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Islamic Work Ethics and Employee Performance in Islamic Financial Institutions

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ABSTRACT

Purpose - This study examines the influence of Islamic Leadership, Job Satisfaction, Organizational Commitment, and Sharia Engagement on Employee Performance, with Islamic Work Ethics positioned as a moderating variable in Islamic financial institutions.

Design/methodology/approach - This study employed a quantitative explanatory design. Data were collected from employees of Islamic financial institutions in Indonesia. The data were analyzed using Partial Least Squares Structural Equation Modeling in SmartPLS.

Findings - The results show that Islamic Leadership, Job Satisfaction, Organizational Commitment, Sharia Engagement, and Islamic Work Ethics have positive and significant effects on Employee Performance. Job Satisfaction and Organizational Commitment demonstrate the strongest effects on Employee Performance. However, the moderation analysis shows that Islamic Work Ethics does not significantly moderate the relationships between Islamic Leadership, Job Satisfaction, Organizational Commitment, Sharia Engagement, and Employee Performance.

Research limitations/implications - This study was conducted using cross-sectional data from employees of Islamic financial institutions in Indonesia. Future research should involve broader institutional settings, longitudinal designs, and comparative analysis between Islamic and conventional financial institutions to improve generalisability and causal interpretation.

Practical implications - The findings suggest that Islamic financial institutions should strengthen Islamic leadership practices, improve employee satisfaction, build organizational commitment, enhance Sharia engagement, and institutionalize Islamic work ethics as a direct ethical foundation for improving employee performance.

Originality/value - This study contributes to Islamic banking and organizational behavior literature by integrating Islamic Leadership, Job Satisfaction, Organizational Commitment, Sharia Engagement, Islamic Work Ethics, and Employee Performance into a unified framework grounded in Spiritual Leadership Theory, Islamic Work Ethics Theory, job satisfaction theory, organizational commitment theory, and employee engagement literature.

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1. Introduction

Islamic financial institutions have become important components of the contemporary financial system because they are expected to balance economic objectives with ethical, social, and Sharia-compliance responsibilities. In this context, employee performance is a strategic concern because Islamic banks and related institutions depend on employees who can provide quality service, achieve organizational objectives, comply with institutional procedures, and internalize Islamic values in daily work. Employee performance is not limited to technical output; it also includes task accomplishment, contextual behavior, initiative, collaboration, adaptability, and consistent fulfillment of organizational responsibilities (Borman and Motowidlo, 1997; Griffin et al., 2007; Koopmans et al., 2014a). Therefore, understanding the determinants of employee performance is essential for strengthening organizational competitiveness and maintaining the credibility of Sharia-based financial institutions.

Previous research shows that employee performance is influenced by leadership, job satisfaction, organizational commitment, engagement, and ethical values. However, many studies have examined these constructs in general organizational settings, whereas Islamic financial institutions operate within a distinctive environment shaped by religious values, Sharia compliance, and Islamic ethical norms. Job satisfaction is commonly associated with positive employee attitudes, motivation, and workplace outcomes (Judge and Bono, 2001; Spector, 1985), while organizational commitment reflects employee loyalty, attachment, and willingness to support organizational objectives (Meyer et al., 1993, 2002). In Islamic institutions, these relationships require deeper examination because employees are also expected to align professional behavior with Islamic moral standards and work ethics (Aldulaimi, 2016; Ali, 1988).

Islamic leadership is a key organizational factor that can enhance employee performance in Islamic financial institutions. Islamic leadership emphasizes justice, trustworthiness, consultation, spiritual role modeling, sincerity, and accountability, which can strengthen employee trust, ethical awareness, and motivation to perform beyond formal job requirements. This argument is consistent with spiritual leadership theory, which

explains that leadership grounded in vision, meaning, calling, and spiritual values can improve employee motivation and workplace outcomes (Fry, 2003). Empirical evidence also indicates that Islamic leadership positively influences work performance, while ethical leadership and organizational justice encourage ethical employee behavior (Al Halbusi et al., 2021; Zaim et al., 2024). Thus, Islamic leadership serves as an important organizational mechanism for improving employee performance in Islamic financial institutions.

Job satisfaction is also an important determinant of employee performance. Employees who are satisfied with salary, supervisors, colleagues, promotion opportunities, and the work itself are more likely to demonstrate stronger motivation, positive attitudes, and better task performance. The concept of job satisfaction is supported by work design and job attitude literature, which suggests that meaningful work, supportive supervision, and favorable job conditions can enhance employee motivation and behavior (Hackman and Oldham, 1976; Humphrey et al., 2007; Judge and Bono, 2001). In Islamic financial institutions, job satisfaction becomes more meaningful when employees perceive that their work environment supports both professional development and ethical-religious values. Consequently, higher job satisfaction is expected to strengthen employees' willingness to achieve organizational performance standards.

Organizational commitment is another important predictor of employee performance because committed employees are more likely to identify with organizational goals, remain loyal, and contribute to long-term institutional success. The three-component model of commitment explains that affective, continuance, and normative commitment shape employees' attachment to the organization and influence their workplace behavior (Meyer et al., 1993). Meta-analytic evidence also indicates that organizational commitment is associated with important employee outcomes, including performance-related behavior and lower withdrawal tendencies (Meyer et al., 2002). Moreover, affective commitment is recognized as the core of organizational commitment because it reflects employees' emotional identification with the organization (Mercurio, 2015). Therefore, organizational commitment is particularly important for Islamic financial institutions that require employees to support both business objectives and Sharia-based institutional missions.

Beyond leadership, satisfaction, and commitment, Sharia engagement is highly relevant because it reflects employees' emotional, cognitive, and spiritual attachment to Islamic values in the workplace. Engagement theory explains that employees become more involved in their roles when they experience meaningfulness, psychological safety, and availability at work (Kahn, 1990). Work engagement is also positively related to task and contextual performance because engaged employees invest greater energy, dedication, and persistence in their work roles (Christian et al., 2011; Schaufeli et al., 2002). In Islamic financial institutions, Sharia engagement extends conventional work engagement by emphasizing alignment with Islamic principles, Sharia vision, ethical consistency, and spiritual motivation. Therefore, employees with strong Sharia engagement are expected to show better performance and stronger commitment to institutional values.

This study positions the Islamic work ethic as a moderating variable, as Islamic ethical values may strengthen the relationship between organizational factors and employee performance. Islamic work ethics emphasize honesty, justice, trustworthiness, dedication, responsibility, and accountability to Allah and the organization. According to Islamic Work Ethics Theory, work is not merely an economic activity but also a moral and spiritual obligation (Ali, 1988). These values influence employee behavior by encouraging sincerity, discipline, responsibility, and ethical consistency (Aldulaimi, 2016). Empirical studies also show that Islamic work ethics are associated with employee performance, Islamic motivation, affective commitment, job satisfaction, deviant work behavior, and organizational citizenship behavior (Aflah et al., 2021; Javed et al., 2019; Raza et al., 2024). Therefore, Islamic work ethics may strengthen the effects of Islamic leadership, job satisfaction, organizational commitment, and Sharia engagement on employee performance.

