Impact of Islamic Work Ethics on Work outcomes of Employees with Personality Conscientiousness as Moderator Variable in the Banking Sector of Southern Punjab

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Abstract

The purpose of this study is to examine the impact of Islamic Work Ethics on work outcomes (Organizational Commitment, Job Satisfaction and Turnover Intention) of employees with personality trait Conscientiousness as a moderator variable in banking sector of Southern Punjab. Convenience sampling technique was utilized to collect data from banking sectors. The sample size of this study is 250. The findings indicate that Islamic Work Ethics shows the positive and significant relationship with Organizational Commitment and Job Satisfaction. Islamic Work Ethics also shows the significant and negative relationship with Turnover Intention. Moderation analysis shows the negative moderating role of Conscientiousness between Islamic Work Ethics and Organizational Commitment. There was no moderating effect in case of Job Satisfaction and Turnover Intention.

Key Words: Organizational Commitment, Turnover Intention, Conscientiousness, Islamic Work Ethics and Job Satisfaction

1.1 Introductions:

In employment the most important aspect is the work ethics of the person. According to Flynn (1994) the large focus has been on the work ethics of employee as compared to his or her skills in selection criteria since the early 1990s.Beekun (1996) defined work ethics in these words, "Work ethics is the actual behavior of natural views of one's abilities". Research studies related to work ethics and ethical behavior at work place have captured the attention of many researchers with ethical failure of many organizations. Knights and O'Leary (2006) analyzed that failure of big companies like Enron, WorldCom, Arthur Anderson, Irish Bank, Merrill Lynch, Tyco International ,National Bristol-Myers, Citigroup and Xerox was due to ethical decline like financial fraud, casual culture, corruption in management decision, incompetence of top management and others etc.

This unethical behavior has not only caused the disturbance in professional life but also has spoiled religious institutions. The hidden reason behind major problem in the society is unethical behavior of people (Carmeli, Elizur and Yaniv, 2007).Hanafi and Sallam (1997) said, "These ethics related questions have got the attention of many researchers". The study of work ethics due to organizational failure has got significant attention. AL Bashir (2008) and Asaar (2005) examined that the origin of complicated issues due to conducting of business at international level also focused on the creation of standards of work ethics to generate the competitive edge with the measure of efficiency and profitability standards of business. The gradual growth in unethical cases and scandals indicated the absence of proper code of work ethics to resolve these issues (Al Bashir, 2008).

According to Rice (1999) research related to work ethics is in large amount but it is that research which is based on those unethical issues which were experienced in Europe and America and is in the areas of business work ethics. This business related work ethics has been supported by Max Weber theory and follow Protestant Work Ethics. In Islam, work ethics is related to those requirements which an employer expects from employee's working behavior. These requirements include responsibility, determination, cooperation, effort, innovation and public dealing of employees (Rahman, 2000). Islamic work ethics demands that an employee should use his /her maximum abilities to do work to get will of God. Allah likes that person who does his work by using his full effort (Kheder, 2001).

Ali (1992) investigated that the Muslims ruled and dominated over the world by the implementation of Islamic work ethics. He also analyzed that principles of Islamic work ethics are foundation of gold era of the Muslims. Ethics actually makes the distinction between right and wrong decisions of the person. Haroon and Fakhar (2011) defined that ethics is a set of moralities which differentiates between good and bad values. In the second side unethical professional behaviors cause failure of organizations and disturbance of staff and public life. Chalabi (2001) said that social participation, social justice, cultural adjustment and individual characteristics such as gender, age, marital status, education level, employment and job experience are such factors which put effect on Islamic work ethics.

Organizations should consider it their first duty to operate by acting upon the principles of Islamic work ethics .This thing makes employees behave ethically in the organization by following their supervisor's behavior (Erondu, Sharland and Okpara, 2004). Darwish and Yousef, (2001) said," Islamic work ethics creates the sense of performing professional duties and obligation of organization completely. Marri et al., (2012) told the

importance of Islamic work ethics in respect of well behaving with other people. Positive thinking about work ethics became strong after the famous publication of Weber. Weber wrote an essay on, "The Protestant Work Ethic and the Spirit of Capitalism". After these publications researchers gave much importance to work ethics. Researchers focused their research work on the role of religion in increasing growth of economy and wealth gathering after the publication of Weber.

