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Impact of Islamic Work Ethics on Job Satisfaction among Employees working in Islamic Banks of Sindh: The intervening role of organizational justice and moderating role of Cognitive Dissonance

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Abstract

This research aims to assess the Islamic work ethics in the context of Islamic banks. Interestingly, research intends to observe the impact of Islamic work ethics on job satisfaction. The study has collected the primary data from employees working among Islamic banks of Sindh, Pakistan and it conations cross-sectional research design. This study is purely quantitative in nature. The quantitative data was collected, screened, securitized than it is coded in the SPSS software. A robust inferential technique, Structural equation modelling is being used to assess both measurement and structural models. The outcomes revealed that Islamic work ethics has positive and significant impact on job satisfaction among employee working in Islamic banks of Sindh. In addition, study confirms a mediation of organizational justice in between Islamic work ethics and job satisfaction. Lastly, study included cognitive dissonance as negative workplace element which dampens the positivity among employees, hence, cognitive dissonance moderates the relationship of Islamic work ethics and job satisfaction. The outcomes of this research are very significant and useful for top management of organizations to enhance the satisfaction level of employees.

Keywords: Islamic Work Ethics, Cognitive Dissonance, Justice, Satisfaction, SEM, SPSS

Introduction

Organizations must be productive and effective in order to survive in today's global market. Because of their influence on work-related behaviors, religious beliefs and values have regained practitioners' and academics' attention after decades of marginalization (Dana, 2009). Though the importance of ethical behavior in the workplace is well-documented, little attention has been paid to the role of religion in the workplace as a whole, and Islam in particular has received scant attention in the field. Burgess and Mullen (2002) expect globalization, privatization, and market economic transformations to make this problem more relevant than ever before (Burgess & Mullen, 2002). Millions of people's daily lives, particularly those in the workplace, are impacted by their spirituality and religiosity. Organizational research, on the other hand, rarely examines the effects and consequences of these two elements (Weaver & Agle, 2002; Davidson & Caddell,

1994). Because of the increased complexity and globalization of business, firms must now consider ethical standards of labor as well as financial ones in order to maintain a competitive edge (Asaar, 2005; Al-Bashir, 2008). Most individuals have the point of view that the face of people may be more ethical, however, they are something different behind the face (Rizk, 2008). In order for a company to be successful, it must have people that consistently exhibit good attitudes and actions in the workplace. According to Ip (2010), "the way a business practices its ethics in a country" is the work ethic. According to study conducted by Wines & Napier (1992) the term ethics is defined as "the action of applying a moral precept to real-world situations." A company's core principles should include, at the very least, the importance of ethics (Schwartz & Carroll 2007; Carroll & Buchholtz, 2009). In Parker (1998)'s view, business ethics recognizes the interdependence of organizations, business communities, and individuals' well-being. The ethics are taken as heart of all sciences, hence, the heights of ethical environment can be achieved only when organizations and individuals tend to emphasize the workplace environment through security, goodness, trust, and safety as well as pleasant interactions between people. More and more firms need codes of ethics to protect themselves against corporate scandals and unethical behavior at all levels (Al-Bashir, 2008; Rokhman, 2010). In light of these issues, accounting standards, audit legislation, codes of conduct, and corporate governance principles need to be reevaluated. Work ethics and ethical behavior in the workplace have become a major focus in organizational behavior studies, and since 2001 we've seen a number of high-profile financial information scams perpetrated by sunbeam, Qwest, WorldCom, Arthur Anderson etc (Rokhman, 2010; Marri et al., 2012; Yousef, 2001). In addition, there has been an increase in the number of ethics scandals and managerial corruption in the workplace (Asaar, 2005). Investing and growing the economy are slowed or stopped altogether when there is corruption (Smarzynska & Wei, 2000; Wei & Shleifer, 2000). In the Islamic work ethic, spirituality is regarded as a fundamental component, as it promotes cooperation, consultation, equity, unity, and spirituality in the workplace. Creativity, honesty, and trust are fostered when Islamic ethics are observed in the workplace (Dannhauser, 2007). As a result, this research will look at the impact of IWEs on JS (Job Satisfaction), as well as the mediating role of OJ and the moderating role of CD among employees of Islamic banks in Sindh.

Research Contribution

This study has made contribution in terms of literature, managerial and theoretical with respect to the concepts of IWE, Organizational Justice, Cognitive dissonance, and job satisfaction for Islamic banking sector. From a theoretical point of view, by verifying and demonstrating that IWE can affect employee job satisfaction, organizational justice and cognitive dissonance, we plan to engage this proposed study in the concept of IWE theory. Moreover, Job ethics is an over-arching philosophy that ethical values deeply influence attitudes and actions at work (Weber, 1930), hence, the constructs like justice, dissonance would place a vital contribution in the theoretical groundings. The proposed study aims to intend to examine the effect of IWE on three main employee related constructs, i.e. job satisfaction, employee justice and cognitive dissonance. It is based on the principle that increasing globalization may cause moral conflicts from an individual level which strong effect ones spirituality and structures of social life. This second expected contribution is founded on the presumption of cognitive dissonance (Festinger, 1957), which notes that dissonance-induced psychological discomfort causes people to alter their behavioral patterns. Finally, by surveying staff employed in Islamic banks of Sindh is also a contribution from a managerial point of view. The propose study will uncover some of the dynamics between IWE and Islamic banking sector of Pakistan. We aim to enable managers to form work environments in organizations associated with IWE by examining the relations

between IWE and Job satisfaction with intervening effect of organizational justice and moderating role of cognitive dissonance.

Significance

In Pakistani businesses, senior/leaders' values are not necessarily ethical. Negative tactics like bribery, pressuring, and failing to pay staff for their daily responsibilities could be evidence of this. Such behavior is fairly widespread in Pakistan. In certain scenarios, workers may experience dissonance as a result of their bosses' values. Furthermore, there is an issue with employees that do not follow the rules and do not complete their tasks. This shows that businesses are unable to create an ethical and compliant working environment. In a very religious society like Pakistan, employees with strong work ethics (particularly IWE) may face organizational justice challenges and dissonance with their working environment. Workers who act in accordance with their moral principles at work may feel dissatisfied as a result of the cognitive dissonance that has formed in the workplace. It is clear that Muslim countries are increasingly participating in global activities. Nonetheless, global moral values are incompatible with Islamic work requirements. However, there are few empirical studies that have looked at the relationship between Islamic work ethics, organizational justice, cognitive dissonance, and job satisfaction in Sindh's Islamic banks. As a result, this research makes a significant contribution to the Islamic banking industry.

Literature Review & Hypotheses

Islamic Work Ethics

In Islamic management, divine and bodily roles are not only driven by rewards here on Earth but also in the hereafter (Branine & Pollard, 2010). Moral values in the workplace and society are shaped by religious convictions such as the belief in punishment and salvation (Geren, 2011; McCleary, 2007). Islamic ethics are vital because of their comprehensiveness, justice, and stability, and their contribution to the development and success of societies has been established in the past. (Marri et al., 2012). Religious convictions, according to Kutcher et al. (2010), play a significant role in shaping a person's sense of identity, but they are generally avoided in the workplace (Kutcher et al., 2010). Shari'ah law decides how a decent Muslim should act and think at work so that Allah and his conscience are pleased (Tinker, 2004). According to Beekun (1997), ethics is a "normative field since it prescribes what one should do or abstain from doing," whereas Islamic work values are also defined by this term (Yunus et al., 2012). Religion is viewed as a private concern in Western nations, which are characterized by strong individualism. Islam, on the other hand, is a religion based on the concept of the "Islamic Ummah" (nation), which alludes to the unity of Muslims (Ali, 1988). Islam's ethical system, according to Rashid and Ibrahim (2002), is the result of belief (Iman) and can be found throughout the world. During the Day of Judgment, people who have good morals are closer to Allah. Imam Bukhari narrated this from the Prophet Mohammad (PBUH), who said that he was only sent to complete good manners (Makarim Al-Akhlaq). "And really you (Mohammad) possess great morality" in the holy Quran describes the Prophet (PBUH) as an example for Muslims (Quran, 68:4). Islam is capable of adapting to modern and established financial systems (Aribi & Gao, 2010; Ahmad & Owoyemi, 2012). According to an Islamic perspective, "the ethic is what drives the economy, not the other way around". Such as IWE's principles, they are relevant to any business or behavior, big or small. As a result of the Islamic work ethic, Muslims are able to work hard, avoid unlawful money gain, cooperate, and be creative in the job while maintaining a professional demeanor (Beekun & Badawi, 2005; Ahmad & Owoyemi, 2012; Yousef, 2001; Idrus al., 2011). According to Ali and Al-Owaidan (2008), "The IWE is an orientation that influences the involvement and participation of believers in the workplace." (p. 10) IWE's beauty lies in its interdependence between work and faith, as work without faith has bad consequences for life (Abeng, 1997). It is thought that work-

oriented people and people who are dedicated to their jobs are values in human life from an IWE point of view (Ali, 2005).