Despite the growing literature on Islamic leadership, job satisfaction, organizational commitment, engagement, and Islamic work ethics, limited studies have integrated these constructs into a single empirical framework to explain employee performance in Islamic financial institutions. In particular, the moderating role of Islamic work ethics remains underexplored in explaining how organizational and Islamic behavioral factors are translated into employee performance. This gap is important because performance in Islamic financial institutions cannot be fully understood through conventional organizational factors alone. It also requires an Islamic ethical perspective that explains how moral values, spiritual accountability, and Sharia-based work principles shape employees' work behavior.

This study fills that gap by examining the influence of Islamic leadership, job satisfaction, organizational commitment, and Sharia engagement on employee performance, with Islamic work ethics positioned as a moderating variable. Theoretically, this study contributes by integrating spiritual leadership theory, Islamic work ethics theory, job satisfaction literature, organizational commitment theory, and employee engagement literature into a unified performance model. Practically, the findings are expected to help Islamic financial institutions strengthen leadership practices, improve employee satisfaction, build organizational commitment, enhance Sharia engagement, and institutionalize Islamic work ethics as a foundation for improving employee performance.

The remainder of this article is organized as follows. Section 2 presents the critical review, theoretical foundation, hypothesis development, and conceptual framework. Section 3 describes the research methodology, including research design, population, sample, measurement instrument, and data analysis technique. Section 4 presents the results and discussion, including descriptive statistics, measurement model assessment, structural model assessment, moderation effect assessment, and interpretation of findings. Section 5 concludes the article by presenting the main findings, theoretical implications, practical implications, limitations, and future research directions.

2. Critical Review

2.1 Theoretical Foundation

This study is grounded in social exchange theory, spiritual leadership theory, and Islamic work ethics theory to analyze employee performance in Islamic financial institutions. Social exchange principles are relevant because employees tend to respond positively when they experience fair treatment, supervisor support, organizational attachment, and meaningful work relationships. In this study, Islamic leadership, job satisfaction, and organizational commitment are assumed to create positive psychological and organizational conditions that encourage employees to improve work quality, achieve targets, collaborate with colleagues, and comply with institutional procedures. Prior research shows that supervisor support strengthens perceived organizational support and employee retention, while job satisfaction and organizational commitment are important predictors of in-role behavior and organizational citizenship behavior (Eisenberger et al., 2002; Meyer et al., 1993, 2002, 2012; Newman et al., 2011; Williams and Anderson, 1991). Therefore, social exchange theory provides a relevant foundation for explaining how organizational factors influence employee performance.

Spiritual Leadership Theory and Islamic Work Ethics Theory further strengthen the religious and ethical foundation of this study. Spiritual Leadership Theory explains that leadership grounded in vision, meaning, calling, and spiritual values can enhance employee motivation and performance (Fry, 2003). This view is highly relevant to Islamic financial institutions because leadership is expected to reflect justice, trustworthiness, consultation, spiritual role modeling, and accountability. Islamic Work Ethics Theory emphasizes that work is not merely

an economic activity but also a moral and spiritual responsibility based on honesty, justice, dedication, amanah, and accountability to Allah (Aldulaimi, 2016; Ali, 1988). These values are important for explaining how Sharia engagement and Islamic work ethics shape employee behavior and performance. Prior studies also show that Islamic work ethics contribute to employee performance, Islamic motivation, affective commitment, job satisfaction, knowledge-sharing behavior, and organizational citizenship behavior (Aflah et al., 2021; Suryani et al., 2021; Usmani, 2024; Raza et al., 2024).

2.2 Determinants of Employee Performance

Islamic leadership is expected to improve employee performance because leaders in Islamic financial institutions are required to demonstrate justice, trustworthiness, consultation, spiritual guidance, and moral role modeling. Such leadership provides ethical direction and strengthens employees' motivation to perform their responsibilities effectively. Spiritual leadership theory supports this argument by explaining that value-based leadership can create meaning, vision, and intrinsic motivation in the workplace (Fry, 2003). Empirical studies also indicate that Islamic leadership positively affects work performance, while ethical leadership and organizational justice encourage ethical employee behavior (Al Halbusi et al., 2021; Zaim et al., 2024). Therefore, Islamic leadership is considered a strategic determinant of employee performance.

- **H1:** Islamic leadership has a positive effect on employee performance.

Job satisfaction is another important determinant of employee performance. Employees who are satisfied with their salary, colleagues, supervisors, promotion opportunities, and the work itself tend to exhibit greater motivation, more positive attitudes, and better task performance. Job satisfaction literature explains that employees' affective evaluation of work conditions can influence their behavior and workplace outcomes (Judge and Bono, 2001; Judge et al., 2001; Spector, 1985). Work design research also indicates that meaningful tasks, autonomy, supportive work characteristics, and social job features can strengthen motivation and performance (Hackman and Oldham, 1976; Humphrey et al., 2007). Thus, satisfied employees in Islamic financial institutions are expected to deliver higher work quality and stronger performance.

- **H2:** Job satisfaction has a positive effect on employee performance.

Organizational commitment reflects employees' emotional attachment, loyalty, perceived obligation, and willingness to remain with and contribute to the organization. The three-component commitment model explains that affective, continuance, and normative commitment shape employee attitudes and organizational behavior (Meyer et al., 1993). Meta-analytic evidence further shows that organizational commitment is associated with important employee outcomes, including performance-related behavior and reduced withdrawal tendencies (Meyer et al., 2002, 2012). Affective commitment has also been recognized as a central element of organizational commitment because it reflects employees' emotional identification with the organization (Mercurio, 2015). Therefore, committed employees are more likely to support organizational objectives and improve employee performance.

- **H3:** Organizational commitment has a positive effect on employee performance.

Sharia engagement is proposed as a distinctive determinant of employee performance in Islamic financial institutions because it reflects employees' emotional, cognitive, and spiritual attachment to Islamic principles and Sharia-based organizational goals. Engagement theory explains that employees become more involved in their roles when they experience meaningfulness, psychological safety, and psychological availability (Kahn, 1990). Work engagement is also positively associated with task and contextual performance because engaged employees devote greater energy, commitment, and persistence to their work roles (Christian et al., 2011; Schaufeli et al., 2002). In the Islamic work context, engagement is strengthened by Islamic work values, ethical consistency, spiritual motivation, and organizational identification (Ali, 1988; Suryani et al., 2021). Therefore, Sharia engagement is expected to enhance employee performance.

- **H4:** Sharia engagement positively affects employee performance.

2.3 Moderating Role of Islamic Work Ethics

Islamic work ethics is proposed as a moderating variable because Islamic ethical values can strengthen the relationship between Islamic leadership and employee performance. Islamic leaders provide justice, consultation, spiritual guidance, and moral role modeling; however, these leadership practices may generate stronger performance when employees internalize Islamic work values. Employees with strong Islamic work ethics are more likely to translate leadership influence into disciplined work habits, ethical behavior, service quality, and procedural compliance. Islamic work ethics views work as a moral responsibility and a form of worship, while spiritual leadership theory emphasizes meaning and value-based motivation in improving work outcomes (Aldulaimi, 2016; Ali, 1988; Fry, 2003). Previous studies have shown that Islamic leadership, ethical leadership, and Islamic work ethic are associated with ethical behavior and work performance (Al Halbusi et al., 2021; Hayati and Caniogo, 2025; Javed et al., 2019; Zaim et al., 2024).

