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Does Islamic Work Ethics Matter? A Serial Mediation Study through Organizational Commitment and Employee Loyalty

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ABSTRACT

Purpose of this study is to examine the impact of Islamic work ethics on employee retention of banking employees in banks. Further, mediation relationships through organisational commitment and employee loyalty were also tested. Additionally, a serial mediation through "Islamic work ethics => organisational commitment => employee loyalty => employee retention" was also tested. In the present study, 347 banking employees participated. The sample size was calculated through the G power method, while the sampling technique was purposive. Data was analysed through SPSS and smart-PLS. The findings support all direct hypotheses i.e., Islamic work ethics to organisational commitment, employee loyalty and employee retention. Further, mediation relationships were also confirmed through organisational commitment and employee loyalty. However, serial mediation was not confirmed. Due to the nature of operations, banks need energetic employees who can participate actively in work activities. The implementation of Islamic work ethics can enable banks to improve their employees' commitment, loyalty, and employee retention which will benefit the organisation in the long term through improved performance. This study is different from the previous literature as none of the studies has tested the mediation effects of organisational commitment and employee loyalty previously. Further, the role of Islamic work ethics in improving employee retention has been less explored previously. This study has tested this model with the support of Divine Command Theory (DCT) and Theory of Reasoned Action (TRA) which is another contribution to the literature.

1. Introduction

The notion of ethics was initially brought into psychological literature by McClelland [1] under the Protestant Work Ethics (PWE) paradigm, based on the faiths of Christianity. Since the notion was founded only on Christianity and the Holy Bible, it was inapplicable to Muslims and followers of other faiths. Subsequently, Ali [2] remodelled the idea of work ethics as Islamic work ethics (IWEs), focusing

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on Sunnah and Islam. According to Aldulaimi [3] the implementation of Islamic teachings in the workplace is characterised as Islamic work ethics. Rokhman [4] further added that IWEs conform to the guidelines of Islam and Sunnah. In addition, for religious rites, Muslims must adhere to these precepts in their everyday lives. IWEs also have a substantial influence on the personal characteristics of its adherents, which eventually impacts their behaviours, attitudes and perceptions [5].

Beginning in the 1980s, Muslim scholars paid exceptional consideration to Islamic work ethics. Rokhman [4] evaluated this further as IWEs and intention to leave among Indonesian workers, while Yousef [6] examined organisational behaviour, IWEs and job satisfaction relationships among employees of UAE. As such, Islamic principles are adhered to in Pakistani organisations as well. The Pakistani banking industry follows both Islamic work and conventional rules in their operations. Khaleel *et al.*, [7] observed that inappropriate inference is limiting the implementation of Islamic principles on practicality. Hence, this current research posits that the application of IWEs may assist in enhancing employee attitudes and behaviours, e.g., "organisational commitment, employee loyalty, and employee retention".

IWEs are the implementation of rules in the workplace in light of Islamic teachings [8]. These ideas may be extended broadly to many areas of Muslims' everyday life, including their job in revenue generation organisations. There are four basic principles of IWEs "Effort, competitiveness, transparency, and ethically acceptable behaviour" [9]. They further added that these principles can strengthen the social bond while it helps to avoid ethical transgressions, and supporting economic gains. Wheeler [10] calls for the integration of fair standards in the workplace as work ethics. They further added that IWEs can also help improve behaviours and attitudes since Muslim followers follow these principles by thinking they are pleasing their superior beings. This will also help in improving employees' conduct and performance of the organization. In the organisations of Islamic countries, particularly Pakistan, IWEs are being exercised frequently.

