SciencePG
Science Publishing Group

The Effect of Religiosity and Personality on Work Ethics: A Case of Muslim Managers

Zazli Lily Wisker[1, *], Vikinta Rosinaite[2]

[1]Faculty of Business, American University of the Middle East, Egaila, Dasman, Kuwait
[2]Department of Liberal Arts, American University of the Middle East, Egaila, Dasman, Kuwait

Email address:
zazli.wisker@aum.edu.kw (Z. L. Wisker), vikinta.rosinaite@aum.edu.kw (V. Rosinaite)
[*]Corresponding author

Abstract: The study of the Muslim managers' religiosity, personality and behavior has been underdeveloped. In this study, we examined the impact of religiosity, personality and behavior on Islamic work ethics. We posited that Islamic religiosity impacts on Islamic work ethics, personality and behavior positively. We also hypothesized that personality and behavior impacts on work ethics positively. Data were collected from 253 Muslim managers in FMCG industry in UAE. Data were quantitatively analyzed using structural equation modelling (SEM). Results were in keeping with the model. The level of religiosity however was not found to affect Islamic work ethics directly but through the behavior and personality of Muslim managers. Theoretical implications and managerial ramifications were also discussed.

Keywords: Religiosity, Islamic Personality, Islamic Behaviors, Work Ethics, Islamic Religiosity,
Structural Equation Modeling (SEM)

1. Introduction

Islam has evolved into one of the most powerful forces in today's political and business arenas. In fact the Muslim communities have been rising steadily up the business agenda of many Western countries. There are about 2.04 billion Muslims world-wide which makes up about 23 percent of the world population (Central Intelligence Agency, 2013). Due to the economic prosperity of much of this group, the issue of Islam and the Muslim way of doing business has caught the attention of many scholars from both the Muslim and Western spheres (Abuznaid, 2006; Williams & Sharma, 2005). However the majority of the research in Muslim studies falls under the domain of Islamic financial concepts (Choudhury, 2007; Lewis, 2007; Smith, 2002), and Islamic managerial approaches at the macro-level (Ali, 2005; Tayeb, 1997). To date, studies on Muslim managers' personality and characteristics and the factors that impact on work ethics have been underdeveloped. Specifically we make three contributions. First, as argued by Johnstone et al. (2012),

there appears to be limited research that empirically validates the effect of religiosity on managers' behavior and personality. We responded to this by empirically testing the religiosity of Muslim managers and its effect on their behavior and personality. Second, to the best of our knowledge, this is the first known empirically tested Islamic personality and behavior on Islamic work ethics. We provide insights into understanding the effect of Muslim religiosity, personality and behaviors on work ethics, which could provide better understanding for the non-Muslim and the West to do business with this group.

2. Framework

Religious values and one's behavior and personality.

Values have been defined by Rokeach (1973, p. 5) as "an enduring belief that a specific mode of construct or end-state of existence is personally or sociably preferable to an opposite or converse mode of conduct or end state of existence". Hofstede (1999) argues that values are culture-specific, never universal; they generally represent what is

desirable and generally are a preference of specific states of affairs over others (Hofstede, 1999). Values have long been considered an important antecedent of individual behaviour (Glew, 2009). Value systems are not permanent, but they, nonetheless are relatively stable over time (Rokeah, 1973). The literature has documented the effects of values system on personality, social systems, individual behavior and work performance, and team behavior and performance (Allport, 1968; Bell, 2007; Schwartz, 1994). There seems to be a general consensus among personal values theorists that one of these sets of values is religious values, or salvation (Rokeach, 1973). Religion is defined as a "set of beliefs, feelings, dogmas and practices that provides an ethical and moral framework for understanding, motivation, and behavior" (King, 2007, p. 104). A given religion is defined by the material and practices of its community of adherents: dogmas, sacred books, rites, worship, sacrament, moral prescription, interdicts and organizations (Johnson et al., 2001).

The relationship between religious values and individual behavior is well established. Weber (1954) argued that religion influences the personality, attitudes, behaviour and productivity of individuals. The effects of religious values on behaviour stem from two main sources. First there are taboos and obligations which people honour (Mokhlis, 2006). For example, Islamic teaching forbids Muslims charging or paying interest (*riba*); therefore no Islamic firms are permitted to be involved in such a business. This practice illustrates how religion contributes to the formation of culture and norms, attitudes, and value of a society (Al-Habshi & Syed Agil, 1994). Religion is a fundamental element in most cultures. It is inevitably linked to many aspects of human life, including personality and behaviour (Heaven & Ciarrochi, 2007; Roccas, et al., 2002; Saroglou, 2002). The impact of religious values on behaviour and personality is not in doubt (Roccas et al., 2002). For example, Saroglou (2002) conducted a meta-analysis of the relationship between religion and the Big Five personality factors and found that religious values were related to conscientiousness, agreeableness and openness to experience. Others have established religious values correlate positively with positive traits such as kindness, compassion and forgiveness (Heaven & Ciarrochi, 2007). In contrast, in an empirical study, Wisker (2012) does not find any differences when examining the personality of Muslim and non-Muslim managers. Nonetheless Wisker (2012) acknowledges the limitation of her study; for not measuring the level of religiosity among the managers understudied. In another stream, marketing researchers have found that the religious values affect the use of cosmetics, clothing styles, communication approaches, and financial products (Diamond, 2002; Fauziah, Ramayah & Dzuljastri, 2008). Others have also found that religious values affect social and political views, and recruitment and staffing (Abdullah, 1992; Poulson et al., 1998; Witkowski, 1999). Summarising the argument thus far and drawing on Weber's (1954) rationalisation theory, we argue that religious values influence the personality and behaviour which in turn affect the work ethics of managers understudied.