- **H5:** Islamic work ethics moderate the relationship between Islamic leadership and employee performance.

Islamic work ethics may also strengthen the relationship between job satisfaction and employee performance. Satisfied employees generally develop positive attitudes and stronger work motivation, but this influence may intensify when they interpret their work through Islamic ethical values such as sincerity, justice, responsibility, and accountability. Employees with a strong Islamic work ethic are more likely to translate satisfaction into productive behavior because they view work as both a professional duty and a moral obligation. Prior studies show that job satisfaction is related to employee behavior and performance, while Islamic work ethics contribute to employee performance, Islamic motivation, affective commitment, job satisfaction, and reduced deviant work behavior (Aflah et al., 2021; Javed et al., 2019; Judge and Bono, 2001; Judge et al., 2001; Spector, 1985).

- **H6:** Islamic work ethics moderate the relationship between job satisfaction and employee performance.

Islamic work ethics are further expected to strengthen the effects of organizational commitment and Sharia engagement on employee performance. Committed employees tend to identify with organizational goals, while Sharia-engaged employees align their behavior with Islamic values and Sharia-based institutional missions. These effects may be amplified when employees possess Islamic work ethics, as ethical values promote consistency, trustworthiness, dedication, accountability, and responsibility in translating commitment and Sharia attachment into actual performance. Organizational commitment literature highlights the role of affective, continuance, and normative commitment in shaping employee outcomes (Mercurio, 2015; Meyer et al., 1993, 2002). Studies on engagement and Islamic work ethics also confirm that work engagement and Islamic ethical values contribute to task performance, contextual contribution, knowledge-sharing behavior, and organizational citizenship behavior (Christian et al., 2011; Suryani et al., 2021; Raza et al., 2024).

- **H7:** Islamic work ethics moderate the relationship between organizational commitment and employee performance.
- **H8:** Islamic Work Ethics moderates the relationship between Sharia Engagement and Employee Performance.

2.4 Conceptual Framework

Figure 1 presents the conceptual framework of this study. The framework shows that Islamic leadership, job satisfaction, organizational commitment, and Sharia engagement are positioned as direct predictors of employee performance. Employee work ethics are positioned as a moderating variable that strengthens these relationships. The model is supported by Spiritual Leadership Theory, which emphasizes value-based leadership and meaningful work motivation (Fry, 2003), Islamic Work Ethics Theory, which highlights honesty, justice, dedication, amanah, and accountability as moral foundations of work behavior (Aldulaimi, 2016; Ali, 1988), and organizational behavior literature explaining job satisfaction, commitment, engagement, and work performance (Christian et al., 2011; Koopmans et al., 2014b; Meyer et al., 2002). Thus, the proposed model provides an integrated framework for examining employee performance in Islamic financial institutions.

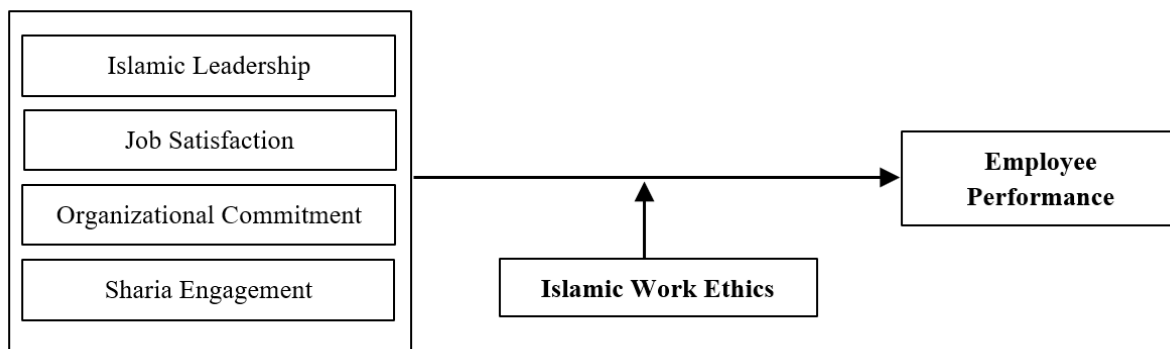


Figure 1. Conceptual Framework

3. Research Methodology

3.1 Research Design

This study employed a quantitative explanatory research design to examine the causal relationships among Islamic Leadership, Job Satisfaction, Organizational Commitment, Sharia Engagement, Islamic Work Ethics, and Employee Performance in Islamic financial institutions. A quantitative approach was selected because this study tests theoretically developed hypotheses using measurable indicators and statistical procedures. The explanatory design enables the assessment of direct effects and moderation effects within a structured conceptual model. This approach is consistent with prior empirical studies that examine Islamic work ethics, employee performance, job satisfaction, affective commitment, ethical leadership, engagement, and work behavior using structured measurement instruments (Affah et al., 2021; Al Halbusi et al., 2021; Christian et al., 2011; Javed et al., 2019; Raza et al., 2024). Therefore, the research design supports empirical validation of the proposed model in accordance with international journal methodology standards.

3.2 Population, Sample, and Data Collection

The population of this study consisted of employees working in Islamic financial institutions, particularly Islamic banks in Indonesia. The sample included 400 employees from six major cities: Jakarta, Surabaya, Bandung, Medan, Makassar, and Yogyakarta. Respondents were selected based on specific criteria: having at least one year of work experience, being a permanent employee, having a minimum high school education, and being willing to participate in the survey. Data were collected using a structured questionnaire distributed to eligible respondents. Employee-based survey data are appropriate because this study examines individual perceptions of leadership, satisfaction, commitment, engagement, work ethics, and performance behavior. Similar survey-based approaches have been widely used in studies on employee attitudes, organizational commitment, work engagement, and individual work performance (Kahn, 1990; Koopmans et al., 2014a,b; Meyer et al., 1993; Williams and Anderson, 1991). The demographic composition of the respondents is presented in Table 1.

3.3 Measurement Instrument

The measurement instrument was developed based on established indicators from prior literature and adapted to the context of Islamic financial institutions. The questionnaire consisted of six reflective constructs: Islamic Leadership, Job Satisfaction, Organizational Commitment, Sharia Engagement, Islamic Work Ethics, and Employee Performance. Each construct was measured using five indicators, resulting in 30 measurement items. All items were measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. Reflective indicators are appropriate because each item represents a manifestation of its underlying latent construct. The instrument was adapted from established studies on Islamic work ethics, leadership, job satisfaction, organizational commitment, engagement, and employee performance (Aldulaimi, 2016; Ali, 1988; Colquitt, 2001; Judge and Bono, 2001; Koopmans et al., 2014a,b; Meyer et al., 1993). The complete measurement items are presented in Table 2.