Since the 1980s, the banking industry has been among those institutions exercising conventional as well as Islamic ethical standards that are observed but not completely applied [11]. According to Mushtaq *et al.,* [12] it is difficult for banks in Pakistan to sustain their performance due to workforce problems e.g., high staff turnover. Following Salman *et al.,* [13] the Pakistani banking industry is experiencing poor motivation, lower employee retention, and significant personnel turnover. In addition, staff devotion and dedication to work are seen as significant factors influencing organisational success and consumer satisfaction [14,15]. Seeing as individuals are sensitive when it comes to financial issues, it's indeed vital that bank officials be well-energised, devoted, and loyal because they deal directly with public and financial matters. The definition of work ethics is a part of the ongoing attempt by banks to sustain employee morale.

Presently, Muslim presence is everywhere across the world, and they prefer Islamic rules therefore, Islamic finance is expanding worldwide [16]. Islam has predetermined laws and regulations regarding the behaviour of workers and employers on the job. The Holy Prophet (SAW) emphasised adhering to Islam's ethical norms, laws and regulations [17]. For example, the Holy prophet (SAW) said, "Indeed, Allah likes it whenever anyone of you achieves anything correctly" (Al-Bukhari). Hence, we argue that IWEs may be a beneficial instrument for maintaining the vitality and productiveness of workers. In addition, ethics are associated with the calmness and satisfaction of workers, which helps them maintain high levels of vitality.

Saputra and Mahaputra [18] in line say that organisational commitment and employee loyalty are indeed considerable matters of businesses since these aspects have a substantial influence on organisational profitability, performance, and customer satisfaction. Witnessing the banking industry Aleem and Bowra [19] asserted that organisational commitment is an important concern for the industry. Nevertheless, the condition in Pakistan's banking industry is not very good in terms of

employees' loyalty and commitment. Research findings have shown that IWEs have a substantial effect on an individual's behaviours and attitudes [9,20]. While Aflah *et al.,* [21] further argue that IWEs may increase employee satisfaction and workplace commitment. Meanwhile Kunkel *et al.,* [22] discovered a strong correlation between employees' workplace behaviour and their loyalty. Hence, it is reasonable to argue that IWEs might assist in enhancing employee loyalty and commitment in the banking industry.

IWEs have been explored in many contexts during the last two decades. For instance, Marri *et al.,* [23] examined IWEs as a moderator between turnover intentions and organisational commitment in public sector organisations. Abbasi *et al.,* [24] examined the relationship of IWEs with employee performance in the telecom industry. Thereby Ali and Al-Kazemi [25] did another research on the relationship between IWEs and employee loyalty in Kuwaiti organisations and found this relationship as significant. Despite all, no research has been found on the relationship between IWEs and employee retention. This necessitates more investigation; thereby present study has been conducted on the relationships "IWEs => Organizational commitment => Employee loyalty => Employee Retention" in the banking industry.

Theoretically, this study is supported by the "theory of reasoned action (TRA) and Divine Command theory (DCT)". According to Al-Attar [26] DCT says that "the moral status of an activity is identical regardless of whether it is mandated by God". Consequently, it is contended that when bank employees work following Islamic work ethics, they work genuinely because, according to Islamic rules, they genuinely think that whatever assignment people have been delegated, they are responsible for it, and if they perform any wrong with that obligation, Allah will be displeased. They also think Allah will reward them if they perform their work well. With this mindset, people worked more with honesty and dedication and stayed longer. The TRA describe how attitudes and behaviours affect human actions [27,28]. In this research following TRA, workers will adhere to IWEs with the conviction that they are helping mankind with whole devotion and candour; this will motivate them to become loyal, and dedicated, and they stay longer.

This research is significant across several perspectives. In the recent times researchers started thinking that the concept of morality and ethics are motivating employees more than other factors. Meanwhile Islamic banking is also expanding across world igniting a need to explore the Islamic ethical ways of working. Therefore, this study is contributing to the literature by exploring the concept of Islamic work ethics with employee retention. Additionally, employee commitment and loyalty are showing strong influence on employee behaviour and performance outcomes which present study will cover by testing employee commitment and loyalty as mediators in this study. Lastly, this research is backed by DCT and TRA, both of which have been utilised for the first time in the banking industry and provide a significant contribution to Islamic banking settings.

