

IMPACT OF ISLAMIC HUMAN RESOURCE PRACTICES ON ORGANIZATIONAL COMMITMENT- A STUDY ON ISLAMIC BANKS IN PAKISTAN

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Abstract: With the introduction of Islamic Banking in many countries, researches are being done in order to evaluate what various reasons are leading towards growth of Islamic banking across the globe. The following research paper is based on a similar thought but with a different perspective. The purpose of this study is to find out the relationship with Recruitment, Selection, Planning, Training, and Compensation on Organizational Commitment. Qualitative method is being chosen to evaluate the study. A questionnaire was developed consisting of 36 questions to acknowledge staff about the Human Resource Practices prevailing in their organization, which are Islamic Banking. This survey is carried out in Pakistan; questionnaires were distributed among both genders, the professionals in order to evaluate the results. About 163 responses were selected from the subsequent questionnaire. The analysis includes reliability analysis, factor analysis, and regression analysis. The results have shown that the people working in an Islamic Banks whether Muslims or non-Muslims all are being influenced by the Recruitment, Planning and Training practices of Islamic banking and has a significant effect on Organizational Commitment. Therefore, it can be recommended that Islamic Banks should comply their policies of significant factors in order to increase the Organizational Commitment in their employees.

Keywords: Islamic Banking (IB), Recruitment (R), Selection (S), Planning (P), Training (T), Compensation (C), Organizational Commitment (OC).

1. INTRODUCTION

Islamic banking is based on the foundation of Islamic faith principles therefore all the banking activities of Islamic banks are followed by the rulings of Shariah Principles. According to the principles, Islamic banks have to completely eliminate the factor of interest, known as RIBA which is prohibited (HARAAM) in Islam as mentioned in the Quranic verses. Abdullah (b. Mas'ud) (Allah be pleased with him) said that Allah's Messenger (may peace be upon him) cursed the one who accepted interest and the one who paid it I asked about the one who recorded it, and two witnesses to it. (Sahih Muslim English) reference: Book 10, Hadith 3880; Arabic reference: Book 23, Hadith 4176). The saving method of money in Islamic Banking therefore is characterized over rationality with Islamic teachings. The fundamental of Shari'ah are the sacred Quran, Hadith, Sunna, Irma, Qiyas furthermore Ijtihad. Islamic Banking System is purely extract from Islamic Shari'ah concept.

With the globalization along with the expansion in economy of Islamic countries, Islamic banking is playing a vital role in the world. Likewise, In the 80's, Pakistan took the first step towards the implementation of Islamic Banking as soon as State Bank of Pakistan (SBP) altered its rules and regulations of banking ordinance. As major population of Pakistan are Muslims and the religion of the state is also Islam, religion can be the fundamental framework about saving decisions. Right away there is a market share of 15% to 17 % of Islamic banks in Pakistan.

The purpose of this study is to identify real variables that are motivating the employees of Islamic Bank determining the Islamic banking decision by customers. Furthermore, the individual element that is stressing Muslims as well as other minority population to shift towards Islamic Banking which is structured in accordance with Islamic Shariah, needs more attention will be to create an Islamic system managing an account industry in Pakistan economy. This consideration will mean to inspect the inclination of individuals in regards to the selection of Islamic banking regardless whether they have accounts for Islamic/conventional banks or not. Moreover, this will assist ranks to those variables in order of importance in adopting Islamic banks concerning every customer's potential preferences.

The main focus of this study is to find out the relationship between the Islamic human resources practices on organizational commitment, as the Islam practices the justice in every step of life,

2. LITERATURE REVIEW

In this study, the Islamic approach of HRM refers to the performing of basic HRM functions (recruitment, selection, performance appraisal, training, and compensation) in accordance to guidelines prescribed in the Qur'an and Hadith (the sayings of Prophet Muhammad (peace be upon him)).