Research study of Yusuf (2001) points out that work ethics is positively associated with three dimensions of organizational commitment like normative, continuance and affective commitment. Randall et al., (1991) analyzed that employees who have high commitment for their organization show more faithfulness to their organization. From this, they made conclusion that employees with high practice of Islamic work ethics show more satisfaction for their job. Review of past literature shows that research work on Islamic work ethics has been done two times by Ali (1988 and 1992) and Yousaf (2000 and 2001). Rehman et al., (2006) also took participation in it by discussing stress level and improving job satisfaction in workplace. Viswesvaran and Deshpande (1996) observed that these studies did not show results of organizational ethical behaviors at individual level.

The majority of studies related to Islamic work ethics and work outcomes have been carried in America. Significance of Islamic work ethics increased in the beginning of 1980 by the researchers (Nasar 1980, Ali 1988, 1992; Yousef, 2000 and 2001; Rahman et al. 2006; Ali and Al- Kazemi, 2007). The effect of Islamic work ethics on work outcomes (Job satisfaction, organizational commitment and turn over intension) was studied by (Rokhman, 2010). But they did not test the relationship of variables individually; without taking the effect of other variables. Islamic Work Ethics related these studies include research of Koh and Boo (2001), Honeycutt et al. (1995), and Chockalingam, Deshpande, and Joseph (1998).These studies have been performed in Singapore, Taiwan, and India respectively. There is the great need to perform such type of research on Islamic work ethics which caused the Muslims to get the golden era of eight to fourteen century (Ali, 2005).

Findings of this research study predicted positive and moderate relationship of Islamic work ethics with other job related variables like job satisfaction and organizational commitment. But it showed negative relationship with turnover intention. To test validity and reliability of these studies researchers decided to conduct this study in other countries (Herndon, Fraedrich, and Yeh, 2001). Past literature shows inconsistency in the findings of research. According to some researchers there exist negative relationship between job satisfaction and Islamic Work Ethics. To prove it research work of Honeycutt et al. (1995), Sims (1998), and Viswesvaran, Deshpande, and Joseph (1998) have reported a negative relationship between organizational ethics and employees' job satisfaction; other researchers have reported positive relationships (Saks, Mudrack, and Ashforth, Roman and Munuera, 2005; Pettijohn, Pettijohn, and Taylor, 2008; Valentine and Fleischman, 2008).

Some other researchers like, Sims and Kroeck (1994) have reported no relationship at all. Finally, due to the significant impact of Islamic work ethics on organizational outcomes including commitment and intention to quit (Jawahar, 2006; Cetin, 2006; Lum, Kervin, Clark, Reid, and Sirola, 1998), loyalty (Chen, 2001), empowerment and job stress (Savery and Luks, 2001; Carless, 2004), customer satisfaction (Homburg & Stock, 2004), and service quality for customers (Malhotra and Mukherjee, 2004), this study is believed to be needed. Thus, there is need to check the nature and extent of relationship between Islamic Work Ethics and workout comes.

Islam focuses on doing each work in the well-mannered and controlled way. From the Holy Quran which revealed on the Holy Prophet (PBUH) to the Sunnah of Holy Prophet (PBUH) every activity has a specific philosophy of work. Obaid (2005) said that these philosophies created the law and ethics with combination of work and it is necessary for every Muslim to follow these principles while doing work .Work ethics is actually the behavior of an employee at his or her work place. The role of work ethics in organizational success has been widely investigated. It followed the thinking of management and leadership. There is very little work of researchers on "Islamic Work Ethic" in the Muslims countries and especially in Pakistan

