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The influence of Islamic work ethic on employees' responses to change in Kuwaiti Islamic banks

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Abstract

Significant attention has been paid recently to Islamic Work Ethic (IWE) particularly in organizational change literature. However, the nature of the relationship remains ambiguous. Research studies attempting to uncover IWE's influence on characteristics of employees' responses are still in its infancy. To tackle this gap, this study contributes to knowledge by developing a possible conceptual model identifying IWE's influence on employees' responses towards change in the shape of their commitment to change and organizational deviance. The testing of these relationships took place in the ever-developing Kuwaiti Islamic banking sector. Data was collected from 398 employees by distributing self-administered questionnaires. Outcomes revealed that the extent of IWE's influence on employee commitment to change varied across different components. This result offers a unique understanding into IWE's affiliation with employee attitudes to change, especially in the Islamic banking sector. Moreover, IWE was found to negatively influence employee engagement in organizational deviance. As such, this finding has not been established within the context of change previously. Due to such findings, several implications and future research directions emerge.

1. Introduction

Despite the costs associated with unethical organizational practices, its effects are becoming increasingly more destructive in todays' corporate world. There is growing interest in understanding the sources attributing to individuals work ethics, and it has been established that religious background and values withhold a noteworthy impression upon their ethical perception towards work (Quddus et al., 2009). This has led research being carried out to identify different religions' viewpoints towards work codes. An extensive sum of enquiry concerning work ethics has been applied in the Western world (Farrukh et al., 2015). Major attention has been put on the well-established Protestant view of work ethics (PWE) that span over a century, advanced by the work of Weber (1905). Meanwhile, scholarly enquiry into grasping religions' views of work values has also shifted to more faiths, particularly the Islamic outlook of work ethics as a separate domain via Islamic Work Ethic (IWE) has gained steam in recent decades (Murtaza et al., 2016).

IWE is outlined as a framework composed of doctrines that distinguish right work practices from wrong ones (Beekun, 1997). The significance attributed to IWE is that it stems from the Holy Quran and practices of the Prophet Muhammad, which every Muslim is required to follow (Zaman et al., 2013). IWE is a component of Islam that sheds light on the emphasis that the religion puts upon the role that work inherits in society and its centrality in people's lives (Ali, 2015). Thus, it shapes believers' views and involvement towards work, emphasizing on effort, cooperation and the avoidance of immoral methods of accumulating wealth (Khan et al., 2015; Husin & Kernain, 2019). Enquiry into IWE continues to become widespread and the examination of the construct and its impact on organizational performance, has taken place in several industries within both developed and developing countries (Kumar & Rose, 2010; Alam & Nadeem, 2016). However, most of the literature showcasing the favorableness of IWE remain theoretical in nature, with a lack of empirical analysis applied on the resulting effects of IWE within a workplace setting (Usman et al., 2015b).

One of the challenges facing IWE is its asserted ability to aid organizations

undergoing changes (Ali, 1996). As it is maintained, IWE is supportive of organizational change because it holds business motives to a high regard and is supportive of organizational well-being and performance (Ahmad, 1976; Jalil et al., 2010; Kalemci & Tuzun, 2019). It is believed that the support for organizational changes transpires through IWE's positive influence on employees' responses towards them (Ali, 1992). Yet, despite such testimonies regarding the usefulness of IWE within the setting of organizational change, empirical studies have reported varying outcomes when testing the ethical framework's impact on employees' responses towards change. Whilst some empirical studies concur that IWE positively influences employee responses to change, others indicate that no significant effect exists at all (Yousef, 2000; Wartini & Harjiyanti, 2014; Usman et al., 2015a; Haerudin & Santoso, 2016; Putro, 2018). Hence, there is a lack of consistency between theoretical assumptions and empirical investigations regarding IWE's influence upon employees' responses towards change, and as a result there are calls for additional research to further establish generalizations (Yousef, 2000; Usman et al., 2015a).

Within the literature of change management, employee commitment represents an attitudinal response and organizational deviance represents a behavioral response towards change, requiring additional research as outcomes impacted by IWE (Amilin, 2016; Murtaza et al., 2016). Authors suggest that such research should be carried out within institutes that strongly adhere to Islamic codes in Muslim countries (El-Kot & Burke, 2014; Khan & Arshad, 2016). Kuwait is a Muslim majority country, with consumer trends swaying tremendously towards more Islamic abiding finances. Hence, Kuwait is a not only a concentrated muslim country by clasification but also by actual behavior. Moreover, studying such participants who speak arabic -the language of Islamic doctrines and the Quran, could most likely not include the discrepancies of misunderstandings of Islamic text, which has occured in Asian contexts due to poverty, geographical location and language barriers. In addition, the Gulf region where Kuwait is located is the birthplace of Islam and a hub for Islamic scholars and their discussions, which the rest of the Islamic world rely upon for guidance.

Ahmad et al. (2010) suggested that more research is generally needed on Islamic banking, which is deficient in comparison to its conventional banking counterpart. It is suggested that specifically studies concerning IWE should be carried out on Islamic based organizations located within Muslim countries (El-Kot & Burke, 2014; Khan & Arshad, 2016). As indicated by Sanithdran et al. (2013), there is a shortage of research conducted on organizational change theories in Asian firms, and those located in the Middle East which tend to have equal conventional and Islamic banking competitors, or solely Islamic finance institutions (e.g. Pakistan and Iran).

This research also adds further value with its contextual originality being conducted in Kuwait's competitive Islamic banking sector. The Islamic banking sector is developing at a rapid pace, with annual growth rates that span three decades (Magalhães & Al-Saad, 2011). This growth is poised to continue, assets are expected to almost double their valuation from 2016 and reach approximately 2.7 trillion by 2021 maintaining its competitive position in the global financial market (Thomson Reuters, 2016). Due to such accomplishments, global financial markets today have become accustomed to having Islamic finance as a participant (Safari et al., 2014).

The Kuwaiti banking sector is a dynamic market which has experienced a trend towards Islamic banking due to consumer demands. Over the past ten years, traditionally conventional banks have even converted their operations and systems to that of Shairah abiding and other Islamic banks have been established (e.g. Warba Bank). Moreover, the National Bank of Kuwait, the biggest bank in Kuwait, founded Boubyan Bank, another Islamic bank. Hence, all the growth of the banking sector with regards to establishing banks, have been Shariah compliant (Al-Saidi & Al-Shamari, 2013; Zarroukh, 2014). To date, the Kuwaiti banking system is composed of five Islamic banks and five conventional banks.