Origins of IWE

Religion has played an increasingly important role in Muslim professional life since the Prophet Mohammad (PBUH) (Ali, 2005; Arslan, 2001; Yousef, 2000a; Possumah, Ismail & Shahimi, 2013). The Shari'ah has remained unrivalled as a declaration of ethical framework and social equality (Bashir, 1993). As a result, Muslims believe that it is Allah's last perfect revelation to humanity through his Prophet Mohammad (PBUH), and that it was given to him by the angel Gabriel and written in Arabic. Until the Day of Judgment, this book's teachings remain relevant, and Muslims are expected to live their lives in accordance with the dictates of Allah (Dutsin-ma & Maishanu, 2012; Beekun & Badawi, 2005; Rizk, 2008). There are four primary sources of Islamic law, collectively known as the Sharei'h:

- God's words and will are represented via the Holy Quran.
- The Prophet's teachings, speeches, and deeds are included in the Sunnah (PBUH).
- Islamic law is the third source of information here. It brings together the previous two sources with one voice.
- Self-awareness, in the event that the first three resources have been overlooked by the user.

To put it another way, in Islam, people are encouraged to use Ijtihad (diligent inquiry) and Qiyas (deducing from analogy) to make their own decisions (Rizk, 2008). Because of this, the Shari'at provides a variety of procedures for dealing with the issues that Muslims encounter in today's changing society, including ijtiḥād, deduction by analogy (Qiyas), and interpretation jurisprudence. The Sunnah is a collection of the Prophet Muhammad's (PBUH) sayings, deeds, actions, and customs that have been passed down orally down the generations. Muslims are expected to adhere to the Sunnah in their daily lives. The Quranic verses are explained in the Sunnah as well.

Codes of Islamic Work Ethics (IWE)

As long as Islam has some basic rules for managing, it's not claimed that Islamic management is the best way to run a business all the time (Abuznaid, 2006). There is a real need to come up with an inclusive Islamic ideology that can guide and guide Islamic institutions, communities, and people (Ibnomer, 1987). According to the Quran, no one is responsible for the mistakes or sins of others, and everyone has to take responsibility for his or her own actions. This is very clear from the Quran (Endress, 1998; Abuznaid, 2009). According to the Holy Quran and the words and actions of the Prophet Mohammad (PBUH), these recommendations should be followed (Branine & Pollard, 2010). Islamic work ethics place a high value on cooperation and consultation as well as hard effort, dependability, and accountability. They also call for sincerity and patience, as well as a strict sense of order and cleanliness (Yousef, 2000a, 2000b & 2001; Branine & Pollard, 2010; Abbasi, et al., 2010; Ali, 1992). In the Islamic system, various social, moral components, religious and ethical are equally stressed in order to ensure that the community as a whole receives equal and fair advantages (Iqbal, 1997).

Job satisfaction

Management scholars pay close attention to this concept and define it as "a happy or positive emotional state coming from the appraisal of one's job or job experience." According to (Judge, Thoresen, Bono & Patton (2001) and Locke (1976), (p. 1300) Worker satisfaction can be measured in two ways: as a measure of overall satisfaction and as a measure of contentment with a specific feature of the work environment. This classification is also known as job satisfaction that is both outward and internal. In contrast to externally focused satisfaction,

internally focused satisfaction allows individuals to enjoy working with their coworkers in their unit (Dineen et al., 2007). Emotional and attitudinal aspects of job satisfaction are linked (Spector, 1985; Igbaria, Parasuraman, & Badawy, 1994; Smith, Kendall, & Hulin, 1969).

IWE and Job satisfaction

Trust in management is improved, as is worker satisfaction and commitment when procedural justice is followed (Folger & Konovsky, 1989; Konovsky & Cropanzano, 1991). Affective commitment, job satisfaction, citizenship behavior, and turnover intention have all been found to be linked to trust in management (Aryee, Budhwar & Chen, 2002). Researchers Ilies et al. (2007), Hofmann et al. (2003) and Masterson et al. (2000) discovered comparable links between leader member exchange (LMX) and work satisfaction, organizational fairness, cognitive dissonance, and the intention to leave one's current position. The ideas and feelings of a person about their coworkers, such as "my supervisor is trustworthy," are linked to macro motives (Holmes, 1981). RuizPalomino, RuizAmaya, and Knörr (2011) identified a link between ethical leadership and employee well-being and affective commitment, both of which were positively correlated with job satisfaction. Productivity, performance, contentment, and civic participation have all been shown to be linked to the use of Personal Data Management (PDM) (Porter, Lawler & Hackman, 1996; Wagner, 1994). When an organization, particularly in PDM, acknowledges the commitment of its personnel, the results are improved (Robinson et al., 2004). Ethical values and their relationship to job satisfaction and commitment have been extensively researched (e.g., Oliver et al., 1989). Many research on work ethics have focused on job satisfaction as a measure of work ethic (Cherrington, 1980; Yousef, 2001; Vitell & Davis, 1990; Viswesvaran & Deshpande, 1996). There have been few research looking at the connection between work ethics and satisfaction in the Islamic environment despite the fact that they could serve as an additional explanatory factor for job satisfaction (Khan & Abbas, 2012). (Mohamed et al., 2010). According to theories of dissonance and organizational justice, ethics and job satisfaction are linked (Viswesvaran et al., 1998; Koh & Boo, 2001). In order for a manager to improve employee satisfaction, they must be aware of the elements that influence it (Rokhman, 2010; Yousef, 2000b). Involving others in the decision-making process is the goal of consultation, which is a form of participatory decision-making (Latifi, 1997; Abuznaid, 2006). A framework of procedural justice and relative fairness that incorporates aspects of participation and engagement might help explain why participation in decision-making is more likely to boost organizational support and increase employee commitment (Folger & Greenberg, 1985; Greenberg, 1990; Abbasi et al., 2010; Neuman, Edwards & Raju, 1989). One of the characteristics of ethical leadership is participation in the decision-making process (Brown et al., 2005). As a result, Muslims should only conduct business in a way that is morally and ethically permissible (Halal) (Abuznaid, 2006, 2009; Hashim, 2012). In the same way, an ethical Islamic environment should inspire a person's inner determination to produce contentment (Haroony, Fakher & Rehman, 2012). After completing a job or a set of activities, people's internal motivations take over, rather than being fueled by external resources like money or other forms of compensation (Zaman et al., 2013). There is a correlation between intrinsic motivation and interpersonal trust in the workplace, according to Cook and Wall (1980). Intrinsic motivation and job satisfaction are also linked (Hackman & Oldham, 1974). Self-interest, interest, and pleasure motivate people to take on challenges and complete activities, such as completing a task for a reward (Zaman et al., 2013). However, this does not imply that employees will not seek external rewards and self-improvement in the workplace. In Islam, the concept of Ummah (nation) unity includes the concept of brothers and sisters among Muslim believers. This philosophy should guide their daily

actions, especially in the workplace (Ibnomer, 1987; Rice, 1999). As a result of this, it is hypothesized that:

H1: Islamic Work Ethic has significant and positive effect on Job satisfaction among employees working in Islamic banks of Sindh.

