can interpret the manner in which work-related exchanges affect bonds with organization and employees. Felt obligation is a construct intended to capture the employee side of the exchange relationship. By assuming that, the researcher leans towards understanding the relationships that arise between employee and organization. Actually, early researches about organizational commitment were inspired by a need to justify why volunteers at non-profit organizations are different in their level of dedication to their organization (Meyer & Allen, 1997). While these attempts to interpret this behavior were going on, there were more questions that complicated comparison between normative commitment and sense of obligation. Meyer and Allen (1991) noted that commitment was not a unidimensional construct. They offered a solution for the commitment literature's constant fluctuating by conceptualizing the organizational commitment as a multidimensional construct involving three distinct dimensions (e.g., affective, normative, continuance). Normative commitment was found reflecting employees' sense of obligation to remain in an organization (Meyer & Allen, 1991).

Consistent with the social exchange theory, felt obligation was characterized similarly as the construct of normative commitment (Stinglhamber et al., 2016). Conversely, Owens (2008) argues that obligations have no special normative force. He claims that "It makes sense to do something because you are under an obligation to do, only in so far as this obligation constitutes a reason to do it and/or a reason for you to deliberate about whether to do it in a certain way" (p.404). Gunlu et al. (2010) pointed out that job satisfaction is correlated highly with normative commitment, which is a sign that satisfied employees feel obligated to stay in an organization, because they want to repay the perceived good treatment. Organizational support, psychological, socioemotional and economical needs are fundamental for employee to be fulfilled by an organization (Eisenberger et al., 1986).

Therefore, the majority of literature on the relationship between felt obligation and organizational commitment was on its mediating role between POS and affective commitment as it was discussed in previous section (see 2.6.2.4). The norm of reciprocity, which was the underlying mechanism used by most of the studies, explored the relationship between felt obligation and affective commitment. The majority of these studies have found felt obligation to partially mediate the relationship between affective commitment and its antecedents (e.g., Eisenberger et al., 2001; Graybeal, 2010; Lew, 2009; 2011; Rhoades et al., 2001). Based on these arguments, the following hypotheses are put forward:

H7: Felt obligation has a direct positive effect on organizational commitment.

2.6.3 Proposed Research Model

Based on the theoretical and empirical literature reviewed, this research proposes a conceptual framework (figure 2.2) for examining the impact of Islamic work ethic (i.e., IWE) and perceived organizational support (i.e., POS) on organizational commitment and the role of felt obligation as a mediator. The causal relationship between these variables where tested based on the two-step approach of SEM (the measurement model, and structural model). Therefore, the below figure and Tables (2.8) show the key relationships by highlighting the proposed research hypotheses.
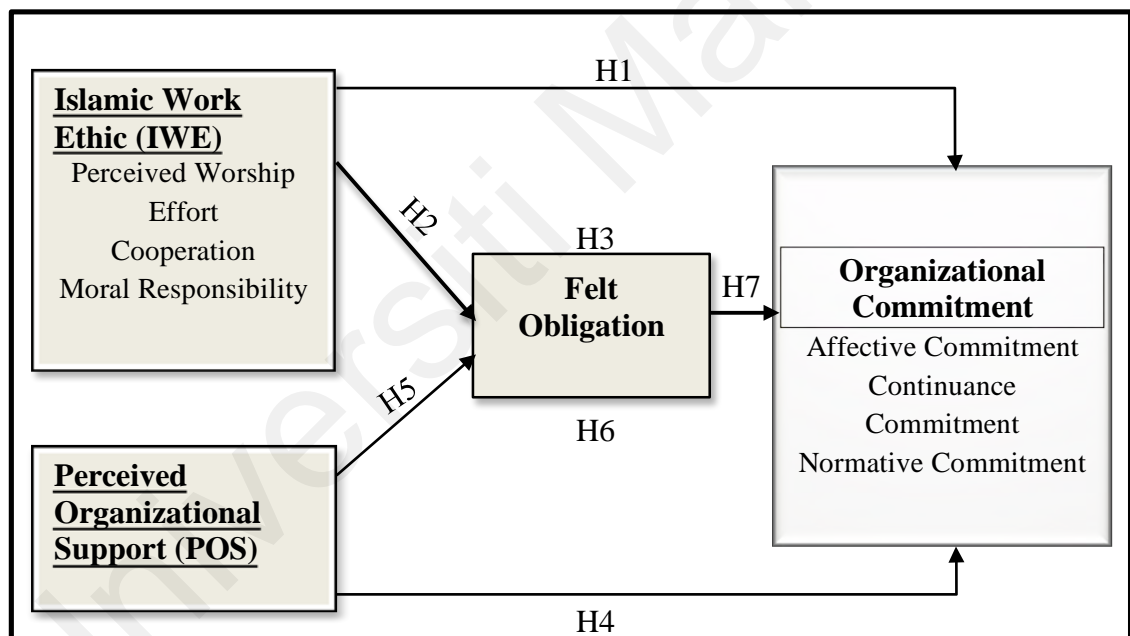
Figure 2.2: Proposed Research Model

Source: Adapted from literature

Table 2.9: Summary of Research Hypotheses

No.	Hypothesis
H1	IWE has a positive effect on the organizational commitment
H2	IWE is positively related to felt obligation.
H3	IWE has a positive effect on organizational commitment through the mediating role of felt obligation.
H4	POS has a positive effect on organizational commitment
H5	POS is positively related to felt obligation.
H6	Felt obligation mediates the positive relationship between POS and organizational commitment.
H7	Felt obligation has a direct positive effect on organizational commitment.

2.6.4 Summary of the Chapter

The main purpose of this chapter is to present a review of existing literature based on theoretical platforms including the social exchange theory (SET), social cognitive theory (SCT), organizational support theory (OST), and psychological contract theory which were used to explain the emergence and maintenance of the proposed research model. Having reviewed the relevant literature on perceived organizational support (POS), Islamic work ethic (IWE), and felt obligation, it can be concluded that all these factors are crucial in understanding and predicting organizational commitment. However, they all have some weakness. Thus, it is an attempt of this study to propose a new model which is more appropriate when examining the Muslim employees' organizational commitment in Malaysia. Finally, based on the theoretical and empirical foundations that have emerged throughout this chapter, relevant research hypothesizes are also presented (see table 2.8). The next chapter will describe the methodology used to test these hypotheses proposed in this chapter.

CHAPTER 3: RESEARCH METHODOLOGY

3.1   INTRODUCTION

This chapter is a bridge leading to achieve the current research objectives: linking up the model which is shaped by evidence from the research background (see chapter 1), literature reviews and the proposed conceptual model (chapter 2), the results and discussion which will be presented in the following chapters (4 & 5). The purpose of this chapter is to discuss and justify the choices of the methodology used to develop this research. The sub-headings present a detailed description for: (a) Justification of Research Philosophy; (b) Research Design; (c) Sample and Sampling Procedures; (d) Validation of Research Instrument; (e) Data Collection; (f) Data Analysis.

The first section of this chapter starts with the research paradigms that represent a philosophical foundation for the research methods, which will pave the way and select the suitable approach and procedures for gathering and analyzing the data. The second section addresses the research design and traces the research instrument development (see figure 3.1). The third section estimates the targeted samples in this research and sampling techniques. The fourth section describes the data collection process. The fifth section infers the procedures of the current research instrument validation (validity, reliability, and pilot testing). Lastly, the sixth section presents the data analysis methods (univariate and multivariate) used in this research.

3.2   JUSTIFICATION OF RESEARCH PARADIGM/ PHILOSOPHY

Past research experience that is shaped by the discipline area of study and the types of views the researcher comes across will often lead to the use of a particular design of research. The research paradigm is called 'worldview' which Guba (1990) defined as "a basic set of beliefs that guides action". The paradigm drives the way of obtaining knowledge as a holistic approach underlying the methodology and reflects the

philosophical worldviews of research (Croswell, 2013). The interrelated philosophical assumptions that underpin any paradigm are: ontology (what we believe); epistemology (the science of knowing) and methodology (the science of finding out) (Croswell, 2013). Initially, the current study, ontology, is based on the belief that reality is single and independent and the researcher has no effect on it. Secondly, the epistemological assumption of this research is based on testing research hypotheses. Lastly, the methodological assumption to find out the data is by surveying the unit samples and collecting that actual reality from them via questionnaire tools.

Paradigms vary in the way of finding the problem's solutions. There are four major types of research paradigms: Positivist, Interpretivist, Advocacy and Pragmatism. However, among all of these research philosophies, the Positivist and Interpretivist paradigms are claimed to be the most realistic approaches for business research. Most researchers consider the positivistic paradigm as 'quantitative', and the interpretive paradigm as 'qualitative' (Kreuger & Neuman, 2006). Since the objective of the study is finding the impact of various factors on employees' organizational commitment using statistical methods, it is reasonable to adopt a positivistic paradigm. Because this study is attempting to predict the casual relationships between the variables based on an existing theory. Another reason behind adopting positivistic paradigm is the empirical generalization that gives the study more extensive acceptance to be conducted in different setting or context (Malhotra et al., 2003).

3.3   RESEARCH DESIGN

A research design is defined as "a set of advance decisions that makes up the master plan specifying the methods and procedures for collecting and analyzing the needed information" (Burns & Bush 2004, p.120). As a crucial step for planning the research strategy to arrive at valid and reliable results to achieve research objectives, social

sciences scholars have attributed the selection of research design to the research structure of enquiry which proceeded from a problem statement and research questions (Sekaran & Bougie, 2010). There are three types of research design which are: quantitative approach, qualitative approach and mixed method approach (Creswell, 2009). The present study is deductive; testing hypothesis derived from an existing theory. Therefore, it employs a quantitative research approach based on a descriptive method of data analysis and cross-sectional/ a sample survey for data collection.

3.3.1 Quantitative Research

Quantitative research design is the best suited for this study. The research's main objective was to examine the relationships between the variables via survey questionnaire and to generalize what is understood from the results to a larger population (Bryman, 2005). An adopting of the quantitative method is essential in constructing protection against bias (Creswell, 2013). King et al., (1994, p.37) stated that, "A quantitative study tends to use numbers and statistical measurement of a phenomenon and extracts particular paradigms to seek general descriptions or test casual relationships". The primary data was collected and research hypotheses tested empirically and analyzed using the Statistical Products and Service Solution (SPSS) version 22.0 and AMOS 24.0 to answer the questions of the research.

3.3.2 Descriptive Research

Descriptive research is sequentially complemented by the theoretical literature gained by literature review. In contrary to an exploratory research, descriptive research is based on a large sample unit of population (Malhotra & Dash, 2011). This research design is commonly used in quantitative researches to demonstrate the validity, the reliability and the generalizability of the empirical study results (Malhotra, 2011; Malhotra et al., 2003). In this case, the cross-sectional technique is used to survey the expected respondents for

this study in a point in time which is dissimilar to the longitudinal studies that aim to survey the samples of a particular population over a period of time (Burns & Bush 2004). Thus, cross-sectional is more convenient for this study because it is focused (a sample unit at only one point in time), affordable (pocket-friendly) and according to time limits.

3.3.3   Survey

A survey is believed to be a source of quantitative approach understanding the research population's perceptions, opinions, views and attitudes, by generating unbiased numerical results out of statistical analysis using a computer software in most cases (Aaker et al., 2000). In this research, a questionnaire instrument was used by taking a cross-section of the population at the same time to gain a general picture of multiple variables which are expected to have an impact on employees' organizational commitment (DV). Namely, IWE and POS (IVs) and felt obligation as a mediator variable.

The selection of survey method which is in respect of rational considerations begin first with the number of variables that is needed to be measured. There are more than two variables required to be tested using multiple statistical procedures, such as, factor analysis, reliability and regression in order to describe the correlation between the variables (Creswell, 2012). Secondly, survey offered the highest degree of control over sample selections (Burns & Bush, 2004). Finally, because of the time constraints and budget limits, since the targeted samples for this study are centered in Klang Valley, the data was collected from highly populated zones where it was easy to find the headquarters and main branches of Islamic Banks. In view of these motives are what encouraged researcher to employ a survey to collect data from the field of Islamic Banking industry in Malaysia.

According to Sekaran and Bougie (2010) the various factors involved in designing the questionnaire for this study are categorized in two sections, nominal and interval

scales that mark out the measurement of the research demographics and hypotheses. The self-administered questionnaire instrument is divided to five sections (see Appendix A), section (1) includes the demographics of the study, section (2) includes the items of perceived organizational support (i.e., POS), section (3) includes the items of Islamic work ethic (i.e., IWE), section (4) includes organizational commitments dimensions and section (5) represents the items of felt obligation.

In its final form, the labeled scale response format was employed for this research questionnaire, for the sake of higher reliability coefficients (Hayes, 1998); it was also recommended and widely used in self-administered questionnaires for social sciences (Bryman & Bell, 2015) and resulted in higher rates of accuracy (Zikmund et al., 2013). A five-point Likert scale was used in the questionnaire ranging from 1 = Strongly Disagree to 5 = Strongly Agree in the last four sections. Despite the simplicity of the five-point Likert scale, it has to be administered and coded later on. It has been suggested by many scholars as more appropriate to be used for marketing researches as it facilitates the voluntarily task for the respondents in filling out attitudinal questions

3.4   SELF-ADMINISTERED QUESTIONNAIRE

Questionnaire instruments for data collection are necessary tool for conducting the quantitative analysis. Due to a multiple predictor variables (IVs), mediating (intervening variables) and a single criterion (DV) are involved in this study, the impact of each variable must be taken into account for predicting the outcomes (Creswell, 2012). Accordingly, it is believed that adequate data collection for measuring the impact and correlation between the research variables is required from a suitable number of sizes (Byrne, 2016). Stroh (2000) noted that a large amount of data can be collected by using a questionnaire with an efficiency in time effort and cost.

The quantitative approach in this study aims to investigate the impact of POS, IWE, and felt obligation on employees' organizational commitment in Malaysian Islamic Banking industry, and to provide more generalizable findings. As it has been noted, a structured questionnaire was designed to figure out specific information from participants (Malhotra & Dash, 2011). Established measurements from related literature were incorporated for the predictor variables IVs and DV. Meanwhile, the measurement of the mediator variable; felt obligation, was developed using past available literature, adapting and modifying previous measurement to fulfill the first objective of this study of underlying the dimensions of felt obligation variable.

A self-administered questionnaire was used at two stages of data collection; instrument validation process and data collection (see figure 3.1). At the first wave of distribution the purpose was to pre-test the instrument to avoid any misunderstanding and to enhance the questionnaire's layout and instructions. 18 questionnaire copies were circulated randomly to similar respondents of sample units expected in this study, then questionnaire drafts were handed to 4 experts from the content domain and revised based on their comments. A total of 40 revised questionnaires copies were distributed again for the purpose of piloting the questionnaire. All in all, 32 completed questionnaires were collected back, analyzed and revised by 2 experts before obtaining the last version of the questionnaire, for final data collection from the defined sample size of research population.

3.5   DEVELOPMENT OF THE QUESTIONNAIRE

The questionnaire is the research instrument that was used for the primary data collection of this study. The questionnaire design and development is fundamentally based on the information located in the first, second, and third chapter. Specifically, identifying measures and constructs from comprehensive literature, sequencing and wording

questionnaire items, classifying the demographics based on a sample unit characteristics, choosing the questionnaire method (self-administered was chosen), drafting the questionnaire and pretesting, then piloting the questionnaire for instrument validation.

The questionnaire development was a process that was inclusive of several steps as mentioned above, adapted from several research methodology text books such as: Creswell, 2009; Sekaran, 2005; Churchill and Lacobucci (2006). While many scholars emphasized on the necessity of making the questionnaire development process in a sequential order (Churchill & Lacobucci, 2006), other scholars like Zikmund et al. (2013) found this process is iterative. However, it is interconnected depending on systematic moves between development stages where the researcher is able to re-design and modify (see figure 3.1) to complete the development process with no errors, which was founded to be in a practical and a very useful method to follow in this study.

3.6   VARIABLES AND MEASUREMENT

This section outlines the appropriate measurement used for each construct, which were described and demonstrated in the previous chapter. while, a cross-sectional technique is used to survey the expected respondents for this study at one point in time, the researcher listed the four measurements of research construct in the questionnaire draft. Each construct had a set of items to measure. Hair et al. (2010) notes that the created content of questionnaire from existing literature is much better in terms of validity and reliability. Therefore, three constructs namely; IWE (Yaseen et al., 2015), POS (Rhoades et al., 2001) and organizational commitment (Meyer & Allen, 1991) were mainly adopted from previous studies. Whereas, the content of the construct 'felt obligation' were developed based on construct's theoretical background, all possible and related literature to the same logic of the construct based on relevant theories and statistical considerations. The next subsections discuss in details the measurements used for each construct.

3.6.1 Organizational Commitment (OC)

The multidimensional construct of organizational commitment was measured by different scales in many studies whereby Mowday et al. (1979) and Allen and Meyer (1991) are still the most commonly used. Mowday et al. (1979) measured organizational commitment as a composite variable with 15 items on a five-point Likert scale. However, based on theoretical framework, the study adopted a more comprehensive 18 items scale with Cronbach's alpha of .82 which was developed by Meyer and Allen (1991), and it is considered one of the most cited models of organizational commitment. Sample items to measure affective commitment include "this organization has a great deal of personal meaning for me".

It also includes reverse coded items like, "I don't feel a strong sense of belonging to my organization". Similarly, normative commitment was measured with 6 items. A sample items would be "I would feel guilty if I left my organization now", along with reverse coded item like "I do not feel any obligation to remain with my current employer". Lastly, continuance commitment measures included items such as, "I feel that I have too few options to consider leaving this organization". This model was used in Malaysian context by Ahmad and Bakar (2003) and contained three dimensions, namely: Affective commitment, Continuance commitment, and Normative commitment. It employed a five-point Likert scale, and Cronbach's alpha for each dimension reported by Ahmad and Bakar (2003) was .89, .85 and .79 respectively.

3.6.2 Islamic work ethic (IWE)

IWE construct was originally measured by 46 items developed by Ali (1988). The scale that was tested after that among 117 managers in Saudi Arabia and internal consistency indicated .89 of Cronbach's alpha (Ali, 1992). The short version of the scale which consists of 17 items was measured by Yousef (2000) among employees from different

organizations in United Arab Emirates (UAE). The short version was also used in several studies such as, Ali and Al-Kazemi (2007); Kumar and Che Rose (2010); Rokhman and Omar (2008) with Cronbach's alpha ranging from .82 to .89. Several studies attempted to measure the construct of IWE among Muslim communities. Some scholars (e.g., Arslan, 2000; Ibrahim & Kamri, 2017) claimed that the scale developed by Ali (1988-1992) was affected by protestant work ethic (PWE) scale (Weber, 1904-1930) validated in western countries.

In fact, there was not much improvement made on the IWE measurement scale. For instance, Rahman et al. (2006) adapted the short scale of IWE construct among 227 Malaysian local banks. Another more recent study worth mentioning is Yaseen et a. (2016), In their final revised version which consists of 17 items, Yaseen and his colleagues (2015) adapted the instrument developed by Ali (1992), and have tested it in an earlier study conducted in Jordanian Islamic banks for measuring relationship between IWE and organizational commitment. Results showed a reliable construct's Cronbach's alpha .86. Yaseen et al. (2015) revised version of Ali (1992) 17 items scale of IWE construct is adopted in the current research. Responses for the subscales are on five-point Likert scale ranging from 1 "strongly disagree" to 5 "strongly agree".

3.6.3   Perceived organizational support (POS)

POS was discussed as a unidimensional construct. Multiple scales have been used in various studies to measure POS. Scales by Eisenberger et al. (1986; 1997) and Rhoades et al. (2001), are the most commonly used measures for POS. The original scale includes 36 items that represent two dimensions; employees' contribution and employees' well-being. In spite of this, many scholars utilized shortened versions of the scale, whether by choosing the highest loaded items or by adopting an existing loaded scale in another study. Shortened scales of POS have been frequently used in various studies and have

shown a high internal consistency (Rhoades & Eisenberger, 2002).

Sample items to measure POS include, "my organization really cares for my well-being'' and "my organization strongly considers my goals and values" along with 2 reverse coded items such as "If given the opportunity, my organization would take advantage of me". In order to measure POS for this study, a shorter version of 8 item scale was adopted and used on the five-points Likert scale. Internal consistency and reliability of the adopted scale was reported .90 by Eisenberger et al. (1997) and was also utilized in earlier studies by Lynch et al. (1999) and Arshadi (2011).

3.6.4 Felt Obligation (FB)

The review of previous studies showed that there are limited measurement scales for assessing the construct of felt obligation as a distinct mechanism from other organizational behaviors (Eisenberger et al., 2001; Lew, 2009; Arshadi, 2011). For the purpose of the current research, the measurement of the mediating variable i.e., felt obligation, was developed by the researcher through adapting the instruments of Eisenberger et al. (2001), Greenfield (2009), Haines et al. (2008), and Liang et al. (2012). Some items of the adapted scales have been modified, and some replaced, while the balances were constructed to compensate for the newly underwent semi-development of the scale. Furthermore, the initial completed measurement scale of felt obligation construct was sent to four experts for evaluation, and then pre-tested by passing the questionnaire to four postgraduate students, two bankers, and ten employees working at Bursary department in University of Malaya.

The evaluation sheet attached to the measurement scale was inclusive of six indicators for the experts to rate on the five Likert ordinal scale. for instance, indicators such as "the items in the questionnaire consistently and accurately measure each variables of investigation" and "the questionnaire has the ability to distinguish the characteristics

or the properties of differing attributes of the subjects under study". Respondents were asked to rate the listed items using a five-point Likert scale with anchors labeled from 1. "needs much improvement" to 5. "excellent". The internal consistency reliability for the felt obligation scale has been reported as .86 from Liang et al. (2012), .90 from Lew (2009) and .81 from Greenfield (2009). The measurements of each construct are summarized in Table 3.1.

Table 3.1: Constructs' Measurements Used in Research Instrument

Construct	Main Source	Internal consistency	Number of items and score range	Adopt/ Adapt
Organizational Commitment	Meyer & Allen (1991)	.82	18 items 1-5 scale	Adopted
IWE	Yaseen et al. (2015)	.86	17 items 1-5 scale	Adopted
POS	Eisenberger et al. (1997)	.90	8 items 1-5 scale	Adopted
Felt Obligation	Eisenberger et al. (2001), Greenfield (2009), Haines et al. (2008) & Liang et al. (2012)	.88 .86 .90 .81	20 items 1-5 scale	Adapted
Total items				**63 items**
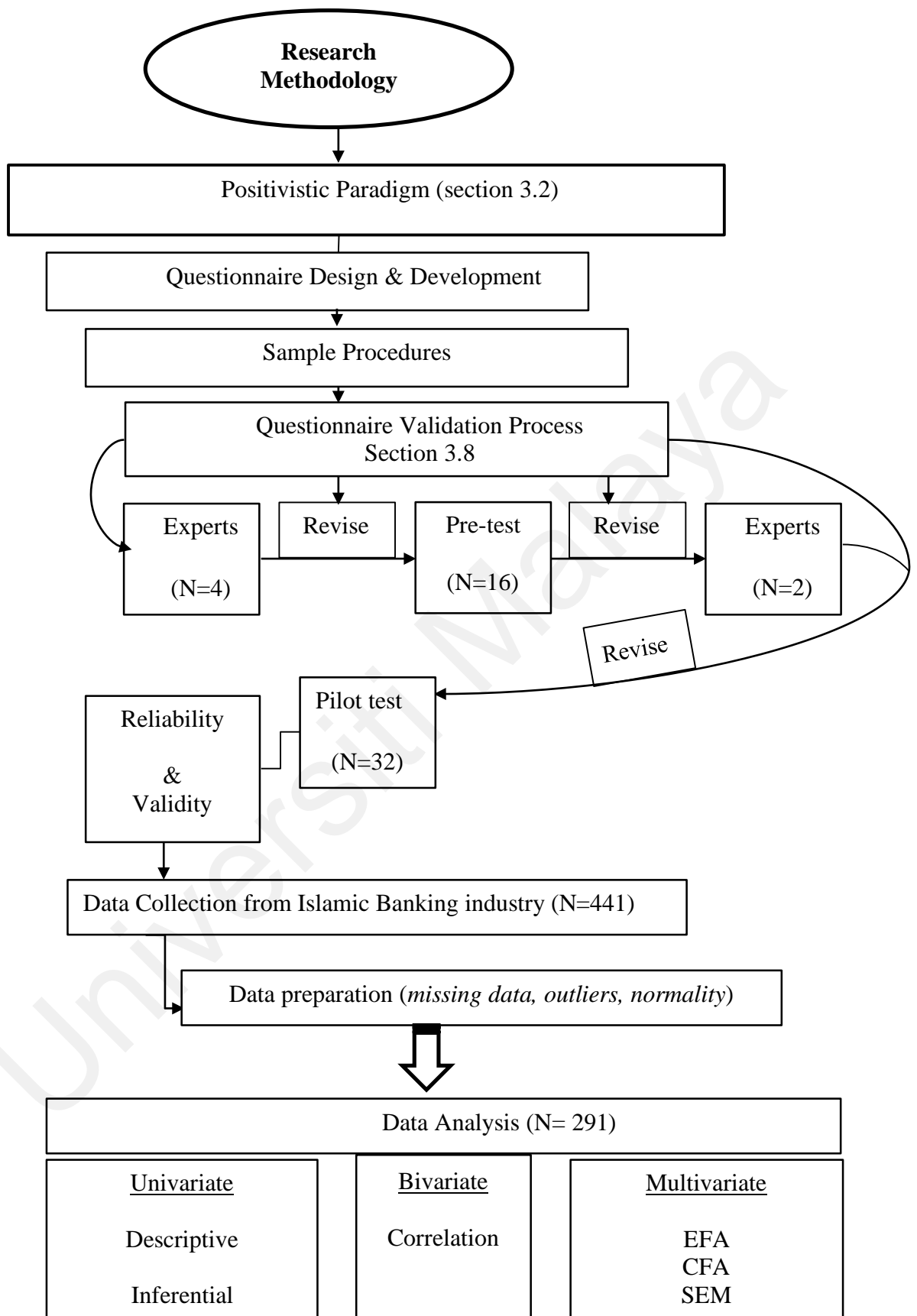
Figure 3.1: The Lens of Current Research Methodology

3.7   SAMPLING PROCEDURES

In social research, a population under investigation is usually too large to be covered by a questionnaire given the temporal, spatial and societal constraints as well as the cost of research. Therefore, social researchers tend to use sampling techniques as a common approach in their studies.

