



ORIGINAL CONTRIBUTION

The Impact of Challenge and Hindrance Stressors on Job Satisfaction: Moderating Role of Islamic Work Ethics

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Received: 01 November 2016 Accepted: 05 May 2017 **Abstract**. This study investigates the primary and the interactive effects of challenge and hindrance stressors and Islamic Work Ethics (IWE) on job satisfaction. The author collected data from 465 employees working in banking sector of Pakistan using selfadministered close-ended questionnaires. Multiple moderated regression was used to analyze the data. Results indicated the relationship between Challenge Stressors (CS) and job satisfaction to be insignificant while hindrance stressors had significant negative impact on job satisfaction. A significant impact of IWE on job satisfaction was also confirmed. The moderating effect of IWE on relationship between CS and job satisfaction was significant, though the IWE did not moderate the relationship between hindrance stressors and job satisfaction. The study provides managerial implications along with the limitations and future research directions.

KAUJIE Classification: H54, M84 **JEL Classification:** M12, M5

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INTRODUCTION

For the last several years, job stress is considered as a critical problem in the developed and developing countries due to its adverse effects on individuals and organizations (Naqvi, Khan, Kant, & Khan, 2013). In work settings, stressful situations are always expected (Sadri & Marcoulides, 1994) which can affect the employees' physical condition and competence. This condition, ultimately negatively affects the employees' attitude and working behavior (Boyd, Lewin, & Sager, 2009). So to cope with the said situation and consequences, the

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stressful conditions are important to be managed.

In the last decade, researchers have developed a model of challenge and hindrance stressors for investigating the effects of these stressors (Cavanaugh, Boswell, Roehling, & Bouderau, 2000; LePine, LePine, & Jackson, 2004; Podsakoff, LePine, & LePine, 2007) on employees' attitudes and behaviors. According to Podsakoff et al. (2007), the model of CS consists of "high work demand, job scope, time pressure and responsibility" whereas hindrance stressors include "role ambiguity, role conflict, job security and organizational politics". CS show positive, whereas hindrance stressors show a negative association with different job outcomes including job satisfaction, learning performance, job performance and turnover intentions (Cavanaugh et al., 2000; LePine et al., 2004; Podsakoff et al., 2007). Although, there is a considerable research regarding the impact of challenge-hindrance stressors on job outcomes across Western cultures, but results were not found stable (Akerele, Osamwonyi, & Amah, 2007; Amah, 2012; Dollard, Winefield, Winefield, & Jonge, 2000), which motivated the researchers to address this issue in Eastern settings further.

Meanwhile, the other part of the study focuses on IWE. In Western cultures, Weber's (1958) Protestant Work Ethics (PWE) remained a major area of concern for researchers to deal with work ethics. IWE got distinguished attention for research by Ali (1988) and Yousef (2000). The focus of both PWE and IWE is on devotion, hard work, obligation, innovation and assistance at job place. In contrast to PWE, the construct of IWE is established on the Qur'ān and Sunnah (Yousef, 2000). In the current study, we want to investigate the effects of IWE on job satisfaction.

In the past, research studies used different variables as moderator between stressors and job outcomes, for example, organizational support (Wallace, Edwards, Arnold, Frazier, & Finch, 2009) and efficacy beliefs (Jex & Bliese, 1999) in Western culture. In the context of Pakistan, IWE have been used as moderator and resulted in strengthening the relationship of justice perceptions on job outcomes (Batool, Gul, & Shahzad, 2013; Khan, Abbas, Gul, & Raja, 2015; Sadozai, Marri, Zaman, Yousufzai, & Nas, 2013) but still there is lack of evidence which incorporates IWE as a moderator in relationship between stressors and job attitude. According to Khan et al. (2015), IWE need to be investigated as moderator between job stressors and job outcomes because people having IWE have the capacity to protect themselves from organizational stressors. Moreover, religion also works as a spiritual motivator and helps the individuals achieve their targets (Ali, Falcone, & Azim, 1995). Thus, incorporating the IWE in the relationship between stressors and job attitude will not only generate new insights in the current literature but also provide evidence from the Eastern culture.