3.4 Data Analysis Technique

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. PLS-SEM was selected because it is suitable for predictive research models involving multiple latent variables, reflective indicators, complex structural relationships, and moderation analysis. The analysis was conducted in two main stages. First, the measurement model was evaluated using outer loadings, Cronbach's alpha, composite reliability, average variance extracted, and discriminant validity. Second, the structural model was assessed using path coefficients, t-statistics, p-values, coefficient of determination, predictive relevance, effect size, and moderation effects. Bootstrapping with 5,000 subsamples was applied to test the statistical significance of the proposed hypotheses. This procedure follows established PLS-SEM guidelines for management, behavioral, and social science research (Hair and Alamer, 2022; Sarstedt et al., 2017).

Table 1. Final Sample Profile

| Category | Sub-category | Frequency | Percentage |
|-------------|--------------------|-----------|------------|
| Age | <30 years | 150 | 37.50% |
| Age | 30–40 years | 180 | 45.00% |
| Age | >40 years | 70 | 17.50% |
| Education | High School | 80 | 20.00% |
| Education | Bachelor's Degree | 240 | 60.00% |
| Education | Master's/Doctorate | 80 | 20.00% |
| Work Tenure | 1–5 years | 200 | 50.00% |
| Work Tenure | 6–10 years | 120 | 30.00% |
| Work Tenure | >10 years | 80 | 20.00% |
| Position | Staff | 280 | 70.00% |
| Position | Supervisor/Manager | 120 | 30.00% |
| Gender | Male | 220 | 55.00% |
| Gender | Female | 180 | 45.00% |
| Total | | 400 | 100.00% |

Table 2. Professional Instrument

| Variable | Code | Indicator | Recommended Source |
|---------------------------|------|--|---|
| Islamic Leadership | IL1 | Distributive justice | (Al Halbusi et al., 2021; Colquitt, 2001) |
| Islamic Leadership | IL2 | Trust in Allah's oversight | (Ali, 1988; Mayer et al., 1995) |
| Islamic Leadership | IL3 | Consultation in decisions | (Al Halbusi et al., 2021; Zaim et al., 2024) |
| Islamic Leadership | IL4 | Spiritual role modeling | (Fry, 2003; Zaim et al., 2024) |
| Islamic Leadership | IL5 | Hereafter-oriented motivation | (Ali, 1988; Fry, 2003) |
| Job Satisfaction | JS1 | Satisfaction with salary | (Judge and Bono, 2001; Spector, 1985) |
| Job Satisfaction | JS2 | Satisfaction with colleagues | (Humphrey et al., 2007; Judge et al., 2001) |
| Job Satisfaction | JS3 | Satisfaction with supervisor | (Eisenberger et al., 2002; Judge and Bono, 2001) |
| Job Satisfaction | JS4 | Satisfaction with promotion | (Greenhaus et al., 1990; Spector, 1985) |
| Job Satisfaction | JS5 | Satisfaction with work itself | (Hackman and Oldham, 1976; Judge et al., 2001) |
| Organizational Commitment | OC1 | Affective commitment | (Mercurio, 2015; Meyer et al., 1993) |
| Organizational Commitment | OC2 | Continuance commitment | (Meyer et al., 1993, 2002) |
| Organizational Commitment | OC3 | Normative commitment | (Meyer et al., 1993; Meyer and Maltin, 2010) |
| Organizational Commitment | OC4 | Organizational pride | (Meyer and Maltin, 2010; Youn and Kim, 2022) |
| Organizational Commitment | OC5 | Willingness to sacrifice | (Meyer et al., 2002; Podsakoff et al., 2000) |
| Sharia Engagement | SE1 | Integration of Islamic values | (Aldulaimi, 2016; Ali, 1988) |
| Sharia Engagement | SE2 | Spiritual work motivation | (Fry, 2003; Suryani et al., 2021) |
| Sharia Engagement | SE3 | Identification with Sharia vision | (Kahn, 1990; Saks and Rotman, 2006) |
| Sharia Engagement | SE4 | Consistency of Sharia behavior | (Al Halbusi et al., 2021; Suryani et al., 2021) |
| Sharia Engagement | SE5 | Adherence to Islamic work ethics | (Ali, 1988; Aldulaimi, 2016) |
| Islamic Work Ethics | IWE1 | Honesty in work transactions | (Aldulaimi, 2016; Ali, 1988) |
| Islamic Work Ethics | IWE2 | Justice in treating colleagues | (Al Halbusi et al., 2021; Colquitt, 2001) |
| Islamic Work Ethics | IWE3 | Trustworthiness in responsibilities | (Ali, 1988; Mayer et al., 1995) |
| Islamic Work Ethics | IWE4 | Dedication as worship | (Aflah et al., 2021; Nurfaizi and Muafi, 2022) |
| Islamic Work Ethics | IWE5 | Accountability to Allah and the organization | (Raza et al., 2024; Usmani, 2024) |
| Employee Performance | EP1 | Target achievement | (Griffin et al., 2007; Koopmans et al., 2014b) |
| Employee Performance | EP2 | Work quality | (Koopmans et al., 2014a; Williams and Anderson, 1991) |
| Employee Performance | EP3 | Initiative and creativity | (Amabile et al., 1996; Griffin et al., 2007) |
| Employee Performance | EP4 | Team collaboration | (Borman and Motowidlo, 1997; Christian et al., 2011) |
| Employee Performance | EP5 | Procedure compliance | (Borman and Motowidlo, 1997; Motowidlo and Van Scotter, 1994) |

4. Results and Discussion

4.1 Descriptive Statistics

Descriptive statistics provide an initial overview of the distribution of the main research variables before the measurement and structural model assessments. Since the respondent profile has been presented previously in Table 1, this section focuses only on the descriptive statistics of the research constructs. As shown in Table 3, the six variables in this study, namely Islamic Leadership, Job Satisfaction, Organizational Commitment, Sharia Engagement, Islamic Work Ethics, and Employee Performance, had mean scores of 3.370 on a five-point Likert scale. These findings indicate that respondents generally perceived all constructs at a moderate-to-high level.

The standard deviation values ranged from 0.951 to 0.990, indicating acceptable variability among respondents. Islamic Work Ethics recorded the highest standard deviation of 0.990, suggesting slightly greater differences in perceptions of honesty, justice, trustworthiness, dedication, and accountability compared with other constructs. Conversely, Job Satisfaction had the lowest standard deviation of 0.951, indicating

Table 3. Descriptive Statistics of Research Variables

| Variable | Code | N | Mean | Std. Dev. | Min. | Max. |
|---------------------------|------|-----|-------|-----------|-------|-------|
| Islamic Leadership | IL | 400 | 3.370 | 0.971 | 1.000 | 5.000 |
| Job Satisfaction | JS | 400 | 3.370 | 0.951 | 1.000 | 5.000 |
| Organizational Commitment | OC | 400 | 3.370 | 0.971 | 1.000 | 5.000 |
| Sharia Engagement | SE | 400 | 3.370 | 0.974 | 1.000 | 5.000 |
| Islamic Work Ethics | IWE | 400 | 3.370 | 0.990 | 1.000 | 5.000 |
| Employee Performance | EP | 400 | 3.370 | 0.983 | 1.000 | 5.000 |

relatively more consistent responses regarding salary, colleagues, supervisor, promotion, and the work itself. All constructs had minimum and maximum values of 1.000 and 5.000, confirming that the dataset covered the full Likert scale range. Overall, these descriptive results indicate that the data are appropriate for further analysis using PLS-SEM.