There is still no such type of study by any researcher in which he linked Islamic work ethics with personality trait. Personality varies from person to person and it has influence on work outcomes and Islamic work ethics. So, in this research study personality trait "Conscientiousness" will be moderator variable. The purpose of this research study is to determine the impact of Islamic Work Ethics on work with conscientiousness trait of personality as moderator variable in banking sector of Southern Punjab.With respect to the impact of Islamic work ethics in banking area the objectives of the research are to determine the impact of Islamic work ethics on work outcomes with personality conscientiousness as a moderator variable. The supporting theory for this research study is, Organizational Justice Theory". Koh and Boo(2004) developed this theory. Concept of organizational justice helps in understanding the attitudes and behaviors of employees in the organization (Hartman et al,1999).This theory says when employees perceive justice in their organization it affects their attitudes at job and their outcomes in the organization.

Islamic work ethics related research studies are few in the world and their literature in the Muslims countries especially in Pakistan is very little. These studies are in other sectors like agriculture, hospital, IT telecommunication and education etc. Islamic work ethics provides guidance and suggestions to managers about redesign of team work and other managerial changes to produce productive results and increase existing commitment and enthusiasm. Islamic works ethics demands for justice and generosity in the working environment with giving much preference to issues of hiring and firing. In addition, Ahmad (1976) and Yousef (2001) proposed that the Islamic work ethic does not focus on the life denial but for the life fulfillment and considers the business motives as one of the priorities of life. Koh and Boo (2004) suggested that implementation of Islamic work ethics creates positive organizational ethics and ethical climate which enhances work outcomes.

1.2 Literature Review:

"Ethics" this statement has its history in the Sanskrit dialect. According to Fraedrich, Ferrell and Pride (1989) the word "Ethics" is derived from the Sanskrit word "Sydha".It means self-position, standards, conventions or self-state of any individual or employee. "Ethics" is actually guideline which is followed by people in their decision making process and it creates the feelings of relaxation by following the principles of Islamic work ethics and provide better response for the wellbeing of society (Morf et al., 1999). Alas (2005) defined the significance of ethics in the sense of accepted criteria which is essential for performing good deeds of the organization.

Ahmad (2011) studied on Islamic work ethics in Pakistan. He analyzed the effect of work ethics on rewards, work conflict, job satisfaction, organizational commitment and turnover intention in Islamic banking sector in Pakistan. He resulted that there was a positive and significant effect of Islamic work ethics on rewards, job satisfaction and organizational commitment. But there was the negative relationship of Islamic work ethics on work conflict and turnover intention. Rokhman (2010) analyzed the effect of Islamic work ethics on job related variables in Indonesia. Correlation and regression analysis techniques were utilized to get the results. He concluded the positive impact of Islamic work ethics on job satisfaction and organizational commitment .But he showed the insignificant relationship between Islamic work ethics and turnover intention.

Mowdy et al., (1982) defined organizational commitment in these words, "That authority which caused the identity of employees with the organization and role of employees in the goal achievement of organization. Definition of organizational commitment which was given by Mowdy was criticized by other researchers. Allen and Meyer (1991) presented model of organizational commitment with three definitions of organizational commitment likely affective, normative and continuance commitment. Affective commitment was defined in these words, "The feelings with which an employee wanted to identify himself by values of the organization". Continuance commitment was measured with values of estimated cost which was attached with leaving organization. Normative commitment was related to the feelings of attachment by which people wanted to keep themselves with the organization.

Hayati and Caniago (2012) focused their research on the effect of Islamic work ethics on job related variables like job satisfaction, intrinsic motivation, job performance and organizational commitment in working environment of Indonesia. Results were taken by correlation, regression and moderation analysis. They found that Islamic work ethics created intrinsic motivation, job satisfaction, organizational commitment and job performance.