2.1. Islamic Work Ethics

In Islam, work is considered as *ibadah* (a religious duty) and *jihad* (cause of Allah). Work in Islam is also argued as the 'dedicative effort striving to further self-interest economically, socially and psychologically, to sustain social prestige, to advance society welfare and reaffirm faith" (Kamaluddin and Ab. Manan, 2010, p. 62). It is a means to safeguard the faith, human self, intellect, posterity and wealth. In this study we borrow the concept of Islamic work ethics (IWE) from Ali (2005) and Ali and Al Owaihan (2008) that defines Islamic work ethics as the orientation toward work – "which is an obligatory activity and virtue in the light of the needs of man and the necessity to establish equilibrium in one's individual and social life" (Ali, 2005, p. 577). They further conceptualize Islamic Work Ethics (IWE) as having four primary domains; effort, teamwork, transparency-honesty and moral responsible conduct.

Rice's reflection on Islamic ethics may be useful. She noted that "Islamic ethical system contains specific guidelines …… derive from the interrelated concept of unity, justice and trusteeship" (1999, p. 347). She elaborated that unity in Islam implies that God is the sole creator of the universe whereas people are equal partners or that each person is a brother or sister to the other. Consequently, translated this into business means; cooperation, equality of effort and opportunity are the root of Islamic work ethics. In the acquisition of wealth and business dealings, Muslims must uphold promises and fulfil contracts (Rice, 1999).

Islam also encourages consistency and passion for excellence in pursuing work effort. Being creative is also encouraged in Islam and is considered as part of Islamic work ethics. The second domain in Islamic Work Ethics is a teamwork. Islam promotes teamwork and cooperation to excel to achieve the organizational goal (Ali and Al-Owaihan, 2008). Although teamwork is promoted, it is worth to note that Islam also inspires its followers to be self-reliance. A manager should be rewarded according to his achievement that is aligned to the organizational objectives and goals. Being transparent and honest in all dealings in trade and business is the third domain demanded by Islamic work ethics (Ali, 2005). Finally Ali (2005) suggested that morally responsible conduct or trustworthy as the fourth domain of Islamic work ethics.

2.2. Islamic Values and Their Impact on Personality and Work Ethics

The crux of Islamic belief is that there is only one God, *Allah* and that *Muhammad* is his messenger (prophet). The followers of Islam are accountable to Allah and believe that their behavior and deeds in this life will affect their treatment in the afterlife (Tsalikis & Lassar, 2009). The holy book, the *Quran,* and the *Sunnah* (the recorded sayings and deeds of *Muhammad*) provide the guidelines and teachings of Islamic law (Rice, 1999). Islam is not presented merely as a religion but as a way of life (Ali, 2005; Chapra, 1992; Simbar, 2008). The *Quran* and S*unnah* provide ethical guidelines on the

concepts of unity, justice and trusteeship. The concept leads to cooperation and equal partnership in business transactions, while the concept of trusteeship emphasizes sustainable development and the discouragement of conspicuous consumption (Tsalikis & Lassar, 2009). Islamic law also provides comprehensive guidelines on business management and trading (Ali, 2005). For example, Islam supplies practical socio-economic guidelines for participation in business, which includes detailed coverage of specific economic variables such as interest, *zakat* (taxation), circulation of wealth, fair trade, and consumption (Rice, 1999). In addition, a goal of Islam is to practice moderation, and lead a good life that stresses brotherhood and socio-economic justice as well, requiring a balance of both material and spiritual needs (Farooqi, 2006). Moreover, Islam demands that its followers take care of the basic needs of the poor. For example, it is unlawful to undercut another's price (whether that person be Muslim or non-Muslim) during a stipulated option to cancel period" (Rice, 1999, p.349). However Islamic teachings reject absolute equality because that concept disregards need, merit and contributions.

In a study of the leadership styles of Muslim managers in Middle East, Ali (2009) found that although the majority of the managers preferred a consultative style, a significant number mixed this style with an autocratic style that the non-Muslim Western managers tended to avoid. He argues, these leadership styles might have been influenced by Islam's historical domination of politics. Several other studies uncovered positive relationships between Islamic values and managerial behaviour and decision making (Abdullah, 1992; Manshor, Jusoh & Simun, 2003). For example, Manshor et al. (2003) found Muslim managers' behaviour and decision-making processes were influenced by Islamic values. They showed a strong preference for Muslim candidates in recruiting new staff, which the authors interpreted as attributable to the managers being influenced by the concept of brotherhood in Islamic teachings. Based on the preceding discussion, we conclude that Islamic values play an influential role in societies where Muslims develop their own distinctive orientation towards all aspects of life, and that these orientations, in turn, profoundly influence the daily behavior of Muslims. Therefore we posit the following;

H1: The level of Islamic religiosity affects Muslim managers' behavior and personality positively.

H2: The level of Islamic religiosity affects Muslim managers' work ethics positively

2.3. Personality and Behavior

Islamic literature maintains that "human personality and behaviour is shaped by upbringing, social and economic constraints, knowledge, and perceived opportunities" (Ali, 2005, p. 26). Although the Holy Quran does not include the word personality literally (Al-Ammar et al., 2012), based on a thorough analyses of al Quran, Al-Ghazali (1995) identifies that human personality is composed of four spiritual domains; (1) *Qalb* (heart), *roh* (spirit), *nafs* (psyche) and *a'ql* (intellect). These domains are dynamically interrelated and

determines of a spiritual well-being of an individual. Similarly Ali (2005) argues that Islam identifies four levels of personality: 'Sawala' (a passion for temptations), 'Ammara' (a prone-to-evil psyche), 'Lawama' (self-reproaching) and 'Mutamainna' (the righteous). These levels are in a state of flux and dynamism.

