

Combined Effects of Job Insecurity and Islamic Work Ethics on Job Satisfaction and Job Performance

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Abstract:

This study examined the buffering role of Islamic work ethics on job insecurity (JIS)-job outcomes relationship. We collected data using purposive sampling technique through a questionnaire from 263 employees of Islamic Banks from KPK, Pakistan. The results confirmed that JIS has a direct negative impact on employees' job satisfaction (JS) and job performance (JP). Islamic Work Ethics (IWE) has a direct positive effect on job satisfaction and job performance. This study also confirmed that high IWE moderates the negative impact of JIS on JS and JP. Limitations and future directions are also discussed.

Keywords: *Islamic Work Ethics, Job Insecurity, Job Satisfaction, Job Performance*

1. Introduction

Since 1970's the technological change, economic recessions, extensive global competition, and industrial restructuring have enormously transformed the characteristics and quality of job (Harris, 1996). The globalization, coupled with the emergence of advanced technology, has given rise to a high level of stiff operational competition at both national and international levels. Thus, to adjust in this global setting, organizations use joint ventures, privatizations, downsizing, merger and acquisition as a mean against their rival organizations to gain a competitive edge (Bereznoy, 2019; Farber, 2008), reduce cost, and increase profit (Mishel, Bernstein, & Allegretto, 2005; Sverke, Hellgren, & Näswall, 2006). Therefore, now a day's organizations are concentrating more on their core competencies and are outsourcing their central functions (Burke & Cooper, 2000). It implies that the concept of long-term employment has been perished which was previously viewed as a standard of employment (Newman et al., 2019). Wikman (2010) also supported this view by suggesting that temporary employment agency and project work is common in majority of organizations nowadays.

Millions of employees around the globe have suffered the harsh dismissals due to downsizing. Many others are employed on short term employment contracts or some encounter fundamental unpremeditated changes at their workplace regarding their role in organizations (Jacobson, 1991). Andolson (1998) conducted a national survey in which majority of respondents suggested that every time they come to

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know that company is downsizing they become worried about their job continuity and their feelings of job insecurity increase. Problems further soar in developing countries with high rate of unemployment. Due to these changes, JIS has become an emerging concern and caught the attention of many researchers (Sverke et al., 2006). In fact, JIS is one of the extensively examined job stressors (De Witte et al., 2010).

From last two decades, majority of studies have empirically confirmed the inverse relationship between JIS and other aspects linked to both wellbeing of individual and functioning of the organization (Piccoli, Reisel, & De Witte, 2019; Sverke & Hellgren, 2002). With respect to individual wellbeing, studies have found that JIS is highly associated with poor physical and mental health (Chirumbolo & Hellgren, 2003). While with respect to organizational functioning, JIS has a long list of disadvantageous outcomes such as lower organizational trust (Ashford, Lee, & Bobko, 1989) higher turnover intentions (Chirumbolo & Hellgren, 2003) and more relevant to current study is lower job satisfaction (JS) (De Witte & Näswall, 2003; Sverke, Hellgren, & Näswall, 2002) and reduced job performance (JP) (Lim, 1997; Probst, 2002).

Research shows that work ethics is rooted in the conception of Protestant Work Ethics by Weber (1958). IWE are basically the complete set of ethical standards that segregate good from bad and right from wrong in the Islamic perspective (Abuznaid, 2009). In Pakistani context, Islamic work ethics (IWE) has been used by previous studies as a moderator on relationship between job stressors and work outcomes (Batoool, Gul, & Shahzad, 2013; Hussain, Khan, Shazad, & Ahmad, 2018; Sadozai, Marri, Zaman, Yousufzai, & Nas, 2013). Recently, Tufail, Shahzad, Gul, and Khan (2017) recommended that the moderating role of IWE be studied with JIS and other behavioral outcomes with multi sources data collection technique. Moreover, the main contribution of this investigation is to add evidence from a non-western and developing country like Pakistan. However, still few evidences are available which incorporates IWE as a moderator in JIS and job outcomes relationship. Particularly, to test that whether the outcomes drawn from job stressor framework and work-related outcomes in non-Western country (where the present research has been performed) need further investigation as suggested by studies conducted in Pakistan (Khan, Abbas, Gul, & Raja, 2015; Tufail et al., 2017). Thus, based on conservation of resources (COR) theory, the current study extends the JIS

literature as a workplace stressor in relation to IWE which acts as a positive reservoir that moderates the negative effects of JIS on JS and JP respectively.