Mediation of Organization Justice in between Islamic work ethics and Job satisfaction

In order to minimize problems with employee performance, it is critical to understand the connection between work ethics and organizational justice. Islamic work ethics have a strong connection to justice (Rokhman, 2010). Employees of Islamic microfinance institutions in Indonesia were the subjects of a study by Rokhman and Hassan (2012). According to their findings, Islamic work ethics improved all aspects of organizational fairness (distributive justice, procedural justice, and interactive justice). Abbasi & Rana (2012) did another study on Pakistani telecoms industry employees. In their research, they found a link between Islamic work ethics and organizational justice. A study conducted by Marri et al. (2013) on public sector organizations in Pakistan found that Islamic work ethics could support the function of organizational justice in decreasing employees' desire to leave. Farahizade & Belaghat (2013) have did research on Iranian male and female school administrators. According to this study, Islamic work ethics had a beneficial impact on procedural and interactive justice, but not on distributive justice. Medical faculty members of a large private institution in Pakistan were studied by Khan, et al. (2015). When the firm established procedural and distributive fairness, Islamic work principles were found to lower employee turnover intentions. A study by Farsi, et al. (2015) focused on Iranian police officers. Organizational justice may be fostered by Islamic work principles, as researchers discovered in their investigation. According to Durkhanai et al., (2016) there was a link between good work ethics, fair treatment inside the organization, and job performance among Iranian university employees. Increasing job outcomes can be achieved through the application of distributive and procedural fairness, according to their findings. As an added bonus, a research of medical science faculty at an academic medical Centre found that Islamic work ethics improved three measures of organizational fairness (Sarmadi, et al., 2017). (Procedural justice, interactive justice, and distributional justice). This research shows that Islamic work ethics improve the implementation of distributive justice, procedural, and interactional justice. Islamic work ethics and job satisfaction among academic personnel at the International Islamic University Malaysia were examined by Mohamed et al. (2010). Their research indicated that Islamic work ethic was strongly and positively associated with job satisfaction. Hayati & Caniago (2012) did another study on Islamic banking staff in Bandar Lampung, Indonesia. Islamic work ethics were shown to be strongly and positively associated with job satisfaction, according to the researchers' findings. It was hypothesized that satisfied workers would be those who adhered more closely to Islamic work norms. A study by Zaman, et al. (2013) investigated the relationship between Islamic work ethic and job satisfaction among full-time employees of governmental and commercial enterprises in Pakistan. A correlation between Islamic work ethics and job Satisfaction was observed by the researchers in their study. Islamic work ethics and job satisfaction have been studied by Najjari & Davoudi (2013) in Iranian manufacturing enterprises. They stated that Islamic work principles had a major impact on employee satisfaction. Employees in educational institutions, banks, the government, and private enterprises in Rawalpindi, Pakistan, were studied by Ajmal & Irfan (2014) to see if Islamic work ethics were linked to job satisfaction among employees. Islamic work principles were found to have a favorable effect on job satisfaction. According to a study by Shafique et al. (2015), Islamic work principles have a favorable impact on employee satisfaction in the Pakistani agriculture sector. Another study by Mohammadian (2015) found a strong link between job satisfaction and a person's sense of

ethical responsibility at work. Further research by Amilin (2016) found that Islamic work principles can boost employee satisfaction and productivity. In the next study, Yusof, Yusof, and Abbas (2017) looked at the impact of Islamic work ethics on employee well-being. Worker satisfaction was influenced by an organization's adherence of Islamic work Ethics. According to the findings of these studies, Islamic work ethics are associated with higher levels of job satisfaction. As a result, a third hypothesis is established as:

H2: Organizational Justice mediates the relationship between Islamic work ethics and job satisfaction among employees of Islamic banks of Sindh.

Cognitive Dissonance

There is a distinction between ethical behavior and the requirements of a successful business (Parson, 1995). Cognitive dissonance is caused by the contradiction between desired and recommended occupational behavior. Cognitions, according to Festinger (1957), are the knowledge, perceptions, beliefs, and opinions that people have about their surroundings, behavior, and attitudes. According to the notion of cognitive dissonance (Festinger, 1957), two emotions or perceptions can be connected or unrelated. When numerous cognitions connected to a scenario are in sync, and two related cognitions are in conflict, dissonance occurs. Cognitive dissonance, which motivates people to adapt their views or actions, causes psychological stress. There may be two elements that determine how much dissonance motivates people to adapt or change (Festinger, 1957). The first factor is cognition's importance: the more intimate and significant an idea is, the less dissonance individuals experience. Furthermore, it is acknowledged that religious and political ideas produce substantial dissonance perceptions when they conflict with a person's other thoughts or actions (Batson, 1975) and (Justin, 2010). The second factor, on the other hand, may track a condition of dissonant elements in which there is a high dissonance ratio, which causes a person to reduce psychological suffering produced by cognitive dissonance. As a result, because this negative behavior at work may reduce job satisfaction, this study includes this construct as a moderating variable.

Moderation of Cognitive Dissonance on relationship of IWE and Job satisfaction

It has been demonstrated that there is a conflict between ethical behavior and the needs of a successful business (Parson, 1995). There is cognitive dissonance when employees are torn between what they believe is the ideal workplace behavior and what is really expected of them. A cognition is defined as "essentials of the thoughts and beliefs that people have about their own attitudes, behavior and environment" (Festinger, 1957). Two thoughts or perceptions might be either connected or unrelated according to the cognitive dissonance theory (Festinger, 1957). Whenever two cognitions relating to a circumstance are in agreement, they're in harmony, and whenever they're in opposition, they're out of harmony. The psychological stress of cognitive dissonance encourages people to change their views or actions. Individuals' motivation to change is influenced by two factors: (Festinger, 1957). An individual's desire to lessen cognitive dissonance increases in direct proportion to the value of the concept. When they disagree with an individual's other ideas or activities, religious and political beliefs are known to generate severe dissonance perceptions (Batson, 1975). When a situation has a high ratio of discordant to congruent aspects, individuals are driven to reduce the psychological pain that cognitive dissonance causes. Employees frequently experience cognitive dissonance in the job, which can be a major source of anxiety for them. As part of their job, employees are frequently presented with or made to tolerate values and tasks that contradict with their own ethics or values. Conducting one's activities in a manner that is inconsistent with one's moral logic and ethical integrity results in dissonance (Steele, 1988). It is common for employees to feel a sense of personal discontent, discomfort, and an overall tension at work, all of which can have a negative

impact on their work performance. As a result, the majority of people see a need to reduce the amount of dispute (Cooper & Carlsmith, 2001) and (Stone & Cooper, 2001). Cognitive dissonance is a source of stress that can have an adverse effect on one's ability to perform well at work (Grebner et al., 2003). Workplace absenteeism is a common symptom of cognitive dissonance. Dissonance and stress are likely to be more acceptable excuses for employee absences. Chronic cognitive dissonance can lead to staff attrition if it isn't addressed. Organizational knowledge and resources are frequently wasted as a result of this practice. Workers may experience cognitive dissonance if they believe that their organizations do not encourage ethical conduct. As a result, workers are less satisfied with their jobs. Internal standards of ethics and perceived corporate support for ethical action create a moral dilemma (Dozier & Miceli, 1985). Cognitive dissonance can lead to a lower level of job satisfaction (Festinger, 1942). Employees who believe their bosses are dishonest suffer from cognitive dissonance, which has a detrimental impact on both their level of job satisfaction and their ability to perform their duties effectively (Hulsheger & Schewe, 2011). Some of the effects of IWE in the workplace can be explained by the cognitive dissonance theory (Festinger, 1957). Ethical standards in the workplace should reflect workers' own values, as well as those of the corporation as a whole (Schwepker, 1999). Top management's support for employees' ethical behavior is expected, as well as an ethical climate in the workplace and a link between ethical behavior and career success. The conflict between the moral standards of top management and the internal standards of employees will lead to a moral debate and cognitive dissonance (Dozier & Miceli, 1985). As a result, if employees believe their moral standards are not being met in their workplaces, the positive effects of IWE on their job satisfaction will be lessened. We can conclude the following based on the foregoing evidence:

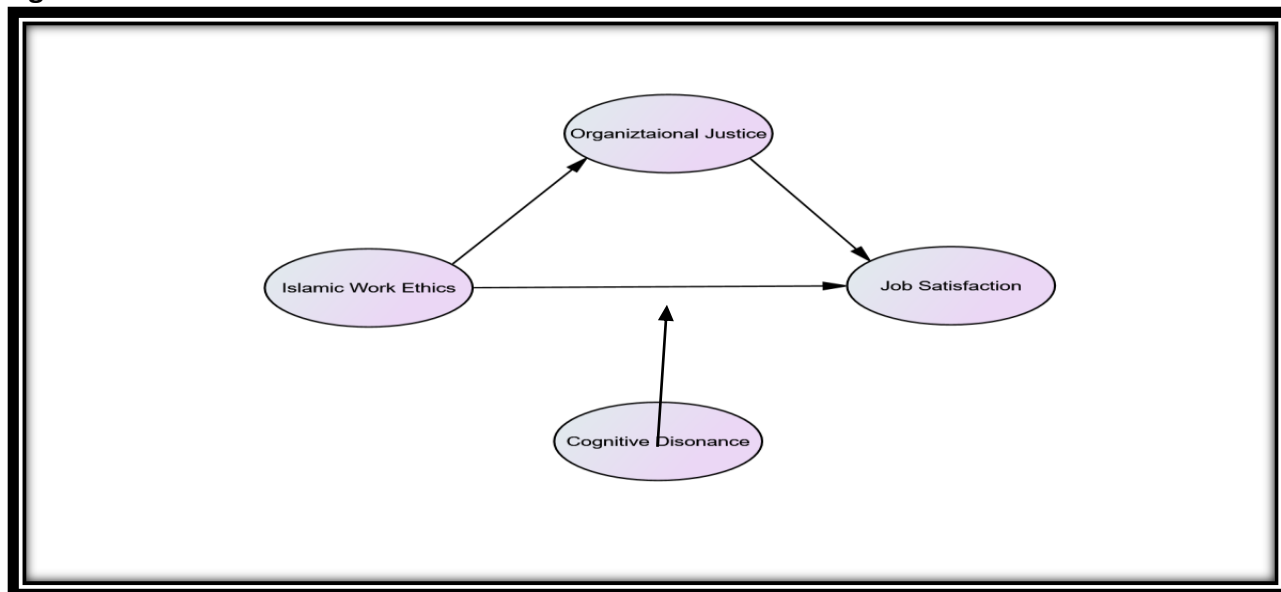
H3: Cognitive dissonance moderates the relationship of IWE and job satisfaction among employees working in Islamic banks of Sindh.

Study Model

Figure 1 illustrates the theoretical/conceptual model of study. The model has been supported with social exchange theory and related literature on Islamic work ethics, organizational justice, cognitive dissonance, and job satisfaction. The Islamic work ethics in the model is represented as independent variable and job satisfaction as dependent variable. Furthermore, organizational justice is taken as mediator between IWE and job satisfaction and cognitive dissonance as moderating variable. The model portrays three hypotheses which are developed based on the mediation moderation mechanism of Preacher and Hayes (2012). The first hypothesis shows the direct impact of Islamic work ethics on job satisfaction (H1), second hypothesis reflects the mediation of organizational justice on relationship between IWE and JS. Third and last hypothesis shows the moderating effect of cognitive dissonance on relationship of IWE and JS. The mediation moderation mechanism of this stud is very unique in this study and made a unique theoretical and contextual contribution.

Figure

1



Methodology

Every study contains a research design to be carried out in the whole research. In a very narrow sense research design mainly shows the type and nature of study. This research examines direct effect of Islamic work ethics on job satisfaction and there is also mediation moderation analysis of organizational justice and cognitive dissonance. Therefore, pertaining all these relationships this research is causal in nature and quantitative in its type. Unit of analysis is defined as a certain level or unit from where data is gathered and where key analysis is performed for that level or unit. Study units can be anything from an individual to an entire culture or even an entire company. Due to this research's focus on the relationship between Islamic work ethics and job satisfaction in Sindh's Islamic banks, the unit of analysis for this study was the individual employee working in Sindh's Islamic banks. The employees working in several private Islamic banks of Sindh will be the population of the proposed study. The employees who have served at least 2 years in the Islamic bank will be targeted to become the respondent of the proposed study. The excluding and including criteria will be developed for identifying the respondents from population frame. The employees' list does not carry sufficient detail of the respondent will be excluded to become a probable respondent for the proposed study. The sample size computing tool was utilized to determine sample size. The stated calculator can be used to calculate the sample size for an infinite population (Nielson, 2015). It will ask for the confidence interval and then return the sample size as the genuine representation of the population. As a result, the suggested study's sample size will be 385 respondents. The adopted and modified questionnaire were used to get responses from said population. Islamic Work Ethics (IWE) (Ali, 1988), Job Satisfaction (JS) (Hart, 1999; Riggs & Knight, 1994; Smith & Brannick, 1990), Organizational Justice (OJ) (Niehoff and Moorman, 2003), and Cognitive Dissonance (Sweeney & Hausknecht, 2000).

Data Analysis & Results

Reliability

Table 1: Summary of Reliability Statistics

Variables	Cronbach's Alpha	N of Items
Islamic Work Ethics (IWE)	.814	12
Job Satisfaction (JS)	.802	8
Organizational Justice (OJ)	.839	6
Cognitive Dissonance (CD)	.726	6
Nunnally (1978)		

Table 1 shows the summary of reliabilities of all scales. It can be concluded that scales' reliabilities are consistent and in line under the minimum threshold suggested by Nunnally (1978). The tables reports that Islamic work ethics has alphas score of .81, job satisfaction .80, organizational justice .83, and cognitive dissonance .72. The measure items for IWE, JS, OJ, and CG are 12, 8, 6, and 6 respectively. Based on scales' consistency this study initially analyses the demographic variables by estimating the frequencies.

Frequency Analysis of Demographic Variables

In this section frequency analysis is being performed for demographic variables. The frequency analysis gives a summarized estimate about the total count and percentage. This research includes age, gender, educational level, and job experience as key demographic variables.

Age

Table 2 reports the frequency analysis of age. Age, as a categorical variable, classified into three portions. The 1st group shows respondents whose age is below 25 years, second is having age between 25 years to 35 years and third one includes respondents from 36 years to 45 years. It is observed that mostly respondents are form 2nd age group (25 years to 35 years). The respondents' percentage of 53% belong to the second age group and frequency for them is 207. Furthermore, 25.7% of respondents are from below 25 years of age group and 20.5% of responses taken from 36 years to 45 years of age group.

Table 2: Age

	Frequency	Percent	Valid Percent	Cumulative Percent
below 25 years	99	25.7	25.7	25.7
25 yeras to 35 years	207	53.8	53.8	79.5
36 years to 45 years	79	20.5	20.5	100.0
Total	385	100.0	100.0	

Gender

Gender as demographic factor reports the number of male and female respondents. Table 3 shows that out of 385 respondents, 278 (72.2%) of data was collected from male employees working among Islamic banks of Sindh. On the other side, data collected form female respondents shows a 27.8% (107, frequency). Thus, it is observed that there is more number of male respondents compare to female respondents.

Table 3: Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	278	72.2	72.2	72.2
Female	107	27.8	27.8	100.0
Total	385	100.0	100.0	

Education Level

This is demographic factor reports the academic qualification of respondents. The Educational level is classified as bachelor, masters, and PhD. Table 4 illustrates that individuals working in Islamic banks of Sindh mostly hold bachelor degrees, the frequency revealed 200 respondents having bachelor degree. Moreover, a percentage of 27.5% was related to those respondents who hold master's degree. A least number of respondents are PhD qualified (20.5%).