Conducting the study within Kuwaiti Islamic banks is also an asset to this study, as findings in this study may prove transferable to other GCC countries. As Kuwait, a member of the GCC, shares similar economic and socio-economic structures with its neighboring countries (Haniffa & Hudaib, 2007; Platonova et al., 2018). Also, Islamic banks operating within Kuwait and the GCC not only share close communication ties but also offer much of the same products and abide by similar regulations (Hussain et al., 2002; Ajmi et al., 2009). For these reasons, Kuwait proves

to be a suitable context to conduct this study as the conclusions and implications drawn from it may prove useful for Kuwait's neighboring GCC countries as well. Thus, examining relationships between IWE and constructs representing employees' responses to change within Kuwaiti Islamic banks corresponds to suggestions and shortages mentioned in the literature.

Another contribution of this study stems from its collective nature. The majority of existing studies that have looked at the relationship between IWE, commitment to change and organizational deviance have either been theoretical in nature or have been fractional and partial. By collectively examining the relationship between these constructs through a wide scale study, this work provides a deeper explanation and potentially more generalizable findings concerning the impact of IWE on employee responses to change.

The purpose of this study is to enhance knowledge and understanding regarding the relationship between IWE and organizational change, which has primarily been explored by examining the former's influence upon employees' responses to change and have reached varied outcomes. Specifically, the aim of the authors is to examine the impact of IWE on employees' attitudes and behaviors to change, via commitment to change and organizational deviance. This will be achieved by developing a possible conceptual model that proposes a novel perspective regarding the nature of the relationship between IWE and employee responses to organizational change, which is currently lacking in the literature.

2. Literature Review

2.1 Islamic Work Ethics

The history of Islamic thought is composed of a number of interpretations and theories (Moisseron et al., 2015). A theme uncovered by studies observing Islamic teachings have shed light on the emphasis that the religion puts upon the role that work inherits in society and its centrality in people's lives (Ali, 2015). The facet of Islam that deals with this particular teaching can be found within IWE. The significance attributed to IWE is that it stems from the Holy Quran and practices of the Prophet Muhammad, which every Muslim is required to follow (Zaman et al., 2013). Thus, given the standing ascribed to IWE, it is fair to assume that it has a

profound role in the everyday lives of Muslims, shaping their principles and ethical understanding (Tufail et al., 2017; Kavas et al., 2019).

IWE is outlined as a framework composed of doctrines that distinguish right work practices from wrong ones (Beekun, 1997). Similar to religious frameworks like PWE, IWE is referred to as a framework that shapes believers' views and involvement towards work, emphasizing on effort, cooperation and the avoidance of immoral methods of accumulating wealth (Khan et al., 2015; Husin & Kernain, 2019). Also, comparable to PWE, studies have investigated IWE's link to work related outcomes such as employee commitment, productivity and performance (Hayati & Carniago, 2012; Salahudin et al., 2016; Wibowo & Wuryanti, 2017; Raja et al., 2020).

Nonetheless, both differ in their sources of establishment, as PWE is established in Protestant philosophy, while IWE is established in the Quran and teachings of the Prophet Muhammad (Yousef, 2000; Zaman et al., 2013). IWE comprises philosophies that are not explicitly attended to by PWE. For example, IWE measures morality by evaluating an individual's intents as opposed to the results of their actions (Ali & Al-Owaihan, 2008). Also, IWE distinguishes itself from PWE through the emphasis it puts on pursuing activities that serve society. Although PWE places importance on societal prosperity, it is heavily embroiled in the spirit of capitalism, supporting the freedom to accumulate individual wealth (Weber, 1905; Ludwig, 2001). In contrast, IWE emphasizes on the sharing of wealth rather than the amassment of personal fortune. In addition, IWE prohibits the engagement in businesses or activities that embody elements it believes as being damaging to society such as interest, gambling and monopoly (Kalemci & Tuzun, 2019).

A key aim of IWE is veered towards assisting individuals reach a state of fulfillment in their lives, which is realized by shaping their involvement in the workplace (Ahmad, 1976; Ali & Al-Owaihan, 2008). To this end, it is considered that a critical component of reaching a state of fulfillment in this life is through engaging in work. As work is regarded as a virtue that helps balance people's personal and social needs (Yousef, 2001; Rizk, 2008). Individuals are encouraged to view work as an opportunity that affords them to gain financial independence, attain a sense of self-respect and satisfaction. As a result, IWE asserts that individuals are required to be active members of society and engage in economic activities, as life without work is

believed to be of no value (Ali, 2015).

It is worth underlining that individuals should not only seek work but also have the intention of committing to it. This is because commitment to work is viewed as a cornerstone of IWE, and it is believed that problems found in society can be reduced if every individual is dedicated to their work and prevents corrupted ways of accumulating wealth (Ali, 1988). The emphasis of commitment in IWE also extends to other aspects of work, which includes one's willingness to perform a job to their maximum capacity (Aldulaimi, 2016; Husin & Kernain, 2019). This is because job success relies upon one's effort and commitment (Ali & Al-Owaihan, 2008). In addition, IWE stresses that adherents should view the intrinsic aspects of work in a positive light, which include being accepting of change and the pursuit of initiative (Parboteeah et al., 2009; Javed et al., 2017). Yet, despite the importance attached to IWE and its principles, particularly to countries with a Muslim workforce, a lack of empirical investigation has been applied on the concept's influence upon employee work related outcomes such as commitment to change (Ali et al., 2013; Amilin et al., 2016).

2.2 Commitment to change

Commitment to change symbolizes an individual's acceptance and psychological alignment or attachment towards a change (Herold et al., 2008; Foster, 2010; Choi 2011). Herscovitch & Meyer (2002, p. 475) outline commitment to change as "a mindset that binds an individual to a course of action deemed necessary for the successful implementation of a change initiative". They contend that this mindset "can reflect (a) a desire to provide support for the change based on a belief in its inherent benefits (affective commitment to the change), (b) a recognition that there are costs associated with failure to provide support for the change (continuance commitment to the change), and (c) a sense of obligation to provide support for the change (normative commitment to the change)" (Herscovitch & Meyer, 2002, p. 475).

Whilst organizations require their workforces to comply with change, the success of a change initiative can also rely upon the workforces' willingness to work beyond their defined work responsibilities to ensure its success. Hence, it is important to understand the bases of employees' commitment because they act as crucial factors

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in explaining their inclination to surpass minimum requirements to ensure a change initiative is successful (Herscovitch & Meyer, 2002). It is reasoned that those who commit to a change because they believe in its value (affective) or feel obliged (normative) should not only be willing to comply with the change but do more than is required of them by engaging in discretionary activities (Bouckenooghe et al., 2015; Morin et al., 2016). In contrast, employees that devote to a change due to an understanding of the consequences attached to not supporting it (continuance) should do little more than is required of them in order to ensure its successful implementation (Adil, 2016).

An ample amount of research has been carried out to test the antecedents and outcomes of the three forms of commitment to change (Meyer et al., 2007; Jing et al., 2014; Adil, 2016). Nevertheless, it has been advocated that further research is required to provide a more in-depth understanding of the determinants that shape commitment to change in different sectors and types of organizations (Vogel & Rowold, 2014; Mangundjaya et al., 2015; Ahmad & Cheng, 2018). In addition, there have been calls for research to examine the relationship between commitment and resistant responses to change (Foster, 2010; McKay et al., 2013) and explore the relations between employee commitment and workplace deviance (Gill et al., 2011).