3.7.1   Sampling Design Process

Sampling is the process of deciding the elements that can represent the population characteristics to ensure the generalizability of the research (Hair et al., 2010). An element is therefore a single member of a given population. Apart from research population, important factors to ensure rigor in sampling process include determination of sample size along with desirable sampling technique (Bryman & Bell, 2015). Since the study is aimed to measure the organizational commitment of Islamic banking employees in Malaysia, research population and sample were carefully determined for a better response rate.
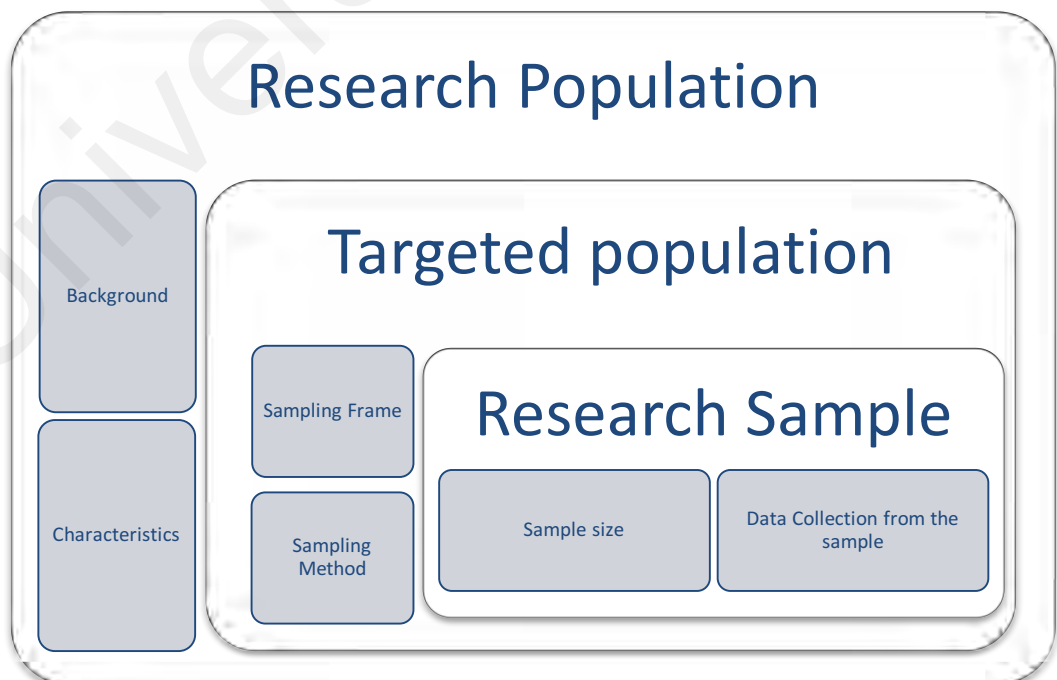
Figure 3.2: Sampling Design Process

3.7.2 Research Population

Empirical studies typically select and survey a targeted sample from a large population and generalize the results from the defined research samples to the large population (Creswell, 2009). At the broadest level, the population of this research are the employees working in Malaysian Islamic banking industry. This section discusses the background of the Malaysian Islamic industry and the sample (employees) characteristics.

3.7.2.1 Background of Malaysian Islamic Banking Industry

The aim of this section is to provide contextual information on Malaysian Islamic banks and the employees working in this sector. The Malaysian demographic and ethnic diversity is very unique and highly influential in the domestic market and national economy of the country. Malays and Bumis accounts for 68%, followed by Chinese with 24% and Indians at 7% (Sloan-Wite, 2011). These factors explain the distinct workforce with different culture, beliefs and values. Working for the public sector in Malaysia is very different from working in the private sector. Whereas, the public sector provides its employees with more job security or maybe a lifetime career based on their commitment, the private sector is a profit oriented and more materialistic (Lavelle, 2006). Since the majority of the population are Muslims, Islamic culture and practices are a key pillar of the country's institutions and polices.

Islamic banking is a growing industry worldwide which is attributed to its moral practices and ethical banking theory (Khan et al., 2017). The key contrasts between Islamic Banks and Conventional Banks are activity that are prohibited according to the Islamic Shari'ah (Islamic law) such as, the interest rate as a major issue, the investment in alcohol, pig made products, and tobacco, as well as the speculative transactions. The 'Islamic banking' term refers to a system of banking activity that is consistent with Islamic 'fiqh Al-Muamalat' and its practical application through the development of

Islamic economies (Siddiqi, 2006). The development of Islamic banking has led to important literature investigating variances between Islamic and conventional banks in terms of risk, business models, profitability, market structure and competition (Abedifar et al., 2015).

The banking industry in Malaysia began in the 19th century within the period of the British colonization, particularly in Penang and Singapore. Secularism developed in that era beside the unfair social, political and multiracial issues (Mauzy & Milne, 1983). The Malaysian national development before 1980s, along with promoting Islam as a religion compatible at all modern, dynamic and adaptable levels, led to the implementations of major Islamic projects. The origins of the Malaysian Islamic banking industry were witnessed in 1983, since the enactment of an Islamic Banking Act IBA (BNM, 2017b; IBA,1983). The Malaysian government established Bank Islam Malaysia and Tabung Haj in the year 1983, which was the starting point of Islamic banking in Malaysia (see figure 3.3).
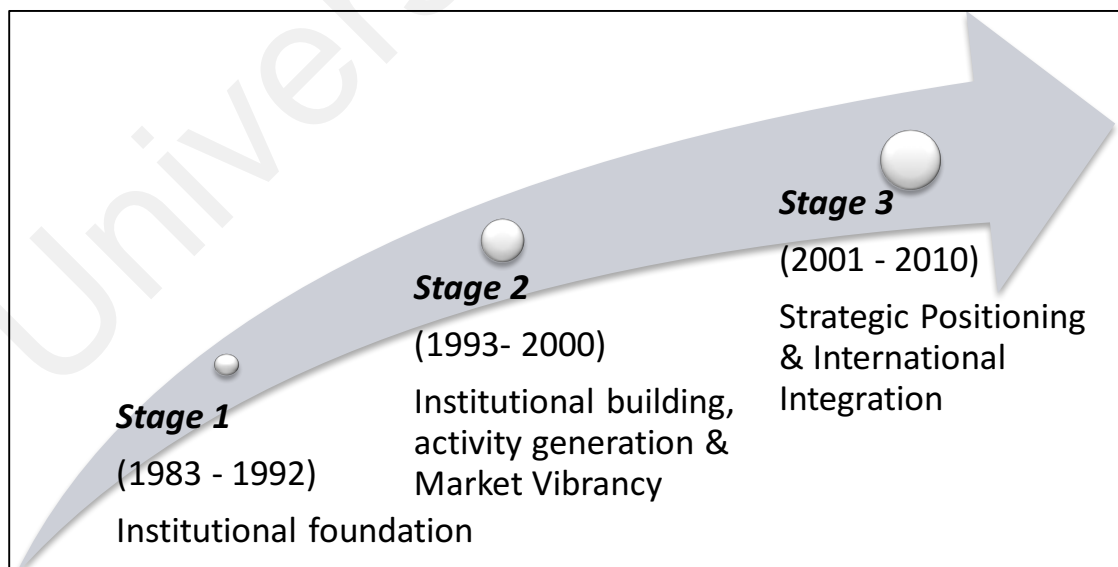
Figure 3.3: The Development of Malaysian Islamic banking industry

Source: Lecture by Deputy Governor, Bank Negara Malaysia (2009)

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After the first stage of the institutional foundation between 1983-1992, the Islamic banking industry in Malaysia was a fast growing segment that supported the evolution and sustainability of the Malaysian economy by avoiding any serious financial crises. On the threshold of the new millennium was another important development for the Malaysian Islamic banking industry, which was launching of new full-fledged Islamic banks (e.g. Bank Muamalat Malaysia Berhad) and the National Shari'ah Advisory Council as responding to the market demand. The third stage was as important as the first two stages, by setting up a strategy to make Malaysia an Islamic banking hub. Malaysia is well known today for its dual or parallel banking system with Islamic Banks running their business along with their conventional counterparts. Subsequently, international Islamic banks and international Islamic investment banks were also brought to the country (e.g. Al Rajihi Banking, and Investment Corporation Berhad). The Malaysian Islamic banking industry is currently consisting of 16 licensed banks (ten Islamic banks of local ownership and six of foreigner ownership) according to Bank Negara Malaysia (2017).

3.7.2.2   Research Population Characteristics

The identification of the research population characteristics is to facilitate the selection of the sampling method and sample size, thus; there are five characteristics which were defined for research population, namely Muslim employees regardless of their race (Malay, Chinese, Indian, and others); working in either full-fledged or window Malaysian Islamic banks, aged from 18 to 51 and above; their income ranging from RM 1500 to above RM 7500; and has a Malaysian citizenship. This study focuses on these 5 characteristics of employees working in the Malaysian banking industry as the research population.

3.7.3   Targeted population

The target population are a subset of the population which is considered more manageable and easier to cover and examine compared to the entire population (Creswell, 2009).

Specifically, target population refers to the whole group of people (respondents) that the researcher intends to investigate during the primary data collection (Sekaran, 2005).

3.7.3.1 Sampling Frame

The population of the current research are employees working in Islamic banking industry, including both full-fledged Islamic banks and conventional windows (see table 3.2). However, the sampling frame reflects the more specific, accurate and updated targeted population within the conducted research period, representing the listing of the entire population (Sekaran & Bougie, 2010). The research samples are chosen from a sampling frame or the population frame (see figure 3.4). The sampling frame of this research in terms of population and sample size was limited to Islamic banking employees working in different branches within Klang Valley. Muslim employees working at all levels, were approached for this purpose. The rationale behind choosing Klang Valley was its centrality for both conventional and Islamic banking activities in Malaysia. Another reason of selecting the area for research population was the sufficient representation of almost every bank including Islamic window operations.

Table 3.2: The Malaysian Islamic Banks

No.	Islamic Banks
1	Affin Islamic Bank Berhad
6	Al Rajhi Banking & Investment Corporation (Malaysia) Berhad
3	Alliance Islamic Bank Berhad
4	AmIslamic Bank Berhad
5	Asian Finance Bank Berhad
6	Bank Islam Malaysia Berhad
7	Bank Muamalat Malaysia Berhad
8	CIMB Islamic Bank Berhad
9	HSBC Amanah Malaysia Berhad
10	Hong Leong Islamic Bank Berhad
11	Kuwait Finance House (Malaysia) Berhad

12	Maybank Islamic Berhad
13	OCBC Al-Amin Bank Berhad
14	Public Islamic Bank Berhad
15	RHB Islamic Bank Berhad
16	Standard Chartered Saadiq Berhad

Source: Bank Negara Malaysia (BNM, 2017)

3.7.3.2 Sampling Method

In general, sampling methods can be classified into two main types: probability sampling and non-probability sampling (Creswell, 2009). In probability sampling, the targeted population is defined and the researcher is aware of the potential respondent to the research questionnaire. In this case, the samples are chosen randomly and there is no chance of sample selection. In contrast, in non-probability sampling, the targeted population is unknown to the researcher, which makes the sample not representative of the population, hence results cannot be generalized. The respondents of this research questionnaire were approached using the probability-based method. There are five techniques of probability sampling method (1) Simple Random Sampling (SRS), which guarantees each sample in the research population has an equal chance of being reached by surveying process, (2) Stratified Sampling, in which sub-sampling is drawn from samples within different strata that are more or less equal on some characteristics, (3) Cluster Sampling, in which a large cluster is the main sampling unit, not the individual element, (4) Systematic Sampling, which is based on a random starting point, in which elements are selected from entire population in fixed periodic interval, and (5) Multistage Sampling, which is more complex than clustered sampling because it combines the population into groups/ clusters, then the selection of such clusters will be done randomly. For the purpose of collecting the primary data via the questionnaire; the researcher is applying the simple random sampling technique to get access to all samples, which will

give the study a possibility to generalize the results to the whole population where all expected respondents have an equal chance to participate.

3.7.4 Research Sample

The selected sample of this research should represent the targeted population by taking the sampling frame of the entire population into consideration (see figure 3.4). This section shows the sample size method used in this research. Furthermore, the data collection methods from the research sample are also discussed.
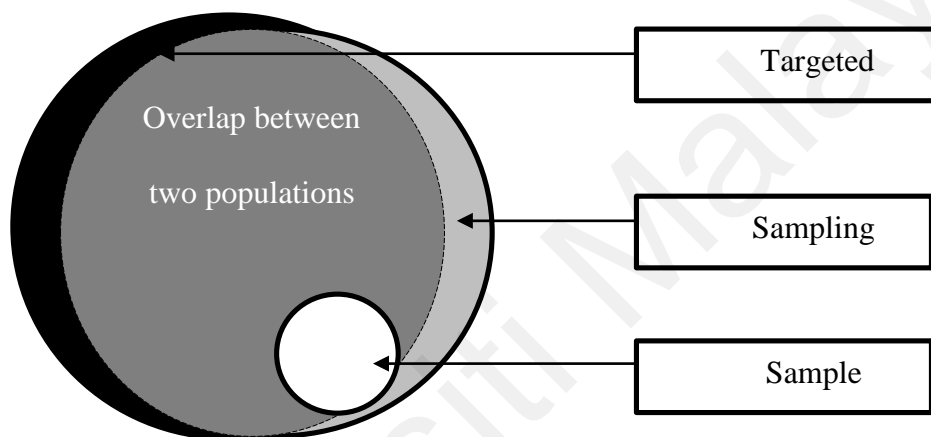
Figure 3.4: Identification of Research Sample

3.7.4.1 Sample Size

To achieve the objectives of the current research and clarify its data collection process, it is necessary to determine the sample size that represents the population of the employees working in Malaysian Islamic banking industry. As it was outlined in previous sections, Malaysia is the home of many licensed Islamic banks in addition to other conventional banks offering Islamic products and services via windows. All are under the Islamic banking scheme and represents the Malaysian Islamic banking industry (see table 3.2). Due to unknown population variance and success probability of the studied variables, the researcher cannot use statistical formulas to estimate the size of the samples required for the current study.

However, determining the sample size is an important element in the research process due to its effect on obtaining reliable data, result generalization, time, and cost (Malhotra & Birks, 2007). Multiple scholars of research have presented different rules in determining the sample size (Creswell, 2009). Moreover, scholars have argued on if any specific rule should control the sample size. As it was stated by De Vaus (2001, p.187) "Accuracy is not linked to the large sample size, but to the way it is taken". He claimed that a good quality a small sample size is much better than a bad quality large sample size. On the other hand, Kline (2011) maintained that a small sample size may result in poor statistical estimates (standard errors may become inaccurate), as a very large sample size. To resolve this controversy, the researcher has agreed with Saunders's (2011) opinion that the decision should be made over sampling rules or that the minimum sampling size is primarily based on the availability of resources.

Recently, researchers suggested that the decision regarding sample size is associated with the underlying technique used for analysis of data (Hair et al., 2010). Accordingly, the current research applies structural equation modeling (SEM) for data analysis. As such, the determination of sample size was associated with this technique requirement. Harris and Schaubroeck (1990) stressed on 200 respondents to avoid weak structural equation modeling (SEM). Kline (2011) illustrates that using SEM technique requires a large enough sample size (N=200) to reduce sampling error. There is also not a general rule that governs sample size if a research is utilizing SEM technique. Yet, most scholars recommended a larger sample size (>200) for accurate results. For the reason that SEM was used in this study, the suggestion of Hair et al. (2010) was considered acceptable which was based on five observations for each parameter (5:1), which in turn has made the sample size of 300 appropriate for this research.

3.7.4.2   Data Collection from Research Sample

The foregoing discussions in the sampling procedures has drawn a clear route for data collection from the research sample. The targeted population of this research constituted of about 300 respondents from the Muslim employees working in the Malaysian Islamic banking industry in the Klang Valley. As this study is using the probability sampling method, the data collection process is derived by simple random sampling technique, which will be conducted based on three ways; hardcopy distribution (randomly), online survey (URL link), Contact Network (friends).

The data collection process started at the end of the 2016/2017 academic session, semester 2. The hardcopy survey was the initial stage for the data collection process. An official letter was acquired for permitting the questionnaire distribution (see the Appendix). The letter also stated; the research title, research objectives, targeted samples, and other information needed about the researcher. In addition, a cover letter was also attached to the questionnaire for each respondent, clarifying that the survey is voluntary, and assuring the anonymity and confidentiality of the response.

However, the lack of cooperation from the banks' branches to help in distributing the questionnaire to their employees, impeded the data collection at the initial stages. For that reason, a contact network of friends was outsourced along with an online survey (URL link) which was also provided to the Islamic banks HQs in the Klang Valley. At the end of the 2017/2018 academic session, semester 2, the data collection was accomplished. The data collection process needed 7 months to be completed. A total of 650 questionnaires were distributed for better response rate, more than two times the number of the sample size. 441 were answered and collected whereas, 291 were used in data analysis.

3.8   VALIDATION OF THE RESEARCH INSTRUMENT

Validation is a fundamental procedure in conducting a research to ensure consistent, reliable and valid outcomes (Kline, 2011). Validation of the research instrument includes; Validity, reliability, and Controlling for Common Method Bias. These validation procedures are crucial parts to avoid lack of rigor in research process. This research is implementing the quantitative approach; therefore, addressing the validation of the research instrument appropriately during data collection and analysis will highlight the imperfections and errors in questionnaire development, measurement scales (adapted/adopted) from a different context (Zikmund et al., 2013).
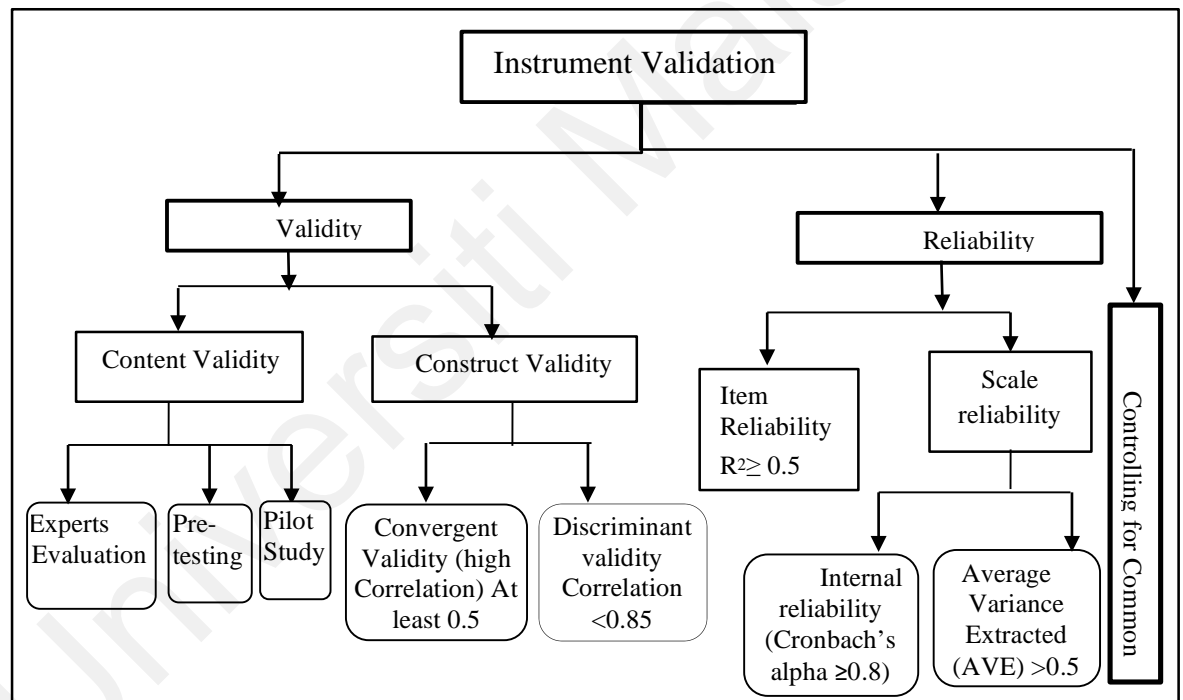
Figure 3.5: Validation Methods Used for Research Instrument (Questionnaire)

3.8.1   Reliability

Reliability is an important indicator of the instrument's quality by testing its consistency and stability in obtaining the same results across time (Creswell, 2009). Many experts stressed on testing the reliability of the instrument before it is used in practical study (Churchill & Lacobucci, 2006; Malhotra & Birks, 2007; Sekaran, 2005). Reliability is also viewed as the internal consistency of the scale when items are grouped together (Hair

et al., 2010). Various methods were used to establish an instrument's reliability. The first and most popular method is Cronbach's alpha reliability coefficient (Pallant, 2007). To achieve a good reliability, the value of Cronbach alpha should be 0.7 or higher (Hair et al., 2010). That is to say, the higher Cronbach's alpha and getting close to 1, the better the reliability of an instrument. In addition, another advanced method to measure reliability is through the confirmatory factor analysis (CFA). In this case, the construct reliability (CR) is also evaluated. The construct reliability is also known as the composite reliability which reveals the internal consistency of indicators measuring the underlying factors (Farrell & Rudd, 2009). In this approach, the construct reliability (CR) value of 0.7 and above is considered acceptable. Since this study aims to explore existing (adopted) constructs' measurement scales, develop (adapted) measurements scale of construct's new factors, and verifying the research instrument's reliability, both CR and Cronbach's alpha methods were used to ensure reliability.

3.8.2 Validity

Accuracy and Correctness are literally the same meaning of validity (Churchill & Lacobucci, 2006). According to Malhotra (2009), validity is defined as, "the extent to which differences in observed scale scores reflect true differences in what is being measured, rather than systemic or random error" (p. 316). Validity procedure reflects the characteristic that it is supposed to measure and is not distorted by either systematic error or random error. Testing the validity is crucial, specifically for scales development (Hair et al., 2010). Malhotra (2009) asserted that valid measurement is free from error, which makes validity reflect the true items' value. Validity can be established through content validity (expert evaluation, pre-test, and pilot study) and construct validity (convergent validity and discriminate validity), which are briefly described in the following subsections.

3.8.2.1 Content Validity

Content validity is a primary consideration in investigating and evaluating the measure to what extent it represents various aspects of a given construct (Sekaran & Bougie, 2010). The content validity process starts at the initial stages of developing research instrument by making sure that measurement items are extracted from the relevant literature that maps the content of the research instrument (Croswell, 2009). Bryman (2005) declared that this is the minimum a researcher needs to establish. Marking on a research role in finding and formulating conceptual definitions of constructs that are intended to be measured, and assembling items that are fit with these construct definitions. A wise choice of the measurements and scales from the beginning will sustain content validity (Davis, 1989), and that will be grounded by reviewing key informants, theories, and multiple sources of evidence. For further attestation of content validity, the researcher recommended for a construct to undergo a pilot study (Zikmund et al., 2013). Just before the pilot study, the research instrument was evaluated by four experts from the content domain, then pre-tested and revised again by 2 experts. The construct (felt obligation) was examined through validity, whereas, EFA later ensure the dimensionality of the construct.

(a) Expert Evaluation

Content validity is all about the effectiveness of scale items of the construct which should be well defined and delineated. Therefore, using a panel of experts' evaluation of the research instrument can also clarify how well the scale items reflect the variables and constructs that are assumed to measure. For the purpose of testing the content validity of the current research instrument, a questionnaire draft, official letter and evaluation sheet were distributed to four experts from the content domain; two experts are from University of Malaya and two experts from Lincolin University College. A likert-type ordinal scale

with five possible responses is utilized, allowing the experts to rate the content of the questionnaire. This rating ranged from 1=not relevant to 5= very relevant, in order for the researcher to find out the proportion agreement (Lynn, 1986).

The questionnaire evaluation sheet was inclusive of six indicators for the experts to rate on the Five-Likert ordinal scale. For example, some of these indicators were, "the items in the questionnaire consistently and accurately measure each variables of investigation" and, "the questionnaire has the ability to distinguish the characteristics or the properties of differing attributes of the subjects under study". The general reaction of the questionnaire's validators have demonstrated that the questionnaire is valid; 90% marked it as consistent and accurate in measuring each variable, 85% in questionnaire measuring what it tends to measure, 75% for the time frame (10-15 min) given for respondents to answer the questionnaire, 90% represented the ability of the questionnaire in distinguishing the characteristics of different attributes for study subjects, 85% for its ability in generating a real data, avoiding subjectivity and biases. Finally, the lowest rating was given at 70% for the time frame planned for gathering the complete data via this questionnaire and from the defined samples.