2. Literature Review

2.1 Job Insecurity

Initially, JIS was known as “motivator” (Hackman & Oldham, 1975; Rizzo, House, & Lirtzman, 1970) in the workplace but in 1980 the construct of JIS changes from motivator to a stressor (Greenhalgh & Rosenblatt, 1984; Qian, Yuan, Niu, & Liu, 2019; Sverke et al., 2006). Therefore, despite having a long research history, JIS is an underdeveloped and poorly defined construct in work stressors literature. JIS is still missing a single definition or a widely accepted measure amongst scholars (Klandermans & Van Vuuren, 1999a; 1999b).

Moreover, JIS is majorly explained in the literature by two constructs (i) global construct and (ii) multidimensional construct. The global construct defined JIS as individual concerns about the continuation of their job in the future, however in the time of crisis such as reorganization or merger, and political changes, JIS is considered as a stage proceeding unemployment (Dooley & Prause, 2003). While in multidimensional construct, the context of JIS is described as a more multifaceted phenomenon in which an individual is not worried about the continuation of the job in future but it also includes other dimensions such as promotions, positive performance appraisals and job stability (Jacobson, 1991; Ojedokun, 2008).

Hellgren, Sverke, and Isaksson (1999) differentiated between quantitative and qualitative aspects of JIS. They described the quantitative form of JIS as individual's fear of losing a job while qualitative JIS is described as losing an important feature of a job such as loss of career opportunities, deterioration of working conditions, a decrease in salary upgrading (Sverke & Hellgren, 2002). However, these two aspects are grounded on a common premise that JIS is employees' subjective judgment of the job's continuity, which depends on employees' know-how and perception of the situation. Subjective JIS is defined as expecting stressful situation to be encountered in near future in form of losing one's job. While the “objective” JIS is prompted by circumstances in form of dismissals, restructuring, downsizing which leads to a higher subjective experience of JIS (Klandermans & Van Vuuren, 1999a; Probst, 2002).

2.2 Job Insecurity and Job Satisfaction

Greenhalgh and Rosenblatt (1984), defined JIS as employee's concerns regarding job continuity. Similarly, JIS is also defined as the degree of uncertainty that employee feels related to continual of his/her job (De Witte, 1999; Hui & Lee, 2000). JS is defined as emotional state stimulated by employees' job experiences (Locke, 1976). JIS association with JS is quite clear as an employment offer various sources of satisfaction such as self-efficacy, social contacts and economic stability (De Witte, 1999).

COR theory suggests that stressors in any context cause depletion of resources (Hobfoll, 1989; 2011; Hobfoll, Freedy, Lane, & Geller, 1990). Job insecurity acts as a workplace stressor as it emerges from feelings of uncertainty about future of job. This is particularly relevant in developing economies like Pakistan (Tufail et al., 2017). In turn, it may reduce the positive psychological state as a reservoir to combat with undesired situations. Empirical evidence also suggested that JS is higher among permanent employees of organization, while temporary employees, who perceive that their job is not secure, result in low level of JS (Ashford et al., 1989; Grunberg, Moore, & Greenberg, 1998; Lim, 1997; Rosenblatt & Ruvio, 1996). Sverke et al. (2002) conducted a meta-analysis on JIS found that employee JS decreases with JIS, thus JIS is negatively related to employee JS. In most recent meta-analysis, it is suggested that JIS (hindrance challenge) is directly and negatively associated with employee JS (Podsakoff, LePine, & LePine, 2007). Thus, JIS is linked to decrease in employee JS (Ashford et al., 1989; Davy, Kinicki, & Scheck, 1997). Thus, it is hypothesized that:

Hypothesis (H₁): JIS has significant negative impact on JS.

2.3 Job Insecurity and Job Performance

A consistent valuable contributing behavior of employees across repeated number of times is referred to JP. (Motowidlo, 2003). We treat JP as subjective because it is directed towards employees' efforts for goal achievement and helps researchers to compensate the unavoidable environmental factors that related but are not in the scope of study. Performance as a behavior permits scholars to comprehend its essential cognitive and psychological antecedents (Newton, Engquist, & Bois, 1977). According to Schreurs, Hetty van Emmerik, Günter, and Germeys (2012)

theoretically, the decrease in employee performance due to the perception of JIS can be described in two ways (i) cognitive explanation and (ii) affect-based explanation. The cognitive explanation is based on the notion that employees consider JIS as a breach of psychological contract by the employer. JIS is an essential element in a psychological contract between employee and employer (Millward & Brewerton, 2000). COR theory suggests that if employees view JIS as a violation of psychological job contract and unbalancing the employer-employee exchange relationship (De Cuyper, Bernhard-Oettel, Berntson, Witte, & Alarco, 2008; De Cuyper & De Witte, 2008), it can work as a workplace stressor (Hobfoll, 1989; Hobfoll & Shirom, 2001). When psychological job contract is breached, stress is invoked and the employer-employee exchange relationship becomes imbalance. This in turn reduces the psychological resources of employees' positive subjective experiences on job and JP (Jensen, Opland, & Ryan, 2010). JIS has number of disadvantageous outcomes including decreased or lesser JP (Cheng & Chan, 2008; Gilboa, Shirom, Fried, & Cooper, 2008).