Unlike other religions, Islam, since its inception, has placed clear and considerable emphasis on work. Work is viewed as a necessary means for achieving equilibrium in life. That is, Islam treats work as an obligatory activity and a virtue in light of the needs of human beings and the necessity to establish equilibrium in one's individual and social life (Ali, 1988; Nasr, 1984). In fact, for spiritual fulfillment and reward, hard work and honesty is considered to be the important part of life. (Ahmad, 1976).Junaidah (2009) and Namazie and Tayeb (2006), they have chosen five main Islamic human resource practices; selection and recruitment, training and development, career development, performance management and reward.

2.1 Islamic Recruitment Practice:

Recruitment is a process by which organizations attract prospective individuals to fill job vacancies. The ultimate objective is to find and hire the most suitable person to fill job vacancies. In order to find the suitable person, the organization will need to determine and outline the job requirements and job incumbent requirements. In most organizations, this responsibility usually is shouldered by the human resource manager. (Hashim 2009)

There is no pronounced verdict on the process of recruitment of personnel for a job in early Islamic teaching; whereas a criterion of recruitment is addressed in this saying of Prophet; "We do not or shall not employ a person who desires to be so appointed" served as a guideline for HR practice under his administration. (Ali, 2010)

It implies that people should be recruited not just because they asked for a job but rather there should be a recruitment pool from which vacant jobs are filled. More importantly, the recruitment, during his administration, was marked by diversity.

2.2 Islamic Selection Practice:

According to Ali (2005), selection is one of the most complicated tasks in any organization. This is owing to the fact that many potential candidates apply for the available jobs at any given time and so employers are often faced with numerous job candidates to select from for screening. In addition, favoritism and nepotism may influence selection decisions. According to Ahmad (1995), the Qur'anic standard of eligibility for a job is the required merit and competence for it. It stresses the importance of competence and honesty of a job candidate, since without these pre-requisites one could not be efficient. For example, the Qur'an states, (28:26):

Said one of the [damsels]: "O my [dear] father! Engage him on wages: truly the best of men for thee to employ is the [man] who is strong and trust worthy."

Islamic criteria of Muslim Worker is that they should possess the good moral qualities as they should be competent, qualified in terms of their job description ,skills, experience, intelligence, spirit of team work (Surah al- Qasas: 26; Sunan al-Bukhari; Surah al-Bayannah: 7; Surah al-Hujurat:13; Surah al-Nisa': 58). They should be committed, hardworking, trustworthy, dedicated, loyal and disciplined. (Surah al-Nisa':36).

2.3 Islamic Performance Management Practice:

Performance appraisal is a formal system of setting work standards, assessing performance, and providing feedback to employees for the purpose of motivation, development and persistence of their performance (Dessler, 2008). Information obtained from performance appraisals is used as the basis for pay and promotion decisions. It also plays an integral role in performance management and helps in correcting deficiencies and reinforcing good performance, and hence, it is useful for career planning activities.

Islam recognizes rewards and punishment in worldly life and the Hereafter. Good news and warning from God to humankind are sent through the revelation and His Messengers, (18:87-88): Whoever doth wrong, him shall We punish; then shall be sent back to his Lord, and He will punish him with a punishment unheard of [before]. But whoever believes, and work righteousness, he shall have a goodly reward, and easy will be his task as we order it by Our command. In Islam, employees' performance measurement should be based on justice, fairness, accountability and responsibility (Surah al-A'raf: 85, Surah an-Nahl: 90, Surah al-Hujuraat: 13). In order to ensure this to happen, appraisers should be sent for training (Surah an-Nisaa': 58). They also should bear in mind that their task is a trust from Allah swt. and thus, should not publicize their employees' weaknesses (Surah an-Nisaa': 149) even though the intention is to educate other workers. They also should not discriminate their employees on the basis of race, color or religion (Junaidah, 2007).

Furthermore, if the employees are not happy with the appraisal scores given by the employers, they should be permitted to appeal the scores that they consider as to be inaccurate or unfair.