Table 4: Qualification

	Frequency	Percent	Valid Percent	Cumulative Percent
Bachelor	200	51.9	51.9	51.9
Masters	106	27.5	27.5	79.5
PhD	79	20.5	20.5	100.0
Total	385	100.0	100.0	

Work Experience

The work experience is important factor to observe at workplace. Experienced employees can give more reliable and utmost response compare to inexperienced one. Therefore, this research has taken those respondents whose experience must be 2 years. Individuals less than 2 years of experience were not included in study. Hence, Table 5 revealed that the mostly data/responses are collected from employees having work experience of 10 to 15 years. It is seen that 193 respondents belong to that group. In addition, 19.7% response collected from above 15 years work experience, 13.8% respondents belong to 5 to 10 years of experience and lastly 16.4% responses taken from employees whose experience is in between 2 to 5 years.

Table 5: Experience

	Frequency	Percent	Valid Percent	Cumulative Percent
2-5 years	63	16.4	16.4	16.4
5-10 years	53	13.8	13.8	30.1
10-15 Years	193	50.1	50.1	80.3
15 and Above	76	19.7	19.7	100.0
Total	385	100.0	100.0	

Mean Score and Std. Deviation of Scales

Estimation of mean in important statistical element, especially for research scales/questionnaires. This research has taken 5 points likert scale (1 strongly degree to 5 strongly agree). In this regard, Table 6 shows mean score of 4.16 for the scale of Islamic work ethics (IWE). The scale of job satisfaction has mean score of 3.88 with std. deviation of .690. The organizational justice, which is taken as mediating variable, has a mean score of scale 4.78. The scale of cognitive dissonance, which is moderating variable in this study, has a mean score of 4.86 with its std. deviation of .56. In summary, it may be stated that all mean score of scales fall under the agreed portion of likert scale.

Table 6: Descriptive Statistics

	Mean	Std. Deviation
Islamic Work Ethics (IWE)	4.1688	.39595
Job Satisfaction (JS)	3.8857	.69090
Organizational Justice (OJ)	4.7896	.45520
Cognitive Dissonance (CD)	4.8675	.56972

Correlation Analysis

This research has correlation analysis as 1st inferential statistical tool. The correlation measures the degree of association among study variables. The Pearson correlation movement is being examined as a parametric technique. The outcomes show low, moderate and high correlation. Table 7 shows that Islamic work ethics (IWE) has a significant and positive correlation with job satisfaction ($r=.51$, $p<.01$). Moreover, IWE has also .21 ($r=.21$) positive association with organizational justice at .01 level of significance ($p<.01$) and IWE with cognitive dissonance has negative correlation ($r=.27$, $p<.01$). In addition, job satisfaction has a significant and positive correlation with organizational justice ($r=.43$, $p<.01$) and negative with cognitive dissonance ($r=-.49$, $p<.01$). Lastly, there is negative significant association between organizational justice and cognitive dissonance ($r=.58$, $p<.01$). Therefore, it can be concluded that there is sufficient correlation among variables to assess further in next inferential too, structural equation modelling (SEM).

Table 7: Pearson Correlations

		IWE	JS	OJ	CD
Islamic Work Ethics	Pearson Correlation	1	.513**	.215**	-.272**
	Sig. (2-tailed)		.000	.000	.000
Job Satisfaction	Pearson Correlation		1	.423**	-.496**
	Sig. (2-tailed)			.000	.000
Organizational Justice	Pearson Correlation			1	-.582**
	Sig. (2-tailed)				.000
Cognitive Dissonance	Pearson Correlation				1
	Sig. (2-tailed)				

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

Structural Equation Modelling (SEM)

SEM has been used a lot in research in social and behavioral sciences. It is made up of a lot of different statistical processes, like CFA and Path analysis. Scholars are paying attention to the SEM method because it can be used to look at theoretical constructs that are made up of latent variables. Path coefficients show how different theoretical constructs are linked, and they also show how they are connected. As you can see, this type of SEM model is called the covariance based method (CB-SEM). It has a structure based on how much each variable is linked to each other (Hox, 1998). SEM is an extension of Factor Analysis (FA), and it is a way to test a theory based on the data that was found.

Confirmatory Factor Analysis (CFA) Modified
Figure 2: Model Modifications (CFA Modified)

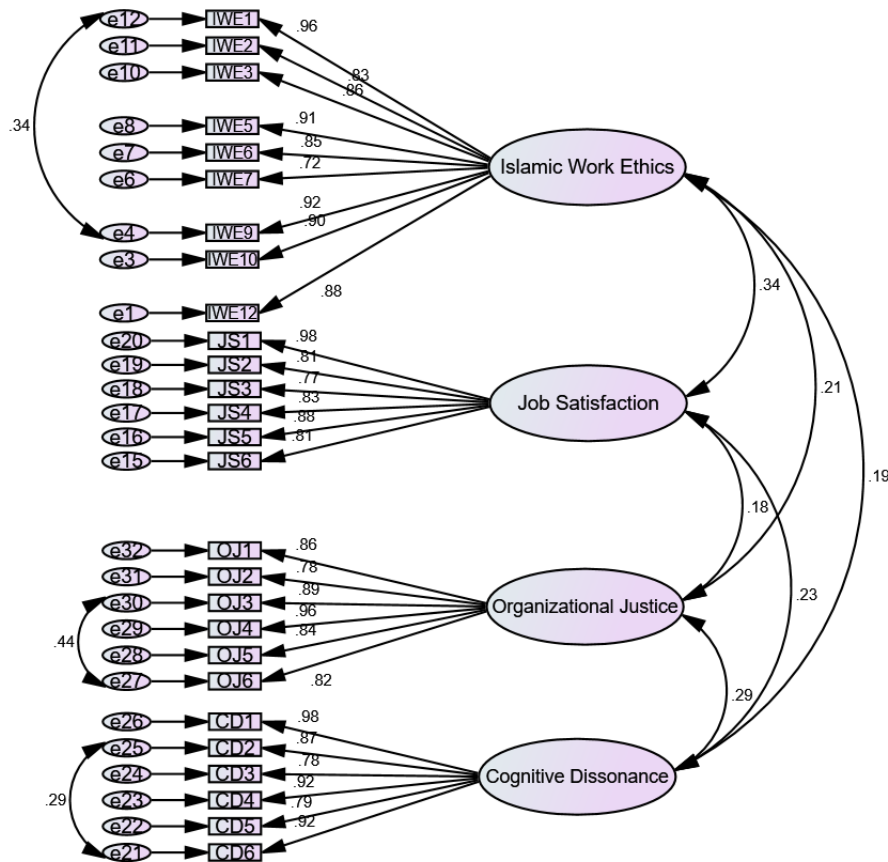


Table 8: Tabular Output of CFA Conceptual Model

Items and Factors	Coefficients	Standard Error	Prob:	SMCC
	Standardized			
Islamic Work Ethics: GFI=.972, AGFI=.962 , TLI=.971, CFI=.960, CR=.921, AVE=.574				
IWE1↵Islamic Work Ethics	.961	.056	***	.313
IWE2↵Islamic Work Ethics	.833	.069	***	.433
IWE3↵Islamic Work Ethics	.962	.072	***	.347
IWE5↵Islamic Work Ethics	.910	.066	***	.392
IWE6↵Islamic Work Ethics	.852	.051	***	.442
IWE7↵Islamic Work Ethics	.724	.023	***	.357
IWE9↵Islamic Work Ethics	.926	.089	***	.370
IWE10↵Islamic Work Ethics	.801	.029	***	.322