On the other hand, the affect-based explanation highlights that employee whose job is not secure, are uncertain about whether they will continue their job in future, or are they at risk of job loss or will they lose the important feature of their job (Sverke & Hellgren, 2002; Sverke et al., 2002). According the explanation provided from COR theory, the employees feel stress due to uncertainty about lack of control, alienation and powerlessness in such situations (De Witte, 1999; Sverke et al., 2002). When employee have low level of control over the situation, they interpret the situation as stressful and develop negative emotions and more strain (Spector, 2002). In stressful situation like JIS employee limits job resources, for example, they become less interested in effectively performing their job role which leads to reduced JP (Bakker, Van Emmerik, & Van Riet, 2008). Therefore, the following hypothesis has been derived:

Hypothesis (H₂): JIS has significant negative impact on JP.

2.4 Islamic Work Ethics, Job Satisfaction and Job Performance

Ethics are viewed as fundamentals of one beliefs and values, it helps them to understand the difference between rights and wrong (Khan et al., 2015). These are considered essential for performing job, recently more focus has been placed on moral and ethical dimension of business in academic world, governments, general

public and businesses (Ahmed, Chung, & Eichenseher, 2003). Research shows that in western countries, work ethics is rooted in the conception of Protestant Work Ethics by Weber (1958). However, in Muslims countries, IWE is becoming the key attention of many researchers (Khan et al., 2015). Muslims believe that Quran codified Allah words and they view themselves as servants of Al-Mighty ALLAH and are directed to do good deeds in both their personal as well as business life (Beekun & Badawi, 2005). Several times the value of ethics has been discussed in Quran "You are the best nation produced [as an example] for mankind. You enjoin what is right and forbid what is wrong and believe in Allah"(Qur'an 3:110). Quran also says "And whatever good you do, (be sure) Allah knows it." (Qur'an 2:197) "Whosoever does a good deed, it is for his own self" (Qur'an 45:15).

Literature suggests a positive association between JS and IWE (Ahmad, 2011; Ali, 1987). Hence, it is quite obvious that IWE is the main component of a system based on Islamic beliefs, therefore employees who exhibit high IWE have higher JS. Similarly, Yousef (2000) also suggested that in majority of studies conducted by Muslim researcher's states that IWE s positively related to employee JS. Thus, if an employee works as per teachings of Islam will experience higher degree of JS. Likewise, Haroon, Zaman, and Rehman (2012) stated that IWE has positive effect on employee JS. There work have been supported by many researchers more recently Tufail et al. (2017) have confirmed that JS is positively correlated with IWE. Thus IWE is the main component of the Islamic system; therefore employees who exhibit high IWE have greater JS. So, in the light of above discussion, it was hypothesized that

Hypothesis (H₃): IWE has a significant positive impact on JS.

The direct association between IWE and performance is well established. Jalil, Azam, and Rahman (2010) suggested that the organization practicing ethical principles add to the success and organizational wellbeing, make sure the profitability for the stakeholders and assist the welfare of the society. The victorious attainment of IWE directs to a superior performance (Ali & Al-Owaidan, 2008). Many research studies found that the assessment of IWE progresses the quality and performance (Ali & Al-Owaidan, 2008; Jalil et al., 2010). Also, Sabir, Iqbal, Rehman, Shah, and Yameen (2012) suggested the positive relation between work ethics and performance. In the same direction, some researcher suggested that

Islamic work ethic improves the excellence of employee JP and the organizational performance as well (Ahmad, 2011; Ali & Al-Owaidan, 2008; Kumar & Che Rose, 2010). So, it is hypothesized that:

Hypothesis (H₄): IWE has a significant positive impact on JP.

2.5 Moderating Role of Islamic Work Ethics

In work setting, the role of religion cannot be denied due to the reason that it creates and form the essential form of one's belief system and is considered to be the motivating force which affects work values (Usman, Shahzad, Roberts, & Zafar, 2015). Ethics are viewed as the fundamentals of one's beliefs and values, it helps them to understand the difference between right and wrong (Khan et al., 2015).