2.3 Organizational Deviance Behaviors

Organizational deviance is outlined as an individual's voluntary behaviors that violate significant norms of an organization and threatens its well-being (Robinson & Bennett, 1995). This form of workplace deviance encompasses of destructive behaviors that are targeted towards the organization (Berry et al., 2007). The destructive outcomes that workplace deviance has been found to yield on productivity and performance is extensive (Dunlop and Lee 2004). It is regarded that an employee's negative state of mind attributes to the increased occurrence of deviant behavior (Baron & Neuman, 1998). This negative state of mind is often a response to incidents in the workplace, and when acted upon (e.g. deviant actions) can be considered an element of bad character (Sims, 2010).

The destructive effect that organizational deviance behaviors have upon an organization's day-to-day operations also extends to change initiatives. As

organizational deviance behaviors that transpire within the boundary of an organizational change are considered to be aggressive or hostile demonstrations of resistance towards it (Judson, 1991; Agboola & Salawu, 2011). This is because employees' negative behaviors that occur within the circumstance of organizational change are characterized as resistance towards change (Bryant & Higgins, 2010). Thus, firms that are hopeful of undertaking effective changes should prevent employees from engaging in such resistant activities, because they are often considered the root cause of change failures (Lewis, 2019). Hence, organizations should make proactive attempts in preventing deviant behaviors from transpiring in the workplace (Al-Fayyad, 2015).

3. Hypothesis development

3.1 Impact of Islamic Work Ethic on Commitment to Change

Multiple research studies such as Shin et al. (2015) indicate that affective commitment to change is stimulated by employees' expectation of the benefits that an organizational change may produce. Affectively committed employees' support for organizational change is centered on the recognition that a change occurs to better the future of their organization (Herscovitch & Meyer, 2002). Such traits of thought are also reflected upon through IWE. Since the code of ethics persuades its members to not only being open to change, but to work towards implementing changes that are progressive in their nature (Ali, 1992; 1996; Parboteeah et al., 2009). Furthermore, it is alleged that affectively committed employees' support for change may not only based on the perceived favorableness that a change can serve to an organization but to themselves as well (Fedor et al., 2006). By the same accord, IWE persuades individuals to view the dynamics of work as an opportunity to foster personal growth and development (Ali & Al-Owaihan, 2008).

Affective commitment to change is regarded as one of the most sought after values that modern organizations should seek to endorse amongst their employees (Choi, 2011; Bouckenooghe et al., 2015). This is because the mindset is associated with supportive change related behaviors (Jaros, 2010). Comparably, IWE highlights that individual behaviors and actions should be directed towards achieving organizational goals (Ali, 2005). Within the context of change, IWE encourages

individuals to assist their organizations in promoting and implementing change (Javed et al., 2017). As a result, this leads the study to offer the following hypothesis:

Hypothesis 1a. Islamic Work Ethic positively influences employee affective commitment to change.

An individual is considered normatively committed to a change when they believe that it is their duty to provide support for it. Normative commitment can develop when employees believe that they should work towards implementing a change in order to reciprocate the support or aid they have received from their organization (Meyer & Herscovitch, 2001; Shin et al., 2015). IWE appears to echo such views conveyed by normative commitment to change. The Islamic code of ethics considers the fulfillment of work goals as duties that should be attained regardless of ones situation (Bouma, 2003; Khan et al., 2015). Furthermore, Usman (2015a) mentions that adherents of IWE should be selflessly committed to their work duties and responsible for exerting sufficient effort into their work regardless of the circumstances being faced. In addition, IWE underlines that employees must perform their work obligations in equivalence to the financial pay and support they receive from employers (Aldulaimi, 2016).

Comparable to affective commitment, higher levels of normative commitment is also seen as desirable from an organizational perspective. This is largely because the mindset is linked to both compliant and discretionary behaviors towards organizational change (Herscovitch & Meyer, 2002; Bouckenooghe et al., 2015). Correspondingly, IWE has been found to positively correlate with employee discretionary work behaviors. As the ethical framework has been reported to encourage employees to engage in knowledge sharing, helping and organizational citizenship behaviors (Murtaza et al., 2016; Tufail et al., 2017; Clercq et al., 2019). As a result, it is hypothesized:

Hypothesis 1b. Islamic Work Ethic positively influences employee normative commitment to change.

Individuals that are continuously committed to a change are mindful that there are consequences linked with failure to support it. Meyer and Herscovitch (2001) suggest that employees develop such a mindset when they believe that they have something to

lose. Foster (2010) maintains that employees compelled by this mindset commit to a change due to a belief that their status will suffer if they fail to do so. The sources of a continuance driven commitment appears to bode well with certain areas of literature regarding IWE, particularly areas of writings that emphasize on the importance that the ethical framework attaches to maintaining employment. According to Ali and Al-Owaihan (2008) IWE stresses individuals to maintain employment because it is considered that life without work is of no worth. As work is branded a merit veered towards satisfying human needs, affording individuals the chance to gain independence and attain a sense of self-respect (Ali, 2015). Lastly, it is important to note that research addressing the relationship between IWE and continuance commitment to change is lacking. However, empirical studies have found the Islamic ethical framework to influence employees to adopt continuance commitment mindsets when binding themselves to courses of actions (Yousef, 2000; Salahudin et al., 2016). Henceforward, the following is hypothesized:

Hypothesis 1c. Islamic Work Ethic positively influences employee continuance commitment to change.

3.2 Impact of Islamic Work Ethic on Organizational Deviance Behaviors

Organizational deviance is outlined as an individual's voluntary behaviors that are aimed towards an organization and threatens its well-being (Bennett & Robinson, 1995). By definition this is a type of organizational behavior interpreted as dysfunctional and counterproductive (Robinson & Greenberg, 1999). On the other hand, IWE is a framework composed of doctrines that distinguish right work practices from wrong ones. Although studies that cover both IWE and workplace deviance remain fairly limited, literature regarding IWE showcase distinct values that oppose traits of which organizational deviance behaviors are comprised of. As the Quran, which is a concrete source of IWE strictly condemns individuals from being involved in unproductive or counterproductive activities (Yousef, 2001; Javed et al., 2019). Rather than engaging in such activities, IWE emphasizes that individuals should be attuned to morally responsible behaviors (Wahab, 2017). The prophet Muhammad states Prophet Muhammad stated, "God does not look at your matters and wealth, rather God examines your intentions and actions"(cited in Al-Dulaimi, 2016).