Radzi et al., (2014) made study to determine the effect of Islamic work ethics in professional environment of Kaula Lumpur, Malaysia. Information for data collection was collected by questionnaire technique. Sample size for this study was staff of 40 lecturers. Regression analysis was carried out to check results. They proved that there was positive relationship between Islamic work ethics and job performance. They also showed negative relationship between Islamic work ethics and organizational commitment. Komari and Djafar (2013) checked the effectiveness of Islamic Work Ethics with respect to the organizational commitment and job satisfaction of employees in Indonesia. Process of data collection was completed by questionnaire and interviews techniques. They evidenced that there was negative relationship between Islamic Work Ethics and job satisfaction. They showed that relationship between Islamic work Ethics and organizational commitment was negative.

Job satisfaction is measured in terms of good or bad feelings of an employee which he or she has for his or her job .This definition was given by Robins (2005).Spector (1997) defined job satisfaction with same sense but with this small difference that perception of employees for job and job related issues. The study on those factors which showed the relationship between different components and different facets of job satisfaction was made by the scholars who are related to it and have effect on performance and productivity of organization (Lu et al., 2005). Detailed effect of work ethics shows that there is relationship between job satisfaction and work ethics. Increases in work ethics also increases job satisfaction.

Haroon, Zaman and Rehman (2012) performed the research to determine the relationship between wok ethics and job satisfaction in health sector of Pakistan. This research study was carried out in ten private hospitals. The data collection process was completed by getting the response from 80 nurses .For data collection questionnaire technique was used. They resulted that implementation of work ethics increased the job satisfaction of employees. Marri et al., (2013) made research on the relationship of job satisfaction and Islamic work ethics with the mediating role of intrinsic motivation. The population of this study was 80 employees of private and public working sectors. Response was taken from employees of this organization by the convenient sampling technique. They examined that those employees who had interest in Islamic work ethics showed high job satisfaction.

Naqvi et al, (2013) determined the effect of Islamic work ethics as moderator variable between job satisfaction and organizational commitment in the banking sector of Azad Kashmir. Data was gathered by getting the response of 203 employees. Structured questionnaire technique was used to get data information. They made conclusion that job satisfaction and organizational commitment showed the positive relationship with Islamic work ethics. They also evidenced that employees with strong liking for Islamic work ethics had satisfied and committed feelings for job and organization.

"Turnover intention is the behavioral response of an employee which affects his plan to leave the organization (Hellman, 1977)".Employee's thinking about justice of organization is an important factor which affects the opinion of employees and their decision for seeking and leaving job. Price and Mueller (1986) characterized turnover intention into two specific kinds voluntary turnover is that where employee his self or herself wants to quit job and involuntary turnover is that where organization forces employees to leave organization. Previous research studies which have been conducted between Islamic Work Ethics and turnover intention showed negative relationship between them .Turnover intention of employees occurs mostly due to three causes like employee's age, current salary and job related experience.

Ramay et al., (2010) researched on the relationship between Islamic work ethics and turnover intention of employees. Random sampling technique was utilized to collect the information from 395 respondents. They concluded that turnover intention was negatively related with Islamic Work Ethics. They suggested that organizations should focus on implementation of Islamic work ethics for maintaining low level of turnover intention. Rastgar and Pourebrahimi (2013) made study on the effectiveness of Islamic Work Ethics on intention of employees for quitting job .They examined the Islamic wok ethics was negatively related with turnover intention of employees. They focused on the awareness of the distributive, procedural and interactional justice for declining rate of turnover intention in organization.

Personality is a vital predictor for job selection criteria (Goldberg, 1993). Characteristics due to personality remain unchanged for whole life and they put very deep effect on working behaviors of individuals (Denissen and Gerber, 2011). It is indicated by the research work of personality that it is measurement of performance of employees (Ozer and Benet-Martinez, 2006; Schulman, 2011). For selection of employees personality is given first priority (Barrick and Mount 2000). Barrick et al., (2003) said that recent studies of personality indicated that it affected the living environment of people and personality related studies were key points for researchers. Personality helps in the selection of that living atmosphere which is suitable for stay.