Considering the literature, it is quite obvious that IWE is the main component of Islamic system, therefore employees who exhibit high IWE have higher positive resources that help them to combat the negative consequences of JIS on JS and JP. COR suggests that negative consequences of workplace stressors are not equal in all individuals (Hobfoll, 1989, 2011; Hobfoll & Shirom, 2001). People who possess higher resources are less likely to be effected from negative workplace stressors like JIS. An employee who works as per teachings of Islam will experience higher degree of JS. Although, there is a negative association between JIS and employee level of JS but it can be assumed that when JIS is paired with IWE, the said relation will be affected and employees who exhibit higher degree of IWE will experience higher JS as IWE will lesser down the perception of JIS and will consider the moral responsibility towards job.

Earlier, Yousef (2000) suggested the positive relation between IWE and JS. Later on, it was found that JS can be influenced when paired with IWE (Ahmad, 2011; Khan et al., 2015; Sadozai et al., 2013; Tufail et al., 2017). In Pakistani context, IWE has been studied as moderator with different work outcomes (Batoool et al., 2013; Sadozai et al., 2013; Tufail et al., 2017). Regardless of any circumstances, IWE exhibits selfless dedication and hard work in jobs. So, it can be supposed that employees having high degree of IWE will be more proficient to cope with the adverse impacts of JIS. Bouma, Haidar, Nyland, and Smith (2003) suggested that job related goals and targets are considered as ethical responsibility, which has to be achieved by all means (Khan et al., 2015). Hence, employees who exhibit high

degree of IWE are greatly inclined towards the accomplishment of meeting the desired level of performance, so as to meet the organizational goals rather than the security of their jobs. So, on the basis of above discussion, the subsequent hypotheses have been developed.

Hypothesis (H_{5a}): IWE moderates the negative relationship of JIS with JS in such a way that the relationship is weaker when IWE is high.

Hypothesis (H_{5b}): IWE moderates the negative relationship of JIS with JP in such a way that the relationship is weaker when IWE is high.

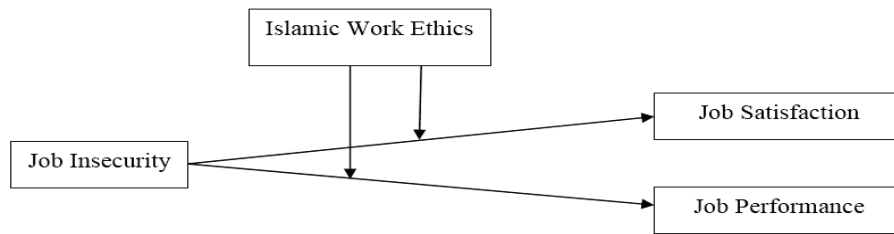


Figure 1: Theoretical Framework

3. Research Methodology

3.1. Sampling

The target population of this study was Islamic banking sector employees, because of two reasons. First, downsizing in the banking sector is higher and JIS is expected due to availability of large number of banking and finance graduates in comparison to little number of jobs. Second, Islamic work ethics are expected to be more prevalent in Islamic banking sector than ordinary banks. The number of Islamic banks in Pakistan is 1,220 (SBP, 2017). Out of which 85 are operating in Khyber Pakhtunkhwa and was the target population of the current study. Therefore, based on the purposive sampling technique, 440 questionnaires were distributed among employees, out of which 290 were returned. For a purposive sampling technique, the parameters of the population should be defined as suggested by Miles and Huberman (1994). Along a vein, based on the sampling approach defined by Ritchie Lewis, and Elam (2003), respondents were carefully selected, and parameters were assigned on their experience with Islamic banks, location (feasibility, convenience and reach) and branches of private banking sector in the context of Islamic banking in Pakistan.

A questionnaire was used to record the perception of officer ranked employees regarding the variables used in this study. A cover letter was also attached with self-

reported questionnaire to inform respondents about the purpose of this study and to let them know that the data obtained from them will be kept strictly confidential. Initially, data regarding JIS, JS and IWE was collected through self-reported questionnaires. To avoid any bias, data regarding JP was obtained from the immediate supervisor/Boss. Excluding the incomplete questionnaires, 263 questionnaires were considered fit for analysis yielding a response rate of 59.7%. According to the general threshold of the response is above 50% of the distributed questionnaires (Babbie & Benaquisto, 2009). Second, keeping in view the low research orientation and general response rate in other studies conducted in region, response rate is quite good (Hussain & Shahzad, 2018).