LITERATURE REVIEW

Challenge and Hindrance Stressors

The framework of challenge and hindrance stressors categorizes job-related stressors as positive and negative. CS encircle job scope, work-load, and level of responsibility. These factors are considered positive in nature because they are deemed to provide the opportunities for learning and to achieve the demanded goals. On the other hand, hindrance stress-

sors include role ambiguity, job insecurity, organizational politics and role conflicts. These stressors are negative in nature because they create hurdles in further growth of individuals (Boswell, Olson-Buchanan, & LePine, 2004).

In this regard, balance theory (Heider, 1958) provides a conceptual foundation for the exhibition of different behavioral statuses in social settings by individuals. Once an employee thinks that the provided job environment does not support the personal growth and creates barriers to achieving the demanded tasks and goals, he/she behaves in a negative way towards the job so as to sustain the balanced state (Boswell et al., 2004). In organizational settings, every stressful job holder experiences similar psychological processes (coping and appraisal) even if the results of the process vary due to type and function of the stressor and the manner it is appraised (Lazarus & Folkman, 1984).

Relationship of Challenge-Hindrance Stressors with Job Satisfaction

Individuals having different perceptions show different reactions which result in various ways of handling and evaluating the stressors (Lazarus & Folkman, 1984). As CS are perceived as positive, so they will lead to activating positive emotions and positive conduct for endurance (Lepine, Podsakoff, & LePine, 2005). On the other hand, hindrance stressors are perceived as negative, which result in negative emotions leading to a negative and depressing way of dealing with situations.

In past research, a direct and positive relationship has been found between job satisfaction and time pressure (Podsakoff et al., 2007). It was found that for creating challenge perception, time pressure appears as a catalyst which makes the employee try hard for achieving organizational goals (Ohly & Fritz, 2010). They further added that organizational, group or individual behavior is positively affected by stress. In addition, relationship between job level and job satisfaction has been found positive (Cherrington, 1994; Robie, Ryan, Schmieder, Parra, & Smith, 1998) because employees who are at usually high positions in organizations have high level of job satisfaction due to the reason of getting high pay, more diversity and enhanced working environment.

In the similar vein, a negative relationship was found among role conflict, role ambiguity and job satisfaction (Kahn, Wolfe, Quinn, Snoek, & Rosenthal, 1964). Later on, Brown and Peterson (1994) suggested that role ambiguity has no direct negative relationship with job satisfaction. In the same decade, it was found that role conflict has a much stronger effect on job satisfaction than role ambiguity (Menguc, 1996). Furthermore, it was concluded that there is a direct negative impact of work stress on organizational commitment and job satisfaction. These direct associations indicate that role ambiguity and role conflict are stressors that are subject to induce negative attitude and emotions (Podsakoff et al., 2007) because people like to appraise role ambiguity and role conflict as a possible threat to their goal accomplishment and their personal growth (Boswell et al., 2004; Cavanaugh et al., 2000; LePine et al., 2004; LePine et al., 2005). Afterward, many research studies were conducted to explore the association between role conflict and job satisfaction (Aghdasi, Kiamanesh, & Ebrahim, 2011; Kalbers & Cenker, 2007; Kim, Murrmann, & Lee, 2009). Dealing with some other stressor types, job insecurity and job satisfaction were found to be negatively associated because as employment provides foundations for satisfaction like economic constancy, social relations and self-efficacy (Witte, 1999). Previous studies also suggested that job insecurity will lower the level of job satisfaction (Ashford, Lee, & Bobko, 1989). Moreover, it was found that job insecurity steps up over time when there is not any suitable solution of any problem (Reisel, Probst, China, Maloles, & Konig, 2010). Thus, from above discussion, we can formulate the following hypotheses:

H1: There will be a positive relationship between CS and job satisfaction.

H2: There will be a negative relationship between hindrance stressors and job satisfaction.

IWE and Job Satisfaction

Understanding regarding the ethical aspect of the business has turned out to be vital vicinity for researchers and businesses (Crane & Matten, 2016). The roots of ethics can be found in Weber's theory of PWE which gained much popularity in the West (Yousef, 2000) and has been a focus of attention for researchers. Islam also concentrates on this aspect and offers the extensive system having its deep roots in ethics that cover all facets of life including economic and social activities (Rice, 1999). In the Muslim world, Ali (1988) introduced the concept of IWE having the focus on ethical practices concerning Islam. Principles of IWE have an emphasis on relationships between human beings and their Creator (Allah). They also provide guidelines to the organizations which ultimately improve administrative functions leading to success and quality (Aldulaimi, 2016).