2.4 Islamic Training and Development Practice:

Training and development from Islamic perspective focuses on purifying one's soul (tazkiyah al-nafs), instilling Islamic values (al-ta'dib), understanding the philosophies of Allah's Oneness and Greatness (altawhid al-uluhiyyah and al-rububiyah) and the concepts of working as a vicegerent (khalifah), a team (jama'ah), full submission to Allah ('ibadah) and a way to succeed (al-falah). Islamic training and development practices also stress on the importance of knowledge, physical development and the trainers themselves. In this respect, the teaching of Islam highlighted several important approaches to rationalize the concepts. They are, for example; through sermons (tazkirah), discussion of the Islamic principles in view of al-Qur'an and al-Hadith (Prophet's prescriptions), congregational prayers and personal obligations (Ilhaamie, 2009).

There is no discrimination in Islam for employment on the basis of race, color, sex or religion in developing their careers (Surah al-Hujuraat: 13). Instead Muslim employees are encouraged to develop their careers, as Muslims are encouraged to plan for their future (Nasri & Ahmad, 2006). Thus, employers should provide facilities e.g. career development program and give assistance e.g. special assignment, mentoring system to their employees in a way to help them to enhance their careers.

2.5 Islamic Compensation Practice:

Islam encourages employers to reward their employees according to their qualification, experiences, knowledge, capabilities and amount of work they do. (Sunan Ahmad, Surah al-Yasin: 54, Surah An-Najm: 39). The reward should be given as soon as they have completed their work (Sunan Ibn Majah). To delay paying the employees is not allowed in Islam as it is an act of cruelty. Those employers that do not pay their workers are the enemies of the Holy Prophet and also Allah swt. (Sunan Bukhari, Surah Hud: 85; Surah al-A'raf: 85; Surah al-Maidah: 8). The amount of reward should be adequate for them to buy food, clothing, place to stay and transportation. There is no discrimination in rewarding workers no matter the gender of the worker is (Surah an-Nahl: 97; Surah al-Kahfi: 30, Surah al-A'raf: 85). However, the married employees should get more than the unmarried as they have children to feed, clothe and school. The employees also should be given allowances, bonuses, overtime pay, salary increment, leaves and medical treatment. All these terms of payment should be clearly specified out in the offer letter for the employees to consider before they accept the offer to work. If the employees are not satisfied with the terms of payment, they can negotiate with their employer as discussion or musyawarah is the principle of Islamic reward practice. Furthermore, the gap of pay of same position workers but with different grades should not be too wide as this will cause dissatisfaction among the employees (Junaidah, 2007).

The last HRM function included in this study is compensation. The potential job applicants must be informed of the compensation offered. Prophet Muhammad (p.b.u.h.) said:

Whosoever engages a worker on work should mention the wages in advances (quoted in Ahmad, 1995).

Wages must be set such that it is fair for both employers and employees. God said in the Qur'an (16:97):

Whoever works righteousness, man or woman, and has faith, verily, to him will We give a life that is good and pure, and We will bestow on such their reward according to the best of their actions.

Islam emphasises that workers should be given adequate and reasonable wages for their work, keeping in view the quality and quantity of work, their needs and requirement, and the overall economic condition of the society (Ahmad, 1995).

2.6 Organizational commitment:

Organizational commitment is defined as the employee's feelings of obligation to stay with the organization: feelings resulting from the internalization of normative pressures exerted on an individual prior to entry or following entry. Organisational commitment can take three distinct forms. Affective commitment refers to identification with, involvement in, and emotional attachment to the organisation, in the sense that employees with strong affective commitment remain with the organisation because they want to do so. Continuance commitment refers to commitment based on employees' recognition of the costs associated with leaving the organisation. Normative commitment refers to commitment based on a sense of obligation to the organisation (Greenberg and Baron, 2003; Law, 2005; Meyer et al., 1993 cited in Wong et al., 2002; Yousef, 1999).

Previous studies in Islamic management literature have found some relationships between organisational commitment and Islamic management styles. For instance, Yousef (1999) found organisational commitment and job satisfaction as predictors of attitudes toward organisational change in a non-western setting. Another study conducted by Yousef (2001), has identified Islamic work ethic as a moderator between organisational commitment and job satisfaction in a cross-cultural context. In examining the Islamic work ethic in Kuwait, Ali and Al-Kazemi (2007) found that there exists a positive high correlation between Islamic work ethic and loyalty among the managers in Kuwait. These studies however did not address the roles of Islamic HRM practices in influencing the organizational commitment. Such an omission is surprising in view of the large importance given to organisational commitment in HRM writing. Empirical evidences have shown that several work-related attitudes in organization such as work ethics, job satisfaction, commitment and loyalty are related to HRM practices (Bhatnagar, 2007; Edgar and Geare, 2004; Joiner and Bakalis, 2006; Lok and Crawford, 2001).