2. Literature Review and Hypothesis Development

2.1 Theoretical Support

Theoretically, this study is backed by two theories: DCT and TRA. Further, the DCT says that "positive deeds are morally correct since they are commanded by God" [29]. Religious followers consider moral responsibility fulfilment to be an act of obedience to God's directives. For example, people think that God wants anything that is ethically correct [17]. DCT supports IWEs since this notion is founded on religion as the basic principle of morality. In Islam, each action is evaluated based on its conformity to the religion's precepts. Thus, DCT is deemed acceptable to supplement the current study framework, since it explains ethics from a comprehensive Islamic perspective, making it a more appropriate fit [30]. In Islam, for example, fairness and honesty are the most

important norms for conducting business dealings. In Islam, malpractices are deemed forbidden and thus are penalised. According to Suzuki [31] Islam promotes commercial and economic liberty. In executing financial transactions, one cannot exceed the specified limitations. Individuals might establish an emotional attachment towards the job whilst keeping Islamic ethical values, with the clear conviction that their genuineness about the job and the institution will render them virtuous and holy from the notions of Islam. The sense of approval in Allah's eyes will provide inner serenity, leading to enhanced employee loyalty and dedication, and eventually preventing them from leaving the organisation. This research is also supported by the notion of TRA. TRA is a behavioural theory describing the norms, beliefs, intentions, and attitudes of persons towards a certain event. Ajzen and Fishbein [32] further stated that it is necessary for any good or undesirable behaviour to be backed by an event, since nothing occurs in a blue. For example, IWEs gives the individual a purpose to operate within accepted limitations, which gives them inner peace and tranquility [27], which subsequently translates into employee "commitment, loyalty, and retention".

2.2 Islamic Work Ethics

IWEs is an Islamic approach to work. Usman *et al.*, [33] say that work is a virtue since it helps provide balance to people's personal and professional lives. Rahman *et al.,* [34] added that IWEs signify a social connection between an organisation and its workers following Islamic principles. According to Ali and Al-Owaihan [27], IWEs are the attitude that forms and impacts the engagement and involvement of believers in the workplace. Islam does not distinguish between religion and people's conduct and businesses. It is grounded on the teachings of the Quran and the actions of Mohammed (PBUH). The main aspects of IWEs include doing positive deeds and carrying out one's appointed duties with integrity. The Holy Quran states, "Humans can achieve only what they strive for" (Quran, 53:39); and "Bring a whole proportion when you quantify out, and weigh with an unbiased scale" (Quran, 27:9).

Researchers have discovered that those adhering to Islamic ethics think that, in addition to obeying ethical norms, they are also pleasing Allah Almighty, which provides them "confidence, pleasure, and courage" to carry out their obligations properly [5]. In the context of Pakistan examined IWEs with job satisfaction in the agriculture sector Athar *et al*., [35] in the education sector and Shah and Lacaze [36] in the healthcare sector. Similarly, Abbas and Kowang [37] examined the association between IWEs and job satisfaction in the banking industry, recommending additional investigations in this context. Nevertheless, neither of the studies has examined the relationship between "IWEs -> employee loyalty -> retention". Thus, this study proposes a framework that is distinct from previous research. Further, investigating the impact of IWEs on the behaviours and attitudes of bank employees, the present research additionally used "DCT and TRA" theories, spanning both behavioural and ethical viewpoints.

2.3 Islamic Work Ethics and Employee Retention

Work ethics are considered critical to balance the performance of an organisation and hence organisations always show keen interest in Work ethics [38]. It helps organisations to maintain discipline among employees [39]. Work ethics has a significant influence on employees' attitudes and behaviours. In the face of globalization and market expansion, employee retention started getting more attention than ever, since it can help organisations millions of dollars they spend on employee recruitment and training every year [40]. Several studies from the past literature show that IWEs have a strong relationship with employee behaviour [41]. However, the relationship between IWEs

and employee retention is yet to be explored. The TRA theory also supports this argument by saying that IWEs provide mental peace to the employees which gives a reason to the employees to stay longer.