In Islam, a useful work is considered as a part of religious duties (Abeng, 1997). This relationship is evident in several verses of Qur'ān. For example, Qur'ān (2:215) says "whatever you do of righteous deeds, truly, Allah knows it well." Qur'ān discusses the value of ethics several times; for example, Qur'ān says "You are the best nation produced (as an example) for mankind; you order what is right, forbid what is wrong and believe in Allah" (Qur'ān 3:110); "And whatever good you do, (be sure) Allah knows it" (Qur'ān 2:197). Moreover, Prophet Muhammad (PBUH) preached that hard work pardons the sins and better food for a person is what he eats out of his work (Aldulaimi, 2016).

The above indicates that work ethics have considerable importance in Islam. Islam highly emphasizes hard work and discourages laziness at the workplace (Abeng, 1997) because work is considered as an asset of any individual and is the requirement for upholding stability in his/her personal as well as social life (Ahmad, 1976). In Islam, practicing IWE can directly affect the job satisfaction and performance of employees because it develops confidence and satisfaction which place the organizational needs higher than individuals' needs and lead towards feelings of peace and satisfaction in work settings (Aldulaimi, 2016). IWE is a vital element of Islamic system; hence, individuals having high IWE will experience a high level of job satisfaction in organizations (Ahmad, 2011; Ali, 1987; Khan et al., 2015). Yousef (2001) found a positive impact of IWE on job satisfaction in a study on Muslim employees. Later on, Hayati and Caniago (2012) also found that people who have a high orientation towards IWE experience more satisfaction with their jobs. Therefore, employees who consider that they have to work according to the teachings of Islam, will have greater

satisfaction with their jobs. Consequently, from above discussion, we can formulate the following hypothesis:

H3: There will be a positive relationship between IWE and job satisfaction.

The Moderating Role of IWE

In the world, Muslims are gradually getting inspired by the principles of Islam because Islam has provided the guidelines for an active cooperation of employee and employer in organizations (Aldulaimi, 2016). Further, IWE that focus on hard work, selfless dedication and loyalty to work, can be an element of those guidelines (Yousef, 2000).

IWE is a part of an individual's belief system (Khan et al., 2015) so we can argue that employees who are having a high level of IWE will respond in a positive way towards the job outcomes like job satisfaction. They will consider the stressors as an opportunity and will consider their jobs as a virtue. As IWE is a vital module of the Muslim values, so the employees having high levels of IWE may have elevated levels of job satisfaction. Based on this notion, we expect that individuals high on IWE may take CS as a motivator for their jobs and at the same time they may be able to protect themselves from adverse effects of hindrance stressors. We assume that individuals with a high level of IWE will be more competent to come across the harmful effects of stressors, because it is the responsibility of Muslims to work ethically in organizations (Bouma, Haidar, Nyland, & Smith, 2003).

According to IWE, organizational goals are considered as moral obligations (Khan et al., 2015), and it is the responsibility of the employee to achieve them even in the presence of stressors. Qur'ān says that involvement and commitment to work lead the people to realize their goals (Aldulaimi, 2016). For example, Allah says that "Whosoever does a good deed, it is for his own self" (Qur'ān 45:15). Therefore, we believe that individuals with high level of IWE will be able to cope with the CS. Since IWE are considered as an essential element of a Muslim belief system, we argue that employees having high IWE will use CS as a motivators and exhibit a high level of job satisfaction. Similarly, individuals having high IWE will protect themselves from hindrance stressors. If these people face hindrance stressors, they will try to manage these stressors and exhibit high level of job satisfaction because due to high IWE they don't consider them detrimental to themselves and will not lower their job satisfaction in their presence. Therefore, we hypothesize:

H4a: IWE moderate the positive relationship of CS with job satisfaction in such a way that the relationship will be stronger when IWE are high.

H4b: IWE moderate the negative relationship of hindrance stressors and job satisfaction in such a way that the relationship will be weaker when IWE are high.