The evaluation letter which was handed to the experts contained an adequate space for writing comments and suggestions. Since, the research instrument adopted three variable assessments from prior research to enhance the content validity, most of the experts' comments and suggestions were limited to the adapted scale items of the fourth mediating variable (felt obligation). Overall, the experts' comments were centered on enhancing the language for some items, removing some words such as; 'very', 'strongly' and 'too' from the sentences, avoid mentioning the name of each variable for escaping questions posted from being biased, as well as minimizing the questions listed for variables by using shorter versions by looking for the similarities and picking the more

relevant sentences. Finally, most comments of the respected experts were utilized in upgrading the questionnaire content, until the final version was obtained.

(b) Pre-test

Testing the comprehension of questions, complexity or misunderstanding, layout and instructions which was not visible yet to the researcher, is a common procedure to address these issues; hence, resolving these issues will provide valid and reliable results (Churchill & Iacobucci, 2006). Pre-testing was performed by passing the questionnaire to four postgraduate students, two bankers, and ten employees working at Bursary department in University of Malaya. The respondents debriefing process to get their feedback on the questionnaire was done through asking some of them to think out loud while they were reading and answering the questions and taking notes on everything they said 'e.g. I don't understand this question' and 'this getting boring' and 'why is it asking about that!'… etc. Therefore, the answers of the respondents and their thoughts were also helpful in identifying the strengths and weaknesses of the questionnaire.

(c) Pilot Study

To give a validation for the research instrument, the pilot study followed what was discussed in previous sections, by using the appropriate terminology identified by experts and considered by the researcher. According to Brace (2013), piloting the research instrument will be very helpful in resolving any inaccuracy and inadequacy, and improving the instrument's reliability and validity before pursuing the main data collection for this research. The pilot study is ideally executed by administrating the questionnaire to a small group of respondents. The pilot study began by distributing the questionnaire using the systematic random sampling technique (by selecting units directly from the sample frame) for the respective respondents. Using different sampling technique in pilot study, is due to the fact that the researcher is targeting a small group of

samples compare to the actual distribution samples. Therefore, the questionnaires were sent to 40 randomly selected employees from Islamic banks' branches allocated around the Klang Valley. The participants were asked to give a general opinion, comment or suggestion for improving the questionnaire by referring to its length, format, level of language, as well as the questionnaire's instructions overall. Out of the total 40 distributed questionnaires, 38 questionnaires were returned with 32 usable questionnaires for data analysis. The pilot study responses indicated that there are some items which were not clear to the respondents. For that reason, items were revised and improved accordingly and some changes were made to the final draft of the research instrument based on the feedback obtained from the respondents. Reliability analysis indicated a reliable internal consistency for all constructs. Consequently, the main data collection can proceed. A summary of all variables' Cronbach's alpha and Kaiser-Meyer-Olkin (KMO) can be seen in the following table:

Table 3.3: Reliability and Kaiser-Meyer-Olkin (KMO) for the Pilot Study

VARIABLES	NUMBER OF ITEMS	MEAN	CRONBACH'S ALPHA	KMO	SIG.
Organizational Commitment	18	3.51	.865	.667	.000
IWE	17	4.2	.793	.652	.000
POS	8	3.48	.866	.834	.000
Felt obligation	20	3.89	.796	.713	.000

3.8.2.2 Construct Validity

Construct validity is another method for assessing all items of the research measurement scale. Its concern is the instrument question and what it actually measures, and the extent to which the intended hypothetical constructs are related to one another based on the theories in the study (Hair et al., 2012). The hypothesis should be deduced from a theory that is relevant to the concept, which will give validity to the questionnaire during the instrument construction process. A list of key factors for felt obligation were extracted from the theory of Organizational Support Theory (OST), Social Exchange theory (SET), Reciprocal Determinism model, and norm of reciprocity. Other key factors such as; POS, IWE; and organizational commitment, were sufficiently confirmed in previous studies of having a construct validity. Construct validity can be achieved for both convergent and discriminant validity (Hair et al., 2012).

(a) Convergent Validity

Convergent validity refers to the degree to which the scale correlates positively with other measures of the same construct (Malhotra & Birks, 2007). According to Hair et al. (2010), convergent validity is established if the constructs measured with dependent measurement techniques demonstrates a high correlation among measures. Correlation among different inter-item scales that measure the same construct will be examined using Confirmatory Factor Analysis (CFA) and SEM. To assess convergent validity in this study, various techniques were used; factor loading (i.e., standardized regression weight), Composite Reliability (CR), and Average Variance Expected (AVE). As it was recommended by Hair et al. (2010) the rule of thumb used, states that the factor loading should be higher than 0.5, CR value should be greater than the value of AVE, and the value of AVE should be higher than 0.5.

(b) Discriminant Validity

Discriminant validity is the second sub-dimension of construct validity demonstrating a lack of correlation among different constructs. According to Malhotra and Birks (2007), discriminant validity refers to the degree to which measures are not correlated with other constructs. When measures are not highly correlated, discriminant validity is achieved. On the other hand, if correlation is very high, it means that the measures are not captured distinctively. To establish discriminant validity, the researcher followed a widely accepted technique presented by Farrell and Rudd (2009), starting with exploratory factor analysis (EFA) to estimate the cross-loading items. Then, the researcher used confirmatory factor analysis (CFA) to examine the correlation matrix and the inter-construct correlation of the measurement item. Finally, a comparison between average variance extracted (AVE) and shared variance estimates was done to consider the discriminant validity. Hair et al. (2010) revealed that discriminant validity exists when the value of AVE for each construct is greater than 0.5 and higher than both: values of Multiple Shared Variance (MSV) and Average Shared Variance (ASV). Hair et al. (2010) pointed that discriminant validity is recognized when the square root of AVE bigger than the inter-construct or the correlations between each pair of latent variables.

3.8.3 Controlling for Common Method Bias

Common method bias appears because of the measurement method error, which affects the statistical variances, which in turn influences of the relationships between variables and the final results (Podsakoff et al., 2003; Spector, 2006). Podsakoff et al. (2003) described the common method bias as one of the highest threats to the measurement validity. Common method bias/ variances may occur due to a common respondent, a common item context or characteristics, and a measurement context effect (Podsakoff et al., 2003). Since the current study is targeting a common respondents (Muslims), it has a potential to be affected by social desirability, which may rise from asking the respondents

rate to their behavior toward IWE. The participants may embellish their rating to show that they are aware of and following Islamic work ethic (i.e., IWE) in the relationship with their current organization or employer. There are two general ways to reduce or prevent common method bias; the first stage is the appropriate questionnaire design, and the second stage is by statistical controls.

The study design or designing the questionnaire is a procedural remedy that can minimize the method biases at the response or reporting stage. After the improvement of the construct items, adopting validated scales by other researchers, experts' evaluations, pre-testing and revisions, the researcher used a psychological separation of measures suggested by Podsakoff et al. (2003) in the final draft of the questionnaire, which was done by separating the measurement of the predictors and counterbalancing the question order. Furthermore, respondents were assured of the anonymity of the response that the data collected will be treated with the firmest confidence. They were informed of no right or wrong answers, and finally; they were asked to answer questions as honest as possible. These procedures helped in minimizing the worry of the participants and made them less likely to edit their ratings to a more socially desirable answers. The final stage in attempting to reduce the common method biases and statistical variances was done by using reverse coded items (negatively worded). The basic logic of using reverse codes is to create what is called cognitive "speed bumps" that force the respondents to read items carefully, which will be statistically processed later by the researcher.

3.9   DATA ANALYSIS

For analysis of data, responses received from the research instrument were coded and entered into statistical tool SPSS, the first stage of data cleaning and normality check. This cleaning of data ensured removal of incorrect entries and outliers as well as identification of mission values (Sreejesh et al., 2014). Using SPSS, the next stage was to

analyze the demographic (personal) factors, frequencies, mean, standard deviation, which was called descriptive statistics. AMOS software was also used for multivariate analysis, establishing the model's validity and measuring hypotheses. Hair et al. (2014) has strongly recommended using Structural Equation Modeling (SEM) for measuring more than two variables. Below, the figure 3.6 illustrates the data analysis stages and methods used for validating and confirming the measures before testing the hypotheses. Each and every stage is discussed in a separate section.
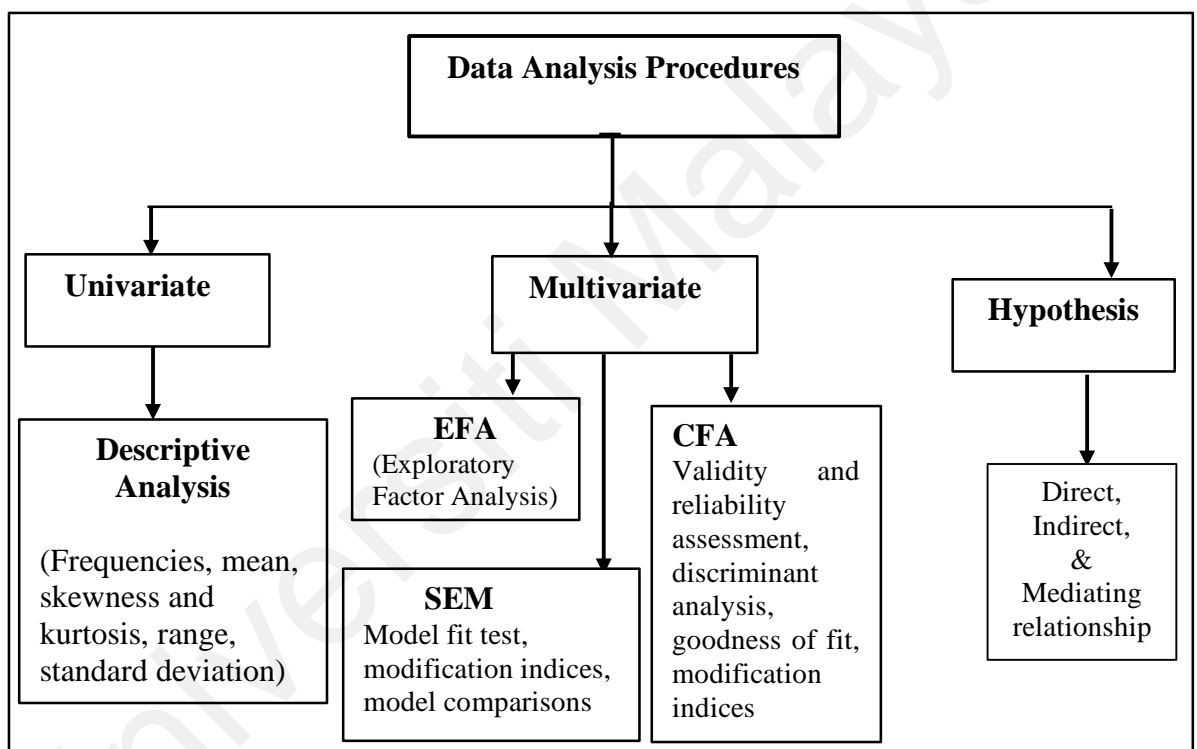
Figure 3.6:Data Analysis Procedures for Research Instrument (Questionnaire)

3.9.1   Data Preparation and Screening

As a precautionary procedure before initiating the process of data analysis, data preparing and screening is necessary to address any issue in the data collected via the research instrument (questionnaires). The deviations or the abnormal data can lead to an inaccurate analysis (Kline, 2011), and caution in drastic consequences. Thus, searching the data for these abnormalities is a prerequisite for a mature analysis. Data screening is to be

performed exactly after the data is coded and typed into the statistical package program for the social sciences (SPSS). Consequently, problems of missing data, outliers, multicollinearity, and violations of statistical assumptions were diagnosed and corrected before applying statistical procedures (Hair et al., 2014). As it shows in the following sections; missing data, outliers and normality were considered and adjusted before moving to next stage of data analysis.

3.9.1.1 Missing data

Missing data is a very common issue in data collected via questionnaires, especially when questionnaires are distributed to a large number of respondents (Bryman & Cramer, 2005). Missing data occurs when the respondent does not rate one or more item, or fails to answer appropriately, whether by accident or intentionally in both cases. In other words, sometimes the respondents do not know the answer or they feel uncomfortable answering the question, so they may skip the question or quit it before it is completed. Roth et al. (1999) concluded that missing data has an absolute effect on statistical power and biased estimates, and rejecting a number of questionnaires will cause reduction in sample size. Therefore, it is important to inspect the missing data carefully. There is no clear guideline on how to prevent missing data from happening during the data collection process, nor how much missing data is acceptable for data analysis. Hair et al. (2010), and Bryman and Cramer (2005) have specified that the number of missing data should be below 10%, whereas Churchill and Lacobucci (2006) suggested 5% of missing data is acceptable for an analysis. In this research, all the responses which had missing data of over that 5% were rejected. Consequently, out of 441 collected questionnaires, 128 where dropped and excluded from the data analysis.

3.9.1.2 Outliers

After addressing the issue of missing data, screening process to check the data for outliers is required. Both Hair et al. (2010) and Kline (2011) define outliers as observations displaying strange values and which are distinctively different from the rest in the acquired data. It has been claimed existing outliers can seriously disturb statistical analysis and violate the normality assumption which will lead to biased results (Kline, 2011). Outliers can be categorized into two types: a univariate outlier; an extreme value for single variable, and a multivariate outlier; an extreme score on two or more variables (Kline, 2011; Byrne, 2016). To assess the existence of univariate outliers a common approach was used, which is by observing the values of Skewness and Kurtosis. Whereas, Multivariate outliers were detected using Mahalanobis square of the distance (D^2) (Hair et al., 2010).

3.9.1.3 Normality

Hair et al. (2010, p.70) referred to normality as "the shape of data distribution for an individual metric variable and its correspondence to the normal distribution". It is one of the critically important assumptions associated with SEM which requires that data must have a multivariate normal distribution (Byrne, 2016). This assumption suggests that all of the sample data or the univariate distribution are normally distributed. In the context of SEM, Byrne (2016) claimed that the data analysis would be badly affected if there is a lack of multivariate normality. For example, non-normal multivariate data may cause the Chi-square to inflate and may create upward bias in coefficient significant values. An increase in non-normal data can decrease the sample size. Thus, it is imperative to confirm that the data is multivariate normal (Hair et al., 2010).

According to Pallant (2007), one approach to check normality is through the inspection of univariate distribution via the level of Skewness and Kurtosis. Skewness is an indicator for the shape of symmetrical distribution. The researcher has to check the mean for asymmetry; a positive Skew indicates that most frequencies are below the mean, a negative Skew is above (Kline, 2011). Particularly, when the data is closest to the middle, the normality is higher. Kurtosis or flatness indicates how the peaks or tails are distributed compared to normal distribution (Byrne, 2016). Positive kurtosis indicates heavier tails and a higher peak, and negative kurtosis indicates the opposite. In normal distribution, the Skew and Kurtosis values are zero. By referring to Hair et al. (2010), it is suggested that a critical value of ±2.58 (0.01 significant level) and ±1.96 (0.05 significant level) can be used. Whereas, Kline (2011) claimed that the skewness value is supposed to be less than 3.0 and kurtosis less than 20. He argued that values greater than 3.0 are considered extremely skewed.

3.9.2   Exploratory Factor Analysis (EFA)

The exploratory factor analysis (EFA) is the most general statistical technique which is used widely to evaluate and improve the research measurement models (Kline, 2011). By practice, exploratory factor analysis (EFA) as a multivariate statistical technique is used to explore and group highly correlated items (i.e. factors) in a set of distinctive variables in order to examine the relationship between the various variables (Hair et al., 2010). There are two interrelated outcomes mentioned by Hair et al. (2010) from using EFA technique. The first is to reduce data, and the second, is to condense (summaries) the information gathered for each variable into a more manageable scale.

In reducing the data process, EFA drives an empirical value for each dimension, which leads the researcher to reduce the number of related variables. Whereas, condensing or summarizing the data is done by underlying the factors or subscales that

describe the data in a much similar number of concepts than in an original individual variable (Fabrigar & Wegener, 2011). Exploring the number of latent (hidden) variables within the measuring items also helps in determining a variable as unidimensional or multidimensional based on the factor loadings table (Pallant, 2007).

Pallant (2007) stated that there are three steps involved in conducting a factor analysis. The first step is to determine the stability of the data for the factor analysis by having enough sample size and ensuring the strength of the inter-correlation among items. The second step is factor extraction, which determines the smallest number of factors that can be used to best represent the interrelation among the set of variable. The last step is factor rotation and interpretation, which is applied when the results of the extraction methods reveal more than one factor in a construct. As a justification for the use of EFA in this study, it was suggested by many scholars to use EFA prior to using the confirmatory factor analysis (CFA) (Costello & Osborne, 2005).

In this research since it aims to develop a scale for employees' felt obligation towards the organizational commitment to the Islamic banks, the exploratory factor analysis (EFA) was used to answer the first research objective, which is underlying the dimensions of felt obligation from the perspective of employees working in the Islamic banking industry. Furthermore, EFA was also used to endure the stability, accuracy and consistency of the adopted construct's measurement of organizational commitment (OC), IWE, and POS. Before conducting factor analysis, some assumptions should be clarified, Table 3.4 display these assumptions.

Table 3.4: EFA Requirements on Data Set

Assessment	Requirement	Reference
Linearity	No Multicollinearity	Hair et al. (2010)
	VIF < 10	
Normality	Normally distributed data	Hair et al. (2010)
Variances percentage	> 10%	Hair et al. (2010)
Bartlett's Test of Sphericity	p = .000 < .001	Mulaik (2010); Tabachnick & Fidell (2007)
Kaiser-Meyer-Olkin (KMO)	≥ .6	Pallant, (2007); Tabachnick & Fidell (2007)
Eigen values	> 1	Hair et al. (2010)
Factor loading	≥ .50	Hair et al. (2010); Costello & Osborne (2005)
Cronbach's alpha	> .70	Byrne (2016); Hair et al. (2010)

3.9.3   Confirmatory Factor Analysis (CFA)

It is highly recommended that EFA should be followed by the confirmatory factor analysis (CFA) for a strong verification of the measurement scale derived from EFA. Byrne (2016) noted that the CFA is used when the researcher has enough knowledge about the latent variable, the theory, and empirical standpoints. Agreeing with Hair et al. (2010) he stated that "CFA is applied to test the extent to which a researcher's a-priori, the theoretical pattern of factor loadings on per-specified construct represents the actual data" (p.693). Hair et al. (2010, p.618) has also defined CFA as "the use of multivariate technique to confirm a pre-specified relationship". In similar context, Kline (2011) pointed out that CFA is the core procedure of the SEM family tree. The CFA model is

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synonymous of a measurement model because it mainly focuses on the link between factors and their measured variables. Thus, it is used to ensure the accuracy of the results by decreasing the effects of measurement error (Kline, 2011).

CFA consists of statistical techniques, namely; validity, reliability, discriminant analysis, goodness-of-fit indices, and modification indices. Fit measurement evaluation was recommended by many scholars in different settings (Kline, 2011; Hair et al., 2010; Byrne, 2016). The goodness-of-fit measures of the measurement model was categorized into; absolute measure, incremental measure, and parsimony measure. It was suggested by Byrne (2016) and Hair et al. (2012) that at least three fit indices are enough to support the fitness of the measured model. In this research, the fit indices were used to examine how fit the measurement model is with the data through; normed chi-square (X^2: df), the comparative fit index(CFI), and the root mean square error of approximation (RMSEA). Incremental-fit indices (e.g., Comparative Fit Index) were also used to measure the proportionate involvement in the model by comparing the hypothesis model and the baseline model. The root mean square error of approximation (RMSEA) was also used in the setting of SEM as it was suggested by (Byrne, 2016). The cut-off values suggested in CFA analysis are proposed in following two tables (table 3.5 and 3.6).

Table 3.5: Model Fit Indices

Fit Indices	Acceptable level
Normed Chi-square	χ^2 /df < 5.0
	$p < .001$ (significant)
Goodness-of-fit Index (GFI)	$\geq .90$
Comparative Fit Index	$\geq .90$
Root Mean Square Error of Approximation (RMSEA)	≤ 0.08

Convergent Validity	(CR) > .70
	AVE > .50
Discriminant Validity	AVE > MSV and ASV

In case of results shows a model with poor fit to goodness-of-fit indices, a further investigation to be perform, as recommended by Kline (2011), misspecification can be detected by factor loadings, multiple squared correlation R^2, and modification indices (MI). Methodologists however, warn that when using modification indices as a solution for enhancing the model, a researcher must support it with a strong theoretical background, and a flawless interpretation (MacCallum et al., 1992). Accordingly, it turns out that the measurement model can be improved with a careful modification based on the cut-off values in table (3.6).

Table 3.6: Model Modification in Confirmatory Factor Analysis

Diagnostic	Requirement	Reference
Modification Index (MI)	≥ 4	Hair et al. (2010)
Standardized Residuals	< 2.5 no problem > 4.0 possible problem	Hair et al. (2010)
Path Estimates (construct to indicator)	≥ 0.5; ideally ≥ 0.7	Hair et al. (2010)
Squared Multiple Correlations (SMC) or reliability	≥ 0.3	Hair et al. (2010) and Pallant (2007)

3.9.4 Structural Equation Modeling (SEM)

Structural equation modeling (SEM) is commonly referred to as a multivariate statistical method for data analysis. SEM is used to empirically examine the research hypotheses by analyzing the relationships among various variables or constructs of the research model (Hair et al., 2010; Byrne, 2016). As a highly useful and powerful statistical method, SEM contains two hybrid methods (factor analysis and multiple regression analysis) which make it dominant over other statistical methods, such as the Multivariate Regression and Analysis of Variance (ANOVA), because of its capability in modeling relations (Hoe, 2008). SEM provides the graphic interface of the software (AMOS) which grants the researcher the ability to modify the models to achieve a good fit (Hair et al., 2010). SEM comprises all the multivariate techniques in one statistical tool, which tolerates portraying structural relationships pictorially to facilitate the illustration of the whole measured model (Byrne, 2016).

3.9.4.1 Justification for Using SEM

There are many reasons that have attracted the researcher to use SEM as a statistical method in this research. First, it is more suitable to confirm a research model based on an existing theory, than it is to explore a new model. With the confirmatory approach, researchers can verify if a proposed model is valid (Hair et al., 2010). Second, SEM is known as an extremely powerful substitute for other multivariate techniques, such as factor analysis, path analysis, and multiple regression, because it covers all these features in one statistical method (Byrne, 2016). According to Hair et al. (2010) SEM is used "to estimate multiple and interrelated dependence relationships among constructs, to represent unobserved concepts in these relationships and to define a model that explains the entire set of relationships" (p.635).Third, it allows the researcher to compare the proposed model with an alternative model and analyze more complex models by using

SEM, which results in the possibility of testing a better model for the proposed hypotheses (Hair et al., 2010). Lastly, it is considered the preferred method in performing the mediator variable analysis and modeling effectively and simultaneously (Bolger, 1998).

3.9.4.2 Procedural Steps in SEM

The current research employed SEM for its interesting attributes that are clarified in the previous section. Hair et al. (2010) claimed that SEM provides a straightforward method of dealing with multiple relationships simultaneously while providing statistical efficiency. AMOS (V.24) software is used to assess the measurement and structural models in data analysis (Hair et al., 2014). The researcher has followed the guidelines given by Hair et al. (2010) and Hair et al. (2014), which includes various steps in carrying out SEM using AMOS covariance-based tool. Starting with defining the individual constructs, followed by specifying the measurement model that relates the measured variables to the latent variables during the Confirmatory Factor Analysis (CFA) to evaluate the reliability and validity of the model. The final step is assessing the structural model that imputes the relationship between latent variables to estimate the significant of relationships defined in research hypothesis.

3.9.5 Testing Mediating Effect

In statistics, a mediator is the variable that gets to explain the mechanism that underlies an observed relationship between IV and DV by including a third hypnotical variable, known as a Mediator variable (i.e., intermediary variable or intervening variable). The mediation analysis is employed to test the direct relationship between the mediator variables and IV, and the indirect relationship between IV and DV through the mediator, which helps to understand the nature of relationship (i.e., significant or insignificant) between IV and DV. The results of mediating effect test should help the researcher to determine whether a mediator variable accounts for full or partial mediating effect.

Accordingly, in order for either full or partial mediation to be established, the reduction in variance explained by the independent variable must be significant as determined by one of several tests. For example, the Sobel Test (Sobel, 1986), Bootstrap method (Preacher & Hayes, 2004), and Baron and Kenny (1986) causal steps technique which were the most widely adopted methods in testing mediating effects.

Sobel test technique has been widely criticized by several scholars for its adequacy due largely to its normality assumption. There is evidence that the distribution of mediation is not normal (Cheung & Lau, 2008; Zhao et al., 2010). In addition, Baron and Kenny (1986) causal steps technique, was also criticized on multiple grounds (Hayes, 2009), due to its lack of potency when measuring the strength of mediation. Most notably, several scholars reported that Baron and Kenny's technique compared to the methods for testing mediating variable effects is among the lowest in efficiency (Fritz & MacKinnon, 2007). Recent studies have demonstrated the superiority of the bootstrapping method over the product of coefficients view (i.e., Sobel test) and the Baron and Kenny (1986) causal steps technique (Cheung & Lau, 2008).

As such, the bootstrap method does not violate assumptions of normality and is therefore recommended for small sample sizes. Using bootstrapping can determine the stability of parameters estimates, detect non-sample size bias, and provide high accuracy for computing confidence intervals for mediating effects when the mediation effect is non-zero (Byrne, 2016). Accordingly, the bootstrap method tests the mediating effect of felt obligation variable in the relationship between IWE and organizational commitment, and the relationship between POS and organizational commitment. The current study uses the causal approach outlined in the classic work of Kenny et al. (1998) according to the suggestions of Hair et al. (2010), and Byrne (2016), and also adopts the bootstrap method

of Preacher and Hayes (2004) to confirm the indirect relationships proposed in the hypotheses (H3 and H6) through the mediator.