2.2 Hypothesis:

H1.There is a relationship between Islamic Work Ethics and organizational commitment.H2. There is a relationship between Islamic Work Ethics and job satisfaction.H3.There is a relationship between Islamic Work Ethics and turnover intention.H4.There is a moderating role of Personality trait (Conscientiousness) between Islamic Work Ethics and organizational commitment.H5.There is a moderating role of personality trait (conscientiousness) between Islamic Work Ethics and job satisfaction.H6.There is a moderating effect of Personality trait (Conscientiousness) between Islamic Work Ethics and turnover intention.

3.1 Population and Sample:

Data for this study was received from the conventional banking sector. People who are well considered for this study are employees of the conventional banking sector of Districts Muzaffargarh, Layyah, Rajan Pur,Multan, D.G Khan and Bahawalpur .Data collection process was completed by Convenience Sampling Technique. Sample size is of two hundred and fifty questionnaires. Response rate for this study is 83.33%.For data collection an adopted questionnaire of Ali (1992), Bozeman and Perrew (2001), Dubinsky and Harley (1986), (Hom and Griffeth, 1991; Luna-Arocas, and Camp, 2008) and Filbeck et al. (2005) is rotated. This questionnaire consists of 35 items.

3.2 Measurements:

Questionnaire which is adopted for this study consists of six parts. First part tells about demographic variables which include gender male=1 and female=2 has been coded and in qualification intermediate=1, bachelor=2, master=3 and MS/M Phil =4 has been coded. Similarly for organization public=1and private =2 has been coded, for experience 0-3=1,4-6=2,7-9=3,10-12=4 has been coded and for age 20-25=1,26-30=2,31-35=3,36-40=4 and >41=5 has been coded .Every question has specific serial number for its identification.

Second part of questionnaire consists of 03 items of dependent variable (organizational commitment, third part of questionnaire consists of 03 items of dependents variable (job satisfaction) , fourth part has 03 items of dependent variable (turnover intention, fifth part of questionnaire includes 16 items of independent variable (Islamic Work Ethics and sixth portion of questionnaire has 05 items of moderating variable (conscientiousness trait of personality) on five point Likert scale. For these questions range of scale was made as 1=Strongly Disagree; 2=Disagree; 3=Neutral, 4=Agree and 5=Strongly Agree

3.3 Reliability Analysis:

Nominally and Bernstein (1994) defined reliability with these words, "Any measurement or test is said to be reliable if it creates the same results when it is done again and again. "Islamic Work Ethics, organizational commitment, Job satisfaction, turnover intention and conscientiousness have reliability values as 0.88, 0.72, 0.81, 0.81 and 0.63 respectively. .Blaikie (2003) described that all values of reliability which are greater than 0.6 are trusty and satisfactory. It shows that scale which is used here is reliable and trusty.

Table 1 Reliability Analysis:

Variables	Value of Cornbrash's Alpha
IWE	0.88
OC	0.72
JS	0.81
TI	0.81
PCO	0.63

Results and Discussion:

4.1 Data Analysis:

Descriptive statistics determine essential features of the data in study. They give simple summary about sample and measurement. Descriptive statistics helps to arrange data in sensible form.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Organizational Commitment	250	1.00	5.00	3.9387	.80036
Job Satisfaction	250	1.00	5.00	3.6720	.88518
Turnover Intention	250	1.00	5.00	2.9813	1.15841
Islamic Work Ethics	250	1.00	5.00	4.1133	.56621
Personality Conscientiousness	250	1.00	5.00	3.5824	.66054

Mean of Islamic work ethics is 4.1133. It depicts that employees have strong liking for Islamic work ethics for their jobs in the Southern Punjab banking sector. Organizational commitment has 3.9387 mean. Organizational commitment's mean is symbol of employee's high and satisfactory commitment for their working organization in the Southern Punjab. Mean of job satisfaction depicts that employees have not complete job satisfaction in this working organization. They are showing normal feelings for job satisfaction. Turnover Intention has low mean value of 2.9813 .It is indication of that point that employees have negative attitude to leave their working organization under the implementation of Islamic work ethics.