According to the demographic information, majority of respondents were males (79.8%), among which highest number of respondents were married (72.2%), fair representation in sample was of employee (58.6%) had 26 to 35 years of age, also a good representation in sample were of employee who had master level of qualification (58.6%) while only 37.6 percent employees had 5 to 10 years of experience.

3.2 Measures

The current study measured the research variables on a five-point Likert scale ranging from strongly disagree to strongly agree. All the measures were well established and were adopted from previous studies. The researchers assessed the JIS through an 8-items scale developed by Ashford et al. (1989). The JS was measured through 20 items scale developed by Weiss, Dawis, and England (1967). Data regarding IWE was collected by using 17 items scale of Ali (1988). Last, the researcher measured employees' JP with a 7 items supervisor-rated instrument developed by Williams and Anderson (1991).

3.3 Control Variable

In the current study, education and experience were taken as control variables for JP. One way ANOVA when carried out was also found significant. The previous studies also controlled the same for moderating role of IWE on outcomes in Pakistani context.

Table 1: One-Way ANOVA for Controls

	JS		JP	
	F	Sig	F	Sig
1. Age	.359	0.783	1.004	0.392
2. Gender	0.205	0.651	1.27	0.261
3. Education	1.003	0.392	2.743	0.044
4. Experience	0.599	0.664	2.479	0.045
5. Marital Status	0.017	0.898	1.152	0.284

Note. JP = Job Performance; JS= Job Satisfaction

4. Data Analysis

The table 2 below represents the mean and standard deviation, while table 3 consist of correlation and reliability statistics of this study. It suggests that JIS and JS ($r = -0.21$, $p < 0.01$) are correlated negatively, thus providing path for supporting H_1 . Accordingly, it also suggests that JIS has a direct negative association with JP ($r = -0.27$, $p < 0.01$), therefore provides initial support for H_2 . Moreover, it was also confirmed that IWE has a positive correlation with JS and JP. It implies that IWE has a significant positive effect on JS ($r = 0.27$, $p < 0.01$) as well as on JP ($r = 0.37$, $p < 0.01$) respectively, thus provide grounds to support H_3 and H_4 .

Table 2: Means, Standard Deviations

	Mean	Standard Deviation
Gender	1.20	0.40
Age	2.09	0.78
Education	2.03	0.63
Experience	2.78	0.99
Marital Status	1.72	0.45
Islamic Work Ethics	2.75	1.43
Job Insecurity	3.01	1.40
Job Performance	3.08	1.59
Job Satisfaction	2.97	1.39

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Table 3: Correlation and Reliability Analysis

	1	2	3	4	5	6	7	8	9
1. Gender	1								
2. Age	-.23**	1							
3. Education	.01	.02	1						
4. Experience	-.23**	.75**	-.02	1					
5. M. Status	-.21**	.46**	.12*	.53*	1				
6. IWE	.03	-.07	-.05	-.11	-.11	0.96			
7. JIS	.09	-.08	-.12	-.10	-.16**	-.04	0.88		
8. JP	.07	-.10	-.04	-.06	-.06	.58**	-.18**	0.92	
9. JS	-.02	-.00	.02	-.03	-.00	.65**	-.23**	.46**	0.97

Note. n=263; Bold values represent Cronbach's Alpha

IWE=Islamic Work Ethics; JIS=Job Insecurity; JP=Job Performance; JS=Job Satisfaction

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

*. Correlation is significant at the 0.05 level (2-tailed).

4.1 Regression Analyses

Multiple regression analysis was carried out to verify the JIS as well as IWE relationship with JS and JP respectively. The obtained results suggest that JIS has a direct negative association with JS ($\beta = 0.161$, $p < 0.01$), it implies that higher the JIS, lower the level of JS. So, hypothesis H_1 has been confirmed. Similarly, it was also found that JIS is significantly and negatively associated with JP ($\beta = -0.047$, $p < 0.01$), in other words, higher the JIS, lower the employee JP, therefore, H_2 was also confirmed. Moreover, the outcome of multiple regression also showed that IWE has a direct significant and positive effect on JS ($\beta = 0.67$, $p = 0.006$) as well as on JP ($\beta = 0.520$, $p < 0.01$) respectively. Thus our hypotheses H_3 and H_4 concerning the direct relationship of IWE with JS and JP has also been confirmed respectively, suggesting that higher the IWE among employee will result in higher degree of JP and JS