Furthermore, the causal steps approach is expected to be used first before proceeding with the bootstrapping stage. According to Hair et al. (2010), the causal step approach can be executed by looking at the direct path between IV and DV on the model generated from SEM model (using AMOS software) if it is significant or insignificant. If the path is significant, then the mediating effect is partial. On the other hand, if the path is insignificant it confirms the full mediating effect. Further, in case of the coefficients of both direct and indirect paths are significant, Hair et al. (2010) advised to multiply the result of the coefficient of the indirect path. If the result of the multiplication is greater than .08, then the mediation role is supported. Bootstrapping as a powerful technique as recommended by 5000 bootstrap samples according to Hayes (2009) is also adopted in order to test and reconfirm the mediating effect.

3.10   CHAPTER SUMMARY

In short, this chapter began with a philosophical foundation for the research methods. It also provided a detailed picture of research design, research instrument development and variables measurements. Finally, various considerations that have been taken into account when deciding sampling techniques and sample size. When deciding upon a research design and the tools to be used for collecting the data, a careful pilot study was performed, analysis and results were reported allowing the actual data collection to be proceeded. Finally, the chapter ends with clarification on the procedures used in data analysis which involves data screening, reliability, validity, and factor analysis (EFA and CFA). The next chapter is pursuing with the actual analysis from the main data collection.

CHAPTER 4: DATA ANALYSIS

4.1   INTRODUCTION

This chapter highlights the current research results which are obtained from the process of data analysis. The process which initiates with data preparation and screening (missing data, outliers, normality assessment, multicollinearity, and scale reliability), second part is the descriptive analysis which consists of the description of demographic data, and the distribution of latent construct. The third part is the factor analysis which consists of an exploratory factor analysis for felt obligation construct and other adopted constructs' measurement (i.e., IWE, POS, and organizational commitment), which is presented to understand different factors were emerged from the data collected. Factor analysis also includes the confirmatory factor analysis (CFA) to confirm the factors obtained from EFA. This next part is the validity assessment of the measurement model. Then, the last part of data analysis is the structural model evaluation which also contains the results of hypotheses testing.

4.2   DATA PREPARATION AND SCREENING

As we move further in this chapter, the data preparation and screening are the initial stage to ensure that all used data meet the requirements of the statistical technique used in this research (i.e. SEM, see Chapter 3). The data obtained from the questionnaire was entered and coded using SPSS v22. Tabachnick and Fidell (2007) pointed out that although multivariate analysis techniques (e.g., multiple regression, factor analysis, and SEM) have some constraints and limitations, they are necessary for testing research hypothesis. The researcher has to be careful in preparing and detecting any issue related to the data accuracy and distribution that may affect its normality and validity (Hair et al., 2012; Lomax & Schumacker, 2004). Kline (2011) has also asserted that data distribution is a sensitive issue if a research is using SEM for data analysis. Regarding this research, the

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original data cleaning process consists of treatment and detection of missing data, outliers and normality to ensure more accurate results. The results are presented in the following subsections.

4.2.1   Missing Data

Missing data is an issue pervasive in empirical social science studies. In a typical data set reported by a questionnaire, data may go missing for some variables or cases. For decades, both methodologists and researchers have used several techniques attempting to overcome this issue of missing data by removing incomplete cases or by filling in the lost (i.e. missing) values. According to Byrne (2016), there are three steps for handling missing values or cases in the data collected via questionnaire. The first step is by investigating the amount of missing data, the second step is investigating pattern of missing data, and the final step is finding the appropriate techniques to deal with the missing data. Kline (2011) revealed that if it less than 5% of missing data on a single variable in a large sample size, it is of little concern.

According to Hair et al. (2010), if the amount of missing values exceeds 10%, and the sample size is more than 250, it is suggested to exclude these cases from the final data analysis. In the current research of original data set, the researcher inspected the missing data using the function of frequency distribution in SPSS. Following the suggestions of Hair et al. (2010), a final decision was made to exclude 128 (29.5%), out of 441 total questionnaires received from the data analysis process, due to an amount of missing information that exceeded 10% in different parts of the data set. A total of 313 usable remaining questionnaires were considered for the treatment of minimal missing values. Again, using SPSS frequency, the distribution function showed that no more missing data was detected. The following table 4.1 summarizes the amount of data excluded from the

total questionnaire received and the final percentage of data used for next stage of data analysis process.

Table 4.1: Missing Data Summary Statistic Rates

Total Questionnaire		
Received	Missing <5%	Accepted/ Used
441	128	313
100%	29.1%	70.9%

4.2.2   Outlier

As discussed in section 3.9.1.2 of Chapter 3, outliers are cases with extreme values from one or more variables at the same time, which are distinctively different from the rest of the cases in the total data received (Kline, 2011). The respondents of this research questionnaire were thoroughly represented the targeted sample as described in Chapter 3. However, few of them may have had different opinions toward any of the variable items than the majority of the respondents. Methodologists warn that it is very important to detect outliers to improve the multivariate analysis. For example, Pallant (2007) claimed that data outliers may influence the statistical measures such as the mean, standard deviation, and correlation coefficient values.

Outliers are categorized into two types: a univariate outlier; an extreme value for single variable, and a multivariate outlier; an extreme score on two or more variables (Kline, 2011; Byrne, 2016). In this research, univariate outliers were evaluated from the boxplot test. The outcome displayed 22 outliers, which were selected and removed from the total data set (see the Appendix C). Table 4.2 presents the detected and removed outliers from all data used at this stage of data screening and preparing for the purpose of accurate information to be used in SEM analysis.

Table 4.2: Case (ID) List of the Removed Outliers

Organizational Commitment	Felt Obligation	IWE	POS
55	54	148	45
70	201	188	46
141	213	298	103
283	274	268	106
201	117	312	228
			236
			262

Following the guidelines of Kline (2011), the values of skewness less than 3 and Kurtosis below 10 indicate that there are no outliers detected in the checked data set. Therefore, the remaining 291 cases, after removing the extreme outliers mentioned in the above (table 4.2), were used to check the values of skewness and kurtosis. Hence, the results (see below Table 4.3) indicated that there were no potential univariate outliers in the data set, as the values of skewness and kurtosis are below the threshold values.

Table 4.3: The Distribution Results of Skewness and Kurtosis for All Variables

Variables	Mean	Skewness	Std. Error of Skewness	Kurtosis	Std. Error of Kurtosis
Organizational Commitment	3.25	-.151	.143	.182	.285
Felt Obligation	3.66	-.328	.143	.389	.285
IWE	3.89	-.125	.143	.303	.285
POS	3.41	-.281	.143	.155	.285

Moreover, the Mahalanobis Square of Distance (D^2) was used to detect the multivariate outliers (Byrne, 2016; Kline, 2011). By computing the D^2 value for each case using the Linear Regression function in SPSS, the result revealed that $D^2 > .001$ with 0.090 (minimum) to 13.625 (maximum) values, which indicated that no serious

multivariate outliers were found. Therefore, it was considered appropriate to retain all the 291 cases and proceed with other statistical analysis.

4.2.3 Normality Assessment

Examining the data distribution is a critical procedure to ensure the normality of the data before conducting SEM analysis using AMOS (Byrne, 2016). Hair et al. (2010) referred to normality as "the shape of data distribution for an individual metric variable and its correspondence to the normal distribution" (p.70). The original set of data received via the questionnaire was fixed by cleaning the missing data and removing outliers as it was shown in previous sections. The section 3.9.1.3 of Chapter three also discusses various methods have been proposed for normality assessment; graphically through histogram, box Plot, and Q-Q Plot, and also numerically through using skewness and kurtosis analysis. Hair et al. (2010) pointed out that selecting some techniques such as Q-Q plots, skewness and kurtosis for the purpose of testing the normality of the data distribution are enough in case of a large sample size. Furthermore, Hair et al. (2010) revealed that a large simple size leads to the reduction of the detrimental effect of non-normality and assessing univariate normality for all variable is sufficient. Thus, the researcher relied on these suggestions, and by reviewing the Q-Q plots graphs (see. Appendix C), the outputs on the graph showed that the majority of data is distributed around the normal line, and the assumption of non-linear fashion was met (See the Appendix D).

When using AMOS, the data further applied the conservative rule of thumb of examining the data skewness and kurtosis values. Hair et al. (2010) noted that the critical value of ± 2.58 (0.01 significance level) and ± 1.96 (0.05 significance level) are practical to be employed in identifying the degree to which the skewness and peakedness of the distribution vary from the normal distribution. The value of skewness was only accepted if it was within ± 3 and the kurtosis value within ± 10 (Kline, 2011). The distribution results

(Table 4.3) revealed that no problems were found in the skewness and kurtosis value of any variables' items, and the values have not exceeded the cut-off point recommended by referred the methodologists. Therefore, the results evidenced that the data was normally distributed and the sample data was consistent with the normality assumption.

4.2.4 Multicollinearity

A situation where the correlations between variables are very high threatens to have multicollinearity problems (Hair et al., 2010). This situation interprets the extent to which a variable can be predicted by other variables in the analysis (Pallant, 2007). Multicollinearity issues can cause SEM analysis related controls to fail (Kline, 2011), especially if multicollinearity exists in the structural model. Furthermore, multicollinearity can also influence the cancelation of the variance in the dependent variable. To assess the potential multicollinearity, the researcher had to test the correlation matrix for independent variables. Hair et al. (2010) suggested that an observed value which is higher than .90 is a sign for a multicollinearity issue. In addition, grouping the values of the Variance Inflation Factor (VIF) and tolerance values is another common technique where the researcher can check if the tolerance values are below or equal 0.10 and Variance Inflation Factor (VIF) values are higher or equal 10 (Hair et al., 2010). In the current data analysis context, the researcher listed below the multicollinearity diagnostic results (table 4.4) which indicated that multicollinearity was not found in the correlation matrix and all the values were less than .90, the tolerance values were in the range from .872 to .711. Similarly, the Variance Inflation Factor (VIF) did not exceed the cut-off point value suggested by Hair et al. (2010), all VIF values were in the range between 1.130 to 1.297.

Table 4.4: Multicollinearity Diagnostic Results

Ind. Variables	Tolerance	VIF
Felt Obligation	.872	1.147
IWE	.885	1.130
POS	.711	1.297

* Dep. Variable: Organizational Commitment

4.2.5   Scale Reliability

Reliability is viewed as the internal consistency of the scale when items are grouped together (Hair et al., 2010). Various methods were used to establish an instrument's reliability, the first and most popular method is Cronbach's alpha reliability coefficient (Pallant, 2007). Previously, it was suggested by Moss et al. (1998) that the score of 0.6 for alpha is generally acceptable. However, as Hair et al. (2010) illustrated that in order to achieve a good reliability, the value of Cronbach alpha should be 0.7 or higher. That is to say, the higher Cronbach's alpha gets closer to 1, the better the reliability of the research instrument. Cronbach's alphas were computed for each variable. The following reliability analysis range from .771 to .854 (see table 4.7) with the exception of one item under felt obligation.

One item was deleted from the felt obligation construct due to the low reliability of the item. The item 'I believe that official responsibility in the office is a kind of deposit' with Cronbach's alpha of 0.598, was recorded before conducting any analysis. The researcher assumed that the respondent may not have had the same understanding of the item. Later, the item was deleted to make sure that all the construct items' scores were on the same scale.   Consequently, Cronbach's alpha of felt obligation construct was increased from .713 to .771.

Table 4.5: Reliability Score for All Variables

Variables	Mean	Cronbach Alpha	No. of items
Organizational Commitment	3.25	.796	18
Felt Obligation	3.66	.771	19
IWE	3.89	.854	17
POS	3.41	.817	8

4.3 DESCRIPTIVE ANALYSIS

The data collected was screened and prepared, and the descriptive analysis so far has been based on the demographic profile of questionnaire's respondents. The following sub-sections focus firstly on identifying the background information of the respondents, which include personal information as well as job-related information, and secondly, on the respondent's view of each of the constructs of the proposed model (i.e., IWE, POS, felt obligation, and organizational commitment). All constructs were examined by asking the respondents to mark their answers on a five-point Likert's scale ranging from "1 = strongly disagree" to "5= strongly agree". It is noted that the items which were negatively stated were reverse coded.

4.3.1 Demographics Analysis for Respondents

The section reports the questionnaire captured demographic profile of the respondents. In contrary to an exploratory research, the descriptive research is based on a large sample unit of population (Malhotra & Dash, 2011). A total of 650 questionnaires were distributed to all Malaysian Islamic banks operating in the Klang Valley. The response rate was 67.8%, generated from 441 questionnaires collected out of 650 distributed within seven months of the data collection period. However, a total of 291 questionnaires were used in further analysis after avoiding 128 for missing values, which had exceeded 10%.

The following table 4.6 shows the demographic analysis results, by identifying the respondents' gender, age, marital status, educational level, ethnic group, religion, Islamic Bank, functional distribution, working period, and monthly income.

Table 4.6: Demographic Characteristics Details for Respondents

Characteristics	Category	Frequency	%
Gender	Male	138	47.4
	Female	153	52.6
Age	18-30 years	127	43.6
	31-40 years	104	35.7
	41-50 years	49	16.8
	51- and above	11	3.8
Marital Status	Single	131	45.0
	Married	150	51.5
	Divorced/separated/Widow(er)	10	3.4
Educational Level	High School	10	3.4
	Diploma	29	10.0
	Undergraduate	177	60.8
	Postgraduate	75	25.8
Ethnic group	Malay	252	86.6
	Chinese	16	5.5
	Indian	19	6.5
	Others	4	1.4
Religion	Islam	291	100
Islamic Bank	Affin Islamic Bank	21	7.2
	Alliance Islamic Bank	15	5.2
	AmBank Islamic Berhad	21	7.2
	Bank Islam Malaysia	25	8.6
	Bank Muamalat Malaysia	25	8.6
	CIMB Islamic Bank	26	8.9
	Hong Leong Islamic Bank	24	8.2
	Maybank Islamic Berhad	29	10.0
	Public Islamic Bank	25	8.6
	RHB Islamic Bank	21	7.2

	Al Rajhi Banking & Investment Corporation (Malaysia) Berhad	15	5.2
	Asian Finance Bank Berhad	2	.7
	HSBC Amanah Malaysia Berhad	15	5.2
	Kuwait Finance House (Malaysia) Berhad	6	2.1
	OCBC Al-Amin Bank Berhad	11	3.8
	Standard Chartered Saadiq Berhad	10	3.4
Functional Distribution	Administrative/Clerical	39	13.4
	Sales/Marketing	40	13.7
	Accounting/Finance	59	20.3
	Operations/Services	53	18.2
	IT/Data processing	10	3.4
	Others	90	30.9
Working Period	Less than 2 years	56	19.2
	2-4 years	76	26.1
	4-6 years	64	22.0
	6-8 years	35	12.0
	8-10	30	10.3
	Above 10 years	30	10.3
Monthly Income	RM 1500-2500	25	8.6
	RM 2500-3500	62	21.3
	RM 3500-4500	50	17.2
	RM 4500-5500	50	17.2
	RM 5500-6500	29	10.0
	RM 6500-7500	31	10.7
	above RM 7500	44	15.1

A total of 650 questionnaires were distributed and a completed of 441 questionnaires were received. 291 questionnaires were used for the descriptive statistics analysis after cleaning missing values and outliers. Among the total 291 responses, 153 (52.6%) were females and the remaining 138 (47.4%) were male. The female respondents were slightly higher than male respondents, but overall the findings under gender category showed that the research sample population was almost balanced between males and females. The largest group by age of employees working at Malaysian Islamic banks who responded to this questionnaire was between 18 and 30 years old, which accounted for 43.6%

(n=127), followed by those aged from 31 to 40 years old 104 (35.7%). Thus, it can be implied that the age of the majority Islamic banking employees in Malaysia (79.3%) was under 40 years old with a total of 231 responses. The third group was the age 41 to 50 years (16.8%), and the lowest age group was 51 and above with 3.8% and a total of 11 responses. The data analysis results showed that more than half of the respondents 150 (51.5%) were married. While single respondents represented 131(45%) of the total samples, the respondents who fall under the group of Divorced/Separated/Widow(er) were only 10(3.4%).

In terms of education, the majority of the respondents 177 (60.8%) were educated with an undergraduate qualification followed by those with postgraduate level 75 (25.8%). As such, the present research population were highly educated in general. The rest of the respondents who fell under the diploma level were 29 (10%) and 10 (3.4%) for those who only obtained a high school degree. In terms of ethnic groups, Malaysian Malay respondents of 252 (86.6%) assertively have represented the biggest segment of research samples. This is followed by Malaysian Indian 19 (6.5%) and Malaysian Chinese 16 (5.5%), whereas Malaysian respondents from other ethnic groups were only 4 (1.4%). Since the targeted population of the current research are the Muslim employees working for Malaysian Islamic banking industry, the only accepted responses 291(100%) were under Islamic religion. Other responses were removed from the first stage and not used in the data analysis.

Findings also indicated that the highest number of respondents were the employees working for Maybank 29 (10%). The second institution, CIMB Islamic bank was represented by 26 (8.9%) respondents, whereas, Bank Islam, Bank Muamalat, and Public bank all shared the same percentage of 8.6% (n=25). This is followed by Affin Islamic Bank, Ambank Islamic Berhad, and RHB Islamic Bank at 7.2% (n=21) for each of them.

The remaining respondents, 98 were representing one third of the total used responses from the rest of Malaysian Islamic banks (see table 4.6). The functional distribution of the employees who responded to this questionnaire were mostly under unclassified functions i.e. others 90 (30.9%). However, the classified functional distributions were almost balanced, represented by the accounting/ finance category as the highest classified group of respondents by 59 (20.3%), followed by operations/services 53(18.2), third group being the sales/marketing 40 (13.7%). While the respondents (n=39) from the administrative/clerical group responded with 13.4%, the lowest responding group was from the IT/Data processing at only 3.4% (n=10).

Furthermore, as for experience with the listed Malaysian Islamic banks, the findings presented that the respondents with highest working period amounted to 76 (26.1%), with 2 to 4 years working experience. 64 (22%) of the more experienced employees have worked with their current Islamic bank from 4 to 6 years, and 56 (19.2%), were the least experienced employees with less than 2 years of experience. A working period of 6 to 8 years were 35 (12%), while employees who worked for 8 to10 years and above share the same percentage of 10.3 (n=30). Notably, a total of 159 of this questionnaire's respondents had at least 4 years of experience and above, compared with 132 employees who worked less than 4 years in their current Islamic bank. Despite the average monthly income that was shown in Malaysian Salary Survey in 2016, the biggest group of respondents which was 62 (21.3%) had a monthly income at between RM 2500-3500. The lowest monthly income group (RM 1500-2000) represented 25 (8.6%).

In brief, the above demographic profile of Malaysian Islamic banking employees demonstrated proof that the majority of the respondents in this research were well educated, and acquired good working experience. As such, they were able to respond to this questionnaire without suspicion of response bias in approaching the possible targeted

sample. Although the results of the demographic data analysis reviewed in this section are not discussed in other sections of this study, it explained further the nature of the targeted sample and their characteristics. The demographic profile's details assisted the researcher in justifying the research's final results, precisely detecting and showing the research recommendation as well as generalizing and simplifying the research results to the targeted population.

4.3.2   Distribution Analysis of Latent Construct

This section provides a general picture of the respondent's evaluation of each item by listing down each variable with the relevant statistical distributions, such as, minimum and maximum value rated in all construct's items mean value and standard deviation. Statistical data analysis was carried out on employee's organizational commitment, felt obligation, IWE, and POS. A total of 291 responses were used for the final data analysis, and all reverse coded items were properly recorded for the main survey by using the option 'transform' and the function 'recoded' in SPSS, before any analysis was conducted.

(a)   Organizational Commitment

The construct of organizational commitment was adopted from Meyer and Allen (1991) to measure the organizational commitment of employees working at Malaysian Islamic banks in Malaysia. 18 items were listed in the following table 4.6, showing the descriptive statistics (minimum, maximum, mean, standard deviation) of the organizational commitment construct as per respondents' evaluation of each item on a 5-point Likert scale.

Table 4.7: Statistical Distribution for Organizational Commitment

Label	Statement	Min	Max	Mean	SD
OC1	I would be happy to spend the rest of my career with this organization.	1.00	5.00	3.32	.985
OC2	I really feel as if this organization's problems are my own.	1.00	5.00	3.34	.920
OC3	I do not feel a strong sense of 'belonging' to my organization. (R)	1.00	5.00	3.01	1.048
OC4	I do not feel 'emotionally attached' to this organization. (R)	1.00	5.00	3.08	.963
OC5	I do not feel like 'part of the family' at my organization. (R)	1.00	5.00	2.90	1.096
OC6	This organization has a great deal of personal meaning for me.	1.00	5.00	3.41	.842
OC7	Right now, staying with my organization is a matter of necessity as much as desire.	1.00	5.00	3.46	.918
OC8	It would be very hard for me to leave my organization right now, even if I wanted to	1.00	5.00	3.22	.954
OC9	Too much in my life would be disrupted if I decided to leave my organization now.	1.00	5.00	3.15	.894
OC10	I feel that I have too few options to consider leaving this organization.	1.00	5.00	3.16	.893
OC11	If I had not already put so much of myself into this organization, I might consider working elsewhere.	1.00	5.00	3.11	.945
OC12	One of the few negative consequences of leaving this organization would be the scarcity of available alternatives.	1.00	5.00	3.12	.961
OC13	I do not feel any obligation to remain with my current employer. (R)	1.00	5.00	3.09	1.135
OC14	Even if it were to my advantage, I do not feel it would be right to leave my organization now.	1.00	5.00	3.45	.932
OC15	I would feel guilty if I left my organization now.	1.00	5.00	3.25	.948
OC16	This organization deserves my loyalty.	1.00	5.00	3.51	.832
OC17	I would not leave my organization right now because I have a sense of obligation to the people in it.	1.00	5.00	3.57	.865
OC18	I owe a great deal to my organization.	1.00	5.00	3.42	.869
	Average			**3.25**	**.944**

Note: 1 = Strongly disagree, 5= Strongly Agree, (R) = Reverse coded

The table above demonstrates a positive perception of the employees on the organizational commitment with an average mean of 3.25 (SD= .944). The item with highest mean evaluated among 18 other item was OC17; "I would not leave my organization right now because I have a sense of obligation to the people in it" with average mean of 3.57 (SD= .865). The second highest scored item was "This organization deserves my loyalty" (OC16: M= 3.51, SD= .832). The lowest mean value of 2.90 for the same variable is for the reverse coded item "I do not feel like 'part of the family' at my organization" with SD = 1.096. The respondents who evaluated the items of OC16 and OC17 with a higher mean are also the same respondent who reported item OC5 at a significantly lower mean. Based on the mean result, the researcher understood that those employees working at Malaysian Islamic banks appreciate their special relationships and feel obligated toward some people working at the same organization. Those people could be coworkers, supervisors, or maybe from the top management.

(b) Felt Obligation

The construct of felt obligation was measured by the final developed measurement scale through adapting the instruments of Eisenberger et al. (2001), Greenfield (2009), Haines et al. (2008) and Liang et al. (2012). The list of 19 items displayed in the Table 4.7 were used in the final draft of the research questionnaire to examine the felt obligation variable based on 5-point Liker scale. Generated results using SPSS indicated that the average mean value of this variable is 3.66 with SD = .837.

Table 4.8: Statistical Distribution for Felt Obligation

Label	Statement	Min	Max	Mean	SD
FOB1	I feel a personal obligation to do whatever I can to help the organization achieve its goals.	1.00	5.00	3.91	.726
FOB2	I owe it to the organization to give 100% of my energy to achieving its goals while I am at work.	1.00	5.00	3.61	.816

FOB3	I have an obligation to the organization to ensure that I produce high-quality work.	1.00	5.00	4.03	.673
FOB4	I feel that the only obligation I have to the organization is to fulfill the minimum requirements of my job. (R)	1.00	5.00	3.15	1.051
FOB5	I do perform better when my carelessness is forgiven at work	1.00	5.00	3.61	.906
FOB6	If someone is helpful with me at work, I am pleased to help him/her	1.00	5.00	4.01	.672
FOB7	When someone does me a favor, I feel committed to repay him/her	1.00	5.00	3.92	.742
FOB8	I would feel an obligation to take time from my personal schedule to help the organization if it needed my help.	1.00	5.00	3.37	.950
FOB9	I would feel guilty if I did not meet the organization's performance standards.	2.00	5.00	3.81	.767
FOB10	I think sharing benefits with my colleagues is a common good to improve our relations	1.00	5.00	3.71	.843
FOB11	I am responsible for my own action and I don't blame others for my shortcoming	1.00	5.00	4.04	.694
FOB12	I am willing to go to great lengths to fulfill my obligations to my work	1.00	5.00	3.81	.693
FOB13	I do not believe in enhancing my social relations at work (R)	1.00	5.00	3.19	1.118
FOB14	I don't feel it is right to suddenly stop working for my company without prior notice	1.00	5.00	3.89	.767
FOB15	I prefer work with low income' aligned with my values and beliefs to work against my morals with higher income	1.00	5.00	3.38	1.018
FOB16	I often counter bad deeds with forgiveness	1.00	5.00	3.54	.775
FOB17	The blessings that I receive in my life encourage me to perform better	1.00	5.00	3.85	.783
FOB18	I regularly self-evaluate my own actions to ensure that I am on the right track	2.00	5.00	3.76	.721
FOB19	I do not work hard without supervision (R)	1.00	5.00	3.06	1.187
	Average			**3.66**	**0.837**

Note: 1 = Strongly disagree, 5= Strongly Agree
(R) = Reverse coded

The results as per rated by respondents reported in the table above demonstrated the descriptive statistics for each item on felt obligation, and revealed that employees working at Malaysian Islamic banks have a positive perception on felt obligation toward their job,

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people at work, and the Islamic bank. The top mean value was given to the item labeled as FOB11; "I am responsible for my own action and I don't blame others for my shortcoming" (M= 4.04, SD= .694), followed by "I have an obligation to the organization to ensure that I produce high-quality work" (FOB3: M= 4.03, SD= .673). The lowest labeled item is FOB19 recorded as "I do not work hard without supervision".