Abu Raiya (2012) summarises the concept of personality as having eight domains; (1) *Nafs* which stands for the whole person personality and encloses other structures, (2) *Nafs amamarah besoa* which is the devilish nature and the strongest force within nafs, (3) *Al-Nafs al-lawammah* which is the moralistic entity, (4) *Roh* - serves as the source of revelation, creation and inspiration, (5) *A'ql* – the angelic nature and mere conscious component of system, (6) *Qalb* – heart of nafs or the totality of nafs, (7) *Al-Nafs al-mutamainnah* – desired outcome of the dynamic interplay between the different constituents of nafs and; (8) *Al-NAfs al-madrid's* – a pathological states resulted from a terribly conflicted and sealed *qalb*. Abu Raiya's (2012) conceptualisation of personality is quite similar with that of Ali (2005). Others view personality of a Muslim as representing the manifestation of one's religious worldview in *amalan saleh*, the righteous works (Annalakshmi & Abeer, 2011). These researchers, Annalakshmi and Abeer (2011) stresses further that the aspect of a Muslim personality is influenced by his/her *akhlaq Islamiyyah* which is the manifestation of *tawhidic* worldview in one everyday action. Another researchers, Al-Ammar, Ahmed and Nordin (2012) through their empirical study, examining the Muslim moral character and personality of 312 Muslim Yemeni conclude that a moral character and a personality of Muslim is practiced through the cooperation or teamwork, striving with wealth and self, reconciliation, providing voluntary charity, being truthfulness, fulfilling promises, forgiveness and steadfastness.
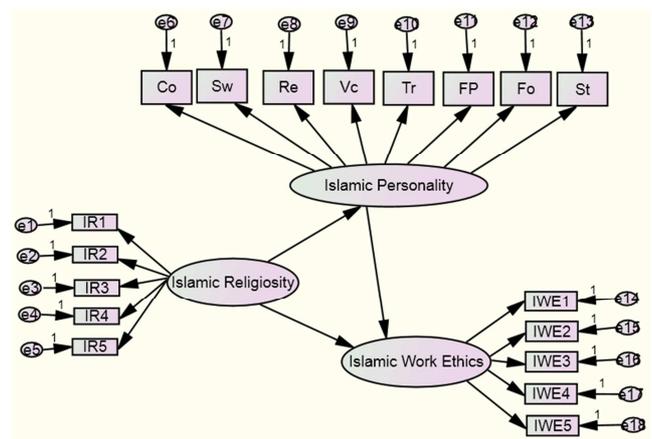

Figure 1. Framework Model.

To conclude, there are five work-related values that are deemed important to Muslims personality: (1) equality under God, (2) individual responsibility within a framework of co-operation with others, (3) a view that people in position of power should treat subordinates kindly, as if their

subordinates are their brothers and sisters, (4) a certain fatalism, but also a recognition of personal choice, and (5) encouragement of consultation and of acquiring knowledge [intelligence] for the decision-making process (Ali, 2005; Tayeb, 1997). If a Muslim personality is influenced by his/her *akhlaq Islamiyyah* which is the manifestation of *tawhidic* worldview in one everyday action, perhaps the effects of personality and behaviour of Muslim managers who has high degree of Islamic religiosity would differ from those who has lower degree of Islamic religiosity. Therefore it is fair to argue that Muslim personality and behaviour impacts on his/her work ethics positively. Hence the following hypothesis;

H3: Muslim managers' personality and behavior affects work ethics positively

3. Methodology

Data were collected from middle Muslim managers in the marketing industry in UAE. The survey was distributed to 1320 account managers through email in December 2012, drawn randomly from the national trade directories. Subsequently 253 usable replies were received, yielding a 19.2% response rate. Twenty randomly selected non-responding managers were contacted by telephone to directly ascertain reasons for non-response. This revealed that the main reasons were (1) ineligibility, such as being a non-Muslim, or (2) time constraints which prevented participation in the survey. The survey measures used established scales. The scale included a total of 50 items; 28 items addressing Islamic personality, 17 items addressing Islamic work ethics and 5 items addressing Islamic religiosity. The possibility of non-response bias was examined by using Armstrong and Overton's (1974) guidelines. A number of t-tests were performed which indicated that there was no significant differences (.05 level) between early and late respondents.

Table 1. Standardized Factor Loadings for Religiosity.

Items	Factor Loadings	Communalities
IR 1 – I use the lessons from the Quran and Hadith in my daily life.	.73	.75
IR 2 – I pray five compulsory prayers everyday	.84	.80
IR 3 – I do not pay zakat regularly (item is reversed)	.88	.89
IR 4 – I fast a month during the month of Ramadhan	.83	.85
IR 5 – I started saving money for hajj since my early days	.79	.78
Determinant	.002	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.794	
Sigma	.000	

Measures

The level of religiosity was measured from the scale adapted from Lewis and Kashyap (2013) and was measured on a 5-point Likert scale. We used religiosity measures by Lewis and Kashyap (2013) because it is aligned with the five

pillars of Islam. Table 1 presents factor loadings for Islamic Religiosity scale.

Table 2. Scale Reliability Coefficients (Alphas) Muslim Personality.

	α	No. of items
Cooperation	.89	5
Striving with Wealth and Self	.78	4
Reconciliation	.84	4
Voluntary Charity	.89	3
Truth	.88	3
Fulfilling Promises	.84	3
Forgiveness	.77	3
Steadfastness	.74	3

Table 3. Revisions Result for the Baseline Model.