H1: Islamic work ethics is significantly linked to employee retention.

2.4 Islamic Work Ethics and Organisational Commitment

The relationships between ethical norms such as Islamic work ethics, with organisational commitment have been established previously by the researchers like [5,21,42]. In line with this Hayati and Caniago (2012) found that IWEs assist employers in boosting employee motivation, which may promote employee commitment. Correspondingly, Farzin and Hooshmand [43] emphasise the significance of IWEs in connection to service sector workers' commitment to their organisations. Survival in this sector relies heavily on the services given by their workers' dedication. Therefore, employee commitment plays a crucial part in guaranteeing organizational success.

Higher staff commitment brings greater organizational development. Likewise, Muhammad Nouman *et al.,* [44] revealed a substantial association between IWEs and organisational commitment among Pakistani agriculture workers. Consequently, it is believed that the introduction of IWEs in the workplace would strengthen the organisational commitment of banking workers.

H2: Islamic work ethics is significantly linked to organisational commitment.

2.5 Islamic Work Ethics and Employee Loyalty

Employee loyalty has been a subject of debate since the 1960s, demonstrating a significant relationship between loyalty and employee behaviours [45]. As per Chen *et al.,* [46] loyalty is regarded as a crucial characteristic in the workplace and is recognised globally due to its high correlation with employees and the success of organizations. Currently, employee loyalty is gaining significance because of the rapid expansion of competition between businesses. Fikriyah *et al.,* [47] discover that the Islamic work ethic has a substantial impact on the loyalty of zakat workers. In addition, Ali and Al-Kazemi [25] found a substantial association between IWEs and loyalty in their research of Kuwaiti workers. Whereas no research has been discovered concerning banking workers. Therefore, it is believed that the introduction of IWEs in the workplace would strengthen the loyalty of bank workers.

H3: Islamic work ethics is significantly linked to employee loyalty.

3. Mediation Relationships

3.1 Organisational Commitment Mediator

Organisational commitment is a promise or willingness by the individuals, to do something for someone or give their energy and time to a task [48]. Employee commitment is regarded as a critical concept in organisational research because of its significant influence on employee behaviours, which supports employee retention and organisational performance [49]. Narteh [50] further added that employee commitment is the emotional condition of employees' connection with respective organisations, such as their desire to absorb themselves in achieving the organisation's goals and standards. Since, organisational commitment represents the employee’s emotional attachment

and psychological bond with the organisation, hence its role is crucial for the organisation. Further, past literature revealed that a significantly favourable correlation exists between IWEs and organisational commitment [17,42], while Arasanmi and Krishna [51] found a significant positive relationship between organizational commitment and employee retention. Therefore, following the criteria of Baron and Kenny [52] organisational commitment is added as a mediator in the present study. Hence, the subsequent hypothesis is formulated:

H4: Organisational commitment mediates the relationship between Islamic work ethics and employee retention.

3.2 Employee Loyalty as a Mediator

Loyalty entails faithfully keeping one's word or being true to someone. A loyal employee is devoted, faithful, bonded, concerned, and feels accountable for the organisation [53]. Barlow and Møller [54] further added that loyal employees will never think about cheating their organisations, they always remain faithful. Several researchers found that employee loyalty has a strong influence on employee behaviour [55]. Previous researchers found a significant association between employee loyalty with IWEs and employee retention. More specifically, Fikriyah *et al.*, [47] found a strong relationship between IWEs and customer loyalty. Other researchers such as [56,57] also found a significant relationship between IWEs and employee loyalty. Further, past literature revealed a significant relationship between employee loyalty and employee retention [58,59]. None of the studies have explored the mediation relationship of employee loyalty between IWEs and employee retention, therefore following Baron and Kenny [52] principles, employee loyalty is introduced a mediator in the present study. Hence, subsequent hypothesis is formulated:

H5: Employee loyalty mediates the relationship between Islamic work ethics and employee retention.