Since Islam considers work as an essential element of man's success in his life; thus Islam does not only encourage individuals to work, but also motivate them to seek perfection and excellence in all that they do. In this regard, workers should work with full capacity and commitment to achieve excellence and success for themselves as well as for the society, and more importantly for the life in the Hereafter (Yousef, 2001; Sidani, 2005; Mostafa, 2003). This paper aims to examine the extent of Islamic approach in HRM and its influence on building organisational commitment among the employees.

3. HYPOTHESIS DEVELOPMENT

Based on the above empirical studies our hypothesis of this research would be;

- **H1:** There is relationship between Islamic Recruitment Practice dimension and Organizational Commitment in Islamic Banking services.
- **H2:** There is relationship between Islamic Selection Practice dimension and Organizational Commitment in Islamic Banking services.
- **H3:** There is relationship between Islamic Planning Practice dimension and Organizational Commitment in Islamic Banking services.
- **H4:** There is relationship between Islamic Training Practice dimension and Organizational Commitment in Islamic Banking services.
- **H5:** There is relationship between Islamic Compensation Practice dimension and Organizational Commitment in Islamic Banking services

4. METHODOLOGY

After review of theoretical and empirical literatures, following model is being extracted for this study.

$$OC = \alpha + \beta_1R + \beta_2S + \beta_3P + \beta_4T + \beta_5C + e$$

Where:

α = constant

OC = Organizational Commitment

R = Recruitment

S = Selection

P = Planning

T = Training

C = Compensation

e = error

In this research the independent variables are Recruitment, Selection, Planning, Training and compensation; whereas the Organizational Commitment is the dependent variable.

This research is conducted in Pakistan. There are 06 Islamic banks operating in Pakistan. In this study both primary and secondary sources of data were used to collect the information. The primary data were collected through questionnaire from Islamic banking staff.

At an average of about 189 questionnaires were distributed, out of which 65 were filled manually and the rest of the information was gathered through an online survey. Only 163 questionnaires were considered for analysis while excluding others due to incomplete and invalid responses.

Based on these answers, results are generalized. After collecting the data, valid responses were entered into SPSS for analyzing the data.

The respondents of the study are categorized between male and female where out of 163 respondents, 127 were male and 36 were females. All of the people were employed in the Islamic Banks in Pakistan. These people were on the managerial position in their respective banks,

4.1 Reliability Analysis:

Reliability analysis is known as the consistency of the estimations and it is also used as a measure of information acquired from the instrument that is the questionnaire, keeping in mind the end goal to see whether measure a similar way every time it is utilized under a similar condition with the same subject. We have applied Cronbach's Alpha in our study in order to find out the reliability and consistency. Cronbach's Alpha ordinarily extends between 0 to 1 and it is accepted that the nearer Cronbach's Alpha Coefficient the more is the internal consistency of the items in the scale. In the event that the Cronbach's Alpha is equivalent to 0.973 it is considered as solid.

The results revealed from the analysis are shown below:

Reliability Statistics:

Cronbach's Alpha	N of Items
0.973	36

4.2 Factor Analysis:

Under the heading of factor analysis, we have considered two important methods in order to make our analysis easier to understand.

4.2.1 Kaiser Meyer Olkin (KMO) And Bartlett’s Test:

The KMO measures the examining sufficiency (which figures out whether the reactions given with the specimen are sufficient or not) which ought to be close than 0.5 for an acceptable factor analysis to continue. Kaiser (1974) suggest 0.5 (esteem for KMO) as least, values between 0.7-0.8 worthy, and values over 0.9 are heavenly. The table below has the KMO measure value of 0.741 which is acceptable.

