

Islamic Work Ethic: Do Demographic Factors matter?

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Abstract: This study is meant to investigate the associative role between demographic factors and compliance behavior towards Islamic Work Ethic (IWE) of Sharia Banks' employees in Medan, Indonesia. Those Sharia Banks consisted of public as well as private owned institutions. There were 10 Sharia Banks in Medan were involved in this study. The questionnaires were distributed to those Sharia Banks' employees using convenience sampling method. Out of 290 distributed questionnaires, there were only 217 questionnaires were returned in complete answer. The data further analyzed using SPSS version 22 starting from testing the validity of the data, which was meant to ensure that the data was valid to be analyzed. Then followed by reliability test to ensure either the instruments of variable measurement were reliable or not as indicators of a variable. Crosstab analysis was also executed to find out the existence of the association between Sharia Banks' employees' demographic factors and their compliance behavior towards IWE. The study found that the association between Sharia Banks' employees' demographic factors and their compliance behavior towards IWE did not exist. In addition, the overall Sharia Banks' employees' was also found to be compliant to IWE. The findings indicated that IWE is very well accepted as well as implemented by Sharia Banks' employees' in Medan.

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I. Introduction

All Muslims' activities are essentially devoted to worshipping Allah the Almighty. One of those vast activities is seeking the sustenance. However, the goal of seeking sustenance in Islam, is not merely fulfilling Muslims' life necessities, but more imperative than the former goal, it is an obligation for them. Allah the Almighty has mentioned in the Holy Qur'an in sura At-Taubah (9) verse 105: "And say (O Muhammad ﷺ) "Do deeds! Allah will see your deeds, and (so will) His Messenger and the believers. And you will be brought back to the All-Knower of the unseen and the seen. Then He will inform you of what you used to do." In addition, the Prophet Mohamed (ﷺ) has also stated on how admirable are the Muslims who work and eat foods from their own efforts, and explicitly he also has asked Allah to forgive those Muslims who strive and work hard. Narrated Al-Miqdam that the Prophet (ﷺ) said, "Nobody has ever eaten a better meal than that which one has earned by working with one's own hands. The Prophet (ﷺ) of Allah, David used to eat from the earnings of his manual labor."

In fact, besides fulfilling Muslim's life necessities, subsequently working would also ease them to worship Allah the Almighty in the best submission as possible. However, as Allah commanded Muslims to work, He also commanded them to submit to the rules at work elaborated in Qur'an and Hadith of the Prophet Muhammad (ﷺ). Islamic Work Ethic (IWE) is a set of explicit as well as implicit rules derived from its origin in Quran and the sayings of the Prophet Muhammad (ﷺ) whereby Muslim believers should comply and practice during work.

Therefore, the necessity of hard working is inevitable, as workers' work ethic (good manners at work) is not negotiable too. As an example, since the early 1990s, Flynn has reported that work ethic having higher priority than skill for the employers to recruit the employees. This study proved that employers are giving more and more attention on work ethic rather than skill in recruiting the employees. However, the research does not nullify the need of skillful employees, rather it emphasizes on the demand of ethical as well as skillful employees.

Unfortunately, the problem arises since the above relationships becoming inconsistent and slightly ruined by the findings of some organizations. For instance, PricewaterhouseCoopers (PwC) Indonesia made a survey since January to February 2014 on banking industries in Indonesia and found 15% employees turnover occurred in this sector. This significant level of employees' turnover was the result of inadequate human resource supply while the demand is high.

In the survey, PwC Indonesia also found that the employees were frequently switching from one bank to another. As much as 54% of the respondents switched over for the sake of higher income, meanwhile 37% of

the respondents moved to get a career development. The need of a new challenge and dissatisfaction on leadership styles had been responded as much as 4% respectively.

To make it clearer and easier to understand, the following table displays the hierarchy of the factors which trigger the intention of employees' turnover based on PwC's findings.

Table 1: Factors which Trigger Employees' Intention of Turnover

No.	Triggering Factors	Percentage
1.	Seeking for higher income	54%
2.	Career development	37%
3.	New work challenge	4%
4.	Dissatisfaction on leadership styles	4%

Source: PwC Indonesia's survey findings on banking industries in Indonesia (2014).

PwC Indonesia claimed that the survey represented 80% banking industries assets in Indonesia. The respondents were top level management of 30 big banks in Indonesia. Therefore, the results of the survey could be taken as representative situations of Indonesian banking sectors.