4.2 Measurement Model Assessment

The measurement model assessment was conducted to evaluate indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. In PLS-SEM, it is necessary to establish adequate validity and reliability of the measurement model before interpreting the structural model. This study assessed outer loadings, Cronbach’s alpha, composite reliability, average variance extracted, and the heterotrait-monotrait ratio.

As shown in Table 4, all indicators had outer loading values above the recommended threshold of 0.700. The loading values ranged from 0.785 to 0.877, confirming that all indicators adequately reflected their respective constructs. The lowest loading was recorded for JS5 at 0.785, while the highest loading was recorded for IL3 at 0.877. These findings demonstrate that all indicators satisfied the requirement for indicator reliability, and no item needed to be removed from the model. The interaction constructs also showed loading values of 1.000, which is acceptable because they represent single-item interaction terms generated for moderation analysis in SmartPLS.

Table 5 presents the results of construct reliability and convergent validity. All constructs had Cronbach’s alpha values between 0.886 and 0.914, exceeding the minimum threshold of 0.700. Composite reliability values ranged from 0.916 to 0.935, indicating strong internal consistency. Furthermore, AVE values ranged from 0.686 to 0.743, exceeding the recommended threshold of 0.500. These results confirm adequate convergent validity, as each construct explains more than 50% of the variance in its indicators.

Discriminant validity was evaluated using the HTMT criterion, as shown in Table 6. All HTMT values were below the conservative threshold of 0.850. The highest HTMT value was 0.343 for the relationship between Organizational Commitment and Employee Performance, while the remaining values were substantially lower. This indicates that each construct is empirically distinct from the others. Overall, the measurement model satisfies the criteria for indicator reliability, internal consistency reliability, convergent validity, and discriminant validity, supporting its appropriateness for structural model assessment.

4.3 Structural Model Assessment

The structural model assessment was conducted to evaluate explanatory power, predictive relevance, effect size, and direct relationships among the constructs. The findings show that the model has acceptable explanatory ability in predicting Employee Performance. Figure 2 presents the structural model results, where Islamic Leadership, Job Satisfaction, Organizational Commitment, Sharia Engagement, and Islamic Work Ethics were modeled as direct predictors of Employee Performance, while interaction terms were assessed separately in the moderation analysis.

The coefficient of determination indicates that the model explains 39.2% of the variance in Employee Performance, with an adjusted R-square of 37.8%. This suggests that Islamic Leadership, Job Satisfaction, Organizational Commitment, Sharia Engagement, Islamic Work Ethics, and their interaction terms collectively provide moderate explanatory power for Employee Performance. The blindfolding-derived predictive relevance value shows a Q^2 of 0.281, which is greater than zero and indicates sufficient predictive relevance. Moreover, the PLS prediction analysis produced a $Q^2_{predict}$ value of 0.354, confirming acceptable out-of-sample predictive power.

The effect size results in Table 7 show that Job Satisfaction contributes most strongly to Employee Performance, with an f-square value of 0.164. This is followed by Organizational Commitment with 0.158, Islamic Leadership with 0.129, Islamic Work Ethics with 0.096, and Sharia Engagement with 0.072. These values indicate that the direct predictors have small to moderate effect sizes. In contrast, the interaction terms have very small effect sizes, ranging from 0.002 to 0.004, indicating that the moderation effects are weak in explaining additional variance in Employee Performance.

As presented in Table 8, all direct effects are positive and statistically significant. Islamic Leadership positively affects Employee Performance with a path coefficient of 0.283, a t-statistic of 6.716, and a p-value of 0.000. Job Satisfaction has the strongest direct effect on Employee Performance, with a coefficient of 0.318, a t-statistic of 8.866, and a p-value of 0.000. Organizational Commitment also has a significant positive effect, with a coefficient of 0.313, a t-statistic of 7.733, and a p-value of 0.000. Sharia Engagement positively affects Employee Performance, with a coefficient of 0.212, a t-statistic of 5.699, and a p-value of 0.000. These results support H1, H2, H3, and H4.

4.4 Moderation Effect Assessment

The moderation effect assessment was conducted to determine whether Islamic Work Ethics strengthens the relationships between Islamic Leadership, Job Satisfaction, Organizational Commitment, Sharia Engagement, and Employee Performance. Four interaction terms were analyzed: IWE × IL, IWE × JS, IWE × OC, and IWE × SE. As shown in Table 9, all moderation coefficients were positive, suggesting that Islamic Work Ethics tends to strengthen these relationships. However, none of the moderation effects were statistically significant because all p-values exceeded 0.050.

Specifically, the interaction between Islamic Work Ethics and Islamic Leadership had a coefficient of 0.033, a t-statistic of 0.744, and a p-value of 0.457, indicating an insignificant positive effect. The interaction between Islamic Work Ethics and Job Satisfaction showed a coefficient of 0.044, a t-statistic of 1.149, and a p-value of 0.251. Similarly, the interaction between Islamic Work Ethics and Organizational Commitment had a coefficient of 0.053, a t-statistic of 1.213, and a p-value of 0.225, while the interaction between Islamic Work Ethics and Sharia Engagement had a coefficient of 0.047, a t-statistic of 1.201, and a p-value of 0.230. These results indicate that H5, H6, H7, and H8 are not supported.

Table 4. Outer Loading Results

| Construct | Indicator | Outer Loading | Result |
|---------------------------|-----------|---------------|----------|
| Employee Performance | EP1 | 0.861 | Accepted |
| Employee Performance | EP2 | 0.858 | Accepted |
| Employee Performance | EP3 | 0.858 | Accepted |
| Employee Performance | EP4 | 0.852 | Accepted |
| Employee Performance | EP5 | 0.855 | Accepted |
| Islamic Leadership | IL1 | 0.833 | Accepted |
| Islamic Leadership | IL2 | 0.837 | Accepted |
| Islamic Leadership | IL3 | 0.877 | Accepted |
| Islamic Leadership | IL4 | 0.862 | Accepted |
| Islamic Leadership | IL5 | 0.814 | Accepted |
| Islamic Work Ethics | IWE1 | 0.863 | Accepted |
| Islamic Work Ethics | IWE2 | 0.866 | Accepted |
| Islamic Work Ethics | IWE3 | 0.866 | Accepted |
| Islamic Work Ethics | IWE4 | 0.859 | Accepted |
| Islamic Work Ethics | IWE5 | 0.857 | Accepted |
| Job Satisfaction | JS1 | 0.844 | Accepted |
| Job Satisfaction | JS2 | 0.837 | Accepted |
| Job Satisfaction | JS3 | 0.841 | Accepted |
| Job Satisfaction | JS4 | 0.835 | Accepted |
| Job Satisfaction | JS5 | 0.785 | Accepted |
| Organizational Commitment | OC1 | 0.865 | Accepted |
| Organizational Commitment | OC2 | 0.864 | Accepted |
| Organizational Commitment | OC3 | 0.829 | Accepted |
| Organizational Commitment | OC4 | 0.824 | Accepted |
| Organizational Commitment | OC5 | 0.847 | Accepted |
| Sharia Engagement | SE1 | 0.869 | Accepted |
| Sharia Engagement | SE2 | 0.837 | Accepted |
| Sharia Engagement | SE3 | 0.846 | Accepted |
| Sharia Engagement | SE4 | 0.833 | Accepted |
| Sharia Engagement | SE5 | 0.856 | Accepted |
| Interaction Term | IWE × JS | 1.000 | Accepted |
| Interaction Term | IWE × IL | 1.000 | Accepted |
| Interaction Term | IWE × OC | 1.000 | Accepted |
| Interaction Term | IWE × SE | 1.000 | Accepted |