IWE12 ← Islamic Work Ethics	.880	.032	***	.333
Job Satisfaction : CR=.801, AVE= .584				
JS1 ← Job Satisfaction	.981	.041	***	.317
JS2 ← Job Satisfaction	.817	.077	***	.447
JS3 ← Job Satisfaction	.774	.049	***	.325
JS4 ← Job Satisfaction	.831	.037	***	.410
JS5 ← Job Satisfaction	.881	.059	***	.299
JS6 ← Job Satisfaction	.812	.039	***	.317
Organizational Justice: CR=.793, AVE= .560				
OJ1 ← Organizational Justice	.866	.066	***	.342
OJ2 ← Organizational Justice	.785	.074	***	.446
OJ3 ← Organizational Justice	.891	.071	***	.410
OJ4 ← Organizational Justice	.962	.081	***	.400
OJ5 ← Organizational Justice	.848	.049	***	.349
OJ6 ← Organizational Justice	.826	.038	***	.315
Cognitive Dissonance : CR=.791, AVE= .644				
CD1 ← Cognitive Dissonance	.964	.040	***	.291
CD2 ← Cognitive Dissonance	.877	.048	***	.305
CD3 ← Cognitive Dissonance	.787	.041	***	.347
CD4 ← Cognitive Dissonance	.929	.071	***	.333
CD5 ← Cognitive Dissonance	.792	.047	***	.381
CD6 ← Cognitive Dissonance	.923	.048	***	.305

Figure 2 and table 8 present the results of modified measurement model. The model modification is performed based on suggestions made by AMOS software. The modification indices is being followed. Variable such as Islamic work ethics, job satisfaction, organizational justice, and cognitive dissonance were taken to estimate the model. In this regard, after modification Islamic work ethics is assessed with 8 observed items (IWE1, IWE2, IWE3, IWE5, IWE6, IWE7, IWE9, IWE10, and IWE12). The items loadings for IWE show IWE1 .961, IWE2 .833, IWE3 .862, IWE5 .910, IWE6 .852, IWE7 .721, IWE9 .926, IWE10 .901, and IWE12 .880. The items

IWE7, IWE9, and IWE11 have been removed due to low item loadings. The job satisfaction is now estimated with JS1, JS2, JS3, JS4, JS5, and JS6. Each of the item loading show .981, .814, .774, .831, .881, and .812. The model shows that items JS7 and JS8 have been removed. Moreover, organizational justice is measured with items (OJ1, OJ2, OJ3, OJ4, OJ5, and OJ6). The loadings of OJ1, OJ2, OJ3, OJ4, OJ5, and OJ6 are .866, .785, .891, .962, .848, and .821. Lastly, cognitive dissonance has 6 measured items with good item loadings. Furthermore, convergent validity and discriminant validity is also established for each of the latent variable. The CR and AVE of Islamic work ethics shows CR=.921, AVE=.574. In the same way, job satisfaction showing the statistics of convergent validity as CR=.801, AVE= .584. The mediating variable, organizational justice and moderating variable cognitive dissonance revealed CR=.793, AVE= .560 and CR=.791, AVE= .644 respectively. In addition, mode fit indices report GFI=.972, AGFI=.962, TLI=.971, and CFI=.960. The GoF indices revealed that model fitness is being improved after implicating necessary changes in the model.

Hypotheses Assessment (Structural Analysis)

The structural equation modelling (SEM) is very useful to assess simultaneously both measurement and structural models. Previously, the measurement model confirms that chosen observed items are in line with respective constructs. CFA is necessary assumption to run complete SEM analysis. After confirming the constructs, now, study examines the formulated hypotheses of this study. Below headings represent the structural model analysis where hypotheses decisions are made in terms accepted or rejected.

Islamic Work Ethics → Job Satisfaction (H1)

Figure 3: Islamic Work Ethics → Job satisfaction

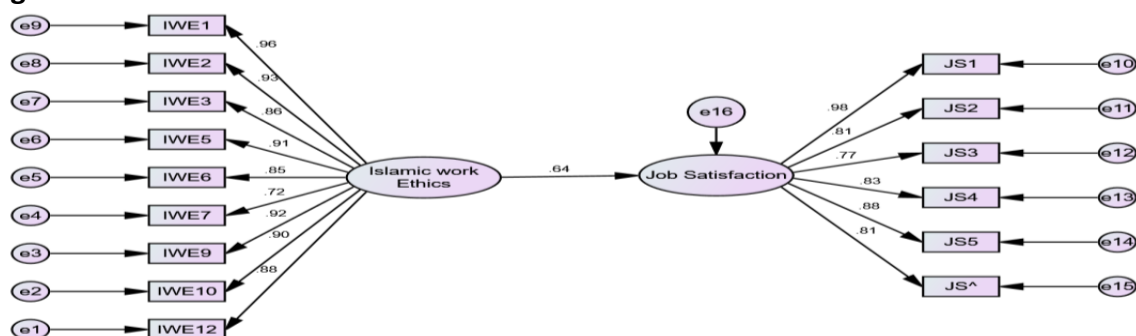
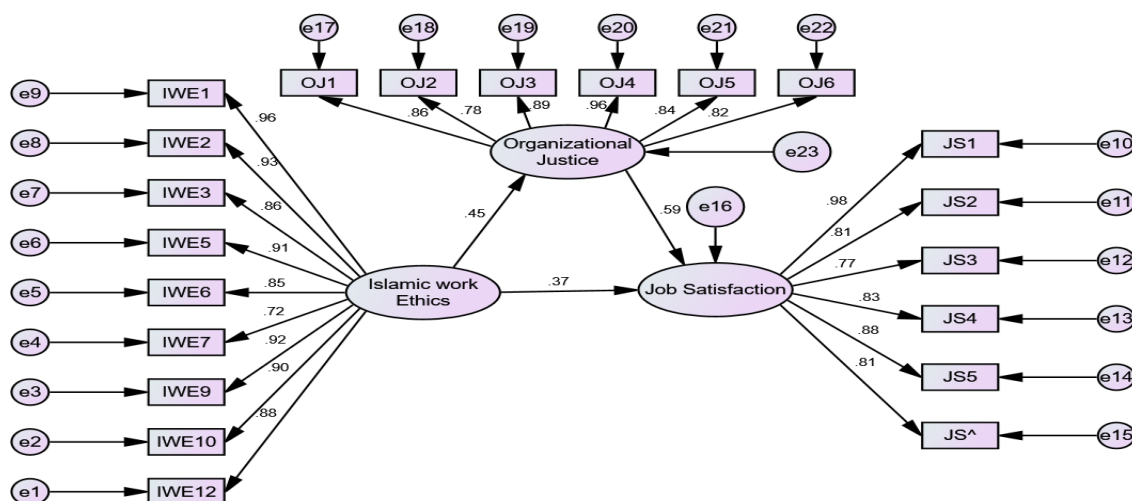


Table 9: Path Coefficient

Items and Factors	Coefficients	Standard Error	Prob:	SMCC
	Standardized			
Path coefficient (Hypothesis 1) Islamic Work Ethics → Job satisfaction	.641	.028	***	N/A
Islamic Work Ethics: GFI=.962, AGFI=.959, TLI=.981, CFI=.970				
IWE1 ← Islamic Work Ethics	.961	.056	***	.313
IWE2 ← Islamic Work Ethics	.833	.069	***	.433
IWE3 ← Islamic Work Ethics	.962	.072	***	.347

IWE5 ← Islamic Work Ethics	.910	.066	***	.392
IWE6 ← Islamic Work Ethics	.852	.051	***	.442
IWE7 ← Islamic Work Ethics	.724	.023	***	.357
IWE9 ← Islamic Work Ethics	.926	.089	***	.370
IWE10 ← Islamic Work Ethics	.801	.029	***	.322
IWE12 ← Islamic Work Ethics	.880	.032	***	.333
Job Satisfaction :				
JS1 ← Job Satisfaction	.981	.041	***	.317
JS2 ← Job Satisfaction	.817	.077	***	.447
JS3 ← Job Satisfaction	.774	.049	***	.325
JS4 ← Job Satisfaction	.831	.037	***	.410
JS5 ← Job Satisfaction	.881	.059	***	.299
JS6 ← Job Satisfaction	.812	.039	***	.317

Figure 3 and Table 9 shows the structural model assessment for hypothesis 1 (H1). The model shows that Islamic work ethics as independent variable and job satisfaction as dependent variable. The IWE (latent construct), being a reflective construct estimated with nine measured items (observed variables) and job satisfaction with six measured items. In this regard, model shows the loadings for IWE1 ← Islamic Work Ethics .961, IWE2 ← Islamic Work Ethics .833, IWE3 ← Islamic Work Ethics .962, IWE5 ← Islamic Work Ethics .910, IWE6 ← Islamic Work Ethics .852, IWE7 ← Islamic Work Ethics .724, IWE9 ← Islamic Work Ethics .926, IWE10 ← Islamic Work Ethics .801, and IWE12 ← Islamic Work Ethics .880. On the other side, job satisfaction has item loading are JS1 ← Job Satisfaction .981, JS2 ← Job Satisfaction .817, JS3 ← Job Satisfaction .774, JS4 ← Job Satisfaction .831, JS5 ← Job Satisfaction .881, and JS6 ← Job Satisfaction .812. The path coefficient shows that Islamic work ethics has positive significant effect on job satisfaction. The statistics shows that IWE has .64 or 64% positive change ($p\text{-value} < .001$) on job satisfaction among employee working for Islamic banks of Sindh. Hence, hypothesis one has been retained/accepted. In addition, goodness of fit indicators shows GFI=.962, AGFI=.959, TLI=.981, and CFI=.970, these indicator shows suitable GoF of the model.