To test the combined effect of organisational commitment and employee loyalty in the relationship of IWEs and employee retention hypothesis 6 is formulated as the below and depicted as in Figure 1:

H6: A serial mediation exists between "Islamic work ethics, organisational commitment, employee loyalty and employee retention".

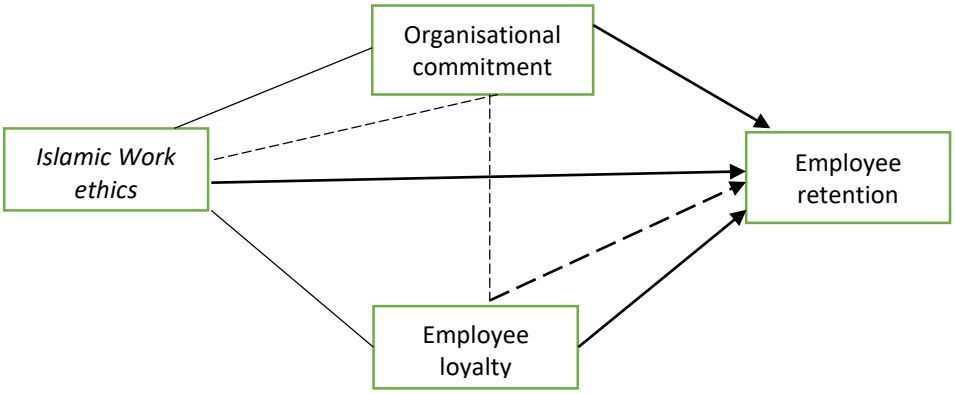


Fig. 1. Combined effect of organisational commitment and employee loyalty

4. Methodology

This is a quantitative research, and the main data was acquired using structured questionnaires from banking employees. For this purpose, 400 bank employees were surveyed using a purposive sample technique, while 347 questionnaires were returned, including 36 questionnaires with incomplete information. This response rate is 77% considered acceptable in social sciences. In all, 311 responses were used in this investigation. Each questionnaire was split into two portions, the first of which consisted of demographic questions and the second of which asked about study variables. Further, this research used SPSS for data sheet cleaning, screening, completion and demographic analysis. While, for model evaluation and relationship analysis, PLS-SEM was used. Questionnaires were rated based on a seven-point Likert scale. The details of the questionnaire are as follows:

For the measurement of IWEs, a 17-item instrument was adapted from [60]; for organisational commitment 9-item instrument was adapted from [61]; for employee loyalty 3-item instrument was adapted from [62], and lastly for employee retention 11-item scale was adapted from [63].

5. Results and Discussion

5.1 Demographics of the Study

This study's data analysis began with a SPSS-based demographic analysis of the respondents. As previous researchers suggested that demographic factors help in comprehending the context of the research and gaining an accurate depiction of the population under investigation [40]. In this research, participants were invited to provide demographic information e.g., "gender, age, level of education, and years of work experience". The majority of responders, or 63.98 %, were men, according to the demographic study. Results shows that 40.19% respondents belong to 25 to 35 age group, while 34.72% belonged to 36 to 45 age group and 25.09% belonged to 45 and above age group. While answering about their education background, 36.97% had bachelor's degree, 39.87% had master's degree while 23.16% had education above master's degree. In terms of years in service, 28.93% had 2 to 5 years of experience, while 39.87% respondents had 6 to 10 years of experience, 19.94% had 11 to 15 years of experience, and lastly 11.26% had 16 and above years of experience. This indicates that respondents came from diverse groups which was need to for accuracy and reliability of the data.