Moreover, an upshot in employees' organizational deviance within the setting of organizational change is considered a type of resistance to change (Agboola & Salawu, 2011). However, literature pertaining to IWE suggests that the ethical framework is against such actions, because adherents are expected to be involved in activities that contribute towards the productive functioning of an organization (Murtaza et al., 2016; Husin & Kernain, 2019). IWE highlights that individual behaviors and actions should be directed towards achieving organizational goals (Ali, 2005). As opposed to engaging in such demonstrations of resistance to change, IWE encourages followers to expend efforts towards promoting and implementing change (Javed et al., 2017). Therefore, the following is hypothesized:

Hypothesis 2. Islamic Work Ethic negatively influences employee organizational deviance behaviors.

3.3 Impact of Commitment to Change on Organizational Deviance Behaviors

Within the context of change, deviant behaviors like organizational deviance are considered to be a form of resistance to change (Bryant & Higgins, 2010). The negative state of mind of an employee has been linked to an increase in the rate of deviant behaviors (Baron & Neuman, 1998). In contrast, it surfaces that affective and normative commitment are negatively linked with deviant behaviors, because they are categorized as proactive mindsets that bind individuals to courses of actions believed to be necessary for successful change interventions (Herscovitch & Meyer, 2002).

Rather than being absorbed in resistant change behaviors such as organizational deviance, employees that are guided by an affective or normative commitment mindset are believed to expend more energy into their work, engaging in productive behaviors that compliment change initiatives. As empirical evidence has emerged showcasing that both forms of commitment are linked to conforming and discretionary change oriented behaviors such as compliance, cooperation and championing (Bouckenooghe et al., 2015; Adil, 2016). Due to such evidence, affective and normative commitments are viewed as the most appealing mindsets for organizations undergoing changes (Parish et al., 2008). Therefore, it is hypothesized:
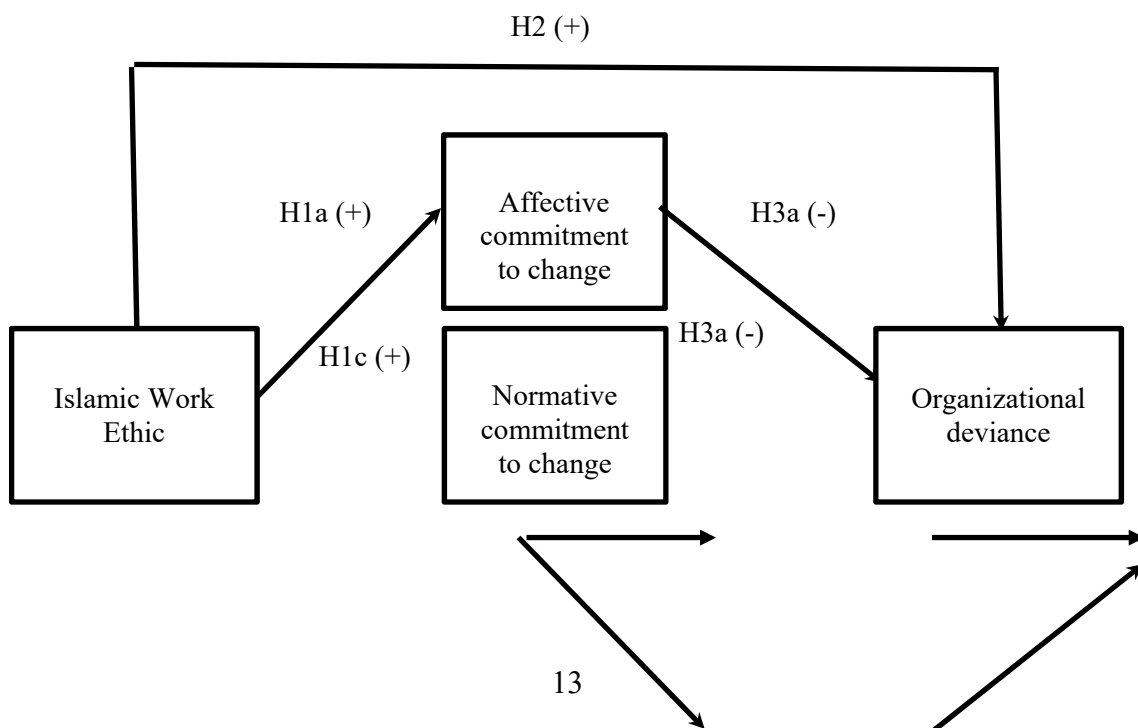
Hypothesis 3a. Affective and normative commitments to change negatively influence organizational deviance behaviors.

Similarly, continuance commitment also surfaces to be negatively associated with demonstrations of resistance to change like organizational deviance behaviors. This is because while continuance commitment to change is often deemed the least desired type of commitment, it is still considered to be a mindset that is accepting of organizational change (Herscovitch & Meyer, 2002). Empirical evidence has emerged showcasing that continuance commitment is positively linked to compliance to change (Meyer et al., 2007). On the other hand, empirical studies have found the form of commitment to not significantly correlate with counterproductive work behaviors such as aggressive voice against change and exit (Jing et al., 2014). As a result, it is hypothesized:

Hypothesis 3b. Continuance commitment to change negatively influences organizational deviance behaviors.

4. Proposed Conceptual Model

This study aims to enhance knowledge and understanding regarding the relationship between IWE and organizational change, which has primarily been explored by examining the former's influence upon employees' responses to change and reached varied outcomes. Hence, it is found necessary for additional research to examine IWE's role in aiding organizational change procedures, through developing a wide-ranging model representing IWE in relation to employees' responses towards change via commitment to change and deviance behaviors.

H2 (+)

H1a (+)   Affective commitment to change   H3a (-)

H1c (+)   H3a (-)

Islamic Work Ethic   Normative commitment to change   Organizational deviance

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H1c (+)   H3b (-)
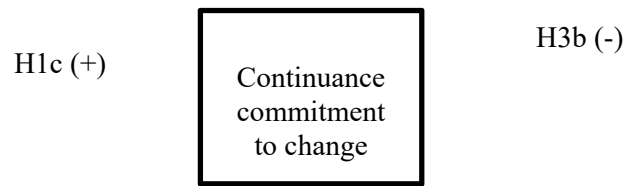
Continuance
commitment
to change

Figure 1: Proposed Conceptual Model

A proposed conceptual model (Figure 1) was assembled to generate a comprehensive outlook of the effects of IWE within the context of organizational change. More specifically, the conceptual model has been constructed to formulate an assessment of IWE's influence on employees' attitudinal and behavioral responses towards organizational change in Kuwaiti Islamic banks. As had been established in the previous sections, IWE is predicted to positively influence all three forms of commitment to organizational change, which are affective, normative and continuance commitment. On the other hand, IWE as well as the three forms of commitment to change are predicted to negatively influence employee organizational deviance behaviors.