(c) Islamic Work Ethic (IWE)

The short version of Ali's (1992) measurement scale of IWE construct, which was revised by Yaseen et al. (2015) and empirically tested at Jordanian Islamic banks ending with .86 Cronbach's alpha, was adopted in the current research to examine IWE variable on q five-point Likert scale. The descriptive statistics of the 17 items listed in the table below show an average mean of IWE of 3.89 and a standard deviation of .789.

Table 4.9: Statistical Distribution for IWE

Label	Statement	Min	Max	Mean	SD
IWE1	Justice and forgiveness in the workplace is an essential term for the benefit of society	2.00	5.00	4.11	.729
IWE2	Good work is the result of good faith	1.00	5.00	4.07	.792
IWE3	In Islam, working hard is worship	2.00	5.00	3.94	.792
IWE4	Work is a virtue	1.00	5.00	4.08	.695
IWE5	Work value comes from intentions and not results	1.00	5.00	3.75	.887
IWE6	The work must be done with adequate effort	2.00	5.00	4.07	.755
IWE7	The successful person is the one who commits to a work schedule	1.00	5.00	3.83	.841
IWE8	Life has no meaning without work	1.00	5.00	3.48	1.001
IWE9	Work is a source of self-confidence	1.00	5.00	3.93	.742
IWE10	Cooperation in work is a virtue	2.00	5.00	3.93	.773

IWE11	Collaboration produces satisfaction and helps the society	2.00	5.00	4.00	.699
IWE12	Every person should participate in economic events	2.00	5.00	3.71	.832
IWE13	Teamwork is a source of self-confidence	2.00	5.00	3.87	.721
IWE14	Human relations between workers should be focused on and encouraged	1.00	5.00	4.06	.692
IWE15	Work is not the goal but a means to improving personality and social relations	1.00	5.00	3.70	.885
IWE16	Community affairs should be taken into consideration at work	2.00	5.00	3.92	.715
IWE17	Problems in our society will be reduced if everyone commits to his/her work	1.00	5.00	3.84	.872
	Average			**3.89**	**0.789**

Note: 1 = Strongly disagree, 5= Strongly Agree
(R) = Reverse coded

The majority of the responses agreed with the statement "Justice and forgiveness in the workplace is an essential term for the benefit of society" (IWE1: M= 4.11, SD= .729). The respondents also rated both statements of "Work is a virtue" (IWE4: M= 4.08, SD= .695) and "Good work is the result of good faith" (IWE2: M=4.07, SD= .792) as nearly the same value, is associated with the related literature of IWE reviewed in subsection 2.4.3.1 of Chapter 2. The lowest mean value of the items used to measure the IWE was 3.48 with standard deviation 1.001 for the item "Life has no meaning without work". Overall, the results imply that the majority of employees that responded to this questionnaire had a positive perception of the practices of IWE in the workplace.

(d) Perceived Organizational Support (POS)

POS is a unidimensional construct, which was measured by a shortened version of Eisenberger et al. (1997) scale consisting of 8 items on a five-point Likert scale. The results presented in the table 4.9 show the descriptive statistics of responses obtained for POS through the research instrument (i.e., questionnaire).

Table 4.10: Statistical Distribution for POS

Label	Statement	Min	Max	Mean	SD
POS1	The top management cares about my opinions.	1.00	5.00	3.58	.828
POS2	The top management really cares about my well-being.	1.00	5.00	3.61	.790
POS3	The top management strongly considers my goals and values.	1.00	5.00	3.47	.839
POS4	Help is available from the top management when I have a problem.	1.00	5.00	3.71	.769
POS5	The top management would forgive an honest mistake on my part.	1.00	5.00	3.47	.810
POS6	If given the opportunity, top management would take advantage of me. (R)	1.00	5.00	3.04	.903
POS7	The top management shows very little concern for me. (R)	1.00	5.00	2.96	.989
POS8	The top management is willing to help me if I need a special favor.	1.00	5.00	3.50	.865
Average score				**3.41**	**0.849**

Note: 1 = Strongly disagree, 5= Strongly Agree
(R) = Reverse coded

In brief, Table 4.9 above highlights the responses of the participants on their perception of organizational support (i.e., POS) at the workplace which was resulted of an average mean score of 3.41. All items are rated slightly less than 4.00. The mean scores ranged between 2.96 to 3.71. While, respondents have largely agreed with the statement "Help is available from the top management when I have a problem" (POS4: M=3.71, SD= .769), they were less concerned with the statement "The top management shows very little concern for me" (POS7: M= 2.96, SD= .989). Apparently, the majority of employees tend to have a positive perception toward an organizational support at Islamic banks which were the targeted of the present research's instrument.

4.4   FACTOR ANALYSIS

Factor analysis is one of the oldest and best known statistical techniques for a factor's items analysis and scale purification. There are two fundamental methods of factor analysis for examining relationships between sets of observed and latent variables: Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis. In using factor analysis, the researcher examines the co-variation among a set of observed variables in order to gather information on their underlying latent factors. The Exploratory Factor Analysis (EFA) is used to underline the latent factors for felt obligation construct using an empirically tested measurement scale consisting of 19 items, in response to the first objective in the current research. Additionally, EFA is used to explore the dimensionality of the remaining adopted instruments. Accordingly, the factors (i.e. constructs) derived from Exploratory Factor Analysis (EFA) will be used in Confirmatory Factor Analysis (CFA) as another stage of model validation.

4.4.1 Exploratory Factor Analysis (EFA)

Exploratory Factor Analysis is a basic method for discovering the unknown or uncertain links between the observed and latent factor. There are two interrelated outcomes

mentioned by Hair et al. (2010) from using EFA technique; firstly, to reduce the data, and secondly, to condense (summarize) the information gathered for each variable into a more manageable scales. EFA is also used extensively in social sciences researches to evaluate research instruments; factor reduction or retention decisions for measurements improvements (Fabrigar & Wegener, 2011; Kline, 2011). In following EFA subsections, the screened and prepared data which was obtained from the questionnaire (i.e. research instrument) are used firstly in underlying the dimensions of the felt obligation construct from the perspective of employees working at Malaysian Islamic banking industry. Secondly, the researcher will conduct an exploratory factor analysis to make sure of the stability, accuracy and consistency of the adopted construct's measurement of IWE, POS, and organizational commitment.

4.4.1.1 EFA for Felt Obligation Construct

In this section, the exploratory factor analysis was performed to determine the number of factors that represents a distinct set of items for each factor. The Exploratory Factor Analysis is an important method in this study to uncover latent dimensions of felt obligation construct. These latent dimensions are treated as empirical components, which are then expected to predict the relationship between an employee's felt obligation and their organizational commitment behavior at Malaysian Islamic banks. The current research employed four criteria: Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy, the variance percentage >10%, and the eigenvalues greater than 1 and factor loading .50 and higher. Moreover, the Principle Component Analysis (PCA) is also used to identify the number of underlying factors along with Varimax rotation technique as a factor reduction function of SPSS.

The result of Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was .761, which exceeded the recommended value of .60 by Mulaik (2010) and Tabachnick & Fidell (2007). The KMO result indicated that the data used in the analysis was suitable for employing the principle component analysis. The Bartlett's Test of Sphericity was also statistically significant (p=.000 < .001); Che-square with the degree of freedom of 171= 1416.413, which demonstrated that the factorability of the correlation matrix was achieved (Pallant, 2007; Tabachnick & Fidell, 2007). Therefore, the result of KMO and Bartlett's Test of sphericity indicated the appropriateness of factor analysis. Table 4.11 below presents the result of the KMO and Bartlett's Test.

Table 4.11: Felt Obligation Results of KMO and Bartlett's Test

Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy	.761
Bartlett's Test of Sphericity	
Approx. Chi-Square	1416.413
df	171
Sig.	.000

After the factors were extracted using the Principal Component Analysis (PCA) and varimax rotation, the results showed that five factors were extracted with eigenvalues greater than 1 and factor loadings of .50 and higher. According to Hair et al. (2010) and Costello and Osborne (2005), an item is considered to be a strong identifier of the factor if the loading is .50 and above. All extracted items were higher than .50 except for the item FOB18 "I regularly self-evaluate my own actions to ensure that I am on the right track" scored .437 (Null value) due to the minimum accepted threshold value of .50 Besides, the communalities and component matrix values were found to be above the

recommended value of 0.5 (Costello & Osborne, 2005; Hair et al., 2010). All the five factors were counted for 55.165% of the total variance.

Following the criteria of Fair et al. (2010) and Kline (2011), the five factors were named as moral judgment (F1), mutual expectations (F2), spiritual depth (F3), social intuitions (F4), perceived control (F5). Among the five factors, F3 accounted for the highest eigenvalue with 4.420 and 23.261% of the variance explained in total. This is followed by F1 with 10.127% of explained and eigenvalue at 1.924. The third factor (F2) accounted for 9.557% with the variance explained and eigenvalue of 1.816, the fourth factor was F4 with 6.284% variances and 1.194 of eigenvalue, and the last factor F5 accounted for 5.936% of the explained variance and eigenvalue of 1.128. In accordance to the suggestions of methodologists, the researcher is keeping all factors extracted since eigenvalues were higher than 1, as well as the explained variance for all factors accounting for more than 10% of the variance (Hair et al., 2010). The factor loading for the construct of felt obligation is presented in the following table 4.12.

Table 4.12: Exploratory Factor Analysis (EFA) for Felt Obligation

Items		Factors				
No.	**Label**	**F1**	**F2**	**F3**	**F4**	**F5**
1	FOB1	.730				
2	FOB2	.799				
3	FOB3	.645				
4	FOB5		.619			
5	FOB6		.803			
6	FOB7		.805			
7	FOB9			.550		
8	FOB11			.710		
9	FOB12			.657		
10	FOB14			.608		

11	FOB17		.535			
12	FOB4			.592		
13	FOB10			.528		
14	FOB13			.755		
15	FOB19			.730		
16	FOB8					.627
17	FOB15					.638
18	FOB16					.600
19	FOB18					-
Egin Value		1.924	1.816	4.420	1.194	1.128
Variance %		10.127	9.557	23.261	6.284	5.936
Total Variance Explained						55.165

4.4.1.2 EFA for Adopted Research Instruments

By practice, the exploratory factor analysis (EFA) as a multivariate statistical technique is used to explore and group highly correlated items (i.e. factors) in a set of distinctive variables in order to examine the relationship between the various variables (Hair et al., 2010). It was suggested by many scholars to use EFA for the evaluating research instrument prior to using the confirmatory factor analysis (CFA) (e.g., Costello & Osborne, 2005; Fabrigar & Wegener, 2011; Kline, 2011). In this section, the researcher is performing the exploratory factor analysis to check the dimensionality (e.g., loading, accuracy, consistency) of the adopted research instruments. The table 4.13 below describes all factor related statistical value along with the loadings for all the factor's items.

Table 4.13: A Summary of Exploratory Factor Loading for All Items

Factors & Index Values	Items Labels	Loading F1	F2	F3
	OC1	.503		
	OC2	.464		
	OC3	.825		
	OC4	.861		
	OC5	.841		
Organizational Commitment	OC6	.484		
	OC7	.690		
EV = 10.641	OC8	.633		
	OC9	.616		
PV = 34.342	OC10	.803		
	OC11	.626		
α = 0.796	OC12	.697		
	OC13	.617		
	OC14	.662		
	OC15	.771		
	OC16	.801		
	OC17	.770		
	OC18	.805		
	IWE1		.728	
	IWE2		.837	
	IWE3		.727	
	IWE4		.550	
Islamic Work Ethic	IWE5		-	
	IWE6		.821	
	IWE7		.573	
EV = 9.582	IWE8		.831	
	IWE9		.747	
PV = 21.156	IWE10		.512	
	IWE11		.558	
α = 0.854	IWE12		.649	
	IWE13		.714	
	IWE14		.765	
	IWE15		.632	
	IWE16		.597	
	IWE17		-	
Perceived Organizational Support	POS1			.825
	POS2			.794

EV = 4.615	POS3	.745
	POS4	.825
PV = 8.852	POS5	.634
	POS6	.811
α = 0.817	POS7	.821
	POS8	.519

* EV= Eigen Value, PV= Percentage of Variable, α = Cronbach's alpha

An extraction method of Principle Component Analysis (PCA) with the varimax rotation technique were used to explore all factors' items. Using the received and accepted data from 291 cases obtained by these adopted research instruments, the results revealed three factors; 18 items were loaded on organizational commitment, 17 items were loaded on Islamic work ethic (i.e., IWE), and 8 items were loaded significantly on perceived organizational support (i.e., POS). The item with a loading of .50 and higher a strong identifier of the factor (Costello and Osborne, 2005; Hair et al., 2010). However, two items' loading (i.e., IWE5 and IWE17) were recorded blank (Null value) out of 43 items. Moreover, the analysis reported that all three-factor loadings have an eigenvalue higher than 1 the value suggested by Hair and his colleagues (2010).

Furthermore, the factor analysis for current research adopted in the instrument's factors showed that the majority of items involved were correlated and exceeded the cut-off point of reliability (r ≥ .30) suggested by Hair et al. (2010) and Pallant (2007). The Kaiser-Meyer-Olkin (KMO) the Measure of Sampling Adequacy was .808 indicated that using the method of Principle Component Analysis (PCA) was suitable for factor analysis. Likewise, the value of Bartlett's test of Sphericity was also significant with (p = .000 < .001), signifying sufficient correlation between the variables (Hair et al., 2010). The following table 4.14 displays the results acquired from KMO and Bartlett's Test.

Table 4.14: Adopted Instruments Results of KMO and Bartlett's Test

Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy	.808
Bartlett's Test of Sphericity	
Approx. Chi-Square	4747. 131
df	903
Sig.	.000

Table 4.13 reported the statistical values for all three factors, with the total variance of all factors at 64.35%. The organizational commitment accounted for the highest eigenvalue was with 10.641 and 34.342% of explained variances. The second factor was the IWE which has scored a slightly lower eigenvalue than the first factor with 9.582 and 21.156% variances. The last factor POS, resulted with 4.615 eigenvalue and 8.852% of the variances explained in total. Furthermore, a reliability test for the research instrument was done in section 4.2.5 using Cronbach's alpha coefficient to confirm the internal consistency of all factors in this study (Pallant, 2007). All factors using Cronbach's alpha exceeded the cut-off point value (.70) which was recommended by Hair et al. (2010), that indicated that all factors have a good subscale reliability and internal consistency of its related items. The highest value of Cronbach's alpha was found for the factor of IWE (α =.854), followed by the POS (α =.817), and organizational commitment (α =.796), see the Tables (4.5 and 4.13)

4.4.2 Confirmatory Factor Analysis (CFA): Model Validation

This section employed CFA to evaluate the quality of the developed measurement scale and the overall measurement model. For this purpose, AMOS software was used to perform the Confirmatory Factor Analysis (CFA) to final identification of construct validity (i.e., convergent validity, and discernment validity) see section 3.8.1.3 of Chapter

3. The Structural equation model (SEM) consists of two steps: the measurement model and the structural model. Byrne (2016) noted that the CFA is used when the researcher has enough knowledge about the latent variable, the theory, and empirical standpoints. Thus, CFA is a strong analytic framework to check on the accuracy of the results by reducing the effects of measurement error (Kline, 2011).

It was suggested by Byrne (2016) and Hair et al. (2010) that at least three fit indices at least are enough to support the fitness of the measured model, and to not use all goodness-of-fit (GOF) indices because they are often redundant. The absolute fit indices were used to examine how fit is the proposed research model is with the data through; normed chi-square (X^2: df), the comparative fit index (CFI), and the root mean square error of approximation (RMSEA). CFA is conducted first to ensure the goodness-of-fit of the felt obligation measurement items, then CFA is performed simultaneously for all factors to evaluate the overall fit of the structural model. To provide compelling evidence and go along with reliability test, convergent validity and discriminant validity was recommended by many methodologists (e.g., Byrne, 2016; Brown & Moore, 2012). The next section will carry on the measurement model of felt obligation before proceeding with the validation of the overall measurement model using the confirmatory factor analysis function in AMOS software.

4.4.2.1 Measurement Model of Felt Obligation Construct

An initial CFA was conducted for the construct of felt obligation through the remaining retained five factors extracted by EFA. A confirmatory factor analysis for this construct which was estimated using 19 items to examine the construct validity and confirming the theoretical structure of the measurement model through the statistical indices. The initial results of CFA displayed that the fit indices of the felt obligation measurement model were statistically inadequate as the comparative fit index (CFI) was below the acceptable

value of .90 (see figure 4.1), although the GFI = .903 > .90 and RMSEA (0.69) fell within the acceptable range of .05 and .08. The researcher sought the achievement of a better fit model, therefore, the initial model was revised.
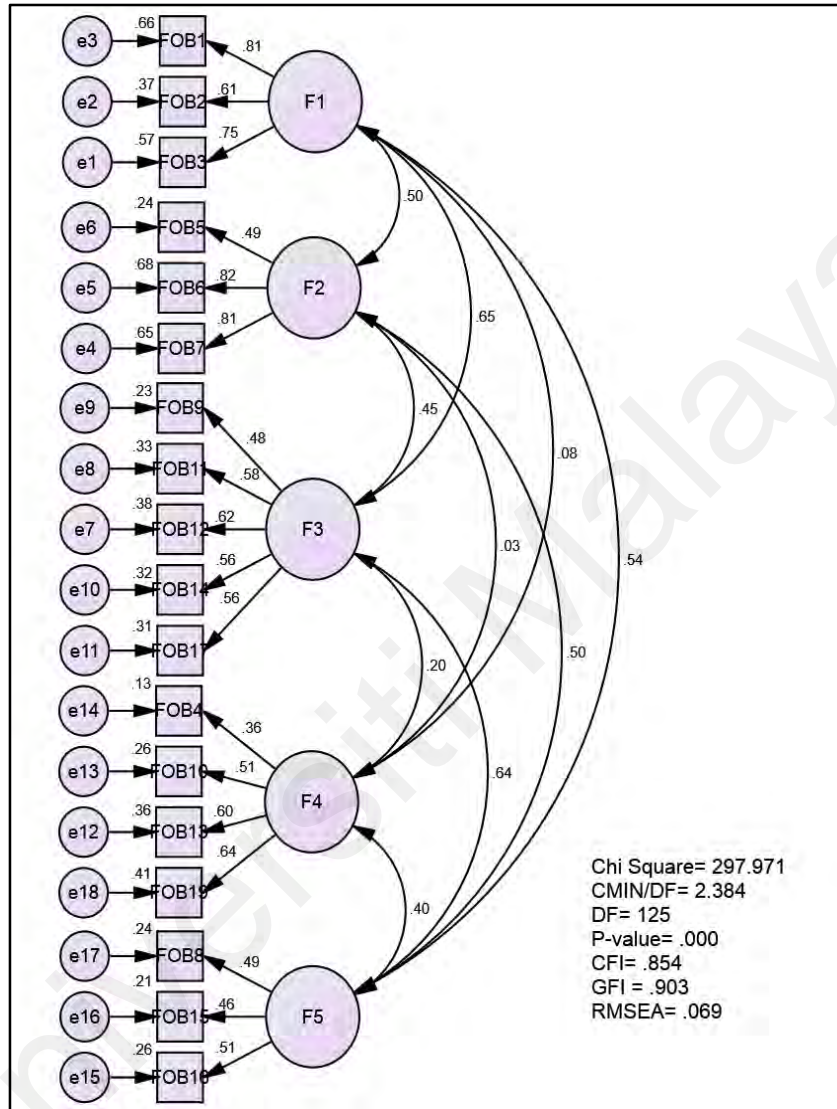
Figure 4.1: The Preliminary Confirmatory Factor Analysis for Felt Obligation Measurement Model

The model modification resulted in excluding one factor (F5) and two items which were dropped from the initial model of felt obligation due to poor loading values. Factor 5 contained only 3 items (FOB8 =.49, FOB15 =.46, and FOB16 =.51) with two items reporting lower loading values < .50. In addition, one item from Factor 3 (FOB9 =.48), and another from Factor 4 (FOB4 =.36) reported low loading values.

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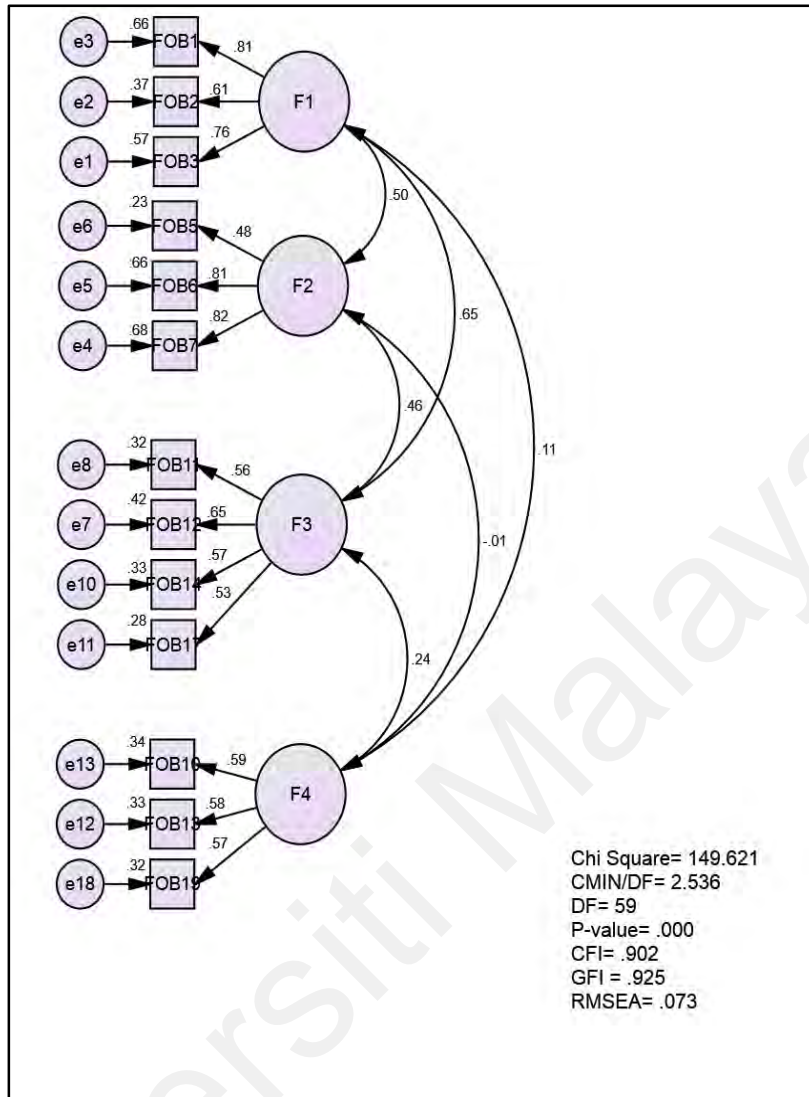
Figure 4.2:Confirmatory Factor Analysis for the Construct of Felt Obligation

The revised model showed a good fit. The relative chi-square (χ^2 /df) and RMSEA values were above the cut-scores of (χ^2 / df = 3.00 to 5.00) and RMSEA < .08. Accordingly, the results exposed a statistical fit measurement model with χ^2 / df = 2.536 (χ^2 = 149.621, df= 59), CFI = .902, GFI = .925, and RMSEA = .073 (see Figure 4.2). The result indicates that the model is statistically significant and the parameter estimates were all free of any offending estimates. The standardized loadings estimates were ranged from .53 to .82. which have exceeded the threshold values of > .50. Moreover, the results also revealed that the three factors of felt obligation were distinctive with the value of square

multiple correlations of less than .85. This demonstrated that the discriminant validity of the measurement model was achieved (Schumacker & Lomax, 2012).