Mediation of Organizational Justice (H2)**Figure 4: IWE → OJ → CD****Table 10: Path Coefficient**

Items and Factors	Coefficients	Standard Error	Prob:	SMCC
	Standardized			
Path coefficient (Hypothesis 2) Islamic Work Ethics → Organizational Justice → satisfaction	.371	.044	***	N/A
Islamic Work Ethics → Organizational Justice	.452	.033	***	N/A
Organizational Justice → Job satisfaction	.590	.019	***	N/A
Islamic Work Ethics: GFI=.982, AGFI=.979, TLI=.981, CFI=.954				
IWE1 ← Islamic Work Ethics	.961	.056	***	.313
IWE2 ← Islamic Work Ethics	.833	.069	***	.433
IWE3 ← Islamic Work Ethics	.962	.072	***	.347
IWE5 ← Islamic Work Ethics	.910	.066	***	.392
IWE6 ← Islamic Work Ethics	.852	.051	***	.442
IWE7 ← Islamic Work Ethics	.724	.023	***	.357
IWE9 ← Islamic Work Ethics	.926	.089	***	.370
IWE10 ← Islamic Work Ethics	.801	.029	***	.322
IWE12 ← Islamic Work Ethics	.880	.032	***	.333

Job Satisfaction :				
JS1 ← Job Satisfaction	.981	.041	***	.317
JS2 ← Job Satisfaction	.817	.077	***	.447
JS3 ← Job Satisfaction	.774	.049	***	.325
JS4 ← Job Satisfaction	.831	.037	***	.410
JS5 ← Job Satisfaction	.881	.059	***	.299
JS6 ← Job Satisfaction	.812	.039	***	.317
Organizational Justice				
OJ1 ← Organizational Justice	.866	.066	***	.342
OJ2 ← Organizational Justice	.785	.074	***	.446
OJ3 ← Organizational Justice	.891	.071	***	.410
OJ4 ← Organizational Justice	.962	.081	***	.400
OJ5 ← Organizational Justice	.848	.049	***	.349
OJ6 ← Organizational Justice	.826	.038	***	.315

Figure 4 and Table 10 shows the structural model assessment for hypothesis 1 (H2). The model shows that Islamic work ethics as independent variable and job satisfaction as dependent variable and organizational justice as mediating variable. The IWE (latent construct), being a reflective construct estimated with nine measured items (observed variables) and job satisfaction with six measured items. In this regard, model shows the loadings for IWE1 ← Islamic Work Ethics .961, IWE2 ← Islamic Work Ethics .833, IWE3 ← Islamic Work Ethics .962, IWE5 ← Islamic Work Ethics .910, IWE6 ← Islamic Work Ethics .852, IWE7 ← Islamic Work Ethics .724, IWE9 ← Islamic Work Ethics .926, IWE10 ← Islamic Work Ethics .801, and IWE12 ← Islamic Work Ethics .880. On the other side, job satisfaction has item loading are JS1 ← Job Satisfaction .981, JS2 ← Job Satisfaction .817, JS3 ← Job Satisfaction .774, JS4 ← Job Satisfaction .831, JS5 ← Job Satisfaction .881, and JS6 ← Job Satisfaction .812. The loadings for mediating variable, organizational justice illustrates OJ1 ← Organizational Justice .866, OJ2 ← Organizational Justice .785, OJ3 ← Organizational Justice .891, OJ4 ← Organizational Justice .962, OJ5 ← Organizational Justice .848, and OJ6 ← Organizational Justice .826. The path coefficient shows that Islamic work ethics has still positive significant effect on job satisfaction after inducing organizational justice as mediating variable. However, the direct effect has been reduced from .64% to .37% which shows that organizational justice mediates the relationship between IWE and job satisfaction. The statistics shows that IWE → organizational justice → Job satisfaction .371 or 37% positive change ($p\text{-value} = <.022$) on job satisfaction among employee working for Islamic banks of Sindh. Furthermore, path effect of IWE → Organizational justice show positive significant ($b = .45$, $p\text{-value} = <.001$) and path effect Organizational justice → job satisfaction shows positive significant

effect ($b=.59$, $p\text{-value} < .001$) Hence, hypothesis two has been retained/accepted. In addition, goodness of fit indicators shows $GFI=.982$, $AGFI=.979$, $TLI=.981$, $CFI=.954$, these indicator shows suitable GoF of the model.

Moderation of Cognitive Dissonance (H3)

Figure 5: Moderation of Cognitive Dissonance

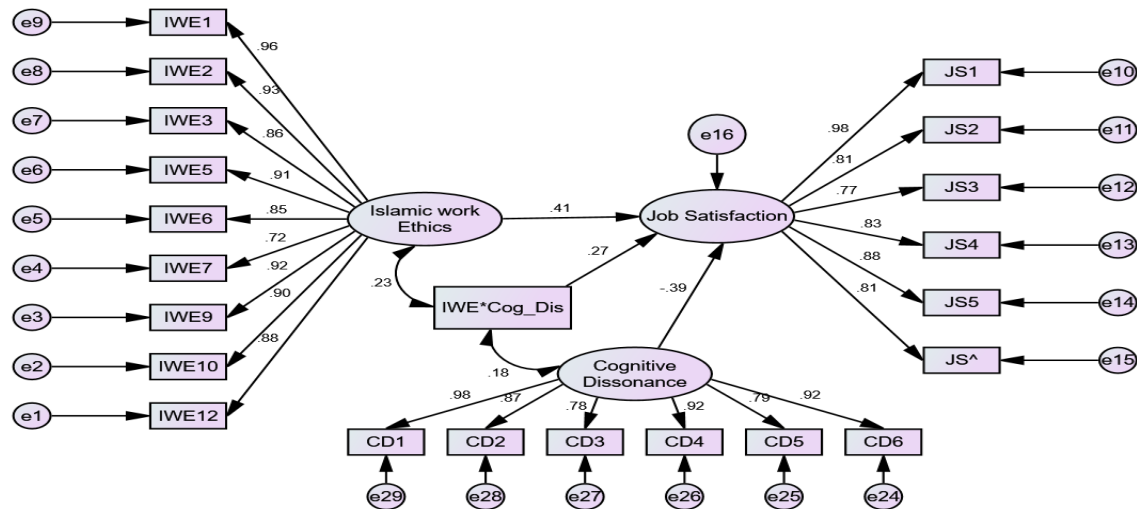


Table 11: Path Coefficient

Items and Factors	Coefficients	Standard Error	Prob:	SMCC
	Standardized			
Path coefficient (Hypothesis 3) Islamic Work Ethics → Job satisfaction	.411	.041	***	N/A
IWE*Cog_Dis	.272	.012	***	N/A
Cognitive Dissonance → Job satisfaction	-.390	.018	***	N/A
Islamic Work Ethics: GFI=.942, AGFI=.931, TLI=.961, CFI=.964				
IWE1 ← Islamic Work Ethics	.961	.056	***	.313
IWE2 ← Islamic Work Ethics	.833	.069	***	.433
IWE3 ← Islamic Work Ethics	.962	.072	***	.347
IWE5 ← Islamic Work Ethics	.910	.066	***	.392
IWE6 ← Islamic Work Ethics	.852	.051	***	.442
IWE7 ← Islamic Work Ethics	.724	.023	***	.357
IWE9 ← Islamic Work Ethics	.926	.089	***	.370
IWE10 ← Islamic Work Ethics	.801	.029	***	.322