5. Methods

5.1 Sampling Criteria & Data Collection Procedure

This study seeks to uncover Kuwaiti Islamic bank branch employees' reactions towards organizational change and examine whether or not variables such as IWE influences their reactions. The respondents targeted for this study were Muslim employees at Kuwaiti Islamic banks, and this was attained at branches due to HR policies by banks stating that employees working at these particular locations are required to be Muslim and to wear modest appropriate clothing (e.g. the Hijab). Also, as a condition to address the objectives of this study, banks had to be undergoing changes at the time of data collection. Out of the five banks contacted, four met this requirement and a total of 35 branches were approached. The changes consisted of alteration of policies, brand transformations, upgrading of products, services and technologies, which made them ideal sources for the testing of the conceptual model.

The native language in Kuwait is Arabic and the majority of the transactions and interactions in banks are conducted in Arabic too. Arabic and English versions of

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the surveys were included in order to accommodate all participants taking part in the study. The committee approach was used to translate the survey from English to Arabic, which is a technique recognized for achieving high quality survey translations (Maksymski et al., 2015).

Branch networks and its associated staff serve as the single largest expense incurred by most banks (Wilson, 2017). Branch employees play an integral role in banking operations and performance because they are heavily relied upon for maintaining the relationship that their institutes have with their customers (Paradi & Zhu, 2013). The researcher was able to meet with employees and to explain the contents of the study once approval from branch managers was received. Employees were given two days to complete the self-administered questionnaires and were instructed to submit their copies within a sealed box located within their branch labeled "Questionnaire box".

5.2 Sample Size and Characteristics

A sample size of at least 300 was required in order to appropriately employ the analytical tools selected for the data analysis segment of this research (Comrey & Lee, 1992; Tabachnick & Fidell, 2013). Hence, a total of 700 surveys were distributed to the research sample, in which 398 usable surveys yielded a response rate of 56.9%. The majority of respondents that took part in this study were male with 84.4%, whereas females accounted for 15.6%. Almost half of the respondents' age ranged from 30-39 representing 49.2%, followed by 20-29 with 33.2%, 40-49 with 16.1% and 50 and above with 1.5%. Over two-thirds of respondents had been with their bank for 5 years or less, and 6-10 years. Approximately 73.1% of respondents' most recent academic qualification is an undergraduate degree, followed by 14.3% with a postgraduate degree and 12.6% with a high school degree or below.

5.3 Measures

Although questionnaires are commonly used in an array of disciplines, mistakes can easily be made and overlooked when being constructed (Birmingham & Wilkinson, 2003; Saunders et al., 2007). A dilemma that the researcher faces is deciding whether to develop an entirely new questionnaire or to construct the data collection instrument upon questionnaires that already exist. It has been advised that if applicable, effort

should be expended to make use of questionnaires that have already been developed by other researchers (Bryman & Bell, 2015). Therefore, the development of the measurement instruments was drawn upon from previous literature. This method was selected due to the reliability and validity of the already established scales. The measurement items in the survey correspond to a five-point Likert scale, to which depending on the item participants are responding to, ranged from "Strongly disagree" to "Strongly agree" and "Never" to "Very frequently".

5.3.1 Islamic Work Ethics

IWE was measured using a 17-item scale developed by Ali (1988). Based upon his work, IWE consists of four dimensions that formulate a contract for individuals to follow and serves as a focal point in achieving organizational goals. To begin with, the dimension of effort indicates that individuals should engage in quality and innovative work. The Prophet Muhammed once stated, "No one eats better food than that which he eats out of the work of his hand", "No earnings are better than that of one's own effort" (Al-Bukhari, 37:14). Examples of items used to measure the dimension include: "One should carry work out to the best of their ability", "Creative work is a source of happiness and accomplishment".

Second, the dimension of teamwork implies that individuals should engage in supportive activities that include cooperating and consulting with one another. Allah commands in the verse of Quran that believers "Cooperate in righteousness and piety, but do not cooperate in sin and aggression" (5:2). The Quran encourages Muslims to work with one another as a team, stating " The believers, men and women, are helpers, supporters, friends and protectors of one another" (9:71). Examples of items used to measure the dimension include: "Human relations in organizations should be emphasized and encouraged", "Good work benefits both oneself and others".

Third, the dimension of trust indicates that individuals perform work in ways anticipated, regardless if they are under surveillance or not. Trustworthy individuals should not merely comply with work procedures because of observations from external forces (e.g. superiors), but more so from internalized behaviors that stem from a felt sense of responsibility. According to the Quran, " … the best of men for

you to hire is the strong, the trustworthy" (28:26). The Prophet Muhammad once stated, 'Do the best as if you see Allah, if not, Allah sees you" (Al-Bukhari, 60:300). Examples of items used to measure the dimension include: "Dedication to work is a virtue", "A successful man is one who meets deadlines at work".

Fourth, the dimension of honesty is reference to actions such as being truthful, giving the right guidance to those who seek it, sincerity in work, and being objective in both judgments and decisions. Allah states in the Quran that "Worshiping has seventy avenues; the best of them is the involvement in an honestly earned living" (6:162). Examples of items used to measure the dimension include "The value of work is derived from the accompanying intentions rather than its results", "Justice and generosity in the workplace are necessary conditions for society's welfare".

5.3.2 Commitment to change

Commitment to change was measured using an 18-item scale (six items for each type) developed by Herscovitch and Meyer (2002). Affective commitment reflects a desire to provide support for a change due to a belief in its benefits. Examples of items used to measure this type of commitment included: I believe in the value of this change", "This change serves an important purpose". Normative commitment reflects a felt responsibility to provide support for a change. Examples of items used to measure this type of commitment included: "I do not think it would be right to oppose this change", "I feel a sense of duty to work toward this change". Continuance commitment reflects a recognition that there are consequences linked with the unwillingness to support a change. Examples of items used to measure this type of commitment included: "I have no choice but to go along with this change", "I feel pressure to go along with this change".

5.3.3 Organizational deviance behaviors

Organizational deviance behaviors were measured using a 9-item scale developed by Bennett and Robinson (2000). Examples of items in the scale include: "Come in late to work without permission", "Neglected to follow your boss's instructions".

5.4 Data Analysis Tools

For this study, data was analyzed using different factor analyses. During the initial stages of the analysis, exploratory factor analysis (EFA) was computed to aid in interpreting the data, condense scale items and identify the underlying factors in the questionnaire (Mulaik, 2009; Trendafilov et al., 2013). Commonly referred to as a data reduction technique, EFA was used to uncover patterns that may exist among variables and to describe the variability among observed variables via a lesser number of surrogated variables referred to as factors. These factors extracted served as fundamental building blocks for further analysis and enquiry.