4.4.2.2 CFA for Overall Measurement Model

The EFA, which was carried out in the previous section, had evaluated five factors of felt obligation construct. One factor and two items were dropped from the measurement model of felt obligation, and the remaining 4 factors consisting of 13 items were combined into one comprehensive model for the next stage of overall model evaluation (i.e., model fit, reliability test, convergent validity, and discriminant validity). It was recommended to examine the construct validity and item cross-loading of research measurement model with a complete set of items collectively. The Figure 4.3 below displays the confirmatory factor analysis that was used as the measurement model for all constructs.
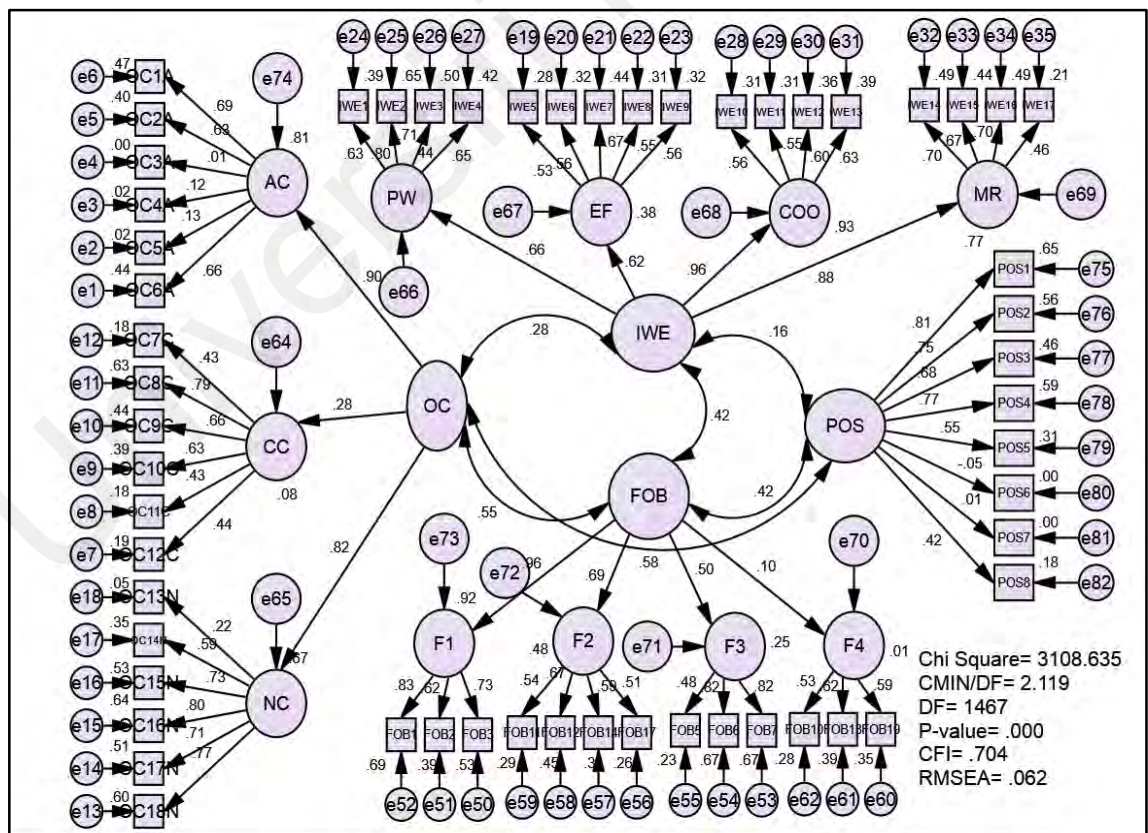
Figure 4.3: Confirmatory Factor Analysis for the Overall Measurement Model

*   *OC = Organizational Commitment, AC = Affective Commitment, CC = Continuance Commitment, NC = Normative Commitment, IWE = Islamic Work Ethic,*

PW = Perceived Worship, EF = Effort, COO= Cooperation, MR= Moral Responsibility, POS= Perceived Organizational Support

4.4.2.3   Measurement Model Evaluation and Development

This section assesses the fitness of all constructs' measures. The CFA was made for the overall measurement model with the retained set of items. The result of the CFA analysis presented in figure 4.3 are the initial measurement model. The specification and assessment of the structural model is performed once the measurement models achieve acceptable results (Hair et al., 2010). In other words, before proceeding with the construct validity, the possibility of fitting the structural model and testing the hypothesis, and the fundamentals of the structural model, it is necessary to evaluate and improve the overall measurement model. According to the CFA, the results in previous section of the initial model did not adequately fit the data, as the comparative fit index (CFI) did not achieve minimum acceptable levels (≥ 0.9; Hair et al., 2010; Byrne, 2016).

The results imply that the model reflects a poor fit to goodness-of-fit indices: χ^2 /df = 2.119 (χ^2 =3108.635, df =1467), CFI =.704, RMSEA =.062 (see figure 4.3). These results are not surprising, as it is commonly known that χ^2 is sensitive to sample size (Byrne, 2016) and CFI is highly influenced by the factor loadings and number of items under different constructs. A further investigation was made, and as recommended by Kline (2011), misspecification can be detected by factor loadings, multiple squared correlation R^2, and modification indices (MI). Accordingly, it turns out that the initial results of the measurement model can be improved with a careful examination to all factors measured using AMOS software.

A retained 13 items out of 19 from the felt obligation construct's EFA were merged in a measurement model, which contained 56 items in total representing all factors. The CFA was conducted to provide a confirmatory test for these factors as the first step in conducting the structural equation model (SEM). At this stage, model development is

necessary to obtain the best fit model to achieve the requirements of conducting SEM. Thus, the next step is to identify the weaknesses in the current measurement model. To find the non-invariance (i.e., significant difference) items at this level, the subsequent test of the parameters (i.e., all loading related to one particular factor) were performed separately. According to Bollen (1989) and Bryne (2016), it is suggested to delete any item having a factor loading less than .50 and multiple squared correlation (R^2) less than .40. The researcher is going to take this into consideration and apply the suggested criteria for suppression purpose. However, the researcher will not delete items if the factors loading with the main latent constructs are high and the model has already achieved the required goodness-of-fit (Zainudin, 2014).

The CFA of the measurement model suggests to what extent the observed indicators represent an underlying latent construct (Hair et al., 2010). The felt obligation construct was defined in the model by a set of four factors, all factors exceeded the threshold values (> .50), except factor 4 with a value of .10 which was an unexpectedly low factor loading. In addition to one item under factor 3 with a weak loading and multiple squared correlation (R2) (FOB5 = .48, 23), and another item under Factor 2 which has a low R^2 (FOB17 = .26), all of these unsatisfactory items were dropped out from the measurement model one at a time. After this suppression was done to these items, the fit indices of the revised model showed that there were still some factors that had a low factor loading and low multiple squared correlation. Starting with organization commitment (OC3, OC4, OC5, OC7, OC11, OC12, OC13, OC14), followed with Islamic work ethic construct's items (IWE9, IWE10, IWE17), and perceived organizational support (POS5, POS6, POS7, POS8), all of these items were eliminated from the measurement model. The table 4.15 below shows in detail the detected items, and the reason for them being deleted from the measurement model.

Table 4.15: The Summary of Deleted Items from Modified Measurement Model

Factor	Item label	Status	Reason
Organizational Commitment	OC3	*Deleted*	L = .01, R^2 = .00
	OC4	*Deleted*	L = .12, R^2 =.02
	OC5	*Deleted*	L = .13, R^2 = .02
	OC7	*Deleted*	L = .43, R^2 =.18
	OC11	*Deleted*	L = .43, R^2 =.18
	OC12	*Deleted*	L = .44, R^2 =.18
	OC13	*Deleted*	L = .22, R^2 =.05
	OC14	*Deleted*	L = .58, R^2 =.35
	IWE8	*Deleted*	L = .55, R^2 =.31
Islamic Work Ethic	IWE9	*Deleted*	L = .56, R^2 =.32
	IWE10	*Deleted*	L = .56, R^2 =.31
	IWE17	*Deleted*	L = .46, R^2 =.21
	POS5	*Deleted*	L = .55, R^2 =.31
	POS6	*Deleted*	L = -.05, R^2 =.00
	POS7	*Deleted*	L = .01, R^2 =.00
Perceived Organizational Support	POS8	*Deleted*	L = .42, R^2 =.18
	FOB5	*Deleted*	L = .48, R^2 =.23
	FOB10	*Deleted*	From Factor 4 (.10)
	FOB13	*Deleted*	From Factor 4 (.10)
Felt Obligation	FOB17	*Deleted*	L.51, R^2 =.26
	FOB19	*Deleted*	From Factor 4 (.10)

* L = Loading, R^2 = Multiple Squared Correlations

Finally, the modified measurement model achieved all requirements of reliability and validity for all constructs involved with satisfactory values for establishing an internal reliability, convergent validity and discriminate validity (see figure 4.4). The model fit indices confirmed that the model is faultless and reliable; χ^2 /df = 1.633 (χ^2 =888.335, df

=544), P-value = .000, CFI =.900, RMSEA =.047. Zainudin (2014) suggested not to remove any more item if the measurement model already fit the goodness indices. In view of the suggestions by Zainudin (2014), the researcher decided not to delete the items since all the constructs exceeded the threshold values and the model is fit with indices.
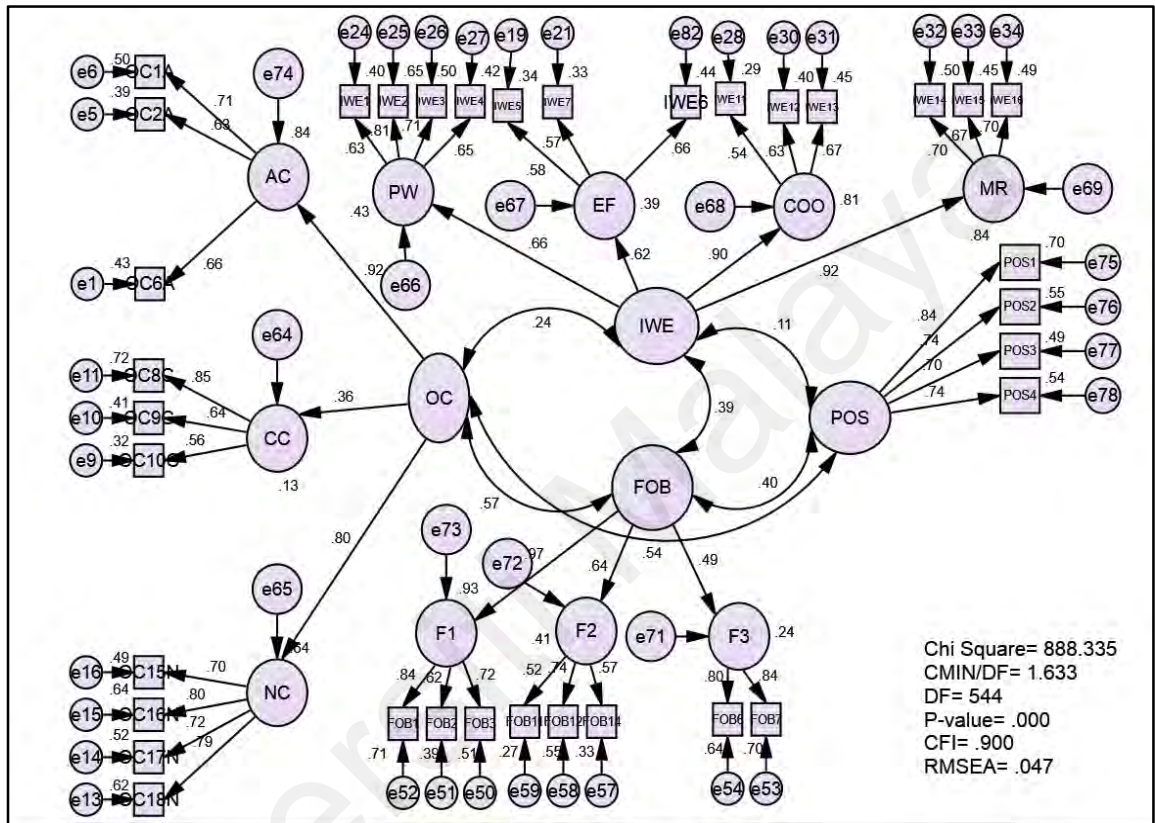
Figure 4.4:Final Measurement Model After Modification Process

* *OC = Organizational Commitment, AC = Affective Commitment, CC = Continuance Commitment, NC = Normative Commitment, IWE = Islamic Work Ethic, PW = Perceived Worship, EF = Effort, COO= Cooperation, MR= Moral Responsibility, POS= Perceived Organizational Support*

4.5   VALIDITY ASSESSMENTS OF THE MEASUREMENT MODEL

Upon finalizing the measurement model with no further changes to be made, the researcher is required to test all constructs reliability and validity (Pallant, 2007), prior to pursuing the assessment of structural model and examining causal relationships (i.e., research hypothesis). The descriptive research relied on a large sample unit of the population (Malhotra & Dash, 2011), to demonstrate the validity, the reliability and the generalizability of the empirical study results (Malhotra et al., 2003). Despite the

assessments that were made at the beginning of this chapter for the research instrument, it is absolutely imperative to assess the measures' accuracy after the changes and modifications that were made to enhance the measurement model. When measures are valid, it is free from error (Hair et al., 2012). Two common methods are suggested by experts for validity assessments; reliability, and construct validity. The reliability is established by examining Cronbach's alpha of all constructs, while construct validity is assessed through convergent validity and discriminant validity. Accordingly, the researcher employed these methods in next subsections to describe the reliability and validity assessments of the measurement model.

4.5.1 Reliability

It is crucial to select a scale which is reliable (Pallant, 2007). Experts stressed on testing the reliability of measures before it is used in examining causal relationships (Churchill & Lacobucci, 2006; Malhotra & Birks, 2007). The first and most popular method is Cronbach's alpha reliability coefficient (Pallant, 2007). As it was mentioned in section 3.8.2 of Chapter 3, to achieve a good reliability, the value of Cronbach alpha should be 0.7 or higher (Hair et al., 2010). That is to say, the closer Cronbach's alpha value to 1, the better the reliability of an instrument. The results of the reliability assessment for the research constructs revealed that the Cronbach's alpha values ranged between .794 and .857 which is higher than the threshold value of .70 see Table 4.16. Felt obligation construct ended up with 8 items of the measuring scale, which consists of three distinguished dimensions. The Cronbach's alpha has slightly increased (α =.794), but it is still acceptable and reliable. The Organizational Commitment construct's measure was markedly improved at α =.805. The highest value of Cronbach's alpha was obtained for the IWE construct (α =.857), followed by POS with α =.840.

Table 4.16: Internal Reliability Test of All Measurement Model Constructs

Variables	Cronbach's Alpha	No. of items
Organizational Commitment	.805	10
Felt Obligation	.794	8
IWE	.857	13
POS	.840	4

4.5.2 Convergent Validity

The extent to which the observed indicators of a particular construct converge (i.e., correlate) is called convergent validity (Hair et al., 2010), and it is established if the measured indicators of a construct show a high correlation among or share a high proportion of variance in common (Malhotra & Birks, 2007). Convergent Validity is tested by looking at: the standardized regression weight (i.e., factor loading), composite reliability (CR), and average variance extracted (AVE). All factor loading must be statistically significant. The rule of thumb which was recommended by Hair et al. (2010) stated that a factor loading higher than > .50. The composite reliability (CR) should be over the threshold value of .70 and greater than the average variances extracted (AVE). The AVE for all variables must be greater than the suggested value of .50. This is the most common criteria in assessing the convergent validity of a measurement model (Byrne, 2016).

The factor loadings were extracted for all items to their respective latent variables. Results shown in Table 4.17, indicate that all items loadings were above .50. The composite reliability (CR) has an upper value with .853 and lower .754, which exceeded the threshold of .70. The average variances extracted (AVE) values have exceeded the cut-off value of .50 and ranged from .520 to .608. In summary, all factors were positively correlated with its respective variables and factor loadings were significant. In addition,

the composite reliability (CR) values for all constructs were greater than the AVE. All of these given evidences represent the measurement model convergent validity. The Table below displays the convergent validity of all modified measurement model constructs.

Table 4.17: Convergent Validity of All Measurement Model Constructs

Construct	Cronbach's Alpha	CR	AVE	Items	Loading
ORGANIZATIONAL COMMITMENT	.805	.754	.535	OC1	.637
				OC2	.598
				OC6	.623
				OC8	.807
				OC9	.792
				OC10	.778
				OC15	.726
				OC16	.807
				OC17	.755
				OC18	.805
FELT OBLIGATION	.794	.843	.520	FOB1	.824
				FOB2	.822
				FOB3	.694
				FOB6	.886
				FOB7	.862
				FOB11	.737
				FOB12	.769
				FOB14	.685
ISLAMIC WORK ETHIC	.857	.853	.608	IWE1	.748
				IWE2	.855
				IWE3	.718
				IWE4	.581
				IWE5	.603
				IWE6	.793
				IWE7	.739
				IWE11	.571

				IWE12	.672
				IWE13	.735
				IWE14	.775
				IWE15	.655
				IWE16	.611
PERCEIVED ORGANIZATIONAL SUPPORT	.840	.774	.550	POS1	.862
				POS2	.810
				POS3	.802
				POS4	.815

* CR= Composite Reliability, AVE= Average Extracted Variances.

4.5.3   Discriminant Validity

Discriminant Validity is another assessment in construct validity, which means that the construct is truly distinct from other constructs (Hair et al., 2010). In current research, the discriminant validity was tested by three procedures: correlation index among variables is less than 0.85 (Kline, 2011); value of average variance extracted (AVE) of each construct greater than 0.5 (Fornell & Larcker, 1981); and the square root AVE of each construct is higher than the value of Multiple Shared Variance (MSV) and the Average Shared Values (ASV) as per Hair et al. (2010). Discriminant validity can be established when the square root of the average variance extracted (AVE) is higher than the inter-construct correlations.

The results shown in the Table 4.18 for the current measurement model's discriminant validity, indicate that the AVE values for all variables are greater than the MSV values as well as the ASV values. For instance, Organizational commitment AVE = .754 > MSV = .332 > ASV = .233, Likewise, other variables were compared in the same way. The square root of the AVE is greater than the correlation between any other variables horizontally and vertically on the same line (in Table 4.18, Bold font). For example, the value located on the interaction of IWE vertical and horizontal square root AVE value is .780, which is greater than other values on the same line horizontally (.780

> .242, .081, .167, .608), and vertically (.780 > .131, .409). The same method is applied for other constructs. An inspection of the correlation between all constructs in this measurement model shows that all constructs were distinguished from each other. Consequently, the discriminant validity of the measurement model was supported.

Table 4.18: Discriminant Validity of the Measurement Model

	AVE	MSV	ASV	OC	IWE	POS	FOB
Organizational Commitment	0.535	0.332	0.233	**0.731**			
IWE	0.608	0.167	0.081	0.242	**0.780**		
POS	0.520	0.332	0.172	0.576	0.131	**0.721**	
Felt Obligation	0.550	0.309	0.215	0.556	0.409	0.409	**0.742**

4.6   STRUCTURAL MODEL EVALUATION

The evaluation and assessments of the structural (inner) model is conducted once the measurement (outer) model is reliable and has achieved acceptable results (Hair et al., 2010). The measurement model has already been validated in previous sections (i.e., reliability test, convergent validity, and discriminant validity). In this section, the structural model is evaluated based on proposed theoretical framework in Chapter 2. The model consisted of the hypothesized causal relationship between the endogenous variable (dependent variable) and the exogenous variable (independent variable). The explored relations in the inner (i.e., structural) model examines the effect of the exogenous variable of this research (i.e., IWE, POS, and felt obligation) on the endogenous variable (i.e., organizational commitment). Felt obligation construct plays a role of a mediator variable. The Figure 4.5 displays the structural model.
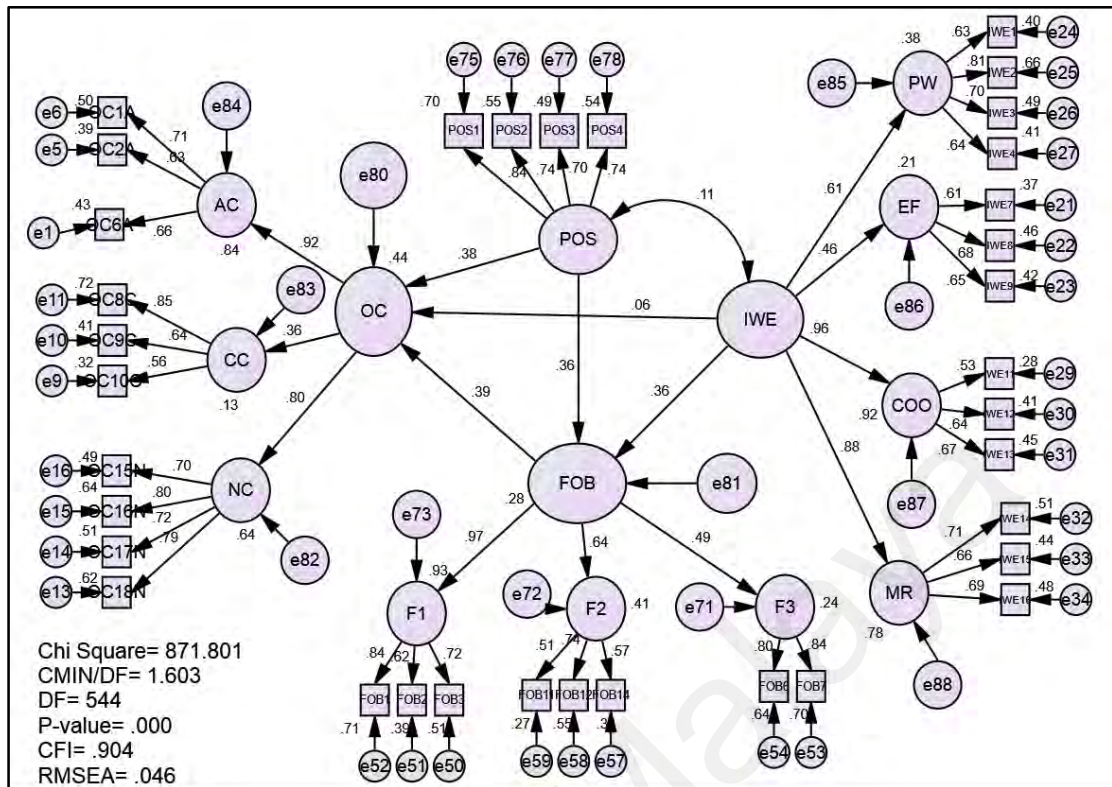
Figure 4.5: Structural Model

* *OC = Organizational Commitment, AC = Affective Commitment, CC = Continuance Commitment, NC = Normative Commitment, IWE = Islamic Work Ethic, PW = Perceived Worship, EF = Effort, COO= Cooperation, MR= Moral Responsibility, POS= Perceived Organizational Support*

The second step in SEM is evaluating the structural model, which was developed from the modified measurement model (figure 4.4) after correcting the offending estimates issues. The Figure 4.5 is shows the full-fledged structural model of this research, which is inclusive of multiple layers of latent construct, while IWE consists of four dimensions (perceived worship, effort, cooperation, and moral responsibility). The POS was a unidimensional construct which represents with four factors. Felt obligation was finally defined with three dimensions, namely, moral judgment, mutual expectations, and spiritual depth. Lastly, organizational commitment consists of three sub-constructs; affective commitment, normative commitment, and continuance commitment.

The default structural model in Figure 4.5 above was evaluated using AMOS .22, and it was assessed based on the fit indices: chi-square test, comparative fit index (CFI), and the root mean square error of approximation (RMSEA) as recommended by methodologists such as Byrne (2016), Hair et al. (2010), and Kline (2011). As it was mentioned above, the structural model (inner) was carried out after the measurement model (outer) was successfully validated. Therefore, the goodness-of-fit indices yielded from the structural model evaluation indicated that the value of comparative fit index (CFI) was found at .904 which is within an acceptable level (CFI $\geq$ 0.90). The chi-square (χ^2 = 871.801, df = 544) was significant (p = .000). As expected, the value of the chi-square test was unclear due to the model complexity, and the fact that the chi-square is sensitive to sample size (Byrne, 2016). Thus, Hair and his colleagues recommended to use the value of CMIN/DF (i.e., the normed chi-square), which is supposed to be less than the cut-off value of 5.0. The result of the current structural model revealed a normed chi-squared value of CMIN/Df = 1.603, which shows a good fit of the model. Besides, the root mean square error of approximation or RMSEA = .046 which is also accepted and below the cut-off value of .08. All indices values together indicated a good fit of the structural model.

It was observed that the factor loading of continuance commitment (CC) was not fit enough with the latent constructs and did not strongly define the organizational commitment as the loaded value was weak at .36. However, there is no need to eliminate the factor from the model, because the structural model has already achieved the desired goodness-of fit (Zainudin, 2014). Furthermore, the results of structural equation model (SEM) analysis indicated that the square multiple correlation (R^2) for all endogenous constructs in the structural model (see Figure 4.5) were above the threshold value of .10 with .28 for felt obligation and .44 for organizational commitment. The statistical significance, the extent, and the path of the standardized regression weight of parameter

estimates were examined to assess the causal relationships between all constructs. All the

path coefficients are significantly associated and accepted showing reliable values.

Unexpectedly, the path between IWE and organizational commitment, shows the

standardized regression weight of ß =.06, level of significant of regression weight of .269.

Table 4.19: The Estimates of the Hypothized Model

Structural path			Std. Reg. Weight (ß)	S.E.	C.R.	P
OC	←	IWE	.063	.068	1.108	.269
OC	←	POS	.381	.046	5.083	.000
OC	←	FB	.395	.070	3.242	.001
FB	←	IWE	.362	.055	5.313	.000
FB	←	POS	.382	.037	4.662	.000

* Std. Reg. Weight = Standardized regression weight, S.E. = Standard error of regression weight, C.R. = Critical ration of regression weight, P = Level of significant for regression weight

4.7   HYPOTHESES TESTING

Statistical hypothesis testing (i.e., confirmatory data analysis) is a procedure to make

decisions about results after evaluating and validating all of the measurement model

constructs. Seven hypotheses were developed earlier based on an extensive literature

review and stated in chapter 2 (section 2.6). The seven hypothesis paths that were

generated from the structural model (figure 4.5) were all established based on the findings

and suggestions of prior studies (i.e., chapter 2: literature review, and hypotheses

development). At this stage, the structural equation modeling (SEM) was used to test all

of the current research's hypothesis. Bootstrapping also performed to confirm the indirect

relationships after determining the role of the mediating variable. The following

subsections present a discussion of these hypotheses paths (i.e., direct relationship and

indirect relationship) based on the observed statistical values, that obtained from an empirically examined data and successfully validated by a structural model's goodness-of-fit.

4.7.1 Hypothesis 1

The first research hypothesis proposed that IWE has a positive effect on the organizational commitment. Unexpectedly, the result showed that the path coefficient between IWE and organizational commitment was insignificant at (β= .063, S.E =.068, C.R =1.108, and level of significant =.256). The result indicates that the IWE had no significant direct relationship (direct effect) on organizational commitment. Thus, hypothesis 1 was not supported.