Model	Changes	Goodness of Fit Index
1	Re-estimated error 1*3 and run 3 latent with 17 indicators	$\chi^2 = 2432.46$; $df = 823$; $\chi^2/df = 2.956$; GFI =.876; CFI =.902; RMSEA = 0.058; p-Value =.000
2	Re-estimated error 3*5, run 3 latent with 16 indicators	$\chi^2 = 2216.49$; $df = 799$; $\chi^2/df = 2.774$; GFI =.898; CFI =.911; RMSEA = 0.045; p-Value =.000
3	Re-estimated error 6*12, run 3 latent with 15 indicators	$\chi^2 = 2057.49$; $df = 786$; $\chi^2/df = 2.618$; GFI =.911; CFI =.925; RMSEA = 0.039; p-Value =.000

Table 4. Standardized Factor Loadings for Latent Islamic Work Ethics.

Items	Factor Loadings	Communalities
IWE 1 – Laziness is a vice.	.77	.73
IWE 2 – Dedication to work is a virtue	.74	.70
IWE 3 – Good work benefits both one's self and others	.70	.79
IWE 6 – One should carry out work to the best of one's ability	.77	.65
IWE 7 – Work is not an end in itself but a means to foster personal growth	.72	.74
IWE 8 – Life has no meaning without work	.61	.65
IWE 9 – More leisure time is god for society (r)	.77	.73
IWE 10 – Human relations should be emphasized	.75	.70
IWE 13 – Anyone work is likely to get ahead in life	.77	.79
IWE 14 – Work gives one chance of independent	.71	.65
IWE 15 – A successful man is the one who meets deadlines at work	.62	.74
IWE 16 - One should constantly work hard to meet responsibilities	.71	.75
IWE 17 – The value of work is derived from accomplishing intention rather than its result	.61	.59
Determinant	.003	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.771	
Sigma	.000	

To measure Islamic personality, we used the self-rating Muslim personality scale; MCMP (Moral Character of Muslim Personality) developed by Al Ammar et al. (2012).

The scale has eight subscales; "cooperation", "striving with wealth and self", "reconciliation", "voluntary charity", "truth", "fulfilling promises", "forgiveness", and "steadfastness". These were measured on a 5-point Likert. There are 28 items in total. Table 2 presents the scale reliabilities for the MCMP (Muslim personality) sub-constructs.

Islamic work ethics was measured via seventeen items from IWE revised scale developed by Ali (2001; 2005). This was measured on a 5-point Likert scale. However we deleted two items "IWE 5 Producing more than enough to meet one personal needs contribute to the prosperity of society as a whole" and "IWE 12 – Creative work is a source of happiness and accomplishment" because they had low factor loadings 0.41 and .39 respectively. The scale also proved to be adequately reliable by its coefficient alpha of .83. Since the study is not interested in examining the impact of work ethics items separately, we have parceled 15 items into five items. We adopted the 'item-to-construct balance' parceling technique proposed by Little et al. (2002) where items were parceled according to their factor loadings. The rationale behind this approach is 'to derive parcels that are equally balanced in term of their difficulty and, intercept and slope' (Little et al., 2002, p. 166). Table 4 presents factor loadings for IWE items for the sample. The results are all substantial and statistically significant.
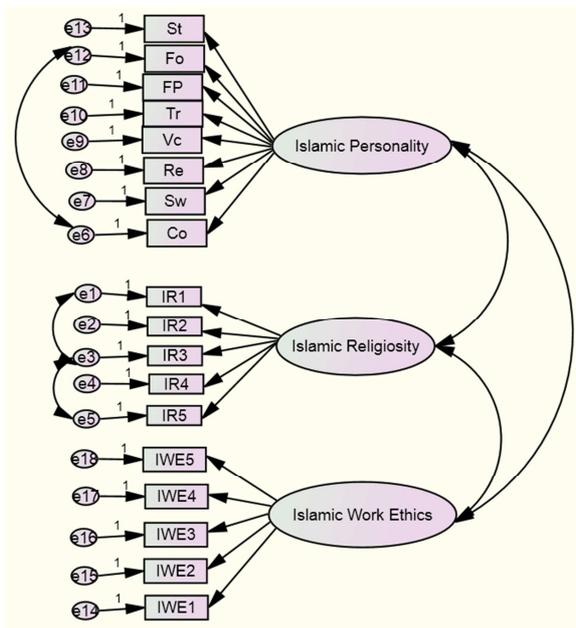

Figure 2. Measurement Model.

We used SEM (structural equation modelling) to analyze the regression statistical model. The baseline model consists of the following variables: the independent variables (Islamic Religiosity); the mediating variable (Islamic Personality); and dependent variables of Islamic work ethics. We first examined the measurement model by conducting CFA on 3 latent variables and 17 indicators (comprised of 5 indicators for Islamic Religiosity, 8 indicators for Islamic Personality

(We have parceled the items according to sub-constructs), 17 indicators which I have parceled into 5 for Islamic Work Ethics). A summary of the baseline measurement model is depicted in Table 3 and Figure 2 shows the final Measurement Model.