METHODOLOGY

Sampling

For this study, we collected data from the employees working in public and private sector banks because of the hectic routine of employees and feeling of stress in this sector. Duty timings and job description are tight in the banking sector as compared to the other sectors in Pakistan. Official duty hours are from 9:00 am to 5:00 pm, but late sitting is quite common.

As Pakistan is an Islamic country with over 95 percent Muslim population, all the respondents were Muslims. The respondents belonged to managerial level i.e., Officer Grade I, Officer Grade II and Officer Grades III. Data were collected through personal contacts of the first author. Among the 1180 distributed questionnaires, 465 complete questionnaires were returned with a response rate of (39%). The response rate in Pakistan is typically high, but in the current study, the response rate was low due mainly to high workload and busy office hours. Questionnaires were personally distributed, and the employees were requested to fill the questionnaires, the filled questionnaires were collected after one week of distribution.

Most of the respondents were married (73.8%), males (81.7%) and had average ages from 26 to 35 years (55.9%). Most of the employees were having the job experiences between 5 and 10 years (37.6%). The average education level of employees was the master's degree (66.7%).

Measures

All the variables were measured by using the self-report version of questionnaires. All the responses were accessed by using a 5-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree.

Challenge stressors: CS were measured using the 6-item scale which was adopted from the study of Cavanaugh et al. (2000). Sample item included "I feel stress with the volume of work that must be accomplished in the allotted time". The Cronbach's alpha for this scale was found to be 0.73.

Hindrance stressors: Hindrance stressors were measured using a 5-item scale developed by Cavanaugh et al. (2000). Sample item includes "I feel stress with the lack of job security I have". The Cronbach's alpha for this scale was found to be 0.70.

Job satisfaction: Job satisfaction of participants was measured by using a 20-item scale developed by Weiss, Dawis, England, and Lofquist (1967). Sample item includes "the feeling of accomplishment I get from the job". The reliability was found to be 0.96.

Islamic work ethics: A 17-item scale was used to measure the IWE of participants. This scale was developed by Ali (1992). The sample item includes "Work is not an end in itself but a means to foster personal growth and social relations". The reliability of the scale was found to be 0.70.

Control Variable

To identify the control variable, One-way ANOVA test was applied. Only education was considered significant and thus was used as control variable.

One-way A	NOVA	
Job Satisfa	ction	
Source of Variation	F	р
Gender	1.267	0.261
Age	0.251	0.861
Education	2.677	0.047
Experience	0.632	0.641
Marital Status	1.849	0.175

TABLE 1

RESULTS

Table 2 highlights the descriptive statistics, correlations and alpha reliabilities. Results show that there is significant positive correlation between CS and job satisfaction (r = 0.189, p < 0.1890.01) while the hindrance stressors have significant negative correlation with job satisfaction (r = -0.238, p < 0.01). In case of IWE and job satisfaction, relationship is significantly positive and in expected direction (r = 0.244, p < 0.01).

			/								
	М	SD	1	2	3	4	5	6	7	8	9
1 Gender	1.18	.38	_								
2 Age	2.11	.80	230**	_							
3 Education	2.04	.63	.029	.012	_						
4 Experience	2.77	1.0	208**	.751**	005	_					
5 Marital status	1.74	.44	199**	.489**	.094*	.555**	_				
6 Challenge stressors	2.33	.55	053**	.004**	.044**	029**	.033**	(0.73)			
7 Hindrance stressors	3.69	.67	.044**	010**	.016**	.036**	021**	242**	(0.70)		
8 Islamic work ethics	2.40	.58	043**	.000**	039**	018**	018**	.607**	304**	(0.70)	
9 Job satisfaction	2.67	.95	052**	.007**	026**	.023**	.063**	.189**	238**	.244**	(0.96)

TABLE 2 Means, standard deviations, correlations and reliabilities

N = 465; Cronbach's alpha presented in parenthesis. ** Correlation is significant at the 0.01 level.

* Correlation is significant at the 0.05 level.