From there, structural equation modeling (SEM) was applied to examine the conceptual model and identify relationships between constructs. The employment of SEM proved to be worthy for several reasons. First, SEM was applied in this study because it has proven to be a capable tool for quantitatively testing hypothesized models (Schumacker & Lomax, 2015). Second, SEM has been recommended as being a suitable analytical approach to testing relationships between variables like those entailed in this study, which involves the interactions between independent (IWE) and dependent variables (commitment to change and organizational deviance behaviors) (Byrne, 2010). Third, SEM allowed the researcher to instantaneously assess estimated paths between constructs within a single framework (Hair et al., 2006).

Referred to as a special type of SEM, confirmatory factor analysis (CFA) is a subset of an advanced class of statistical techniques that works with measurement models, which is the relationships between observed measures and latent variables (Kline, 2015). There are two broad methods that can be taken to assess the measurement model when using CFA. The first method involves evaluating the goodness of fit of the model, which is indicated through indices of model fit. The second method involves evaluating the reliability and validity of the measurement model (Hair et al., 2006). Hence, by conducting CFA, various indexes of fit were relied upon to assess the goodness of fit of the measurement model along with measurement instruments that specify its reliability and validity.

After the measurement model was evaluated, the analysis then reviewed the structural model (Anderson & Gerbing, 1988). The structural model is narrowed to defining the nature of the relationships shared between latent variables, indicating which latent variables directly or indirectly influence change in the values of other

variables (Brown, 2015). The purpose of the structural model was to accept or reject the hypotheses and underline the nature of the relationships shared among the variables under investigation.

6. Findings and Discussions

First, the results of the factor analysis, as presented in table 1, all values of Cronbach's coefficient alpha fell within the recommended threshold of 70%, indicating an acceptable level of internal consistency of the factors (Nunally, 1978). This is because all Cronbach's coefficient alpha values exceeded 80%, which confirms the internal consistency of factors representing IWE (93.7%), affective commitment to change (89.4%), continuance commitment to change (80.3%), normative commitment to change (83.2%) and organizational deviance behaviors (92.9%). In addition, the results of the analysis validate the total explained variance of factors representing IWE (79.1%), affective commitment to change (76.6%), continuance commitment to change (69.0%), normative commitment to change (75.2%) and organizational deviance behaviors (88.0%). In conclusion, the results obtained from this analysis were deemed suitable for further enquiry.

Constructs and factors	Explained variance	Coefficient alpha	Factor loadings
Islamic Work Ethic	79.1%	93.7%	
Laziness is a vice.			.888
Dedication to work is a virtue.			.928
Good work benefits both oneself and others.			.929
Justice and generosity in the workplace are necessary conditions for society's welfare.			.911
Producing more than enough to meet one's personal needs contributes to the prosperity of society as a whole.			.879
One should carry work out to the best of their ability.			.893
Affective commitment to change	76.6%	89.4%	
I think that management is making a mistake by introducing this change.			.794
Things would be better without this change.			.862

This change is not necessary.			.830
Continuance commitment to change	69.0%	80.3%	
I have no choice but to go along with this change.			.867
I feel pressure to go along with this change.			.902
Resisting this change is not a viable option for me.			.838
Normative commitment to change	75.2%	83.2%	
I do not think it would be right of me to oppose this change.			.787
I would not feel badly about opposing this change.			.872
I do not feel any obligation to support this change.			.844
Organizational deviance behaviors	88.0%	92.9%	
Taken an additional or longer break than is acceptable at your workplace.			.975
Come in late to work without permission.			.972
Neglected to follow your boss's instructions.			.978
Put little effort into your work.			.853
Dragged out work in order to get overtime.			.875

Table 1: Variance, Coefficients and Factor Loadings

Upon selecting the most reliable and valid indicators, LISREL software was used to test how well the possible model fits the sample data. A number of incremental, absolute and parsimony indices of fit were relied upon to assess the adequacy of the model including: Goodness of Fit Index (GFI) = 0.91, Standardized Root Mean Square Residual (SRMR) = 0.042, Root Mean Square Error of Approximation (RMSEA) = 0.047, Normal Fit Index (NFI) = 0.97, Non-Normed Fit Index (NNFI) = 0.98, Comparative Fit Index (CFI) = 0.99, Relative Non-centrality Index (RNI) = 0.97, Parsimony Goodness of Fit Index (PGFI) = 0.70 and Parsimony Normed Fit Index (PNFI) = 0.81. All indices of fit illustrated the adequacy of the model in fitting the sample data (Hair et al., 2010). Having confirmed the adequacy of the measurement model, the analysis proceeded to assess the composite reliability and average variance extracted of each construct.

Composite reliability is a method of measuring the internal consistency of a construct's indicators, indicating the degree to which they measure the common latent variable. Composite reliability values that are greater than or equal to 70% are sufficient (Hair et al., 2010). Showcased in Table 2, all values of composite reliability exceeded the recommended threshold with values exceeding 77%. As a result, this assessment provided strong evidence of internal consistency of the variables.

Construct	Composite reliability	Average Variance Extracted
Islamic Work Ethic	97.6%	79.2%
Affective commitment	77.6%	63.5%
Continuance commitment	83.4%	72.3%
Normative commitment	87.8%	70.6%
Organizational deviance	96.0%	88.9%

Table 2: Composite Reliability Values

Moreover, AVE was computed for each latent variable in the model. AVE measures the degree to which a construct explains the variance of its indicators. As a rule of thumb, AVE values that are higher than or equal to 0.5 (50%) should be seized for all constructs (Sharma, 1996). As displayed in Table 2, all AVE values were considered acceptable, as the values of the constructs exceeded 63%. Hence, AVE provided strong indication of convergent validity regarding the model.

After establishing the reliability and validity of the model, a correlation analysis was performed. A correlation analysis determines the degree of association between latent variables. The correlation between two latent variables is regarded as significant when $\alpha \leq 0.05$. Table 3 showcases the correlation matrix between the latent variables of this study.

	Affective	Continuance	Normative	Deviance	Islamic Work Ethic
Affective	1.00				
Continuance	0.39	1.00			
	0.000				

Normative	0.84	0.59	1.00		
	0.000	0.000			
Deviance	-0.14	0.09	-0.15	1.00	
	0.000	0.000	0.000		
Islamic	0.08	-0.10	0.08	-0.20	1.00
Work Ethic	0.000	0.000	0.000	0.000	

Table 3: Correlation between Constructs

To begin, affective commitment to change was found to have significant positive relationships with continuance commitment (r = 0.39), normative commitment (r = 0.84), and IWE (r = 0.08). However, a significant negative relationship was found between affective commitment and organizational deviance behaviors (r = -0.14). Continuance commitment to change was found to share significant positive relationships with normative commitment (r = 0.59) and organizational deviance behaviors (r = 0.09). Though, a negative relationship was found between continuance commitment and IWE (r = -0.10). Normative commitment to change shared significant positive relationships with IWE (r = 0.08). Yet, a significant negative relationship was found between normative commitment and organizational deviance behaviors (r = -0.15). Moving on, organizational deviance behaviors were found to have a significant negative relationship with both IWE (r = -0.20).