Table 5. Construct Reliability and Validity

| Construct | Cronbach's Alpha | rho_a | CR | AVE |
|---------------------------|------------------|-------|-------|-------|
| Employee Performance | 0.910 | 0.910 | 0.933 | 0.734 |
| Islamic Leadership | 0.901 | 0.916 | 0.926 | 0.714 |
| Islamic Work Ethics | 0.914 | 0.918 | 0.935 | 0.743 |
| Job Satisfaction | 0.886 | 0.896 | 0.916 | 0.686 |
| Organizational Commitment | 0.901 | 0.906 | 0.926 | 0.716 |
| Sharia Engagement | 0.903 | 0.913 | 0.928 | 0.720 |

Table 6. Discriminant Validity Results

| Construct Relationship | HTMT | Result |
|------------------------|-------|----------|
| IL ↔ EP | 0.309 | Accepted |
| IWE ↔ EP | 0.268 | Accepted |
| IWE ↔ IL | 0.053 | Accepted |
| JS ↔ EP | 0.330 | Accepted |
| JS ↔ IL | 0.046 | Accepted |
| JS ↔ IWE | 0.040 | Accepted |
| OC ↔ EP | 0.343 | Accepted |
| OC ↔ IL | 0.052 | Accepted |
| OC ↔ IWE | 0.049 | Accepted |
| OC ↔ JS | 0.068 | Accepted |
| SE ↔ EP | 0.241 | Accepted |
| SE ↔ IL | 0.095 | Accepted |
| SE ↔ IWE | 0.125 | Accepted |
| SE ↔ JS | 0.037 | Accepted |
| SE ↔ OC | 0.064 | Accepted |

Although Islamic Work Ethics significantly influences Employee Performance directly, it does not function as a statistically significant moderator in this model. This indicates that Islamic Work Ethics acts more as an independent predictor of Employee Performance rather than as a factor that amplifies the effects of Islamic Leadership, Job Satisfaction, Organizational Commitment, and Sharia Engagement. Consequently,

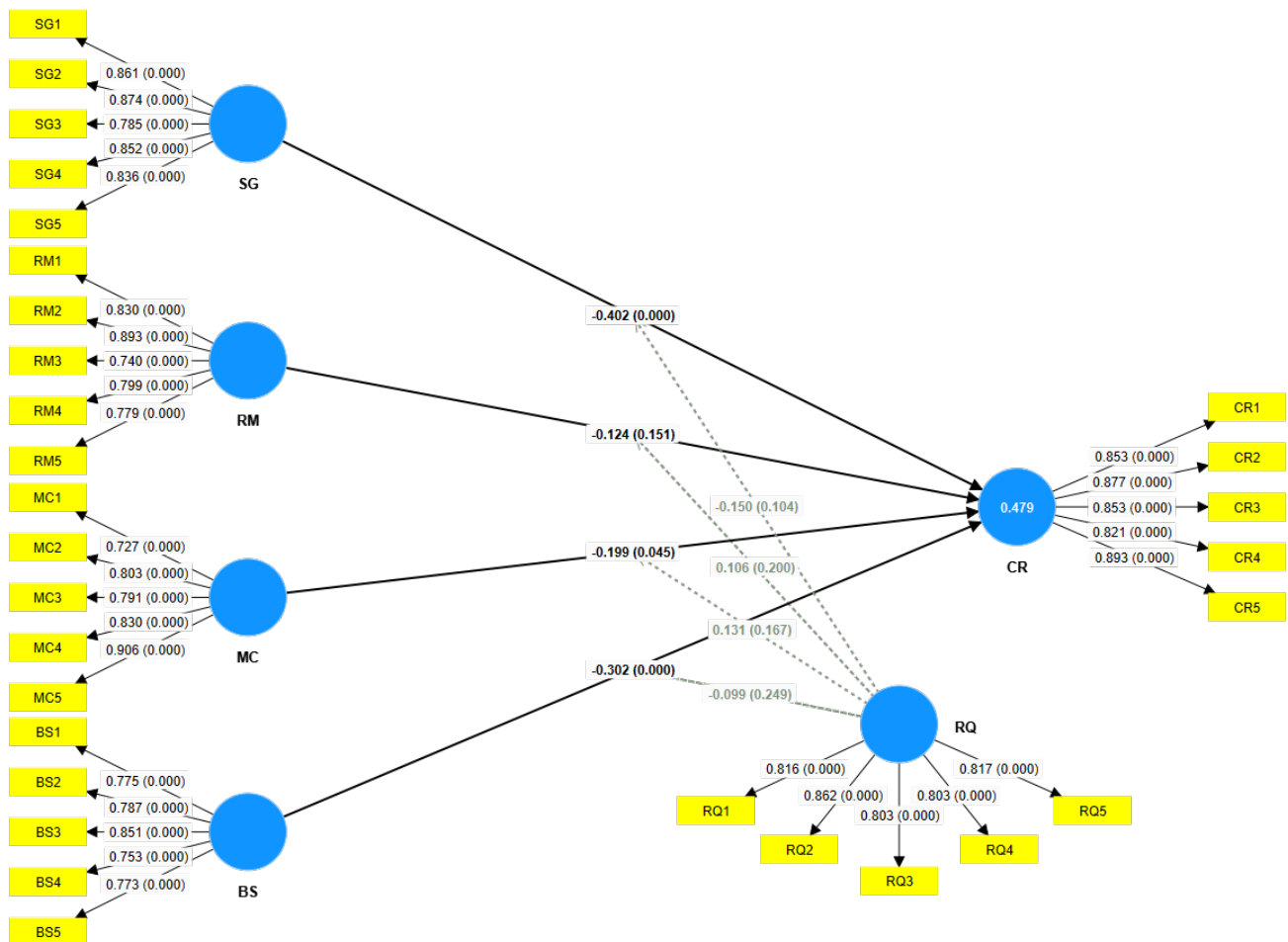


Figure 2. Structural Model Results

Table 7. Coefficient of Determination and Predictive Relevance

| Endogenous Construct | R-square | Adjusted R-square | Q ² |
|----------------------|----------|-------------------|----------------|
| Employee Performance | 0.392 | 0.378 | 0.281 |

| Relationship | f-square | Effect Size |
|---------------|----------|-------------------|
| IL → EP | 0.129 | Small to moderate |
| IWE → EP | 0.096 | Small |
| JS → EP | 0.164 | Moderate |
| OC → EP | 0.158 | Moderate |
| SE → EP | 0.072 | Small |
| IWE × JS → EP | 0.003 | Very small |
| IWE × IL → EP | 0.002 | Very small |
| IWE × OC → EP | 0.004 | Very small |
| IWE × SE → EP | 0.003 | Very small |