Regression Analyses

For testing the main and the moderation effects, multiple regression analysis was used (Table 3). Results show that CS have no effect on job satisfaction ($\beta = 0.052, n.s.$). Thus hypothesis 1 is not supported. The relationship between hindrance stressors and job satisfaction was found to be negatively significant ($\beta = -0.178$, p < 0.001), resulting in the acceptance of hypothesis 2. The multiple regression further elaborated that there is a significant positive effect of IWE on job satisfaction ($\beta = 0.158, p < 0.01$). These results support the hypothesis 3.

To test the moderating effect of IWE (Hypothesis 4a and 4b), Cohen, Cohen, West, and Aiken (2003) technique was used. In the first step, we entered the education as a control variable. In the second step, we entered independent and moderating variables. In the third step, we entered the interaction terms of independent and moderating variables (CS × IWE) and (hindrance stressors × IWE), which if significant, prove moderation. Results in Table 3 indicate that product term of CS and IWE was significant for job satisfaction ($\beta = 1.337$, p < 0.001), IWE moderate the relationship between CS and job satisfaction. Thus, the hypothesis 4a was supported. Moreover, it was confirmed that IWE do not act as a moderator between hindrance stressors and job satisfaction ($\beta = 0.203$, *n.s.*). So, the hypothesis 4b was not supported.

		FABLE 3		
	Moderating	g regression	analysis	S
	Job	Satisfaction	ļ	
		β	R^2	R^2
	Step 1			
	Education	026	0.001	0.001
	Step 2			
	Challenge stressors	0.052		
	Hindrance stressors	-0.178***		
	Islamic work ethics	0.158**	0.091	.090***
	Step 3			
	CS x IWE	1.337***		
	HS x IWE	0.203	0.112	0.021**
	* <i>p</i> < .05.			
	p < .03. ** $p < .01.$ *** $p < .001.$			
6	**p < .01.			
6 -	**p < .01.			-Low IW
5 -	**p < .01.			- Low IW High IV
5 -	**p < .01.			
5 -	**p < .01.			
5 -	**p < .01.			
5 -	**p < .01.			
5 -	**p < .01.			
	**p < .01.			

FIGURE 1. Interactive effects of CS and IWE on job satisfaction

For testing the high and low $(M \pm SD)$ values of the moderator, a graph was plotted. Figure 1 shows that interaction term of CS and job satisfaction is negative for low levels of IWE and positive for high levels of IWE. In the current study, simple slope test showed that for low levels of IWE, slope was negatively significant ($\beta = -0.48$, p < 0.05) while for high levels of IWE, slope was positively significant ($\beta = 1.16$, p < .01). These findings support hypothesis 4a in such a way that CS positively affect the individuals who are high on IWE whereas these stressors adversely affect the individuals who are low on IWE.

107

DISCUSSION

The current study examines the effects of challenge and hindrance stressors on job satisfaction. Furthermore, to add value to the existing literature, we explored the role of IWE as moderator in the relationship between challenge-hindrance stressors and job satisfaction.

According to Cavanaugh et al. (2000), the CS and job satisfaction relationship is positive in nature, while according to research conducted by Webster, Beehr, and Love (2011), the relationship is negative. It is expected that these inconsistencies may be as a result of crosscultural disparity. Findings of the current study revealed interesting results. Surprisingly, this study found the CS and job satisfaction relationship as insignificant, which is inconsistent with the proposed hypothesis. Past studies suggested that CS had a significant positive relationship with job satisfaction (Amah, 2012; Cavanaugh et al., 2000; Podsakoff et al., 2007). It may be due to the reason that employees do not like to accept the challenges, and may be performing mere regular duties. The employees may not like to be a master in their work and might be reluctant to welcome new opportunities. The nature of job in banks is tough, and work-load is very high. So, work-load may be one of the factors to have lesser job satisfaction. According to Bakker and Demerouti (2007), work load leads to low levels of job satisfaction. However, some studies found the CS and job satisfaction negatively correlated (Amah, 2014; Webster et al., 2011). The mixed results of CS and job satisfaction may be due to the reason that the working environment is different. CS might be considered as an opportunity where working environment is favorable and vice versa.