5.2 Structural Equation Modeling

The smart-PLS under PLS-SEM was applied for data analysis. Further, Smart-PLS was used to construct the "measurement model and structural model" for analytical purposes. Using algorithm approach "convergent validity and discriminant validity" were computed for the measurement model. Hair *et al.,* [64] says that "path coefficients, R^2, f^2, and p values" were then computed after testing the structural model using bootstrapping at 5000 subsamples.

5.3 Measurement Model

In this research, measurement model analysis was used to determine the data "validity and reliability". The validity of data was examined using "convergent and discriminant" validity. Using "outerloadings, Cronbach's alpha (α), composite reliability (CR), and average variance extract (AVE)" convergent validity of the study was assessed (Table 1). From the outer loadings, values of six

items with loadings lower than 0.50 were deleted, since lower loadings can affect the reliability of the data [64]. The Cronbach's alpha values of the present study range between 0.728 and 0.914 against threshold criteria of above α > 0.70, indicating good to high reliability. Results for CR were tested against threshold level of 0.70. The obtained values range between 0.842 and 0.925, confirming the composite reliability of the constructs. Lastly, AVE values were tested against the threshold level of 0.50. The obtained results range between 0.503 and 0.645, showing that the values are within the acceptable range. These findings indicates that convergent validity is acceptable at all three levels.

Table 1
Convergent validity measurement

Constructs	Items	Loadings	α	CR	AVE
Islamic work ethics			0.914	0.925	0.503
	IWE1	0.665			
	IWE2	0.660			
	IWE3	0.698			
	IWE4	0.746			
	IWE5	0.693			
	IWE6	0.576			
	IWE7	0.640			
	IWE8	0.760			
	IWE9	0.769			
	IWE10	0.666			
	IWE11	0.624			
	IWE13	0.692			
	IWE14	0.621			
	IWE15	0.613			
	IWE16	0.501			
	IWE17	0.630			
Organisational commitment			0.752	0.842	0.575
	OC1	0.661			
	OC2	0.672			
	OC3	0.872			
	OC4	0.806			
Employee loyalty			0.728	0.845	0.645
	EL1	0.814			
	EL2	0.796			
	EL3	0.800			
Employee retention			0.890	0.911	0.509
	ER1	0.809			
	ER2	0.673			
	ER3	0.812			
	ER4	0.676			
	ER5	0.599			
	ER6	0.755			
	ER8	0.739			
	ER9	0.674			
	ER10	0.564			

5.4 Discriminant Validity

A test of discriminant validity (DV) was conducted to identify differences across constructs. In the current research, discriminant validity was calculated using the Heterotrait-Monotrait Ratio (HTMT).

They believed that HTMT is the most suitable method of calculating discriminant validity since this method is most effective as compared to other methods. They recommended the threshold criterion for HTMT ratio at less than 0.90. Results show that all the values range between 0.591 and 0.842, which indicates that these values fulfil the threshold criterion (Table 2).

Table 2
Discriminant validity measurement through Heterotrait-Monotrait Ratio (HTMT)

	EL	ER	IWEs	OC
EL				
ER	0.829			
IWEs	0. 695	0.796		
OC	0. 591	0.683	0.842	
The latent variable correlation				
	EL	ER	IWEs	OC
EL	1.000			
ER	0.676	1.000		
IWEs	0.702	0.782	1.000	
OC	0.701	0.574	0.723	1.000

5.5 Latent Variable Correlation and Descriptive Assessment

Correlation shows how variables are related. This research used measurement model analysis for inter-item and inter-construct correlations. The inter-item correlation is measured through variance inflation factor (VIF) against the threshold criteria of 5 [65]. The obtained values range between 1.298 and 4.299, indicating that all the values are within acceptable range. For inter-construct correlation, results indicate that all the values range between 0.574 and 0.782 (Table 4). These values are acceptable following the threshold level of 0.80 [66]. Mean and standard deviation were obtained for the descriptive assessment (Table 2). This study yielded mean values within the range of 3.754 to 3.883 and standard deviation values within the range of 1.013 to 1.060, suggesting that the results are acceptable.