Moreover, this study also hypothesized the moderating effect of IWE in the relationship between predictor variable and main variable. The Moderating effect of IWE in H_{5a} and H_{5b} were tested on techniques proposed by Cohen, Cohen, West, and Aiken (2003). Moreover, tolerance test (Tabachnick & Fidell, 2001) and variance inflation factor (Hair, Anderson, Tatham, & Black, 1998) were calculated to examine multicollinearity among variables. The tolerance test value was found above the threshold value (i.e. 0.10), similarly, the VIF value was below 5 (Chatterjee & Price, 1991). Education and experience was taken as a control variable in present study which has been previously used in majority of studies as a control variable (Blomme, Van Rheede, & Tromp, 2010; Cavanaugh, Boswell, Roehling, & Boudreau, 2000;

Khan et al., 2015). Therefore, in first step of regression analysis education and experience was entered as control variable. In next step, predictor variables and moderating variable were entered. While in last step product term (i.e. JIS x IWE) was entered.

The product term (JIS x IWE) as mention at the bottom of table 4 given below, is significant with respect to JS ($\beta = 0.094$, $p < 0.00$), as p value is less than 0.05, it implies that JIS - employee JS relationship is moderated by IWE, so H_{5a} was supported. Similarly, the moderating effect of IWE in JIS relation with employee JP was also found significant ($\beta = 0.115$, $p < 0.01$), therefore H_{5b} was also confirmed.

Table 4: Moderating Regression Analysis

	JS			JP		
	B	R ²	ΔR^2	β	R ²	ΔR^2
Step 1						
Controls		-	-		0.006	0.006
Step 2						
JIS	-0.20**			-0.18**		
IWE	0.62**	0.47**	0.46**	0.63**	0.364**	0.358**
Step 3						
JIS x IWE	0.09**	0.49**	0.02**	0.11**	0.38**	0.02**

Note. n = 263, ns= not significant

IWE = Islamic Work Ethics; JIS = Job Insecurity; JP= Job Performance; JS = Job Satisfaction, Controls = education and experience

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

**. Correlation is significant at the 0.05 level (2-tailed).

We also graphically represent the significant interaction for low and high values of moderator. The result of slope test is shown in figure 1. The highly significant negative slope ($\beta = -0.319$, $p = 0.001$) indicates that JIS-JS relation is negative, in presence of low degree of IWE. On the other hand, the highly significant positive slope ($\beta = 0.566$, $p = 0.001$) shows that this negative relationship is weakened. It leads to acceptance of hypothesis H_{5a} .

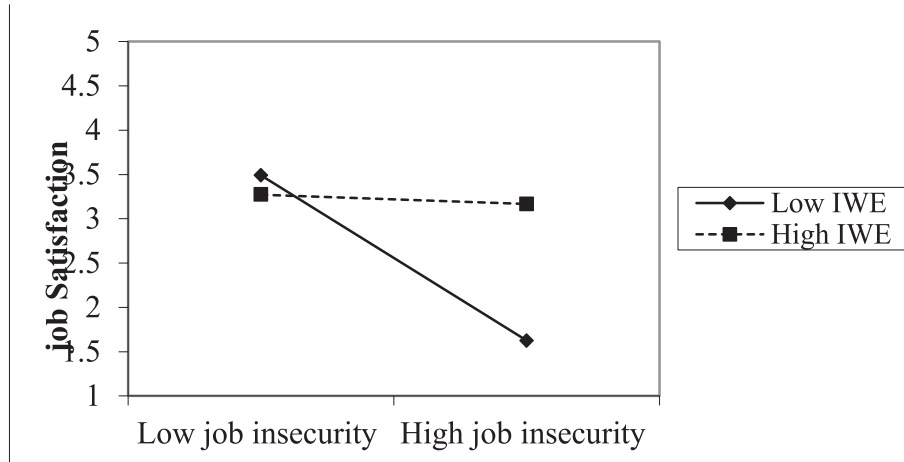


Figure 2: The Combined Effect of JIS and IWE on JS

In the same way, Figure 2 illustrates that the negative slope was highly significant ($\beta = -0.343$, $p < 0.01$) demonstrating that JIS relationship with JP is negative, in presence of low degree of IWE. On the other hand, the highly significant positive slope ($\beta = 0.609$, $p < 0.01$) shows that the negative JIS and JP relationship is weakened. It leads to acceptance of H_{5b} that JIS negative relation with JP is moderated by IWE in such a way that the relationship becomes weaker in presence of high degree of IWE.