By nature, hindrance stressors are perceived negative due to eliciting conflicts and ambiguity like doubts concerning the job, hence decreasing employees' job satisfaction. In this study, this relationship has been proved. In a job, hindrance stressors will create obstacles as a result of job ambiguity and job overload, which can initiate unfavorable effects causing negative relationship with job satisfaction. A work setting with perceived hindrance stressors will deplete skills and resources, will not achieve set goals and targets generating a negative association with job satisfaction. Moreover, hindrance stressors as compared to CS are more constantly associated with adverse work outcomes, and those employees who considered hindrance stressors as barriers reported low levels of job satisfaction (Webster et al., 2011).

Also, IWE have a significant positive association with job satisfaction which is consistent with the previous studies (Khan et al., 2015; Koh & Boo, 2001; Schwepker, 2001). Employees, who consider their work as a virtue, will be having a greater level of job satisfaction. Work facilitates an individual to be autonomous, and is the cause of self-interest and satisfaction. Success and growth in a job depend on hard work, and if employee wants to go up on the job, he/she has to follow the work ethics irrespective of the stress and hurdles.

The important contribution of this study is to find the interactive effect of IWE on the relationship of Challenge-Hindrance stressors and job satisfaction. The results show that the combined effects of CS and IWE were significant. It points out that the relationship of CS and job satisfaction was moderated by IWE. The relationship between CS and job satisfaction was reported insignificant, but when the IWE were combined with the CS, the relationship was significant. As Muslim workers are expected to implement their religious

values (Khan et al., 2015), individuals having high levels of IWE experience more satisfaction with their jobs even in the presence of CS. It can be due to the reason that all the employees were Muslims and the high level of work ethics and the stronger support to follow the Islamic beliefs urged them to ignore the stress factor and to exhibit high level of job satisfaction. The individuals who were low on IWE were negatively affected by the presence of CS. This finding explains that people who have low IWE cannot work well in case of stressful and demanding situations, so they have lower job satisfaction. Also, these individuals may not like to work hard and may be prone to laziness in organizations (Khan et al., 2015), so when they face CS, they may take them as a burden resulting in lower job satisfaction.

The combined effect of IWE and hindrance stressors had an insignificant impact on job satisfaction. It was thought that IWE would eliminate the negative effect of hindrance stressors on job satisfaction, but this relationship was not moderated with high or low levels of IWE. It might be due to the reason that high job insecurity, role conflict and role ambiguity lead to hindrance stressors. Any blunder in the bank can lead to losing the job, so it is possible that due to these factors, participants of the current study ignored the IWE and considered the hindrance stressors as a barrier. In addition, it is also possible that these individuals may be working on the principle of social exchange theory by considering social relationships regarding exchange processes (Blau, 1964). Therefore, in case of hindrance stressors, these individuals may not worry about their ethical values and simply ignore the ethical component of their personality owing to the reason that the organization might be harsh with them, so they would also be inclined towards harming the organization by low-ering their efficiency and hence job satisfaction.

Managerial Implications

The findings of the present study may provide some implications for managers considered to be working in Islamic markets. Managers can be the moral champions and play an imperative role in promoting IWE in their organizations (Khan et al., 2015). Islam is the only religion providing the comprehensive set of values for human life. Moreover, it is not possible that the code of ethics is the same around the world (Rice, 1999). Findings of the study provide evidence that IWE play an important role in increasing job satisfaction of employees. So, it is the duty of the managers working in the Islamic countries to develop such code of ethics which is acceptable to Islamic society. This code will help employees follow Islamic code of ethics and in result will be beneficial for employees as well as organizations.

In addition, managers must take into account the harmful effects of challenge and hindrance stressors on workplace because these stressors can affect the satisfaction level of employees in a particular organization.

Limitations and Directions for Future Research

This study has some limitations. First, the data for this research were gathered from banks operating mostly in private sector in Pakistan. Future research can be conducted in such organizations where working hours might be longer, or there might be more chances of ex-

periencing stress like health care organizations, courier services, and airlines. Second, the respondents were in their mid careers (37.6%); it is, therefore, suggested that if data are gathered from the employees who are at the start of their careers, study may generate different findings. Third, data was gathered by using the convenience sampling techniques, so to avoid the bias issue, multi-source data are recommended to be collected for further research. Forth, in future, stressors and outcomes relationship can be tested with other moderating variables e.g., psychological capital, perceived organizational support and organizational politics.

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