Bartlett’s test measures the strength of relationship among variables. From a similar table, we can see that the Bartlett's Test Of Sphericity is significant because significance value of this test is less than 0.05 and our result shows the significance level of 0.000. Therefore, we will accept the null hypothesis.

Table 4.2.1

KMO-MEYER-OLKIN MEASURE OF SAMPLING ADEQUACY (KMO)	BARTLETT’S TEST OF SPHERICITY	
0.741	Approx. Chi-Square	1465.135
	df	153
	p-value	0.000

4.2.2 Rotated Component Matrix:

Here, the rotation matrix is used to reduce the number of factors which create hindrance in the analysis. It makes the interpretation of analysis easier as it leads to the elimination some of the independent variable statements. The table below gives a brief look of the variable items locating in their specific groups. The table drawn below shows the alignment of the variables and items in their respective columns

Rotated Component Matrix^a

Recruitment 1	My organization ensures the manager who is in charged of recruitment is a pious and just	0.794
Recruitment 2	My organization informs the candidate about the job requirement and details	0.782
Recruitment 3	My organization assesses the candidate competency and interest	0.646
Recruitment 4	To what extent does your organization inform the candidates about the salary they will receive?	0.616
Recruitment 5	To what extent does your organization reveal the necessary information about the job and your organization to the candidates?	0.804
Recruitment 6	To what extent does your organization give equal opportunity to everyone to apply for a vacant post in your organization?	0.728
Recruitment 7	To what extent does your organization practice Islamic approach in recruiting the potential candidates?	0.764
Recruitment 8	To what extent does your organization recruit candidates who are competent and honest?	0.588
Selection 1	My organization hires only qualified and competent candidates	0.531
Selection 2	My organization uses Islamic factor in the criteria	0.709
Selection 3	My organization feels an Islamic practice such as prayers and fasting by the candidates is very important	0.722
Selection 4	My organization considers trustworthy is an important criterion for an employee in this organization	0.606
Selection 5	The selection decision in this organization is done by the committee	0.761
Planning 1	My organization measures the employees’ performance regularly	0.777
Planning 2	My organization practices a fair performance assessment for all employees	0.767
Planning 3	My organization does not practice any favoritism in evaluating employees’ performance	0.803
Planning 4	My organization reward employees based on their performance	0.800
Planning 5	My organization believes in justice and fairness in assessing employees’ performance	0.812
Planning 6	My organization practice Islamic approach in appraising employees	0.759
Training 1	My organization emphasizes on improving one’s performance	0.852
Training 2	My organization conducts Islamic training programs for employees regularly	0.857
Training 3	My organization encourages employees to seek knowledge	0.806
Training 4	My organization conduct training regularly in this organization	0.794
Training 5	This organization promotes training seriously	0.643
Compensation 1	Cheating will be punished in this organization	0.766

Compensation 2	My organization is aware of Islamic requirement in paying the salary to employees	0.892
Compensation 3	My organization is paying the salary to employees as per the guidelines of Islamic teaching	0.825
Organizational Commitment 1	I am willing to put in a great deal of effort beyond that normally expected in order to help this organization be successful	0.742
Organizational Commitment 2	I talk up this organization to my friends as a great organization to work for	0.742
Organizational Commitment 3	I would accept almost any type of job assignment in order to keep working for this organization	0.596
Organizational Commitment 4	I find that my values and the organization's values are very similar	0.728
Organizational Commitment 5	I am proud to tell others that I am part of this organization	0.754
Organizational Commitment 6	This organization really inspires the very best in me in the way of job performance	0.742
Organizational Commitment 7	I am extremely glad that I chose this organization to work for, over others I was considering at the time I joined	0.742
Organizational Commitment 8	I really care about the fate of this organization	0.677
Organizational Commitment 9	For me this is the best of all possible organizations for which to work	0.699

4.3 Regression Analysis:

Regression investigation has been conveyed out with the assistance about SPSS to know the relationship between dependent variable and independent variables and to investigate the impact of independent variables (Recruitment, Selection, Planning, Training and Compensation) on Organizational Commitment (i.e dependent variable).