4. Result

We conducted several preliminary analyses to determine the possible differences in demographic variables (e.g. gender, age, experience, and educational background). It is worth noted that the majority of respondents are male and most of them held a bachelor degree. The majority of them fall between the age group of 31 to 45 years old. Detailed information about the demographic profiles of the respondents is summarized in Table 5. Table 6 presents the means, standard deviations and correlations between variables for the sample. Several interesting characteristics of the descriptive data are noteworthy. Interestingly, the mean value for all domains were more than 3 with standard deviation between .37 to .77 indicating that Muslim managers understudied regarded Islamic religion as an important element and their behavior and personality are correlated by the values that they believe in. Islamic religiosity is correlated strongly with three personality subscales; voluntary charity (r = .47, $p < 0.01$), truthfulness ($r = 0.44$, $p < 0.01$) and forgiveness ($r = .42$, < 0.01). It is worth noting this observation is consistent with previous empirical studies such as Manshor et al. (2003) and Abdullah (1992) who found Muslim managers' behavior and decision-making processes were influenced by Islamic values. The findings of the descriptive analyses for this study is also consistent with Ali's study - the last level of Islamic personality; *mutamainna* where the person in this level is completely in tune with all the values outlined by Islamic teachings and does not show any doubt in knowing the zone of righteousness and wrongfulness (Ali, 2005). Figure 3 shows the results of the regression effects between variables.

Table 5. Demographic Profile.

Variable	Measure	Muslim	%
Gender	Male	195	77.1
	Female	58	22.9
TOTAL		253	100
Education	High School	4	1.6
	Diploma	30	11.9
	Bachelor Degree	192	75.9
	Master Degree	27	10.7
	PhD	0	0
TOTAL		253	100
Age Group	19-25	1	0.4
	26-30	15	5.9
	31-35	48	19.0
	36-40	75	29.6
	41-45	86	33.9
	46-50	19	7.5
	51 +	9	3.6
TOTAL		253	100

Table 6. *Means, Standard Deviations and Correlations between Variables.*

| Variables	Mean	S.D	1	2	3	4	5	6	7	8	9	10
1. Islamic Religiosity	4.10	.49	1.00									
2. Work Ethics	4.15	.46	.43**	1.00								
3. Cooperation	3.23	.39	.21	.09	1.00							
4. Wealth and Self	3.37	.76	.33*	.08	.09	1.00						
5. Reconciliation	3.30	.68	.22	.32*	.10	.21	1.00					
6. Voluntary Charity	3.72	.37	.47**	.29*	.12	.19	.09	1.00				
7. Truthfulness	3.76	.41	.44**	.41**	.21	.33*	.10	.11	1.00			
8. Fulfilling Promises	3.52	.77	.21	.28*	.23	.32*	.12	.13	.28*	1.00		
9. Forgiveness	3.04	.49	.42**	.21	.11	.29*	.15	.27*	.38*	.11	1.00	
10. Steadfastness	3.18	.54	.10	.22*	.13	.11	.21	.12	.22*	.18	.17	1.00

**p < 0.01, *p < 0.05.
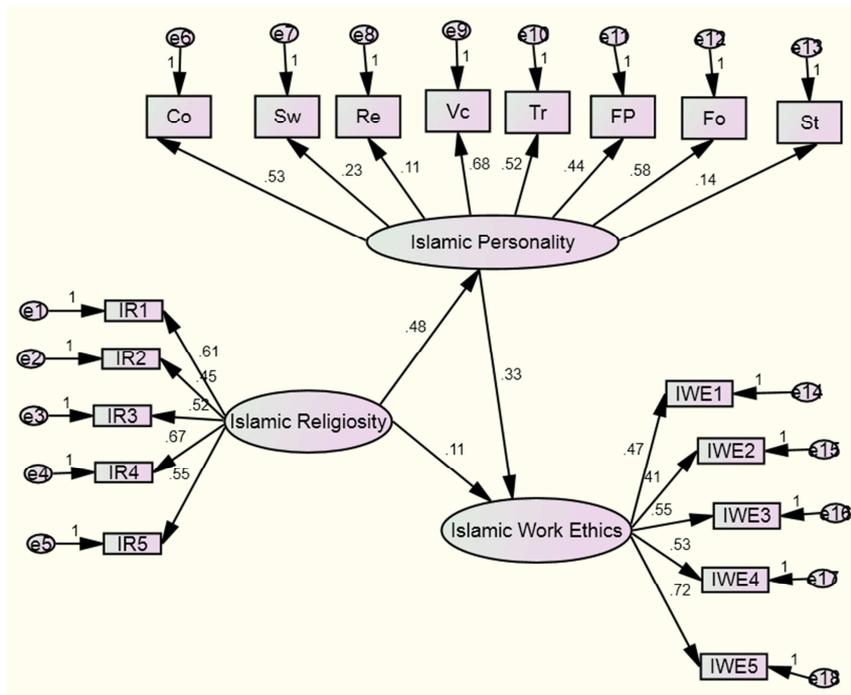
Figure 3. *Regression Result.*

5. Discussion

The Islamic religiosity – Islamic personality and behaviors relationship is relatively easy to interpret. Consistent with Hypothesis One, (*H₁ – The level of Islamic religiosity affects Muslim managers' behavior and personality positively),* the Islamic religiosity has a positive impact on Muslim managers' personality. This finding aligns with several meta-analyses such as Ali (1992), Johnstone et al. (2012) and King (1990). Since personality have been conceptualized as a construct composed of a relatively stable temperament that structures how individuals perceive stimuli, which in turn influences how they consistently respond to their environment, it is fair to state spiritually and more religious individuals are more stable physically and mentally (King, 1990) and the personality is thus arguably able to cope with organizational demand and changes. This phenomenon clarifies the rationale behind the current study's findings. This study has seen that the level of Islamic religiosity