IWE12 ← Islamic Work Ethics	.880	.032	***	.333
Job Satisfaction :				
JS1 ← Job Satisfaction	.981	.041	***	.317
JS2 ← Job Satisfaction	.817	.077	***	.447
JS3 ← Job Satisfaction	.774	.049	***	.325
JS4 ← Job Satisfaction	.831	.037	***	.410
JS5 ← Job Satisfaction	.881	.059	***	.299
JS6 ← Job Satisfaction	.812	.039	***	.317
Cognitive Dissonance				
CD1 ← Cognitive Dissonance	.964	.040	***	.291
CD2 ← Cognitive Dissonance	.877	.048	***	.305
CD3 ← Cognitive Dissonance	.787	.041	***	.347
CD4 ← Cognitive Dissonance	.929	.071	***	.333
CD5 ← Cognitive Dissonance	.792	.047	***	.381
CD6 ← Cognitive Dissonance	.923	.048	***	.305

Figure 5 and Table 11 shows the structural model assessment for hypothesis 3 (H3). The model shows that Islamic work ethics as independent variable and job satisfaction as dependent variable and cognitive dissonance as moderating variable. The IWE (latent construct), being a reflective construct estimated with nine measured items (observed variables) and job satisfaction with six measured items. In this regard, model shows the loadings for IWE1 ← Islamic Work Ethics .961, IWE2 ← Islamic Work Ethics .833, IWE3 ← Islamic Work Ethics .962, IWE5 ← Islamic Work Ethics .910, IWE6 ← Islamic Work Ethics .852, IWE7 ← Islamic Work Ethics .724, IWE9 ← Islamic Work Ethics .926, IWE10 ← Islamic Work Ethics .801, and IWE12 ← Islamic Work Ethics .880. On the other side, job satisfaction has item loading are JS1 ← Job Satisfaction .981, JS2 ← Job Satisfaction .817, JS3 ← Job Satisfaction .774, JS4 ← Job Satisfaction .831, JS5 ← Job Satisfaction .881, and JS6 ← Job Satisfaction .812. Adding to this, cognitive dissonance as moderating variable estimated with six items showing that CD1 ← Cognitive Dissonance .964, CD2 ← Cognitive Dissonance .877, CD3 ← Cognitive Dissonance .787, CD4 ← Cognitive Dissonance .929, CD5 ← Cognitive Dissonance .792, and CD6 ← Cognitive Dissonance .923. The path coefficient shows that cognitive dissonance moderates the relationship of IWE and job satisfaction as it reduces the positivity of the relationship. The statistics shows that interacting effect of IWE and Cognitive dissonance dampens the relationship with .27, which was .64 before introducing moderation of cognitive dissonance. Although, path coefficient of cognitive dissonance and job satisfaction shows negative significant relationship ($b = -.39$, $p\text{-value} < .001$). Islamic work ethics has still positive significant effect on job satisfaction

but with reduced beta coefficient value showing $b=.41$ at 0.001 level of significance. Hence, hypothesis one three has been retained/accepted. In addition, goodness of fit indicators shows $GFI=.942$, $AGFI=.931$, $TLI=.961$, $CFI=.964$, these indicator shows suitable GoF of the model.

Discussion

Workplace environment contains several factors that affect employee performance. It is seen in the literature that better working conditions increases employees' ability to be satisfied with their respective jobs. This study includes the employee of banking sector in general, and, particularly, Islamic banks of Sindh. Employees working for commercial banks, no matter whether they are working under conventional or Islamic banks, they face a tough daily working hours. This study reveals the involvement of Islamic work ethics among Islamic banks of Sindh to achieve better job satisfaction among employees. The research has chosen four variables, Islamic work ethics (IWE) as independent variable, organizational justice as mediating variable, cognitive dissonance as moderating variable, and job satisfaction as dependent variable. The outcomes of study support that indulgent with Islamic work ethics for employees would eventually achieve more job satisfaction, hence, IWE positively affect job satisfaction. In addition, the model has been assessed with mediating of organizational justice which illustrates that justice mediates the relationship between IWE and job satisfaction. Thus, IWE causes organizational justice which eventually emphasize job satisfaction of employees. Lastly, cognitive dissonance as moderating variable reports that the positivity among employees of Islamic banks could be dampens if cognitive dissonance is involved as factor of moderation. Comprehensively, it is determined that IWE generates justice environment at workplace for better job satisfaction, however, such positive attitude among employees can be reduced if employee faces dissonance at workplace. Thus, managers should eliminate the dissonance and focus on robust Islamic work ethics that prevails justice and job satisfaction.

Future Research

The following are some potential research areas to pursue in the future. Because of distinct personality features, people sense discontent according to their cognitive perspective. It opens up the possibility of future research to see if the Personality may be used as a moderator. Employees are sometimes supported by family organizations in order to help them be more satisfied. As a result, in the relationship between IWE and JS, the moderation effect of organizational or family support can be used as moderators. The output is enhanced by a high level of motivation. Employees who are motivated will perform better at work. Given the negative relationship between cognitive dissonance and job satisfaction, introducing motivation as a moderating variable yields fascinating results. The negative effects of cognitive dissonance will be mitigated by increased motivation, and the output will be satisfactory. Another potential mediator between IWE and JS is another work attitude characteristic, such as organizational dedication. Employees' behavior differs from one to the other. Another fascinating study may be conducted in the manufacturing industry, where individuals are required to work with machinery. It's also a good idea to look at the relationship between stress and creativity. The information for this research study was acquired from Pakistani banks. Due to generalizability, further research is needed in businesses where working hours are lengthy or there are increased chances of suffering dissatisfaction, such as healthcare organizations, courier services, and airlines. This study covers both public and private banking, indicating that the same study might be undertaken in any other industry, such as insurance. In the presence of IWE as moderator, supplementary organizational stressors (gender, technology) may have a different connection with job satisfaction, presenting opportunities for further research.

Limitations

Despite its value and implications, this study has significant limitations that should be taken into account when making conclusions from the findings. They are as follows:

- This study's respondent was cross-sectional in nature. Respondents' responses are likely to be influenced by the situational aspect. It is advised that a longitudinal study be conducted in order to examine the reliable outcomes.
- Banks in both the public and private sectors employ a big number of people. The data from all banks and employees could not be gathered. The non-probability sampling strategy was utilized, as explained in the methodology section, and it cannot be generalized.
- Distinction between Islamic Banks and Conventional Banks was not made and data was analyzed only for Islamic Banks in this study.

Conclusion

This research adds to the body of knowledge in the areas of Islamic work ethics, organizational justice, and cognitive dissonance. The present study is concentrated on personnel who work in Sindh's Islamic banks. The relationships between IWE, organizational justice, cognitive dissonance, and work satisfaction was investigated in this study. Except for one, the stated objectives were met, and the theories developed were confirmed. The impact of Islamic work ethics on job satisfaction is favorable. The findings were consistent with earlier research. Moreover, the role of organizational justice in mediating the relationship between Islamic work ethics and job satisfaction was discovered to be very important at workplace. It means that when an employee is satisfied, his or her performance and IWE will be at a high level, and organizational justice will arbitrate/mediate the situation. In this regard, a partial mediation of organizational justice between IWE and JS was identified in this study. Finally, the results of the moderation were intriguing. On job satisfaction, the combined effect of IWE and cognitive dissonance was considerable. The moderating findings show that workplace dissonance reduces/damages the positivity of Islamic work ethics, as well as lowering employee satisfaction among employees working for Islamic banks of Sindh.

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