After gathering the outcomes of the correlation analysis, the structural model was then examined. The purpose of the structural model was to accept or reject the hypotheses and underline the nature of the relationships shared among the variables under investigation. Hypothesis 1a suggested that IWE positively effects affective commitment. The results indicated that IWE had a positive impact on employee affective commitment to change with a path coefficient = 0.03, standard error = 0.06 and p-value = 0.02. As a result, hypothesis 1a is supported. Similarly, hypothesis 1b proposed that IWE has a positive effect on normative commitment. However, IWE resulted in having a non-significant effect on employee normative commitment to change with a path coefficient = 0.02, standard error = 0.05 and p-value = 0.667. As a result, hypothesis 1b is rejected. Hypothesis 1c proposed that IWE has a positive

effect on continuance commitment. Yet, results showed that IWE negatively influences employee continuance commitment to change with a path coefficient of -0.16, standard error of 0.05 and p-value of 0.001. Therefore, hypothesis 1c is rejected.

Moreover, hypothesis 2 suggested that IWE negatively influences organizational deviance behaviors. Results specified that IWE discourages employee engagement in deviant behaviors towards change with a path coefficient = -0.39, standard error = 0.10 and p-value = 0.000. As a result, hypothesis 2 is accepted. Hypothesis 3a suggested that both affective and normative commitments negatively influence organizational deviance. The results supported this hypothesis because affective commitment to change displayed a negative effect on employee organizational deviance behaviors with path coefficient = -0.20, standard error = 0.10 and p-value = 0.013. Similarly, normative commitment was found to negatively influence organizational deviance behaviors with a path coefficient = -0.34, standard error = 0.24 and p-value = 0.018. Lastly, hypothesis 3b proposed that continuance commitment negatively influences organizational deviance behaviors. Yet, the outcomes of the analysis rejects hypothesis 3b, as continuance commitment was shown to have a positive effect on employee organizational deviance behaviors with a path coefficient = 0.07, standard error = 0.11 and p-value = 0.03. The results of the structural model led to a possible   conceptual model (Figure 2).
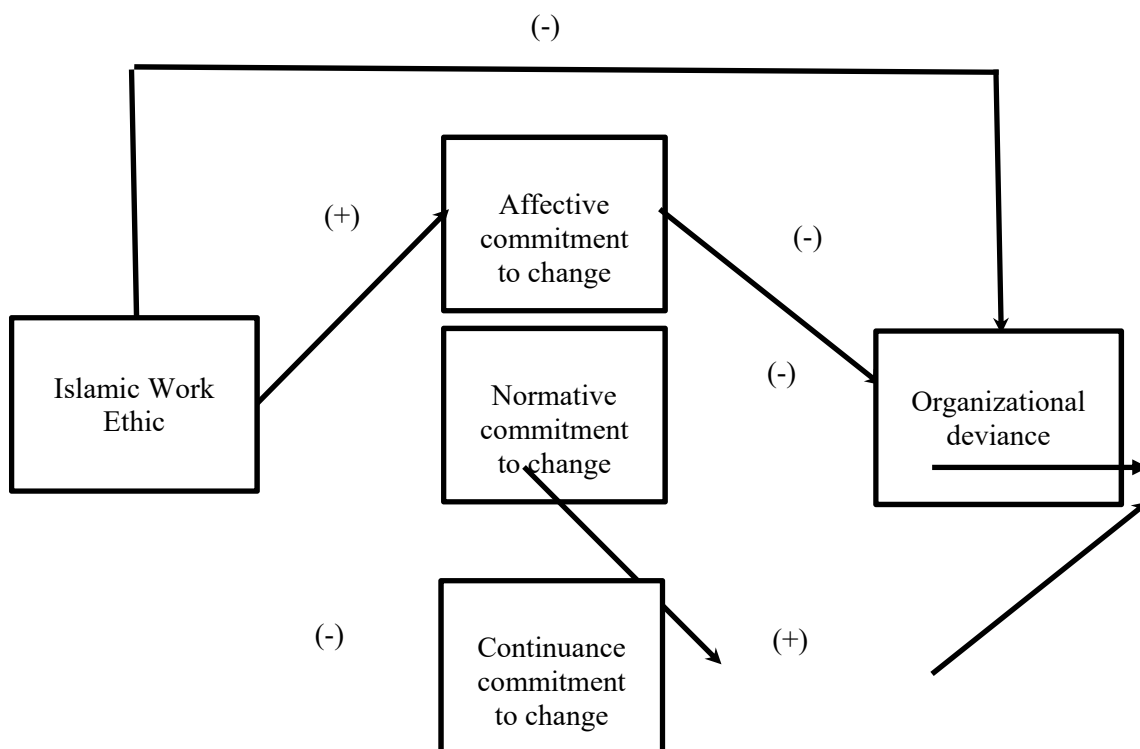
Figure 2: Possible Conceptual Model

All in all, the findings of the data analysis has led to many theoretical contributions. First of all, the authors validated relationships between IWE, commitment to change, and organizational deviance behaviors, in which no study before has validated.

Despite having no major statistical impact on employee normative commitment to change, IWE was found to positively influence affective commitment and negatively influence continuance commitment. This suggests that IWE encourages employees to base their commitment to change on the affective component as opposed to the continuance dimension. This further implies that the purposes behind Islamic banking change initiatives align with employee beliefs. This result, which has not been previously reported, offers a unique understanding into IWE's affiliation with attitudes to change, especially in the Islamic banking sector.

IWE was found to significantly reduce organizational deviance behaviors, suggesting that IWE discourages employees from engaging in displays of deviance towards organizational change. As such, this finding has not been established within the context of change before and proposes that employees' embracement of IWE leads to compliance towards organizational change.

Commitment to change was found to be effective in predicting employee engagement in organizational deviance behaviors. Both affective and normative commitment resulted in having a negative influence on organizational deviance behaviors, whereas continuance commitment had a positive influence on the type of deviance. Hence, this specific outcome has not been reported before and proposes that although all forms of commitment indicate an acceptance of organizational change, it does not mean they are all removed from behaviors deemed defiant towards change.

7. Theoretical Implications

The main aim of this study was to introduce both a novel model based on a comprehensive literature review and consequent research gap. So, this model can be tested by authors in different contexts. We also presented a revised model based on

our data analysis to highlight specific implications for practitioners and decision makers in the Kuwaiti Islamic banking sector.

Most of the literature showcasing the implications of IWE in the workplace are theoretical in nature and have yet to showcase the transferability of such claims within experiential testing. This issue surrounding IWE has become increasingly evident with studies testing its influence on employee responses to change, in which varied outcomes have been found (Haerudin & Santoso, 2016; Putro, 2018). Hence, given the lack of consistent flow between theoretical assumptions and empirical investigations regarding IWE's influence upon employee responses towards change, it has been highlighted that additional research is necessary to explore the relationship to establish generalizations (Yousef, 2000; Usman et al., 2015a). However, despite such calls for research, there is a lack of understanding regarding the extent of IWE's impact on employee deviance and commitment towards organizational change.