impacts on a teamwork, their truthfulness in workplace, and how they could easily move on and forgive. Perhaps this is not a surprising finding due to the endorsement of the Islamic principles and values. The study has reiterated that strong commitment and hard work should be the tenet for work value of a Muslim. These findings are also aligned with Ali's (1992) who claims that "Islamic teaching places emphasis on human dignity, loyalty and hard work" (p, 516). Another rationale behind the study finding that is worth mentioning is that Quranic model of personality is dynamic (Abu-Raiya, 2012). If personality is a dynamic domain, an individual with high level of Islamic religiosity could then easily influence his/her personality and character. This study also found that Islamic religiosity impacts strongly on voluntary charity positively through the indirect effect (r =.68, p < 0.05), cooperation or teamwork (r =.53, p < 0.05), truthfulness (r =.52, p < 0.05), forgiveness (r =.58, p < 0.05) and fulfilling promises at (r =.44, p < 0.05). This result affirms Brammer, William and Zinkin's (2007) study about religion and attitudes toward social responsibility. They found that the

importance of economic responsibility and the attendant focus on material well-being of the society was significantly higher for Muslims than to followers of other religions. This is because although the acquisitions of wealth and the profit motive are acceptable in Islam, Muslims are obliged to provide the poor with enough material goods or money to meet their needs (Cole, 2009; Farooqi, 2006; Rice, 1999). Given that Islamic teachings stress justice, brotherhood and socio-economic justice as well as a balance between material and spiritual needs (Farooqi, 2006), the higher an individual score on Islamic religiosity, the higher that he/she feels committed to provide for the society. Additionally Islam demands that its followers be moderate in all their dealings and should emphasize at fostering a culture aimed at building morale and cohesion with less of a focus on competitiveness (Rice, 1999). The finding of this study seems affirming this claims.

Interestingly Hypothesis 2 (*H2: The level of Islamic religiosity affects Muslim managers' work ethics positively*) was not significantly supported. There was only a small direct effect of Islamic religiosity on work ethics (r =.11, $p < 0.05$). This result warrants explanation. Realistically speaking, although all Muslims are bound to Islamic principles and laws, nonetheless in practice, the commitment to Islamic values and principles varies according to circumstances, personal differences, political reality, and, more importantly, the governmental interferences. The Muslims in Saudi Arabia and Iran adhere strictly to *sharia* law while Turkey, Malaysia and Indonesia have turned to secular laws for administrations of its economic affairs (Tayeb, 1997). For example, the Malay Muslims in Malaysia that make up about sixty percent of the population in Malaysia have lived and practiced Islam for centuries. Although Muslims are in the majority, and Islam is the official religion, other religious beliefs such as Buddhist, Hinduism and Christianity are free to worship as they please. Unlike many other Muslim countries worldwide, the Malaysian constitution is based on English common law. In fact, Malaysia is one of the pioneer Islamic countries that established Islamic banking and finance. Malaysia has demonstrated that Islam can be compatible with the process of modern nation building despite the fact that Islam was constituted as the official religion. The previous prime minister of Malaysia, Badawi describes Islam in Malaysia as "a moderate Islamic country" (The Economist, 2005, p. 66). The government of Malaysia attempts to promote Malaysia as having extremely pragmatic and materialistic Islamic principles through their flexible and bold reinterpretations, and thus transforming the Muslim into the 'modern' Muslim. The same practice may apply to UAE Muslim managers understudied.

Hypothesis 3 (*H3 - Muslim managers' personality and behavior affects work ethics positively*) was significantly supported. This implies that Islamic religiosity impacts on Muslim work ethics through the mediating variable; Muslim personality. In another word, the study had found that Islamic religiosity affects the personality and behavior of its believers through the formation of culture, norms, attitudes and values which in turn affect the managers' work ethics. Even if the level of Islamic religiosity is high in an individual, should that not been the tenet and crux on his/her daily personality and character, these values will not be practised in his/her work ethics. Only if these values reflected on his/her daily personality and character that these values impact on his/her work ethics. Therefore academics and practitioner have to be cautious in generalising the personality, character and work ethics of a so called Muslim as it differs from one individual to others.

5.1. Managerial Implication

The prominence of the Islamic values and the influence of Quran and Hadith in the lives of Muslims especially the more spiritual ones cannot be misjudged. It definitely stimuli partially at least the way they think, speak and conceive life (as in personality and character) which in turn influences their dealings in trade and business (as in business work ethics) as seen in this research findings. This has several managerial implications. Assessing cultural and sub-cultural issues in Muslim countries could prove a challenge for the multi-national firms. Firms, and especially international based firms, should be aware of the cultural background of the Muslims and thus tailor their business cultures to meet those needs. Our research has provided some insights into Islamic perspectives on business ethics which is little known in the West. The research findings also provide some knowledge of Islamic philosophy in order to help foreign firms to do business in Muslim cultures. Trust and friendship need to be established prior to developing any business trade and often this is developed slowly. Therefore international based firms need to be extremely patient. Additionally foreign firms could employ local agent and partner in the process of establishing this relationship.

Foreign executives also need to observe other Islamic teachings. For example Muslims celebrate *Eid fitr*. It is the end of marking the holy month *Ramadhan*. During the month of *Ramadhan* all Muslims are required to fast from dawn to dusk for the duration of a month. The restaurants and cafes that cater for Muslims are closed during the day. Additionally, Muslims will not tolerate with activities such as gambling, alcohol, or pork-based industries and they cannot indulge in speculation (Mastor et al., 2000), and therefore these sorts of possessions and activities should be avoided when dealing with Muslims worldwide. To the extreme, countries like Saudi, Kuwait and Iran ban the import of these products. In responding to such cultural needs, firms should supply eating places that sell only halal food. The *halal* and *non-halal* food should completely be separated; from the process of preparation to presentation at the table. This also applies to any function that involves Muslim employees. Additionally, firms should also provide a praying room for the Muslim employees to perform their prayers. It is advisable that the lunch break coincides with afternoon praying time to allow them perform their prayers. Despite the hot weather in most part of Middle East, Africa and South

East Asia where the majority of Muslims are, all Muslim employees worldwide, would appreciate non-revealing attire. With regards to recruitment and training, it is essential for firms to acknowledge these needs while also meeting the diverse cultural needs of the market. Several researchers had indicated that Muslim responded better to productivity increases if they saw benefits accruing not only to the organization but also to their family, community and nation. They value hard work, diligence, pragmatism, wealth or prosperity, harmony and risk taking.