5.6 Structural Model

For the access the structural model, the bootstrapping method with 5000 subsamples on smart-PLS was used. To test the hypotheses empirically, "path coefficient (β), *t*-statistic, and significance (*p*)" were calculated (Table 3) [67]. The findings indicated a substantial association between IWEs and employee retention (β = 0.872, t = 58.935, p = 0.000), supporting H1. In addition, IWEs exhibited a substantial association with organisational commitment (β = 0.723, t = 22.068, p = 0.000), hence confirming hypothesis 2. Similarly, there was a strong connection between IWEs and employee loyalty (β = 0.802, t = 40.703, p = 0.000), confirming Hypothesis 3. Besides, this study also tested mediation roles of organisational commitment and employee loyalty. Results revealed that organisational commitment mediates the relationship between IWEs and employee retention at (β = -0.081, *t* = 2.659, *p* = 0.008), supporting H4. Results also confirmed the relationship of employee loyalty between IWEs and employee retention at (β = -0.180, *t* = 2.574, *p* = 0.006), supporting H5. Several researchers in the past believed that organisational commitment and employee loyalty are interrelated constructs. Therefore, a serial mediation relationship was also tested through a consistent bootstrapping method. However, the present study failed to confirm a serial mediation at (β = -0.005, *t* = 0.563, *p* = 0.574), rejecting H6.

In addition, the significance of the research model was determined using the coefficient of determination coefficient (R^2) and effect size (f^2). The R^2 findings indicated that IWEs were related to staff retention to the extent of 67.4%, to organisational commitment to the extent of 76.8%, and employee loyalty to the extent of 52.3%. The findings for f^2 indicated that IWEs had a value of 1.256 for employee retention, 1.097 for organisational commitment, and 0.560 for employee loyalty, showing a strong predictive relevance.

Table 3
Structural model analysis

No.		β	T-value	f^2	R^2	P Values	Decision
H1	IWEs -> ER	0.872	58.935	1.256	0.674	0.000	Accepted
H2	IWEs -> OC	0.723	22.068	1.097	0.768	0.000	Accepted
H3	IWEs -> EL	0.802	40.703	0.560	0.523	0.000	Accepted
Mediation							
H4	IWEs ->OC -> ER	-0.081	2.659	--	--	0.008	Accepted
H5	IWEs ->EL -> ER	-0.180	2.574			0.006	Accepted
Serial mediation							
H6	IWEs ->OC -> EL -> ER	-0.005	0.563	--	--	0.574	Rejected

The activities of banks entail interactions with the public, excessive workload, and financial transactions. Each little flaw in any of the aspects might result in a catastrophic failure. For example, a misstep may lead banks to lose customers, income, and the public's faith. While the introduction of IWEs may be advantageous to the banks in this circumstance. Clients and employees will thus readily embrace and adhere to Islamic work norms. In conclusion, IWEs may play a crucial role in enhancing employee "commitment, loyalty, and retention". IWEs support "fairness, honesty, charity, and trust" all of which foster a feeling of appreciation in the workplace and are seen as important components of "commitment, loyalty, and retention". Moreover, IWEs may strengthen the productivity of an organization.

According to Yousef [6] IWEs are a crucial aspect that significantly influences the attitudes and conduct of employees. Islam emphasises maintaining moral principles for individuals from all walks of life. Islam prioritises what is right above what seems right. Consequently, Muslims constantly seek serenity and contentment by embracing ethical standards to become righteous and virtuous in Allah's eyes, including on the job. Being virtuous provides inner calmness, which encourages organisational commitment and employee loyalty. As a result, employee retention will increase. The present study concludes that IWEs have a significant positive relationship with "organisational commitment, employee loyalty, and employee retention," denoting that the implementation of IWEs in the workplace will increase "employee commitment, loyalty, and retention." Besides, the present study also confirmed the mediation role of organisational commitment and employee loyalty. However, the present failed to approve a serial mediation effect of “IWEs => organisational commitment => employee loyalty => employee retention”. Therefore, from the six proposed hypotheses, five hypotheses are accepted while the sixth hypothesis is rejected.