4.7.2 Hypothesis 2

The second research hypothesis (H2) proposed that IWE has a positive relationship with felt obligation. The results exposed that IWE has a significant and positive effect on felt obligation at (β= .362, S.E =.055, C.R =5.313, and level of significant =.000). These results suggest that IWE was directly associated with felt obligation at a substantial level (β= .362). Thus, the more employees of Islamic banks are aware of and committed to Islamic work ethic (i.e., IWE), the higher the effect of their felt obligation toward these Islamic banks.

4.7.3   Hypothesis 3

In reference to H3, felt obligation was expected to mediate the relationship between IWE and organizational commitment as per the third research hypothesis (H3). The mediator role refers to the third indicator (or variable) which intervenes between exogenous and endogenous. According to Hair et al. (2010), the indirect effects of the mediator involve a sequence of relationship with at least one intervening variable involved. SEM was used to test the mediation effect of felt obligation through the causal steps approach which was suggested by Hair et al. (2010) and Byrne (2016). The following figure 4.6 below, shows the mediation model developed between felt obligation, exogenous (i.e., IWE) and endogenous (i.e., Organizational Commitment).
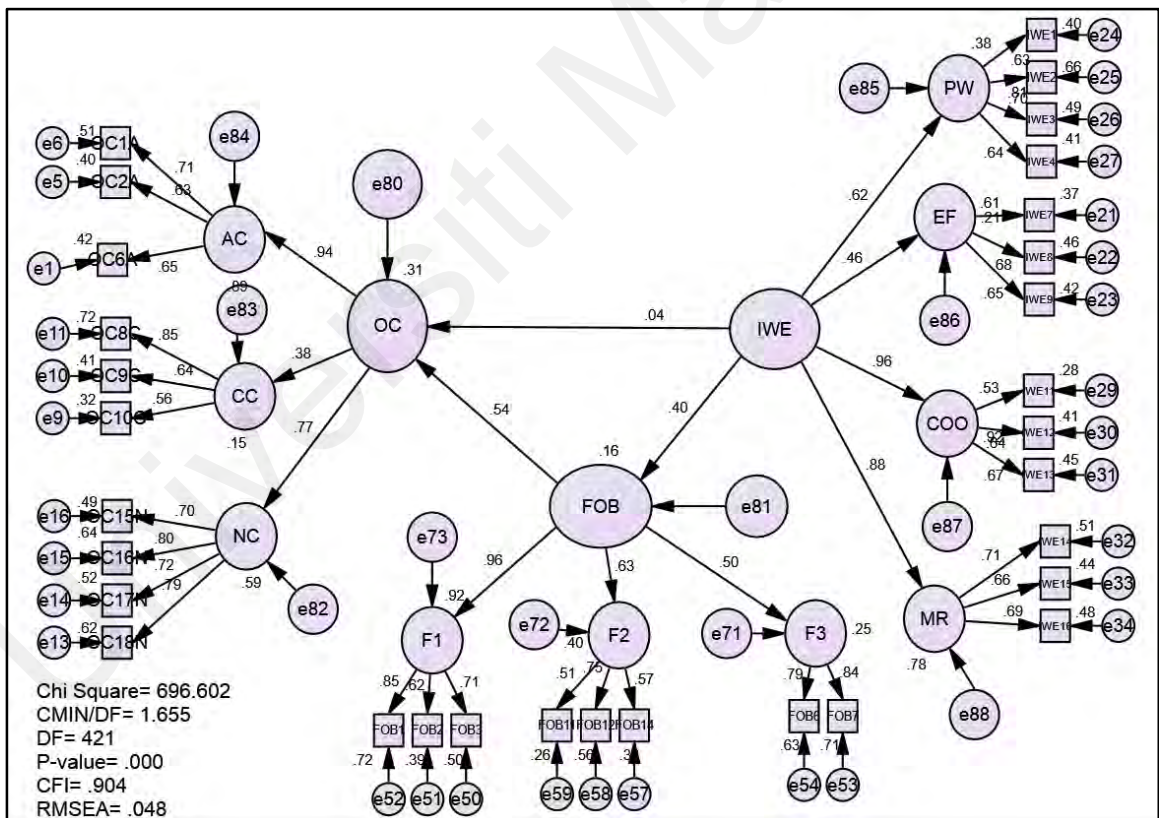

Figure 4.6: Mediation Model for Felt Obligation, IWE, and Organizational Commitment

* OC = Organizational Commitment, AC = Affective Commitment, CC = Continuance Commitment, NC = Normative Commitment, IWE = Islamic Work Ethic, PW = Perceived Worship, EF = Effort, COO= Cooperation, MR= Moral Responsibility

The findings displayed in figure 4.6 above, demonstrate that all constructs are valid indicating an adequately fit model; the normed chi-squared value CMIN/DF = 1.655 (χ^2 = 696.602, df =421), and the comparative fit index (CFI = .904) which is within acceptable level (CFI $\geq$ 0.90), the root mean square error of approximation (RMSEA = .048). The structural path between IWE and felt obligation resulted in a standardized regression weight of (β =.407, p < 0.001), and between felt obligation and organizational commitment (β =. 540, and level of significant = .001). Furthermore, the direct path between IWE and organizational commitment showed a standardized regression weight of (β = .04). Hair et al. (2010) recommended to multiply the result of the coefficient of the indirect path in order to check the mediating effects. If the value obtained is higher than 0.08, the mediation role of the felt obligation is supported. The results confirmed that there was a significant relationship between the IWE and organizational commitment through the mediating role of felt obligation with the standardized coefficient of (β = .407 X .540 = .220) which is greater than threshold value of .08 suggested by Hair et al. (2010).

To estimate the level of felt obligation role (i.e., partial/full) mediator based on the results generated by SEM mediation model. The researcher applied the suggestions of Byrne (2016) and Hair et al. (2011) that the significant degree of structural path between the independent and dependent variables can predict this mediating role level. If the structural bath between both variables is significant, then the intervention effect is partial, whereas, the insignificant path indicates a full intervention of the third variable (i.e., mediator). The results can be seen in the below diagram (figure 4.7) presented the structural path between IWE and organizational commitment resulted with a standardized regression weight of (β = .04). Which confirms the full mediating effect of the intervention of felt obligation in relationship between IWE and organizational commitment. Finally, the third research hypothesis (H3) was supported.
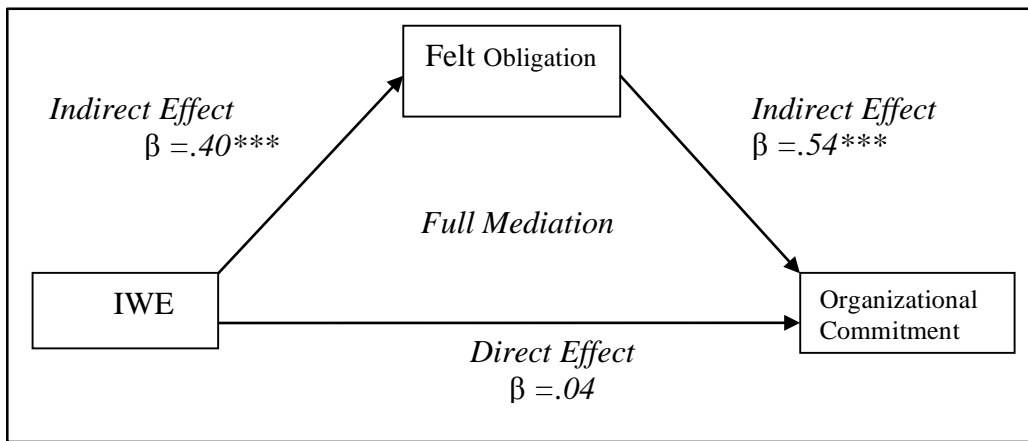
Figure 4.7: The Direct and Indirect Effects Between Felt Obligation, IWE, OC

Note: *** indicates highly significant at < .001, **< .01, FO= Felt Obligation, OC= Organizational Commitment, IWE= Islamic Work Ethic, β = standard regression weight

4.7.4 Hypothesis 4

The fourth research hypothesis (H4) proposed that POS has a positive and significant effect on organizational commitment (OC). Based on the results of the hypothesized model (figure 4.5), the path coefficient shows a positive and significant relationship between POS and organizational commitment (β =.381, S.E = .046, C.R = 5.083, and level of significant p = .001). These results confirmed that if the employees' perception of the organizational support is high, then they are more likely to be committed to their employer (i.e., organization). Thus, hypothesis 4 is supported.

4.7.5 Hypothesis 5

The fifth research hypothesis (H5) proposed that the POS has a positive and significant effect on felt obligation. The results revealed that the POS excreted a significant impact on felt obligation with (β =.382, S.E = .037, C.R = 4.662, and level of significant p = .000). These results implied that the higher POS (e.g., employees feeling of care and appreciation), the stronger the felt obligation toward their job and employer (i.e., organization). Likewise, if Islamic banks' management supported their employees by caring about their wellbeing, incentives, rewards, appreciation and favorable job

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conditions, this will create a felt obligation to care about the organization's welfare and commitment.

4.7.6 Hypothesis 6

In H6, the researcher assumed that felt obligation mediates the relationship between POS and organizational commitment. Figure 4.7 presents the mediating model for felt obligation with intervenes in the relationship between POS and organizational commitment. The findings that can be drawn from figure 4.7 below demonstrate that all constructs were valid, indicating an adequately good fit model. The value of comparative fit index (CFI) was found at .935 which is within an acceptable level of (CFI $\geq$ 0.90), the root mean square error of approximation (RMSEA = .050), and the structural path between IWE significant (p = .000).
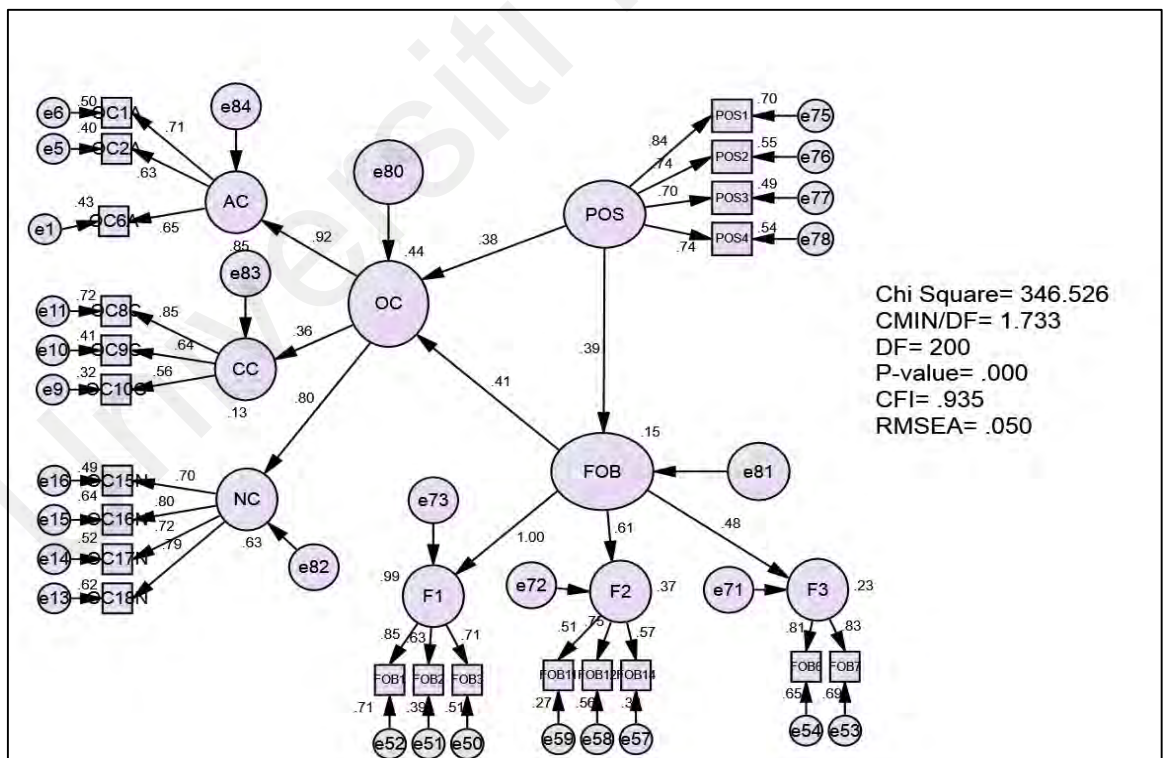
Figure 4.8: Mediation Model for Felt Obligation, POS, and OC

*   *OC = Organizational Commitment, AC = Affective Commitment, CC = Continuance Commitment, NC = Normative Commitment, PW = Perceived Worship, EF = Effort, COO= Cooperation, MR= Moral Responsibility, POS= Perceived Organizational Support*

The findings depicted in the figure 4.8 illustrate the result of the hypothesized relationship, which revealed that felt obligation mediates the relationship between POS and organizational commitment. The structural path between POS and felt obligation resulted in a standardized regression weight of β = .390, whereas the structural path between POS and organizational commitment is β = .381. Furthermore, the direct path between POS and organizational commitment showed a standardized regression weight of β = .381. Hair et al. (2010) recommended to multiply the result of the coefficient of the indirect path in order to check the mediating effects. If the value obtained is higher than 0.08, the mediation role of the felt obligation is supported. The results confirmed that there was a significant relationship between POS and organizational commitment through the mediating role of felt obligation with the standardized coefficient of (β = .390 X .381 = .148) which is greater than the threshold value of .08 suggested by Hair et al. (2010) with significant value p < .001.

To check the degree of the mediating effect (i.e., partial/full) based on the results generated by SEM mediation model. The researcher followed the suggestions of Byrne (2016) and Hair et al. (2010) which demonstrated that if the structural path between the direct and indirect relationships is significant then the intervention (i.e., mediating) effect is partial, whereas, the insignificant path shows a full intervention of the third variable (mediator). Consequently, felt obligation was found to partially mediate the relationship between POS and organizational commitment as shown in the above diagram (figure 4.9).
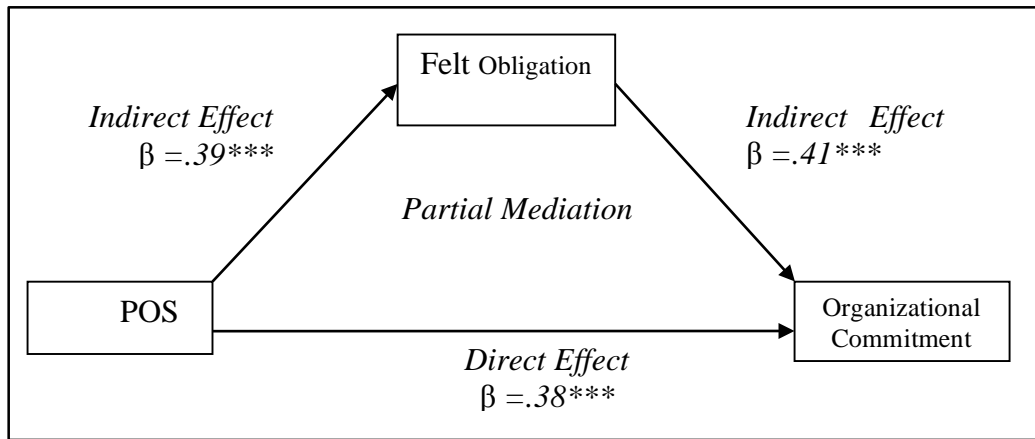
Figure 4.9: The Direct and Indirect Effects Between Felt Obligation, POS, OC

Note: *** indicates highly significant at < .001, **< .01, POS= Perceived Organizational Support, β = standard regression weight

4.7.7 Testing Mediation Using Bootstrapping

Bootstrapping was reported sometimes as a supplement to the causal steps approach rather than instead of it (Cheung & Lau, 2008). Bootstrapping generates an empirical representation of the sampling distribution of the indirect effect (i.e., resampling of the sample conducted with replacement). This process is repeated for more than 1000 times, where it is typically between 1000 to 5000, but it was suggested by Hayes (2009) to use at least 5000. Thus, the bootstrapping was applied to test whether the indirect effect of felt obligation variable represents a mediating relationship by offering confidence intervals (CI) of the indirect effects without the constraint of a normal sampling distribution (Preacher & Hayes, 2008). As Hayes (2009) suggested the sample for bootstrapping was 5000 times with bias-corrected confidence interval 95%. The results of bootstrapping analysis for both paths (IWE –> FO –> OC) and (POS –> FO –> OC) are summarized in the below table (4.20).

The results of testing the hypothesis proposed for mediator role using bootstrap method, indicated that the standardized indirect effect for the mediator was between the values of lower bound and upper bound, along with the confidence interval (CI) which

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does includes zero (Fritz & MacKinnon, 2007; Preacher & Hayes, 2008). The standardized indirect effect of felt obligation towards the relationship between IWE and organizational commitment (H3) is .220 (p <.001), with lower bound CI= .186 and upper bound CI= .446. The standardized indirect effect of felt obligation towards the relationship between POS and organizational commitment (H6) is .148 (p <.001), with lower bound CI= .168 and upper bound CI= .408. Overall, the estimates of felt obligation role as a mediator were significant at p <.001 as shown in the following table (4.20).

Table 4.20: Result of Mediating Effect Test Using Bootstrapping

	Hypotheses			Standardized Indirect Estimates	S.E.	95% Confidence Interval		P
No.	IV	Med.	DV			Lower	Upper	
H3	IWE → FB → OC			.220	.053	.186	.446	.001
H6	POS → FB → OC			.148	.068	.168	.408	.001

* IV= Independent Variable, DV= Dependent Variable, Med.= Mediator, IWE= Islamic Work Ethic, FB= Felt Obligation, POS = Perceived Organizational Support, S.E = Standard Error.*

4.7.8   Hypothesis 7

Lastly, the seventh hypothesis (H7) of the current research, proposed that felt obligation has a positive and significant effect on organizational commitment. According to the findings of the hypothesized model (figure 4.5), the path coefficient showed a positive and significant relationship between felt obligation and organizational commitment (β = .395, S.E = .070, C.R = 3.242, and level of significant p = .001). The results prove that the employees who possess felt obligation at the workplace are more likely to foster organizational commitment in their behavior, to care about the organization's welfare and to help it to reach its goals. Thus, hypothesis 7 was fully supported.

4.8   SUMMARY OF HYPOTHESES TESTING RESULTS

In this research, seven hypotheses were proposed and tested. Drawing from the structural model analysis and results, the research supported 6 hypotheses out of a total of 7 that were proposed. Only one hypothesis was not supported, which was the first research hypothesis (H1). The table 4.21 below reviews and summarizes the final decision on each one of the hypothesis included in this research.

Table 4.21: Hypotheses Testing Results

	Hypothesis and anticipated relationships	Status
H1	IWE has positive effect on the organizational commitment	Not Supported
H2	IWE is positively related to Felt Obligation.	Supported
H3	IWE has a positive effect on organizational commitment through the mediating role of felt obligation.	Supported
H4	POS has a positive effect on Organizational commitment	Supported
H5	POS is positively related to felt obligation.	Supported
H6	Felt obligation mediates the positive relationship between POS and organizational commitment.	Supported
H7	Felt obligation has a direct positive effect on Organizational commitment	Supported

4.9   CHAPTER SUMMARY

This chapter aims to analyze and describe the data obtained from the current research instrument. A total of 291 cases were used in the data analysis process. The data was prepared, and assessed for multicollinearity (< .90), normality, scale reliability. Cronbach's alpha of the measurement scale ranged between .796 to .817. The descriptive statistics were the next stage before moving toward discussing latent constructs' distribution in separate section to provide a general picture of the respondent's evaluation of each item. Then, the factor analysis (EFA), which was performed using SPSS. In the

first round, EFA technique was used to identify the underlying dimensions of felt obligations construct from the perspective of employees working for the Malaysian banking industry. Secondly, an overall explanatory factor analysis for rest of the adopted constructs. Furthermore, SEM method using AMOS tool performed on two stages, starting with the measurement model (outer) analysis as the first stage, and the second stage being the full-fledged structural model (inner). CFA was used to lower the overall effect of measurement errors to ensure the accuracy of the results of EFA. Then, the final modified model was validated based on the reliability test (Cronbach's alpha) and construct validity (i.e., convergent validity and discriminant validity) as suggested by Hair et al. (2010).

The results of the hypothesized structural model were used for hypotheses testing, which showed a perfectly good fit for model indices. Overall, the major empirical finding of this study revealed that organizational commitment appeared to be influenced by a direct and indirect effect from other variables indicators. Out of the seven hypotheses were proposed and tested, a number of 6 hypotheses were supported. Only one hypothesis (i.e., H1) was not accepted, which stated that "IWE has a positive effect on organizational commitment". However, the SEM hypotheses test findings revealed that the IWE have a significant positive relationship with organizational commitment when it was full mediating by felt obligation. Moreover, felt obligation was found partially mediating the relationship between POS and organizational commitment. The following chapter holds a detailed discussion about the hypotheses testing results stated in the current chapter.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1   INTRODUCTOIN

This chapter is a linkage of all previous chapters. It aims to summarize what this research

has done so far by linking the research objectives and hypotheses with the research results.

This concluding Chapter begins with the discussion of the research findings which is

based on the understanding of an empirically examined and validated data of the factors

that impact employees' organizational commitment (i.e., IWE, POS, and felt obligation).

It is then followed by an overview of the theoretical and methodological contributions of

the research, continues with the practical implications in a separate section, reviewing

research limitations in another, and finally; arriving at the recommendations for future

research.

5.2   DISCUSSION OF THE RESEARCH FINDINGS

Understanding the employees' organizational commitment and the factors that affect this

organizational behavior is vital for any organization seeking to develop a motivated, loyal

and experienced workforce. The central objective of this research is to examine the

relationship of the predictor variables: IWE, POS, felt obligation, and organizational

commitment from the perception of employees working at Malaysian Islamic banks. The

research questions were stated in the first chapter of this research based on an extensive

discussion of the research problem. Hence, in order to answer these questions and achieve

the research objective, the data was collected from the defined and targeted population

(see Chapter 3), and a group of 441 employees participated. The data collected was

prepared and screened using SPSS software. A total of 291 (70.9%) cases were deemed

usable in EFA and CFA analysis of the data. The initial measurement model was formed,

modified and validated. Finally, the structural model was obtained with the correlations

and all statistical values needed to linkage the key findings of the research and the research objectives in the following discussion.

(a) Research Objective 1: To identify the underlying dimensions of felt obligation from the perspective of employees from an Islamic banking industry.

Referring to the first research question in section 1.4 of chapter 1, which was based on the research question "What are the underlying dimensions of felt obligation construct as perceived by the employees of Islamic banks?". Thus, to achieve the first research objective, a questionnaire instrument was used following a cross-sectional technique to survey the expected respondents (see section 3.4, chapter 3). The data was collected from employees working at Malaysian Islamic banks located in the Klang Valley by taking a cross-section of the population at a specific point in time to gain a general picture of multiple variables by performing the exploratory factor analysis (EFA) function through SPSS. Results revealed that five factors were extracted with eigenvalues greater than 1, Kaiser-Meyer-Olkin compone of (KMO) measure of sampling adequacy was .761 (p=.000 < .001), which exceeded the recommended value of .60, $\chi^2 = 1416.413$, df = 171, and 55.165% of the total explained variance. Whereas, all loadings for items exceeded .50, only item FOB18 was dropped from factor 5 due to a weak factor loading (= .480).

The five factors extracted from EFA analysis were classified based on the felt obligation's literature and previous scholars' suggestions, and named accordingly. Following the guideline of Kline (2011), the first factor which consists of three (3) items and labeled as "moral judgment", was stated as the initial stage of the moral action (Hadit, 2006; see section 2.3.1.2, chapter 2). Moral judgment was also described as a moral sentiment for achieving moral restraint (i.e., action). The second factor consists of 3 items, considering the high loadings, the factor was labeled as the "mutual expectations". It also was credited to the norm of reciprocity (Gouldner, 1960) and defined by the statement of

Eisenberger et al. (2001). The third factor was referred to as "spiritual depth" and contained 5 items reflecting an individuals' altruism, sympathy, empathy and beneficence motivated by his spiritual values and beliefs to repay a debt. The fourth factor was named "social intuitions" and includes 4 items. The factor measures were supported by several studies in previous literature (e.g., Haidt & Bjorklund, 2007; Keller et al., 2005). The social intuitions which arose out of the self-identity were considered as the main influential factor in moral actions (Haidt, 2011). By following the guidelines of Hair et al. (2010), the fifth factor was named "perceived control", which consists of 3 items such as "I regularly self-evaluate my own actions to ensure that I am on the right track".

In the end, the researcher built up a measurement model for all factors using AMOS software, and applied the confirmatory factor analysis (CFA) technique to assess the overall fit of the model. The felt obligation construct ended up with three factors extracted (in EFA) and confirmed (in CFA) namely; moral judgment (F1), mutual expectations (F2), and spiritual depth (F3). The other 2 factors were excluded from the measurement model of felt obligation due to lower factor loading. The modified model of measurements for all factors achieved the desired goodness-of-fit with, χ^2 /df = 1.633 (χ^2 =888.335, df =544), P-value = .000, CFI =.900, RMSEA =.047. Consequently, the researcher has formed the inner model of measured variables (i.e., structural model). In SEM technique, the structural model was subjected to reliability test and a construct validity test (i.e., convergent validity and discriminant validity). Testing full structural model had proven that the model has a sufficient degree of reliability and validity. These results clearly suggested the possibility of examining the proposed hypothesis (i.e., H2, H3, H5, H6, and H7) in the current research.