Table 8. Direct Effect Hypothesis Testing

| Relationship | O | STDEV | t-statistics | p-values |
|--|-------|-------|--------------|----------|
| Islamic Leadership → Employee Performance | 0.283 | 0.042 | 6.716 | 0.000 |
| Job Satisfaction → Employee Performance | 0.318 | 0.036 | 8.866 | 0.000 |
| Organizational Commitment → Employee Performance | 0.313 | 0.040 | 7.733 | 0.000 |
| Sharia Engagement → Employee Performance | 0.212 | 0.037 | 5.699 | 0.000 |
| Islamic Work Ethics → Employee Performance | 0.246 | 0.039 | 6.231 | 0.000 |

Islamic financial institutions should continue to promote Islamic Work Ethics as a core employee value, but its role should be interpreted primarily as a direct driver of Employee Performance rather than as a significant moderating mechanism.

4.5 Total Effect and Model Summary

The total effect assessment was conducted to summarize the overall influence of each predictor on Employee Performance. Since the model does not include mediation paths, the total effects are identical to the direct effects. As shown in Table 10, all key predictors exert positive total effects on Employee Performance. Job Satisfaction has the strongest total effect with a coefficient of 0.318, followed by Organizational Commitment at 0.313, Islamic Leadership at 0.283, Islamic Work Ethics at 0.246, and Sharia Engagement at 0.212. These findings suggest that

Table 9. Moderation Effect Hypothesis Testing

| Moderation Relationship | O | STDEV | t-statistics | p-values |
|---------------------------------|-------|-------|--------------|----------|
| IWE × IL → Employee Performance | 0.033 | 0.045 | 0.744 | 0.457 |
| IWE × JS → Employee Performance | 0.044 | 0.038 | 1.149 | 0.251 |
| IWE × OC → Employee Performance | 0.053 | 0.043 | 1.213 | 0.225 |
| IWE × SE → Employee Performance | 0.047 | 0.039 | 1.201 | 0.230 |

Note: Moderation is statistically significant when t-statistics > 1.960 and p-values < 0.050.

Table 10. Total Effect Results

| Relationship | O | STDEV | t-statistics | p-values |
|--|-------|-------|--------------|----------|
| Islamic Leadership → Employee Performance | 0.283 | 0.042 | 6.716 | 0.000 |
| Islamic Work Ethics → Employee Performance | 0.246 | 0.039 | 6.231 | 0.000 |
| Job Satisfaction → Employee Performance | 0.318 | 0.036 | 8.866 | 0.000 |
| Organizational Commitment → Employee Performance | 0.313 | 0.040 | 7.733 | 0.000 |
| Sharia Engagement → Employee Performance | 0.212 | 0.037 | 5.699 | 0.000 |
| IWE × Job Satisfaction → Employee Performance | 0.044 | 0.038 | 1.149 | 0.251 |
| IWE × Islamic Leadership → Employee Performance | 0.033 | 0.045 | 0.744 | 0.457 |
| IWE × Organizational Commitment → Employee Performance | 0.053 | 0.043 | 1.213 | 0.225 |
| IWE × Sharia Engagement → Employee Performance | 0.047 | 0.039 | 1.201 | 0.230 |

Note: Effects are statistically significant when t-statistics > 1.960 and p-values < 0.050.

employee performance in Islamic financial institutions is primarily enhanced by satisfaction, commitment, leadership, ethical work values, and engagement with Sharia principles.

The interaction effects also show positive coefficients, but they are not statistically significant. The total effects of IWE × OC, IWE × SE, IWE × JS, and IWE × IL on Employee Performance are 0.053, 0.047, 0.044, and 0.033, respectively. However, all interaction effects have p-values greater than 0.050, indicating that Islamic Work Ethics does not significantly moderate the relationships between Islamic Leadership, Job Satisfaction, Organizational Commitment, Sharia Engagement, and Employee Performance. Therefore, Islamic Work Ethics should be viewed primarily as a significant direct predictor rather than as a statistically significant moderator in this model.

4.6 Discussion

The findings of this study provide empirical evidence that Islamic Leadership, Job Satisfaction, Organizational Commitment, Sharia Engagement, and Islamic Work Ethics are important determinants of Employee Performance in Islamic financial institutions. The structural model indicates that all direct effects are positive and statistically significant, whereas the moderation effects of Islamic Work Ethics are positive but not statistically significant. These findings suggest that employee performance in Islamic financial institutions is primarily explained by direct organizational and Islamic behavioral factors rather than by interaction effects. The model explains 39.2% of the variance in Employee Performance, indicating moderate explanatory power and confirming the relevance of the proposed framework for understanding employee behavior in Sharia-based financial organizations.

The positive effect of Islamic Leadership on Employee Performance indicates that leadership grounded in justice, trustworthiness, consultation, spiritual role modeling, and moral accountability can improve employee performance. This finding is consistent with Spiritual Leadership Theory, which explains that leadership based on vision, meaning, calling, and spiritual values can enhance employee motivation and work outcomes (Fry, 2003). In Islamic financial institutions, leaders are expected not only to manage employees administratively but also to provide ethical and spiritual direction. The finding also supports prior studies showing that Islamic leadership and ethical leadership contribute to work performance and ethical employee behavior (Al Halbusi et al., 2021; Zaim et al., 2024). Therefore, Islamic leadership can be viewed as an important managerial mechanism for improving task achievement, work quality, teamwork, and procedural compliance.

Job Satisfaction has the strongest direct effect on Employee Performance. This result indicates that employees who are satisfied with their salary, colleagues, supervisors, promotion opportunities, and the work itself are more likely to perform better. The finding aligns with the job satisfaction literature, which states that positive evaluations of work conditions can influence employee motivation, attitudes, and workplace outcomes (Judge and Bono, 2001; Judge et al., 2001; Spector, 1985). Work design theory also supports this result by emphasizing that meaningful tasks, motivational job characteristics, and supportive work environments can improve both motivation and performance (Hackman and Oldham, 1976; Humphrey et al., 2007). In Islamic financial institutions, job satisfaction is particularly important because employees are expected to achieve professional goals while maintaining ethical standards and Sharia-based organizational values.

Organizational commitment also has a positive and significant effect on Employee Performance. This confirms that employees with stronger affective, continuance, and normative commitment are more likely to contribute to organizational goals, remain loyal, and exhibit consistent work behavior. This finding is consistent with the three-component model of organizational commitment, which explains that employees' attachment to the organization influences their attitudes and behavior (Meyer et al., 1993). It also supports meta-analytic evidence showing that organizational commitment is associated with important employee outcomes, including performance-related behavior and lower withdrawal tendencies (Meyer et al., 2002, 2012). In this study, Organizational Commitment shows one of the strongest effects on Employee Performance, suggesting that Islamic financial institutions should strengthen employees' sense of belonging, organizational pride, and moral responsibility toward the institution.