5.2. Limitation

This study has several limitations. First, the study does not differentiate between the *sunni* and *shiah* Muslim. Others might argue the values, lifestyle and social attitudes between the two groups differ. Nonetheless the results of the study are likely robust to the population of more spatially integrated Muslims in UAE. Second, the study does not regress the effect of Muslim personality subscales separately and directly. It will be interesting to see the effect of the Muslim personality sub-constructs on Islamic work ethics and also the effect of religiosity on them separately and directly. However, this can be the work for future research. On the methodological front, the study has parceled the fifteen items of Islamic work ethics (IWE) construct into five items. Since this study is not interested at looking at the effect of IWE item separately, this process may only establish a minor imitation. Finally, this study measures religiosity, personality, and work ethics through self-reported. Managers' perception self-reported measures can be endangered to various distortions, including the faking of answers and elements of bias. This measure however seemed particularly appropriate as indicators of religiosity, personality and work ethics is this context is from the managers' perception. In addition past studies have reported that self-reported measures do not demonstrate any particular upward bias. Hence, the use of self-reported measures in this study may constitute only a minor limitation.

References

[1] Abdullah, A. (1992). The influence of ethnic values on managerial practices in Malaysia. Malaysian Management Review, 27(1), 3-18.

[2] Abu-Raiya, H. (2012). Towards a systematic Quranic theory of personality, *Mental Health, Religion and Culture*, 15(3), 217-233.

[3] Abuznaid, S. (2006). Islam and Management: What can be learned? *Thunderbird International Business Review*, 48(1), 125-139.

[4] Al-Ammar, F., Ahmed, IH. & Nordin, MS. (2012) Moral character of Muslim personality: Scale validation, *Journal of Education and Practice*, 3(16), 118-128.

[5] Al-Ghazali, M. (1995). *The revival religious science*, 3rd part. Beirut: Dar al_Fikr.

[6] Al-Habshi, S. O., & Syed Agil, S. O. (1994). *The role and influence of religion in society. Kuala Lumpur*: Institute of Islamic Understanding Malaysia.

[7] Ali, AJ. (1988) Scaling Islamic work ethics, *The Journal of Social Psychology*, 128(5), 575-583.

[8] Ali, AJ (1992). The Islamic work ethics in Arabia, *The Journal of Psychology*, 16(5), 507-519.

[9] Ali, AJ (2005). *Islamic perspectives on management and organization*, Northamton, Massachusetts, Edward Elgar Publishing Inc.

[10] Ali, AJ (2009). Level of existence and motivation in Islam. *Journal of Management History*, 5(11), 50-65.

[11] Ali, AJ & Al-Owaihan, A. (2008). Islamic work ethics: A critical review. *Cross Cultural Management: An International Journal*, 15(1), 5-19.

[12] Annalakshmi, N. & Abeer, M. (2011). Islamic worldview, religious personality and resilience among Muslim adolescent students in India, *Europe's Journal of Psychology*, 7(4), 716-738.

[13] Barro, RJ & McCleary, RM (2003) Religion and economic growth across countries. *American Sociological Review*, 68(2), 760–781.

[14] Brammer, S, Williams, G & Zinkin, J (2007) Religion and attitudes to corporate social responsibility in a large cross-country sample. *Journal of Business Ethics*, 71(3), 229-243.

[15] Byrne, B. (2013) *Structural equation modeling with AMOS: Basic concepts, applications and programming, 2nd edition*, Mahwah, New Jersey, Lawrence Erlbaum.

[16] Chapra, M. U. (1992) *Islam and economic challenge*. Leicester: The Islamic Foundation Press.

[17] Choudhury, MA (2007). Development of Islamic economic and social thought. In: Hassan, KM & Lewis, MK (eds.) *Handbook of Islamic Banking*. Northampton, MA, USA: Edward Elgar.

[18] Cole, N (2009). Cross-Cultural Conceptions of Organizational Justice: The Impact of Eastern Religions/Philosophies. *The Business Review*, Cambridge, 12(2), 18-26.

[19] Diamond, E. (2002). The Kosher lifestyle: Religious consumerism and suburban orthodox Jews. *Journal of Urban History, 28*(4), 488-505.

[20] Emmons, R. A., Cheung, C., & Tehrani, K. (1998) Assessing spirituality through personal goals: Implications for research on religion and subjective well-being. *Social Indicators Research*, 45(1-3), 391.

[21] Fauziah, M. T., Ramayah, T., & Dzujastri, A. R. (2008) Factors influencing intention to use diminishing partnership home financing. *International Journal of Islamic and Middle Eastern Finance and Management*, 1(3), 235-248.

[22] Farooqi, AH (2006). Islamic social capital and networking. *Humanomics*, 22(2), 13-125.

[23] French, B & Finch, H (2006). Confirmatory Factor Analytic Procedures for the Determination of Measurement Invariance. *Structural Equation Modeling*, 13(3), 378-385.

[24] Heaven, P., C. L., & Ciarrochi, J. (2007). Personality and religious values among adolescents: A three-wave longitudinal analysis. British Journal of Psychology, 98, 681-694.