Table 4.3.1

Variables	Coefficients	t-stats	Prob.(p value)	V.I.F
Constant	0.472	2.554	0.012	
R	0.259	4.668	0.000	2.457
S	0.067	1.398	0.164	2.812
P	0.269	4.728	0.000	2.761
T	0.289	5.836	0.000	2.119
C	0.006	0.165	0.869	1.039
Adj. R2	0.755			
F-stats	100.671			
F-stats (Prob.)	0.000 ^b			

a. Dependent Variable: ORGCOMM

b. Predictors: (Constant), RECURITMENT, COMPENSATION, SELECTION, PLANNING, TRAINING, COMPENSATION,

In regression, we consider the values which have a p value less than 0.1 as significant and similarly the p value which is greater than 0.1 is considered insignificant.

Results derived through regression interprets that three independent variables have significant effect on Organizational Commitment. The coefficient of Recruitment (R) is 0.259 with p value of 0.000. The second effective coefficient is Planning (P) with 0.269 and p value of 0.000. The coefficient of Training (T) is 0.289 with probability of 0.000 indicating the third effective variable. The independent variable Selection (S) has the coefficient of 0.067 having a p value of 0.164 which is showing insignificance as its p value is greater than 0.1, whereas the last independent variable Compensation (C) has the coefficient of 0.006 having a p value of 0.869 which is showing insignificance of the variable. The adjusted R² shows the value of 0.755 and its F-value is 100.671 pointing it as statistically significant at the 0.000^b significance level. The VIF values are: Recruitment 2.457, Selection 2.812, Planning 2.761, Training 2.119 and Compensation 1.039. The VIF values are not correlating with each other because for the variable in order to correlate, the values should be below 10.

From this research, we could extract the results that there are three factors namely Recruitment, Planning and Training are the most significant factors on Organizational commitment.

5. CONCLUSION AND RECOMMENDATION

This study examines the scope to which the Islamic organizations in Pakistan incorporate and practice Islamic approach in HRM at their organizations, while it examines the effect of such Islamic approach on organizational commitment among employees. The findings revealed that Islamic organizations in Pakistan frequently practice the Islamic approach in their HRM practices. Among the HRM functions most commonly practiced in Pakistan organizations based on Islamic approach are Recruitment, Planning and Training.

This paper has several important implications. It reduces the knowledge gap in HRM field. Religious foundations of HRM are important but are rarely underlined in the literature. It is found that Islamic HRM practices do influence the organizational commitment among employees. This paper would become an important reference for future work in the Islamic HRM. To work effectively with people of diverse background, managers have to understand human behavior, and they have to be knowledgeable about various systems and practices available to help them build a skilled and motivated workforce.

An introduction to Islamic human resource practices is an initial attempt to provide managers with another way of effectively managing and understanding people. For Muslim human resource managers, it is essential for them to not only know but also to apply the Islamic approach in managing employees. The knowledge of Islamic HRM would be useful to even non-Muslim managers. Non-Muslim managers will have a better understanding of their Muslim employees' behavior at the workplace. Among the expected behaviors of Muslim employees regardless of whom they work for are honesty, trustworthiness, and determination to continuously strive for the best. It is an obligation for Muslims who own organization to put into practice the Islamic approach of managing human resources. Furthermore, as revealed in this study, Islamic approach in HRM positively influences the organizational commitment among employees.

The present study has a limitation due to its narrow but adequate sample. This study concludes that only two among the studied variables in this research which are Selection and Compensation are in lined with the Islamic HR Practices being observed at HR department of Islamic Banks and they are exactly being followed as they should be. Further, it is also concluded that Islamic banks should review its policy of Recruitment, Planning and Training according to the Islamic practices. These elements which are highlighted are very crucial and can cause a massive impact on Organizational Commitment and the banks should be very critical in analyzing the these factors because they are significant on our dependent factor, as the impact of the above mentioned factors creates a dissatisfaction among the employees because they are not in lined with the Islamic principles, as the banking industry is a service industry and the employees are the internal customers of an organization, they need to be satisfied so as they could be able to deliver their services to the external customers.

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