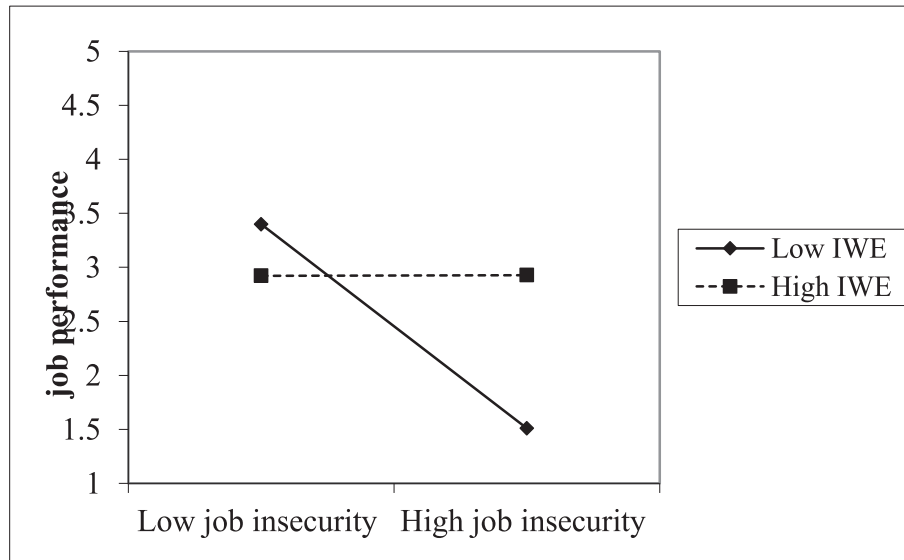


Figure 3: Interactive Effect of JIS and IWE on JP

5. Conclusion and Recommendations

5.1 Discussion

The outcome of this study confirmed that whenever employees perceive JIS, as a reaction they stress out and their level of JS reduces. Employee satisfaction depends upon their work setting. When there is a fear of losing a job or some aspects of job, it will adversely affect their level of JS (Sverke et al., 2002). Literature replete with studies confirming the negative relation between JIS and JS studies (Grunberg et al., 1998; Podsakoff et al., 2007; Rosenblatt & Ruvio, 1996; Sverke et al., 2002). This study is also in line with previous studies and confirmed that JIS has a negative relation with JS.

Moreover, this study also revealed that JIS has a negative association with JP. With a fear of losing a job, employee performance at work decreases. Also, employee perceived JIS as a breach of psychological employment which leads to an imbalance in employer-employee exchange relationship (De Cuyper, De Witte, & Van Emmerik, 2011) which leads to lower performance (Jensen et al., 2010). When an employee is not sure about the continuation of their jobs, they lose the control over the situation and consider the situation as stressful (Spector, 2002), which results in low performance (Bakker et al., 2008). This study reported the similar results.

The literature suggests that Islamic work ethics is positively and significantly linked to employee JS, thus the results of this study are in line with previously conducted studies (Khan et al., 2015; Koh & El'Fred, 2001; Rokhman, 2010; Schwepker Jr, 2001; Weeks, Loe, Chonko, & Wakefield, 2004). Moreover, greater JS will be reflected among employees who view their work as a virtue. Work facilitates employees to be independent and is a source of self-interest as well as satisfaction. Job success and growth is based on employee hardworking. So, if an employee wants growth in their career, they have to practice work ethics regardless of the barriers and stress they encounter.

IWE is grounded in work ethics, values, dedication and hard work. When an employee follows the teaching of Islam and considers work as a virtue will try to perform better on the job. This study found a positive relationship between IWE and JP. The same is consistent with the previous literature (Ali & Al-Owaihian, 2008; Jalil et al., 2010).

Practitioners and business scholars have considered and studied ethical behavior and ethical practices of employees at the workplace (Beekun & Badawi, 2005; Parboteeah, Paik, & Cullen, 2009; Sen, 1993). Viewing business ethics from Islamic perception was the key interest of these scholars. Previous studies have examined IWE with different variables (Ahmad, 2011; Batool et al., 2013; Khan et al., 2015; Mohamed, Karim, & Hussein, 2010; Murtaza et al., 2016).

The novelty of this investigation was to explore the combined effect of JIS and IWE on JS and JP. The results indicated that the negative relationship of JIS with JS and JP was moderated by IWE, respectively. Also, this study proved that with low IWE, JIS was negatively related to employees' JS and JP. In other words, in presence of low IWE, JIS adversely affected JP and satisfaction of employees. Whereas employee with a high degree of IWE was not affected by JIS, thus they perform well at their job and are satisfied with their work. The IWE eliminated the negativity and relationship was moderated. This study was conducted in a Muslim country so, obviously, all the participants were Muslims. The Muslims have faith in Islamic teachings and Islam emphasis on fairness and hard work. By following these guidelines, employees will least concern about the security of their jobs and will show better performance.