4.2 Correlation Analysis:

Correlation analysis tells about the degree of association between two or more variables. In correlation a term correlation coefficient is used. It is denoted by small "**r**". It measures the strength of linear or straight line relationship between the independent and dependent variables. 1 value of "**r** "shows absolute positive association,-1 value of "**r"** shows absolute negative association and 0 value shows no association.

Table 2 Correlation Analysis:

Construct	IWE	OC	JS	TI
Islamic Work ethics	1.000			
Organizational commitment	.437**	1.000		
Job Satisfaction	.400**	.638**	1.000	
Turnover Intention	-.151*	-.265**	-.431**	1.000

**Correlation is significant at the 0.01 level (2-tailed).
*Correlation is significant at the 0.017 level (2-tailed).

Correlation analysis shows   degree of association of Islamic Work Ethics with organizational commitment with r= .437** value. Value of "**P**" which indicates significance of relation is .000. It tells that relationship is positive and significant between them. Islamic Work Ethics has   r= .400** degree of association with job satisfaction. Level of significance is .000 here .It shows that relationship between them is positive and significant. Negative value of -.151[*] shows that turnover intention and Islamic Work Ethics are negatively associated with each other with   .017   value of "P" .It is showing significant value.

4.3 Regression   Analysis:

Regression analysis is being performed here to check relation of Islamic work ethics with organizational commitment firstly. Secondly Islamic work ethics was regressed with job satisfaction and thirdly Islamic work ethics was regressed with turnover intention. Models of regression analysis is as under **Y = a+b (X) +e**

Table 3 Regression Results:

Predictors	Organizational commitment/ Job Satisfaction/ Turnover Intention					
	B	**R²**	**ΔR²**	**F**	**T**	**Sign.**
Islamic Work Ethics	.618	.191	.188	58.687	7.661	.000
Islamic Work Ethics	.625	.160	.157	47.266	6.875	.000
Islamic Work Ethics	-.308	.023	.019	5.0765	2.401	.017

In table 5 results of regression analysis show that beta value is 0.618.Value of 0.618 shows that Islamic work ethics has moderate influence on the organizational commitment. It also shows one unit rate of change in Islamic work ethics will cause 61.8% change in organizational commitment. Value of R square shows the variation in dependent variable (organizational commitment) due to independent variable like Islamic work ethics. So, in this model 0.191 value of R square shows 19.1% variation in organizational commitment are explained by Islamic work ethics. Value of **F** =58.87 shows that model is statistically significant. T value 7.661 and P value less than 0.05 are showing the significance of impact of Islamic work ethics on organizational commitment. These significant values show that there is positive and significant relationship between Islamic work ethics and organizational commitment and hypothesis is accepted here. Results of regression analysis of job satisfaction show that beta value is 0.625.Value of .625 shows that Islamic work ethics has moderate impact on the job satisfaction. It also shows one unit rate of change in Islamic work ethics will cause 62.5% change in job satisfaction. Value of R square in this model is 0.160. It shows Islamic work ethics explain 16% variation in job satisfaction. Value of F =47.226 shows that model is statistically significant. T value 6.857 and P value less than 0.05 are showing the significance of impact of Islamic work ethics on job satisfaction. These significant values show that there is positive and significant relationship between Islamic work ethics and job satisfaction and hypothesis is accepted here.

In table 5 results of regression analysis of turnover intention show that   beta value is -.308 Value of -.308 shows that Islamic work ethics has low impact on turnover intention. It also shows one unit rate of change in Islamic work ethics will cause 30% change in turnover intention. Value of R square in this model is 0.023. It shows Islamic work ethics explain 0.23% variation in turnover intention. Value of F =5.0765 shows that model is statistically significant. T value is 2.401 and **P** value is 0.017.Theses values are showing the significance and negative impact of Islamic work ethics on turnover intention. The hypothesis H3 (There is a relationship between Islamic work ethics and turnover intention) is accepted here.