This study attempted to address this gap by proposing and validating a novel conceptual model to test the interrelationships between IWE, commitment to change and organizational deviance behaviors, which have either lacked examination within the industry studied or have not been previously examined. The findings of this research unveiled that the extent of IWE's influence on employee commitment to change varied greatly across different components (affective, normative and continuance). Specifically, IWE negatively influenced continuance commitment and had no significant influence on normative commitment to change. On the other hand, IWE was found to positively influence employee affective commitment to change. This proposes that employees' regard for IWE causes them to base their dedication to organizational changes upon the benefits associated with them.

Moreover, the findings indicated that IWE negatively influence organizational deviance behaviors. This suggests that employees who practice IWE restrain themselves from engaging in deviant behaviors towards their organizations' change initiatives. As opposed to being involved in substandard activities, IWE urges employees to remain in tune with morally responsible behavior, emphasizing on values such as honesty and justice within the workplace.

As part of the scope of this research, the relationship between commitment to

change and organizational deviance was examined. The results indicated that affective and normative commitments to change were found to negatively influence organizational deviance behaviors. In contrast, continuance commitment exhibited an adverse effect on the form of deviance. Hence, these findings suggest that all forms of commitment have an influence on employee behaviors towards change. However, unlike affective and normative commitment, continuance commitment did not ensure compliance towards organizational change.

Previous research has not explored the nature of relationships between IWE, employee deviance behaviors and commitment towards organizational change. Nevertheless, certain findings of this study generally support previous empirical and theoretical research. For example, the fact that this study found IWE to impact certain sources of employee commitment to change aligns with theoretical and empirical works, which advocate that the ethical framework influences the attitudes individuals adopt towards change (Ali, 1992; Parboteeah et al., 2009; Usman et al., 2015a). In addition, the outcomes demonstrated that IWE had a negative effect on employee organizational deviance behaviors. Hence, within the observed research sample, IWE was found to influence employees' behavioral responses to change, which aligns with theoretical and empirical studies that have underlined the nature of this relationship (Ali, 1996; Yousef, 2000; Usman et al., 2015a).

Moreover, this study demonstrated that not all forms of employee commitment were removed from forms of resistance to change. Hence, this outcome opposes empirical and theoretical literatures that have highlighted the implications of commitment to change. Specifically, this finding opposes literature emphasizing that all forms of commitment are consistently associated with behaviors that are submissive towards change (Herscovitch & Meyer, 2002; Meyer et al., 2007).

8. Practical Recommendations

This study presents a number of implications that can prove useful to Islamic banks operating in Kuwait. To begin with, it is in the interest of management to make branch employees' regard for IWE a priority when launching an organizational change. This is because IWE was found to impact certain sources of employees' commitment towards change within Islamic banks. Specifically, IWE was found to

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reduce continuance commitment in exchange for an increase in employee affective commitment to change, which is considered a more preferred form of commitment from an organizational standpoint. Therefore, due to the certain types of outcomes IWE was found to harvest on employee attitudes towards change, it may prove beneficial for managers to expend effort towards promoting employees' support for IWE.

Moreover, IWE's impact upon employees' responses towards change also included their behaviors. As IWE was found to negatively influence employee organizational deviance actions directed at change in Islamic banks. Thus, the influence that IWE was found to yield on employee behaviors towards change further reinforces the idea that management should contemplate taking steps towards enhancing employees' regard for the ethical framework. Such steps could include arranging work value training and workshops to develop the level of IWE amongst employees.

Finally, management should give careful consideration to the motive behind employees' commitment towards change. As whilst affective and normative commitments were shown to negatively effect deviant behaviors directed towards change, continuance commitment showcased an opposite effect on such deviant actions. To this end, a suggestion to managers is that not all types of commitment to change are equal. Though all types of commitment represent an acceptance of change, only affective and normative commitment discouraged organizational deviance behaviors within Kuwaiti Islamic banks. Hence, as part of ensuring that a change is implemented within favorable circumstances, it is advised that management should carry out the change when it is established that employees are affectively or normatively committed to it.

9. Recommendations for Future Directions and Limitations

Despite the novel contributions of this study, there are several directions in which future research could be required. To begin with, this study was narrowed to a definite number of variables that could be tested (IWE's relationship with employees' attitudes towards change, focusing on the ethical framework's influence upon commitment to organizational change). There still lays much ground to be covered

regarding domains. For example, future research could investigate other constructs that represent employees' attitudes and reveal different perspectives regarding their outlook towards organizational change (e.g. openness and readiness for change).

The research examined employees' behaviors towards change in the shape of organizational deviance behaviors, which indicated whether or not employees were engaging in actions that are compliant or resistant of change. However, it is important to highlight that employee discretionary behaviors, which may be necessary for organizational change to be successful were not tested in this research. Whilst the outcomes of this research suggest that employees who exhibit high levels of IWE are likely to engage in behaviors that are submissive rather than resistant of change, the same cannot be interpreted with regards to their engagement in extra role behaviors. Therefore, future investigations can involve relationships that could surface between IWE, commitment to change and discretionary behaviors.

This study was solely carried out on particular changes taking place in the Islamic banking sector, thus it would prove fruitful to replicate the study within the context of other industries, particularly conventional banks. The outcomes these studies will identify to what extent employees' regard for IWE influences their responses towards change within the context of the non-Sharia banking industry. The outcomes could also be employed to compare and contrast to those gathered from the Islamic banking sector.

The literature indicates that contextual factors other than IWE such as organizational culture, climate and leadership have been found to impact employee responses to change (Herold et al., 2008; Haffar et al., 2014 Rogiest et al., 2015). However, the main aim of this study was to look at the impact of IWE specifically, due to lack of studies examining the relationship between IWE and organizational change. Given this, it is recommended that future studies investigate the impact of the above mentioned contextual factors on employee commitment to change and organizational deviance.

Conducting the study within Kuwaiti Islamic banks may prove transferable to other Gulf Cooperation Council (GCC) countries. This is because Kuwait, a member of the GCC, shares similar economic and socio-economic structures with its

neighboring countries. Also, Islamic banks operating within Kuwait and the GCC not only share close communication ties but also offer much of the same products and abide by similar regulations. Though this study cannot explicitly state is it suitable to be generalized across the region, it can however be used as an initial stepping stone for the expansion of additional studies to follow suit in examining IWE in similar contexts. However, the generalizability of the research outcomes may be limited when it comes to muslim countries outside of the GCC (i.e. Indonesia or Sudan). Thus, additional investigations testing variables of this study in the setting of other Muslim countries proves to be warranted.

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