If an individual exhibit a higher degree of IWE as guided by the Quran will be more satisfied with their job and will perform better at their job. Though, previously no study has explicitly investigated the combined effect of JIS and IWE on JS and performance, however only a few studies reported that IWE works as a moderator in JIS and job outcomes relation (Batool et al., 2013; Khan & Rasheed, 2015; Murtaza et al., 2016; Usman et al., 2015). So, the outcomes of this study are supported by the findings of previous studies regarding the moderating role of IWE on JS and JP.

5.2 Implications

The current study contributes to the body of knowledge in such a way that IWE is an essential aspect of every Muslim individual. It can be added that IWE acts as a catalyst in most of the situations even when the job surety is at risk. We argue that IWE helps employees to better allocate their personal resources to Islamic perspective (Grawitch, Barber, & Justice, 2010). Explicitly, we theorize that IWE regularizes resources towards dealing with JS (stressors) to achieve desired work

attitude and behavior. According to Khan et al., (2015), based on ethics, individual behaves in a certain way. In Islamic societies like Pakistan religion and ethical values in workplace have considerable impact on normal day to day routine (Farid, Iqbal, Jawahar, Ma & Khan, 2019). Likewise, as Protestant work ethics (PWE) has a significant influence on shaping behavior in Western countries (Murtaza et al., 2016). Based on these arguments, results explored that IWE will enhance job performance and result in higher level of job satisfaction under stressful circumstance in regard of job security.

By exploring the moderating role of IWE in a link of Job Insecurity with job satisfaction and job performance, it was found that Job insecurity enhances Job satisfaction and Job performance for higher IWE and vice versa. In the current study, it was explored that IWE when paired with job insecurity, employees having higher IWE will try to maintain their higher level of job performance and job satisfaction irrespective of the unforeseen circumstances. Our finding extends the literature regarding the adverse effects of Job Insecurity and clarifies the important role of IWE.

This investigation is useful for organizations who are conducting their business based on Islamic values in Islamic countries. First, the finding of this study suggests that high IWE results in high performance and high satisfaction. Among the core values of an organization, ethics are the key components (Rice, 1999). Several studies prove that teaching ethics to a manager are helpful for their better performance (Jones, 2009; Lau, 2010; Waples, Antes, Murphy, Connelly, & Mumford, 2009). Islam provides a complete code of practical life that direct individual in every domain of life (Rice, 1999). So, with proper lectures and trainings, the existing level of IWE can be more enhanced among workers. As Muslim community constitute about 22.5 percent of the entire world population (Johnson & Grim, 2013) and are among some major businesses and even customers of certain major companies in world (Saeed, Ahmed, & Mukhtar, 2001; Uddin, 2003) such training programs would be useful for multinational companies doing businesses in Islamic countries. However, other organization around the world may not use this organizational structure (Rice, 1999).

Apart from this, managers must be wary about the unfavorable effect of JIS on job outcomes. A more supportive working environment should be provided to

employees to reduce these harmful effects. More focus should be placed on their development through training, seminars, workshops, and conferences whose main aim should highlight the employee that how valuable they are to firm and discuss the new improvements and the positives changes that are the outcomes of these improvements. A manager must inform the employee about their career development opportunities and other valuable job experiences.

Apart from this, managers who follow Islamic faith should build a work setting where Islamic values and teachings are considered as top priorities in performing jobs. Islamic work setting will not only decrease the harmful effect of JIS on job outcomes but will lead to higher productivity. Therefore, IWE not only benefits employee but also of a greater value for an organization.

5.3 Limitations and Future Directions

The sample of this study only constitutes the banking sector employee. In the future, if researchers want to conduct the same study can include employees of other sectors such as healthcare providers, telecom, educational sector, therefore to improve the generalizability of findings of current research. For this, the sample of the study can be differentiated in future studies. It will be interesting to see the Islamic work ethics of doctors, teachers i.e. employees not working in an Islamic company. Convenient sampling technique reduced the validity of the findings and we recommend reassessing the effects using more sophisticated sampling like simple random sampling. Current study comprises one shot data collection and is a cross-sectional study. Future researchers should replicate the study using more rigorous research designs including longitudinal or time-lagged data collection (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). In the current study, we studied the combined effects of IWE and JIS on two job outcomes; future studies are recommended to consider other variables such as innovation capabilities, work-life balance and work engagement. Finally, although constructs studied in this research are conceptually distinct and not overlapping in literature, we did not perform confirmatory factor analysis to confirm the discriminant validity. Future researchers are encouraged to confirm discriminant validity of the findings using confirmatory factor analysis.

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