(b) Research Objective 2: To investigate the impact of the IWE on organizational commitment.

The anticipated direct relationship between IWE and organizational commitment was discussed in Section 2.6.2.1 of Chapter 2. The impact of IWE on organizational commitment was seen as significant, and both constructs were positively correlated based on many previous studies results and suggestions (e.g., Khan, 2015, Mohammed et al., 2010 and Rokhman, 2010a; Salahudin et al., 2016; Yousef, 2000). For example, when Hayati and Caniago (2012) examined 149 employees' Islamic work ethic behavior at Indonesian Islamic banks and their organizational commitment, they reported a positive and moderate correlation value of .798 between both constructs. Other studies concluded that the employees' awareness and acceptance of Islamic work ethic (i.e., IWE) provides them with a strong spiritual motivation and important principles which significantly contributes toward their organizational commitment (Achim, et al., 2014; Aqil, 2012). IWE was also found helpful in boosting employees' creativity and innovation towards their job tasks (Kumar et al., 2010), and moderating the relationship between organizational commitment and employees job satisfaction (Yousef, 2001). Yaseen et al. (2015), demonstrated the same results and attributed the positive result to the employees believe of IWE as it communicates their Islamic values with the organization's identity. Moreover, other researchers recommended the implementation of IWE (Manan et al., 2013).

Unexpectedly, the results of the structural model assessment based on the data collected from employees working at Malaysian Islamic banks revealed that IWE relationship with organizational commitment was insignificant (β= .06, S.E =.068, C.R =1.108, and level of significant =.256). According to these results, the current study did not support hypothesis one (H1), and demonstrated that the IWE, which consists of perceived worship, effort, cooperation, and moral responsibility, had no significant and

direct effect on organizational commitment. The findings regarding the first hypothesis contradicted prior research, which showed that IWE is an internal motivation for any Muslim to be committed to his job, employer or current organization (Hayati and Caniago; 2012; Salahudin et al., 2016) Keeping in mind, that the analysis of structural model (figure 4.5) in the present study indicated a good fit of model indices. The value of comparative fit index (CFI) was found to be .904 which is within an acceptable level (CFI $\geq$ 0.90), the chi-square ($\chi2 = 871.801$, df = 544) and was significant (p = .000), the normed chi-squared value CMIN/Df = 1.603, and the root mean square error of approximation (RMSEA) = .046. Even though the measurement scale of the current study was modified and validated, still the analysis of structural model shows an insignificant direct relationship between IWE and organizational commitment, which contradicts with the majority of previous studies. Therefore, the researcher wishes to justify this contradiction and highlight the reasons behind it in the following paragraphs.

Firstly, **the downside in previous studies.** the researcher noted that some studies have confused the IWE construct with the Islamic ethics (i.e., values), and treated both concepts as one in the measurement process. Most of these previous studies have found that there is a parallel understanding of the Islamic work ethic in all cultures, with slight differences in terms of the construct dimensions, the acquired values in a particular society and some attributes (Arslan, 2000). Therefore, the researcher found it beneficial to differentiate between both concepts in chapter two (section 2.4.1). The four pillars of IWE (i.e., effort, competition, transparency and moral responsibility) coined by Ali (2005) were also the basic dimensions that many studies used to pick, expand or refine. Furthermore, Ali's (1992) measurement scale of IWE which was adjusted from 46 statements, gained massive attention among Muslim scholars around the world. Ali (1988) pointed out that he validated the measurement scale in the United States and credited some of his ideas to the previous classic work of Max Weber and his study of

"Protestant work ethic". However, many scholars adopted Ali's scale extensively without taking into account the contextual differences (Abdullah et al., 2013; Usman et al., 2015), which created an issue that lead to the generalization of culture and values that differ from one country to another.

Secondly, work ethic can be influenced by the society's current observed situation. According to Ali and Al-Owaihan (2008) scholars in western societies anticipated the progress in their economy (i.e., the expansion of economic in Europe & USA, changes the nature and the meaning of work) to the rise in Protestant work ethic (PWE). Work ethic seemed like a well-established concept in various belief systems (see table 2.2, Chapter 2). Geren (2011) pointed out that the influence of religion or Protestant work ethic (PWE) is low when the value system is stable. Similarly, Ali and Al-Owaihan (2008) argued that the practical implications of the construct of work ethic among Muslim societies does not interpret the results of their high commitment to work. It depends on the economic, cultural and political conditions in those societies.

Thirdly, the perception of Islamic work ethic (i.e., IWE) in an organizational context also depends on the position level, workers in a higher position in an organization (e.g., supervisors or top management) are more aware of the importance of IWE and its effect on organizational behavior (e.g., organizational commitment). Employees that lack of knowledge of Islamic teachings or principles will find it unrelatable to their commitment to their job or employer. Ali and Al-Owaihan (2008) stated that "It is possible that managers and professional classes who participated in the mentioned studies are aware and more sensitive not only to the prevailing international and national conditions but also to the spirit and meaning of IWE. Their assessments and attitude may not resemble the general attitude of the ordinary citizens in the society" (p.17).

Lastly, few previous studies agreed with present findings, there were others who opposed the assumption of the significant direct relationship. For example, Al-Kilani (2010) reported no direct effect of IWE on organizational commitment, except that positive relationship was found with the normative commitment dimension. In another study that was conducted in Turkey by Uygur (2009), he claimed that IWE did not appear to be significant in SME owner-manager nor as an economic or business model. Achim et al. (2014) also collected data from 90 employees working at selected Malaysian financial institutions (i.e., JSA, My Commerze, Bank Rakyat). The data was analyzed using SPSS software, and person correlation test show that there is no significant relationship between both constructs.

The insignificant direct relationship between IWE and organizational commitment in the current research's results suggest that IWE is not a strong internal motivation for Muslim employees working at Malaysian Islamic banks. The fact that the majority of employees that participated in the current research survey were from a younger group of 18 – 30 years old (43.6 %), who believed that they still had a long journey in life, and that they should not spend their career working for one employer. The lowest mean value in the IWE measurement scale was given to the item that stated "life has no meaning without work", but the highest was "Justice and forgiveness in the workplace is an essential term for the benefit of society", which means that employees care about job security, job condition and relationships. However, they have the passion for future opportunities. A research of Zainol et al. (2009) reported that employees working at Malaysian Islamic banks showed a misunderstanding of Islamic banking, its products and operations. Employees' organizational commitment is a very critical domain to be considered by the Islamic banks top management. It represents a challenge for the Banks' management to provide their employees with a good understanding of the new concepts of Islamic

banking and principles that may facilitate their work commitment and enhancing their self-identity.

(c) Research Objective 3: To estimate effect of POS on organizational commitment.

Hypothesis four (H4) tested the relationship between POS and organizational commitment. As expected, POS and organizational commitment were found to be significantly correlated at a substantial level of (β =.381). These findings are aligned with the previous research findings of (Durkheim, 2012, Eisenberger & Stinglhamber, 2011; Gaudet & Tremblay 2017; Kurtessis et al., 2015; Kim, Eisenberger & Baik, 2016; Riggle et al., 2009; Stinglhamber et al. 2016; Stinglhamber et al., 2015) which suggested that employees who perceived organizational support in the workplace are more likely to have organizational commitment.

The findings of this study suggests that managers and supervisors of Islamic banks have to consider their employees' well-being, and appreciate their extra effort. In addition, they should be aware of employees' perception of support, particularly from the top management of the Islamic bank, which indicates their willingness to engage in extra role behavior and the desire to maintain their membership with the Islamic bank. Moreover, managers are recommended to consider their employees' goals and values, attend them and help them when they have a problem, forgive their honest mistakes, and not to take an advantage of them by showing more concern to their employees. Consequently, it is assumed that the implementation of these suggestions will change the attitude and behavior of Islamic banks employees' and lead to higher level of organizational commitment.

(d) Research Objective 4: To validate the impact of felt obligation on organizational commitment from the employees of Islamic banks perception.

To find the correlation between felt obligation and organizational commitment, hypothesis (6) tested the relationship between felt obligation and OC. The result of SEM revealed a significant relationship between the two constructs. The findings showed that the path coefficient between felt obligation and organizational commitment was positive and directly related at (β = .395, S.E = .070, and level of significant p = .001). Therefore, hypothesis 6 was supported. The results prove that the employees who possess felt obligation at the workplace are more likely to foster organizational commitment in their behavior, to care about the organization's welfare and to help it to reach its goals. Thus, hypothesis 7 was fully supported. The findings were consistent with previous studies (Caesens et al., 2016; Eisenberger et al., 2001; Graybeal, 2010; Lew, 2009; Marique et al., 2013; Rhoades et al., 2001; Stinglhamber et al., 2015). According to Eisenberger et al. (2001), the main function of felt obligation is to reach a high state of responsibility or indebtedness to reciprocate the favorable treatment from the other party (i.e., organization).

(e) Research Objective 5: To assess the mediating role of felt obligation in the relationship between IWE and organizational commitment, and between POS and organizational commitment.

Since the structural path between IWE and organizational commitment showed a standardized regression weight of (β = .04), it confirms the full mediating effect of the intervention of felt obligation in the relationship between IWE and organizational commitment. Therefore, the third research hypothesis (H3) was supported. In addition, there was a significant relationship between the POS and organizational commitment through the mediating role of felt obligation with the standardized coefficient of (β = .390 X .381 = .148), which is greater than the threshold value of .08 suggested by Hair et al.

(2010). Consequently, the felt obligation was found to partially mediate the relationship between POS and organizational commitment.

5.3 RESEARCH CONTRIBUTION

5.3.1 Theoretical Contributions

Pursuing the main objectives, this research has presented several important contributions to the organizational research and literature that demonstrate the novelty and validity of its methods and findings.

(1) This research contributes to the perception of social exchange relationships in the workplace by strengthening several existing theories (e.g., SET and SCT).

Most of the earlier research on social behavior theories implementation was conducted in a western context. Thus, the contributions to those theories and the nature of its generalizability are by extending their knowledge into the international applicability of its possible role in a different context. This study also provides a greater understanding of an extended framework from previous studies. Recent years have witnessed a growing interest in assessing the impact of several factors on organizational commitment. The study develops a multidimensional model and stands as an empirical test to all variables that were incorporated into this model. Specifically, the dimensions of the organizational commitment, IWE, POS, and felt obligation. Although other studies examined the effect of IWE and POS on organizational commitment in distinct frameworks (Eisenberger et al., 2001; Mohamed et al., 2010; Lew, 2009; 2011b; Maaz & Farooq, 2017; Manan et al., 2013; Rokhman, 2010a; Yousef, 2000; 2001), this study contributes to the efforts to further this investigation from the Malaysian Islamic banking industry, which has not been adequately covered. In the current investigation, the researcher seeks to draw upon the existent literature by producing results with theoretical implications to explain the value added to the research framework.

(2) Enriching the POS literature by providing evidence to its correlation with the three-component model of organizational commitment from the Malaysian Islamic banking industry.

Whilst prior studies found the construct of POS strongly related to affective commitment, they seldom tested it with the other commitment components (i.e., normative commitment and continuance commitment). The findings of this study validated the positive relationship between POS and organizational commitment (three-component model or TCM), based on fresh data collected for the purpose of this research from Malaysian Islamic banking employees.

(3) Offering a novel insight of when IWE influence organizational commitment by suggesting felt obligation serve as a mediator to compensate for the direct relationship that was introduced by different studies.

Furthermore, the current investigation in this study revealed that the IWE had no significant direct effect on organizational commitment of employees working in Malaysian Islamic banks. These unexpected results which contradicted previous research showed that employees' awareness about the Islamic work ethic (i.e., IWE) is not sufficient to enhance their organizational commitment. This may add value to the progression of organizational behavior literature, and could also be a reason to justify the need for more effort from decision makers to fully utilize employees' acceptance to the IWE for the benefit of the Islamic banks. Moreover, the study has been able to show the importance of employer-employee mutual relationship from an Islamic perspective, and how their decision to accept this contractual relationship makes them obligated to remain faithful to all the contract's agreed upon conditions and expectations, as well as considering this relationship and responsibility toward each other as a deposit (Amanah) or trust to be cared for honestly. In addition, this study explored the mutuality and reciprocity in the psychological contracts of employer and employee through the lens of IWE, which can be examined in future studies as a vital factor to enhance organizational commitment and employee retention.

Felt obligation was also considered in recent studies, as the main part of an employee's exchanged relationships in an organization (See table 2.1) (Thacker, 2015), and lately has been focused on as a mediating mechanism between different dynamic factors of organizational behavior (Arshadi, 2011; Alyusef & Zhang, 2015; Lee & Peccei, 2007; Lew, 2009; Marique et al., 2012). However, limited findings were found on the mediating role of felt obligation between POS and organizational commitment. More importantly, this study is the first to find evidence of the mediating role of felt obligation construct in the relationship between IWE and organizational commitment. The results of the study validated how the relationship between IWE and organizational commitment was strongly mediated by felt obligation from the perspective of Islamic banking employees in Malaysia. The positive association between IWE and felt obligation clearly shows the employees who are aware off and accepted IWE will more likely enhance their moral judgment, expectation and spiritual depth (i.e., felt obligation), which in turn affects employees' organizational commitment. That represents a different insight into the nature of IWE construct, which requires further investigations, by examining its impact on organizational mode of behaviors as an effective mechanism.

(4) Underlying the dimensions of felt obligation construct, with acceptable goodness-of-fit indices of the model which imply its influential role in organizational commitment.

The unsatisfactory number of studies that have quantified the role of felt obligation empirically and the ignorance of its dimensions uncovered another contribution of this study, which was the newly developed measurement of felt obligation construct that consists of three underlying dimensions (moral judgment, mutual expectations, spiritual depth). Few previous studies have extended the felt obligation construct with components related to the three mentioned dimensions, and not all of them have been added into the same model before this study. Therefore, it could be used as a starting point for future studies to investigate the role of felt obligation, particularly from an Islamic perspective.

Finally, the primary theoretical contribution of this study was the development of a theoretical framework that linked the independent, mediator and moderator variables. This framework may be used as a stepping stone for further empirical research.

5.3.2 Methodological Contributions

The primary methodological contribution in this study was testing the research integrated model using structural equation modeling (SEM) through AMOS software. In other words, SEM basically estimates a series of separate, but interdependent, multiple regression equations simultaneously. As to the researcher's knowledge so far, no previous studies have conducted research in this background that examines all of these constructs at one time. The use of SEM increases the statistical efficiency of the results of this study in several ways. Firstly, it allows the analyses of multiple structural relationships at the same time that results in more exact modeling than the utilization of SPSS method (Hair et al., 2010). Secondly, the direct and indirect effects of all the independent variables on felt obligation and organizational commitment can be assessed easily at once. Finally, the SEM technique reduces the measurement error problem related to testing the mediating effects (Baron & Kenny, 1986). Thus, the application of this technique in this study may provide some guidelines for its use in this context. The reliability of all the items was verified along with convergent validity, content validity, and discriminant validity. Employees' responses obtained from this research instrument (i.e., questionnaire) have provided rich forms of data that were relevant to examine and predict the causal relationship between research variables. Therefore, the current research is expected to be relevant to other researchers in this area. Furthermore, the findings contribute to the overall body of knowledge in this field. In the view of Gill and Johnson (1997), it would add value to the findings if they were to challenge the current beliefs; be surprising; and also affect public policy.

Another methodological contribution in this study is the development of felt obligation measurement and structural model from the perspective of employees working at Malaysian Islamic banks. Most of the measurement items were adapted from previous literature. The process of developing and validating such measures using SPSS for exploring the model factors and AMOS for confirmatory factor analysis may be considered a methodology contribution, which may provide guidelines for its use in future studies. The results indicated that these multiple measures are highly reliable for measuring the constructs related to critical factors. Additional dimensions and new items were developed to match the measurement of the construct with the current study context. According to Chang (2018), most scholars have not empirically captured employees' felt obligation, which was assumed rather than empirically tested. In previous studies (e.g., Marique et al., 2013; Lew Tek Yew, 2009; 2011b; Arshadi, 2011; Graybeal, 2010), the effect of felt obligation on organizational commitment was not clearly established, but in this study, it is tested and justified using SEM. Hopefully, this methodology will be considered more frequently by researchers in future studies of organizational theory when a large and more complex model is suggested for an overarching exploratory study.

5.3.3   Practical Implications

Encountering the growing search of the organizations for effective strategies to enhance their employees' organizational commitment and reducing negative behaviors such as absenteeism and turnover, the results of this research are likely to have important implications for practitioners. Particularly, to the managing body of the Islamic banks in Malaysia, while forming strategies to develop a competent and committed workforce that is well engaged with the Islamic banking industry, and provides a competitive advantage. The study investigates a managerial dilemma (i.e., the organizational commitment) through a better understanding of its relationship with key factors proposed in hypotheses,

and validated in a structural model that was tested using SEM analysis. The results will allow the researcher to draw out their implications for research and practice, and expand the understanding of significant factors that influence organizational commitment. Understanding these factors could provide an explanation of the observed and determine which commitment methods may be appropriate for a particular business.

This is an acknowledgment that the ultimate value of the unidimensional and multidimensional approaches to the conceptualization of organizational commitment will depend on how well they stand up to empirical examination and prove useful as a guide to practice. Indeed, Islamic banks may be more convinced about the need to invest in initiatives designed to promote organizational commitment if they have evidence that it provides a competitive advantage. Meyer (2009) stated in a study of "Commitment in a changing world of work" that organizations with more committed employees outperform those with less-committed employees. In line with this, the current research provides the Islamic banks' managers with the following practical implications to evaluate and establish suitable policies and practices that result in the highest levels of committed employees.

(1) This study provides a deep insight into the employee-organization relationship from the context of the Malaysian Islamic banking industry.

Empirically, the results of the present study consistently recognized that felt obligation strongly related to employees' organizational commitment. Previously, felt obligation arose as a socially defined standard which described family ties. The researcher totally agrees with previous studies which have concluded that the children felt obligated toward their parents and family (Abraham & Stein, 2010; Rossi & Rossi, 1990; Stein, 1992; Telzer et al., 2014). If employees could feel home at their organizations, they will put greater effort into developing their relationship with it, and remain for a longer period of time. Hussain et al. (2013) reported that banking sector in Malaysia is facing an issue of

young bankers' job-hopping. The research findings encourage the Islamic banks to start developing their own talent programs. Employers should show a regular interest and genuine appreciation of their employees' effort in an extended and prosperous relationship.

The research has covered this relationship with the theory of the psychological contract, which is highly affected by psychological needs (Levinson et al., 1962) and explains the mutual expectations (i.e., care, respect or loyalty, or financial resources) in the relationship between both parties. The findings of the research confirmed that the seriousness of the failure to fulfill these mutual expectations could lead to the breach of the psychological contract, which reduces the employees' outcomes, their willingness to cooperate and contribute to the workplace.

(2) The study proposed to the Islamic banks to have a culture that allows the refinement of Islamic values and principles to their employees, and enhance their commitment to the Islamic banking industry

Although the study's findings revealed that the IWE construct had insignificant relationship with the organizational commitment, it was indirectly affecting it through the mediator (i.e., felt obligation). Most of the Islamic banks still adopt the ethical standards stipulated for conventional banks, which means that the majority of Islamic financial services providers have not codified clear rules of Islamic ethical behaviors that their employees have to commit to and follow. The literature reviewed indicated that the employees of Islamic banks are clearly enthusiastic about ethical banking of their organization, and worried about violating the shari'ah while working on transactions. Therefore, it is imperative that the establishment and enforcement of ethical standards and code of conduct guide by Islamic laws and principles will help address the vice and other weakness in the existing practices, particularly among the Islamic banking practitioners.

The result of this study showed that regardless of employees' awareness of the religious values and acceptance of IWE, their lack of knowledge will not contribute much to their organization. Thus, it is recommended to the supervisors and HR department at the Islamic banks to further explain to their employees the Islamic banking concepts, products, and services. HR can also produce a Shari'ah manual; a certain checklist in hiring staff for Islamic banks, or electing a representative from Shari'ah department for advising, and offering practical ideas for leaders to improve the organizational, ethical and personal values of the new staff.

In addition, it is firmly believed that this study has indirectly created an awareness of the Islamic work ethic (i.e., IWE) among the respondents. However, based on the results acquired from the data analysis, this study has attempted to provide them with some practical recommendation to increase their felt obligation and commitment towards their organizations, by focusing on: (1) Cooperation (e.g., consultation, consensus, collaboration and competitiveness) for strengthening decision making, reducing mistakes, and overcome obstacles, (2) Putting extra time, interest and effort to come with more than the minimum requirements, (3) Developing communication and social relations.

(3) The study also provides strong empirical evidence on the significant of POS in employee's organizational commitment.

In essence, managing Muslim employees requires alternative mechanisms, beyond simple financial motivations. Smart executives and business managers should be aware that it takes a few steps to make their employees feel positive about their organization. A general perception concerning the extent to which the organization values their contributions and cares about their well-being will lead to higher motivation and commitment. Building and extending upon previous research (e.g., Biswas & Bhatnagar, 2013; Islam et al., 2013; Meyer et al., 2012; Panaccio & Vandenberghe 2009; Nica, 2016), POS is positively related to the organizational commitment's thee component-model. High POS can create

a sense of unity in employees and organization relationship (Biswas & Bhatnagar, 2013; Meyer et al., 2012; Nica, 2016).

From the foregoing, this study attempted to provide some practical recommendations to the managers and decision makers at the Malaysian Islamic banking to instill organizational commitment in employees as follows: (1) understanding their needs and desires, (2) make sure to have a formal and consistent orientation program for all new employees using the organization's history and Islamic background to ensure they are clear about the organization identity and install a desirable corporate culture, (3) regularly clarify and communicate the organization goals or mission; doing so keeps the process of reaching goals more vibrant, (4) provide employees with job security, (5) Support employee development (e.g., Create learning opportunities, and religious forms of training which involve: work values, work as a moral obligation to God, and religious issues such as the benefits of prayer); employees could perhaps be more engaged on the job because of the fit between expectations and reality. Finally, they can also adopt a role-play assessment. Role plays offer an employee a 'sneak peek' into the organization's culture and system. Truxilo et al. (2004) asserted that role play gives a view on what is expected from an employee in a particular position and results in candidates feeling that they are being treated fairly.

5.4   LIMITATIONS OF THE STUDY

Like any other quantitative research, the first limitation of this research is the generalization of results. The ability to generalize the current research's findings is influenced mainly by the geographical factor and other factors related to population characteristics (e.g., cultural, economic, environment). Even though this study was conducted in the Malaysian context, it could not be extended to all Malaysian areas due to logistics, time constraints, and cost. The data was collected from 16 Malaysian Islamic

banks (full-fledged Islamic banks and Islamic bank subsidiaries) located in the Klang Valley. Therefore, generalizing research findings is not possible to other sectors and may not be applicable beyond this region.

The second limitation is related to research design and the methods used to gather and analyze the data which influence the interpretation of the research findings. In this cross-sectional study design, all data was collected and measured from a static point at a given period of time, using a self-administered questionnaire. The following research can use a longitudinal research design or make integration of self-reports and interviews to provide a detailed explanation. The quality of responses and the process of data cleaning were also additional limits for the number of cases and items used in the final analysis. In fact, using two statistical software (i.e., SPSS and AMOS) forced the researcher to do the data cleaning twice to avoid common bias and possible threats to the validity due to the questionnaire's incompleteness or respondents' lack of understanding.

It will be interesting if future researchers use diversified methods for collecting and analyzing the data. Furthermore, there is also a possible limitation due to the different definitions of some concepts in various studies. For instance, the present study adopted the three component model (TCM) to define organizational commitment; affective commitment, normative commitment, and continuance commitment. The IWE construct is also defined based on an adopted measurement focused on special terms (i.e., effort, perceived worship, cooperation, and moral responsibility). Although the researcher has carefully ensured that all concepts are clarified and associated with the research assumptions, the same concepts defined in another research context may lead to a different interpretation of results and a different conclusion. Therefore, future studies are welcomed to use the measurement of the constructs used in the current research, but they

must define these constructs based on their study context to improve the construct's authenticity and confirm the dynamic relationships in the research model.

5.5   SUGGESTIONS FOR FUTURE RESEARCH

One of the potential areas for future research is to use the structural model of the present study in other industries or regions. Interesting results may emerge from other service industries, like insurance or takaful, health, and telecommunication etc. This will not only generate new insight to employees' organizational commitment, but also validate the measurement model to be adopted and integrated with different variables to enhance employee's organizational behavior and increase their positive perception toward their organizations. In addition, the following recommendations are proposed for future research:

1. Future studies are recommended to extend the examination of Islamic work ethic (IWE) and felt obligation through replicating the study and validating the results using data from other countries to see if the model supports the relationship between IWE and felt obligation.

2. The present study reveals that IWE has no direct effect on organizational commitment. Therefore, it is recommended for future studies to measure the multiple Foci of workplace commitment (e.g., unit supervisor, team) with IWE. For additional details regarding Foci of commitment, researchers are highly recommended to refer to the book "Employee commitment" by John Meyer (2016).

3. It is also recommended to look into additional dimensions for the construct of perceived organizational support (POS), when future research is intended to assess the perception of employees about an organization as a whole. In particular, environmental support, coworker support, and top management support are suggested to be examined as indicators of the latent variable of POS.

4. The proposed model of the current study focused on POS, IWE, felt obligation, and organizational commitment. As such, future studies should include other variables which may have potential in influencing the relationship between the variables.

5. Current research uses the cross-sectional design to survey the respondents. It is recommended for future studies to benefit from different data collection methods, such as the interviews to give more opportunity, for the participants to express their feelings and establish a more comforting environment, which may lead to different interesting findings.

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