Sharia Engagement has a significant positive effect on Employee Performance. This finding highlights the importance of employees' emotional, cognitive, and spiritual attachment to Islamic values in the workplace. Employees who strongly identify with Sharia principles are more likely to integrate Islamic ethics into daily tasks, maintain ethical consistency, and support institutional compliance. This result is consistent with engagement theory, which explains that employees become more involved in their work when they experience meaningfulness, psychological safety, and availability (Kahn, 1990). It also supports previous research indicating that engaged employees tend to demonstrate stronger task and contextual performance (Christian et al., 2011; Schaufeli et al., 2002). In Islamic financial institutions, Sharia Engagement extends conventional work engagement by incorporating religious, ethical, and spiritual dimensions into employee behavior.

Islamic Work Ethics also has a significant direct effect on Employee Performance. This confirms that honesty, justice, trustworthiness,



dedication, accountability, and the view of work as worship are important values that shape employee behavior. Islamic Work Ethics Theory explains that work is not merely an economic activity but also a moral and spiritual responsibility (Ali, 1988). Similarly, Islamic work ethics provides an ethical foundation for workplace conduct by encouraging sincerity, discipline, responsibility, and consistency in behavior (Aldulaimi, 2016). Empirical evidence also shows that Islamic Work Ethics is associated with employee performance, Islamic motivation, affective commitment, job satisfaction, reduced deviant work behavior, and organizational citizenship behavior (Aflah et al., 2021; Javed et al., 2019; Raza et al., 2024). Therefore, Islamic Work Ethics should be considered a core direct driver of performance in Islamic financial institutions.

The moderation results show that Islamic Work Ethics does not significantly moderate the relationships between Islamic Leadership, Job Satisfaction, Organizational Commitment, Sharia Engagement, and Employee Performance. Although all moderation coefficients are positive, their p-values exceed the 0.05 significance level, indicating that H5, H6, H7, and H8 are not supported. This suggests that Islamic Work Ethics does not significantly strengthen the effects of those predictors on Employee Performance in this model. One possible explanation is that Islamic Work Ethics functions more as an internalized personal value that directly shapes performance rather than as a conditional factor that changes the strength of other relationships. In other words, employees with strong Islamic Work Ethics may perform better regardless of the levels of leadership, satisfaction, commitment, or Sharia engagement.

Another possible explanation is that Islamic financial institutions may already embed Islamic values into their organizational culture, making Islamic Work Ethics a general ethical foundation rather than a distinct moderating mechanism. When Islamic ethical principles are broadly institutionalized in the workplace, their interaction effects may become statistically weak because these values are already reflected in employees' daily behavior. This interpretation is consistent with Islamic work ethics literature, which positions Islamic values as direct moral and behavioral guidance for employees (Aldulaimi, 2016; Ali, 1988; Suryani et al., 2021; Usmani, 2024). Thus, the insignificant moderation effects do not reduce the importance of Islamic Work Ethics. Instead, they indicate that its role in this study is stronger as a direct predictor than as a conditional moderator.

Overall, the findings contribute to the literature by integrating organizational behavior and Islamic ethical perspectives in explaining employee performance. The study confirms that Employee Performance in Islamic financial institutions is shaped by conventional organizational factors, such as Job Satisfaction and Organizational Commitment, as well as Islamic-specific factors, such as Islamic Leadership, Sharia Engagement, and Islamic Work Ethics. Practically, Islamic financial institutions should improve employee performance by strengthening leadership quality, creating satisfying work environments, building organizational commitment, deepening Sharia engagement, and institutionalizing Islamic Work Ethics in human resource practices. These efforts can help employees achieve higher task performance, better work quality, stronger initiative, improved teamwork, and stronger procedural compliance in accordance with Sharia-based institutional values.

5. Conclusion

This study examined the effects of Islamic leadership, job satisfaction, organizational commitment, and Sharia engagement on employee performance in Islamic financial institutions, with Islamic work ethics positioned as a moderating variable. The findings show that all direct predictors have positive and significant effects on employee performance. Job satisfaction and organizational commitment emerged as the strongest determinants, followed by Islamic leadership and Sharia engagement. These findings indicate that employee performance in Islamic financial institutions is shaped by both conventional organizational factors and Islamic behavioral values.

The study also revealed that Islamic work ethics positively and significantly influence employee performance directly. However, its role as a moderator was not statistically supported in the links between Islamic leadership, job satisfaction, organizational commitment, Sharia engagement, and employee performance. This indicates that Islamic work ethics act more as a standalone factor that directly boosts performance rather than as a condition that enhances other relationships. Thus, Islamic work ethics should be regarded as a fundamental ethical basis that directly promotes honesty, responsibility, commitment, adherence to procedures, and quality of work.

Theoretically, this study contributes to integrating spiritual leadership theory, Islamic job ethics theory, organizational commitment theory, job satisfaction literature, and engagement theory to explain employee performance within Islamic financial institutions. In practice, the findings suggest that Islamic financial institutions can improve employee performance by strengthening Islamic leadership practices, enhancing job satisfaction, building organizational commitment, increasing Sharia engagement, and institutionalizing Islamic work ethics within human resource practices. Future studies may extend this model by testing mediation mechanisms, comparing Islamic and conventional financial institutions, or examining other contextual factors such as organizational culture, Sharia governance, and digital transformation.

Ethical Statement

This study was conducted in accordance with ethical principles for research involving human participants. Participation was voluntary, and respondents were informed of the study's purpose before completing the questionnaire. Respondent identities were kept confidential, and all data were processed anonymously and used solely for academic research purposes.

Informed Consent Statement

Informed consent was obtained from all respondents before data collection. Participants were informed about the purpose of the study, the voluntary nature of their participation, the confidentiality of their responses, and the use of the data solely for academic research purposes.

Author Contributions

Yuniati Trisnawati Dwi Kusuma Wardani contributed to the conceptualization, research design, data analysis, interpretation of findings, and manuscript preparation. Ridwan Wahyudi contributed to the literature review, coordination of data collection, development of methodology, revision of the manuscript, and final approval of the article. All authors have read and approved the final version of the manuscript and agree to be accountable for all aspects of the work.

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Data Availability Statement

The data supporting the findings of this study are available from the corresponding author upon reasonable request. The dataset is not publicly available due to respondent confidentiality and ethical restrictions related to the use of survey data collected from employees of Islamic financial institutions.

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Conflict of Interest

The authors declare that they have no known competing financial interests, personal relationships, or institutional conflicts that could have appeared to influence the research, authorship, and publication of this article.

Declaration of Generative AI and AI-Assisted Technologies

The authors declare that no generative artificial intelligence tool was used to produce the research data, analysis, or findings of this study. Any language refinement support, if used, was limited to improving readability and did not replace the authors' intellectual contribution, interpretation, or responsibility for the content.

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