These relationships also get support from the existing literature. Although none of the existing scholars explored the relationship between IWEs and employee retention. However, the relationship can be explored under the influence of the theory of reasoned action. Focusing theory of reasoned action, when organisations add IWEs to their operating activities, it strengthens their belief that whatever they are doing is ethically right and it will please Allah almighty as well [27]. It will provide a reason for the employees to behave positively in favour of the organisation [68]. As a result, they will happily prolong their stay. Hence, H1 of the present study is supported.

H2 of the present study is supported by Aflah *et al.,* [21] and Hayati and Caniago [69]. This indicates that under the influence of IWEs employees will be more committed. H3 of the present study is supported by Fikriyah *et al.,* [47] and Ahmed *et al.,* [70] indicating that employee loyalty can be increased by focusing on Islamic work ethics. The divine command idea asserts that anything individuals do that is morally correct is pleasing and valued in Allah's eyes, which offers those who follow ethical norms inner serenity [29]. This increases employee commitment, loyalty, and retention. H4 of the present study says organisational commitment mediated the relationship between IWEs and employee retention. No similar study has existed before, however, the relationship can be supported by the study of Nasution and Rafiki [5], who found in their study that IWEs increase organisational commitment among banking employees and [71] who believe that organisational commitment increases employee retention. Hence, H4 is supported.

H5 of the present study says employee loyalty mediated the relationship between IWEs and employee retention. No similar study has been found exploring this relationship, however, the relationship can be supported by the study of Ali and Al-Kazemi [25] saying IWEs help increase employee loyalty, and [72], found in their study that loyal employees tend to stay longer at their job, hence, H5 is supported. Unfortunately, the present study failed to support the serial mediation between “Islamic work ethics, organisational commitment, employee loyalty and employee retention” hence H6 is rejected. The possible reason can be that a committed person doesn't need to be loyal at the same time. There must be different conditions that affect both behaviours differently.

6. Conclusion

IWEs started getting attention from researchers since their spam started expanding beyond the borders of Islamic countries. The present study expanded the literature by confirming the relationship between IWEs and employee retention. The present study also revealed the impact of organisational commitment and employee loyalty as mediators between IWEs and employee retention for the first time. In addition, this research adds to the body of knowledge on "Divine command theory and the theory of reasoned action". These theories were not previously examined concerning IWEs and employee behavioural aspects. Further, this study could also assist bank managers in improving the attitudes and behaviours of their employees, which may be accomplished by increasing organisational commitment and employee loyalty via the implementation of IWEs in the workplace. It could also aid in the retention of employees by inspiring them via Islamic work ethics. According to the author's knowledge, no prior study or research model examined "Islamic work ethics, organisational commitment, employee loyalty, and employee retention" in a single study.

6.1 Limitations and Implications

Though the present study has no significant limitations, there still exist opportunities for improvement. The nature of the present study is cross-sectional while future studies can be conducted using longitudinal or experimental approaches with observer-rated measures. Further, this study focused on the mediation effects of organisational commitment and employee loyalty between IWEs and employee retention, while future researchers can identify other interactions between IWEs and employee retention. A serial mediation failed in this study while future studies can find out the reasons behind this behavior. This study is based on data from a single country, however, due to cultural differences it might not be suitable for the banking sector of other countries.

Future researchers could go for a comparative study. The study model can be tested in other industries within the service sector such as “healthcare, hospitality, and telecommunication”. Future studies may explore favouritism, stress, and emotionality as moderators in this model because IWEs are a crucial part of emotionality. Further, qualitative studies can be conducted in future to overcome the risk of bias.

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