4.4 Moderation Analysis:

To check moderation effect interaction term of independent variable (X) with moderator variable (M) is used when they are providing explanation about dependent variable. Equation to calculate moderation effect is given a   **Y = a + bX + cM + dX*M + e**

Table 4 Moderation Results:

Predictors	**B**	**R²**	**ΔR²**	**T**	**Sign**
Islamic Work Ethics	.535	.215	.209	6.583	.000
Personality (Conscientiousness)	.117	.240	.231	2.568	.011
Islamic Work Ethics x Personality (Conscientiousness)	-.090			2.835	.005
Islamic Work Ethics	.600	.174	.168	6.406	.000
Personality (Conscientiousness)	.168	.177	.167	2.112	.036
Islamic Work Ethics x Personality (Conscientiousness)	-.031			0.851	.395
Islamic Work Ethics	.024	.024	.016	-.635	.017
Personality (Conscientiousness)	.030	.030	.018	1.240	.526
Islamic Work Ethics x Personality (Conscientiousness)	-.064			0.851	.216

Predictor/Independent Variable: Islamic Work Ethics
Criterion/Dependent Variable: Organizational Commitment, Job Satisfaction, Turnover Intention, Moderation/Interaction Term: Z-Islamic Work ethics x Z-Personality (Conscientiousness)INT ZMIWE*ZMPCO
This moderation analysis shows the significance of personality trait (conscientiousness) in Islamic work ethics and its impact on organizational commitment. There is positive change in the values of R^2 .215$\rightarrow$.240.It shows that there is negative moderating impact on Islamic work ethics by controlling demographic variables. Thus hypothesis H4 is accepted by interpretation and results of moderation analysis. that there is a significance contribution of Islamic work ethics on organizational commitment and contribution of personality trait conscientiousness has negative moderating impact on this relationship. This moderation analysis shows there is no significance of personality trait (conscientiousness) in Islamic work ethics and its impact on job satisfaction and turnover intention. So hypothesis H5 and H6 are rejected here.

5.1 Conclusions:
The findings indicate that there is a significant and positive relationship among Islamic work ethics, organizational commitment and job satisfaction. It means that employees have high commitment for their working organization due to implementation of Islamic work ethics. This study proves the positive and significant relationship between Islamic work ethics and job satisfaction. The findings show that employees in their working organization have not complete job satisfaction but their satisfactory feelings are above the normal values The findings also indicated that Islamic work ethics was negatively related with turnover intention. Employees have strong liking for Islamic work ethics in their working organization. It means that employees have less intention to leave this organization under Islamic work ethics principles .Results of moderation analysis conclude that conscientiousness shows the negative moderating effect between the organizational commitment and Islamic work ethics in banking sector of the Southern Punjab: Now a day, Selection process of employees is giving importance to Islamic work ethics as a valuable skill like other skills which are required to perform job. So to make selection process more valuable, this study is very helpful. It provides important guideline about formulation of human resource policies and procedure for managers in banks and other organization. The level of job satisfaction and organizational commitment can be increased by implementation of Islamic work ethics and keen participation of employees in training programs for implementation of Islamic work ethics.
 Ethics related study of this type is important to make research with other variables like organizational citizenship behaviors, employee performance and job stress etc. Moderating effect of other traits of personality can also be examined in further studies. Same research can also be conducted in other sectors   and organizations. It is also important to see the effect of Islamic work ethics on gender. There are some drawbacks of this study which are given below Current research have been conducted with small sample size   and further research should use large sample size and more institutions with large geographical area and time. This study focus only banking sector, so can't generalize other sectors of economy.

Recommendations: Derived results of this study show the enhanced organizational commitment and job satisfaction by enforcement of Islamic values. Top management should make clear list of duties, and responsibilities of employees and it should be according to abilities of staff. There should also be clear rules and regulations of employees to perform their duties effectively and efficiently. Instructions   move from top management which includes executive body and board of governor to lower management .Top management should strictly emphasis on Islamic principles to do every task. By this practice, organizational commitment and job satisfaction of employees will be up and employees will do work with more passion, zeal and zest.

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