[25] Hostede, G. (1999). Problems remain, but theories will change: the universal and specific in 21st century global management. *Organizational Dynamics*, 28(1), 34-43.

[26] Johnson, B. R., Jang, S. J., Larson, D. B., & Li, S. D. (2001). Does adolescent religious commitment matter? A re-examination of the effects of religiosity on delinquency. *Journal of Research in Crime and Delinquency*, 38(1), 22-43.

[27] Johnstone, B., Yoon, D. P., Cohen, D., Schopp, L. H., McCorack, G., Campbell, J. & Smith, M. (2012). *Journal of Religious and Health*, 51, 1017-1041.

[28] Kalantari, B. (2005). Middle Eastern public management: A cultural approach to developmental administration. *Public Organization Review*, 5(2), 125-137.

[29] Kamaluddin, F & Ab. Manan, SK. (2010), The conceptual framework of Islamic work ethics (IWE), *Malaysian Accounting Review*, 9(2), 57-71.

[30] King, S. M. (2007). Religion, spirituality and the workplace: Challenges for public administration. *Public Administration Review*, 67(1), 103.

[31] Kuran, T. (2003). The Islamic commercial crisis: Institutional roots of the economic underdevelopment in Middle East. *Journal of Economic History*, 63(2), 414-446.

[32] Lewis, MK (2007). Comparing Islamic and Christian attitudes to usury. In: *Hassan, KM & Lewis MK (eds.) Handbook of Islamic Banking*. Northampton, MA USA: Edward Elgar.

[33] Lewis, VA & Kashyap, R. (2013). Are Muslims a distinctive minority? An empirical analysis of religiosity, social attitude and Islam, *Journal for the Scientific Study of Religion*, 52(3), 617-626.

[34] Little, T. D., Cunningham, W. A., Shahar, G., & Widaman, K. F. (2007). To parcel or not to parcel: Exploring the question, weighing the merits. *Structural Equation Modeling*, 9(2), 15-73.

[35] Manshor, T. A., Jusoh, M., & Simun, M. (2003). Diversity factors and preferential treatment inselecting employees. *Journal of Management Development*, 22(7), 643-656.

[36] Moaddel, M. (2002). The study of Islamic culture and politics: An overview and assessment. *Annual Review of Sociology*, 28, 359-387.

[37] Mokhlis, S. (2006). The effect of religiosity on shoping orientation: An exploratory study in Malaysia. *The Journal of American Academy of Business, Cambridge*, 9(1), 64-74.

[38] Mount, M, Illies, R & Johnson, E. (2006). Relationship of personality traits and counterproductive work behaviors: The mediating effects of job satisfaction. *Personnel Psychology*, 59(3), 591-611.

[39] Mott, S. C. (1984). The use of the New Testament. *Transformation*, 1(2), 21-26.

[40] Poulson, R. L., Eppler, M. A., Satterwhite, T. N., Wuensch, K. L., & Bass, L. A. (1998). Alcohol consumption, strength of religious belief and risky sexual behaviour in college students. *Journal of American College Health*, 46(5), 227-232.

[41] Rice, G 1999. Islamic ethics and the implications for business. *Journal of Business Ethics*, 18(4), 345-358.

[42] Rowatt, WC., Franklin, LM. & Cotton, M. (2005). Patterns and personality correlates of implicit and explicit attitudes toward Christian and Muslims, *Journal for the Science Study of Religion*, 44(1), 29-43.

[43] Roccas, S, Sagiv, L., Schwartz, SH. & Knafo, A. (2002). The big five personality factors and personal values. *Personality and Social Psychology Bulletin*, 28(6), 789-801.

[44] Rokeach, M. (1973). *The nature of human values*. New York: Free Press.

[45] Saroglou, V. (2002). Religion and the five factors of personality: A meta-analytic review. *Journal of Personality and Individual Differences*, 32(1), 15-25.

[46] Sagiv, L., & Schwartz, S. H. (1995). Values priorities and readiness for out-group social contact. *Journal of Personality and Social Psychology*, 69(3), 437-448.

[47] Smith, B. C. (2006). Religious Foundations of Western Civilization: Judaism, Christianity, and Islam. *Library Journal*, 131(4), 93.

[48] Tayeb, M (1997). Islamic revival in Asia and human resource management. *Employee Relations*, 19(4), 352-364.

[49] Tsalikis, J., & Lassar, W. (2009). Measuring consumer perceptions of business ethical behavior in two Muslim countries. *Journal of Business Ethics*, 89(1), 91-98.

[50] Weber, M (1958). *The protestant ethics and the spirit of capitalism*, NY, Charles Scribner's Son.

[51] Williams, A & Sharma, A (2005). Building an Islamic brand. *Brand Strategy*, 97, 52-53.

[52] Wisker, L (2012). The Impact of extraversion, agreeableness and emotional stability on sales performance: A Comparative Study between Muslim and Non-Muslim Managers, *Journal of Business and Policy Research* 7(2), 96-111.

Biography

Dr. Zazli Lily Wisker is an Assistant Professor currently serving at American University of the Middle East (AUM) since September 2012. She received her PhD in Marketing Management from the University of Waikato, New Zealand in 2011. Her research interests and publications center on sales management, emotional intelligence, personality, cross cultural marketing and branding. She has also given numerous invited talks; as key note speakers and in tutorials.

Dr. Vikinta Rosinaitė is an Assistant Professor of Sociology at American University of the Middle East (AUM). She received her PhD in Social Sciences from Vilnius University, Lithuania in 2010. Her main publications and numerous conference presentations are related to sociology of work including career concepts, labor market issues, ethics and entrepreneurship.