Hence, since IWE have a major focus on hard work, dedication, commitment, creativity, avoidance of wealth accumulation using unethical means, and cooperation at the workplace, (Khan, K., *et. al.*, 2015) and since obeying to those rules of IWE is not negotiable, this study attempts to investigate whether the employees' demographic factors affect their compliance level to IWE and whether Sharia Banks' (also known as Islamic Banks) employees in Medan are compliant to IWE.

II. Review of Selected Past Studies

There are many discussions could be found explaining the Islamic values that should be contained in IWE.

Albashi and Ghazali (1994) listed the following as core Islamic values: every act should be accompanied by intention (*niyat*); conscientiousness and knowledgeable in all endeavors (*itqan*); proficiency and efficiency (*ihsan*); sincerity (*ikhlas*); passion for excellence (*al falah*); continuous self-examination; constant mindfulness of the Almighty; piety (*taqwa*); justice (*adil*); truthfulness (*amanah*); patience (*sabar*); and moderation, dependability, accountability, dedication, gratefulness, cleanliness, consistency, discipline, and cooperation. Those mentioned Islamic values indicate the completeness and perfection of Islam especially in case of Islamic guidance towards seeking life sustenance.

Anyway, past studies which had been conducted in various countries showed various findings regarding the effect of demographic factors such as gender, age, marital status, education, work experience, income, etc. towards IWE. Ali & Alkazemi (2007) found that men scored relatively higher than women on IWE. Expatriates scored higher than Kuwaiti managers on IWE. In the same study, it was found that participants who were 46 years or older displayed relatively higher commitment to IWE. A similar pattern is found across income, education, and years of experience; those with the higher income, education, or experience scored higher than other managers on IWE. Managers working in the public sector scored higher than those working the private sector on IWE.

In another study by Khalil & Abu Saad (2009) towards Arab college students in Israel conveyed that "male students tended to score higher on the IWE scale than female students, but in actuality, this was dependent upon marital status for female students; and in the presence of the interaction between gender and marital status, significant differences were also found on the individualism scale." Single female students actually had higher IWE. It may be that single women are able to direct more of their personal effort and initiative into their work, and also feel the need to prove themselves professionally (Abu-Saad, 2003; Mar'i, 1978); but after marriage, they must divide their efforts between family and work (Abu-Saad et al., 2007). Finally academic and technical college students scored differently on the IWE. Academic college students' scores progressively increased as they advanced through their program of studies. However, among technical college students, the scores on IWE decreased sharply in their last year of studies. This is likely to be related to the issues discussed above regarding the differences between academic and vocational education in Israel. Furthermore, the technical college program is formally a 2-year program, so 3rd year students would primarily be working and just finishing up their final projects. It is possible that their more intensive exposure to the real work environment further alienated them from the ideals of the IWE, and disillusioned them about the importance of individual effort and achievement."

Meanwhile in United Arab Emirates (UAE), Yousef (2001) revealed that "support of the Islamic work ethic differs across age, work experience, education level and national culture. It was found that support of the Islamic work ethic increases with increase in age, experience, and education level. Older employees (above 30 years) showed stronger support of the Islamic work ethic than younger employees (30 years or less); employees with long experience (more than ten years) showed stronger support of the Islamic work ethic than those with

short experience (ten years or less). Employees with graduate or postgraduate degrees showed stronger support of the Islamic work ethic than those with below university degrees.”

However, the above findings just represented the Middle East countries especially the Arab people on the relationship between demographic factors and IWE. Therefore, this study tries to investigate whether demographic factors really matter to IWE in the context of Sharia Banks’ employees in Medan, North Sumatera, Indonesia.

Based on the above discussions, the hypotheses of this study can be noted as follow:

- H1: Gender of Sharia Banks’ employees has an association with IWE
- H2: Age of Sharia Banks’ employees has an association with IWE
- H3: Marital Status of Sharia Banks’ employees has an association with IWE
- H4: Level of education of Sharia Banks’ employees has an association with IWE
- H5: Monthly income of Sharia Banks’ employees has an association with IWE
- H6: Length of work experience of Sharia Banks’ employees has an association with IWE

Research Model

Past studies eventually revealed the existence of the effect of demographic factors on IWE. Therefore, this study is executed by following research model:

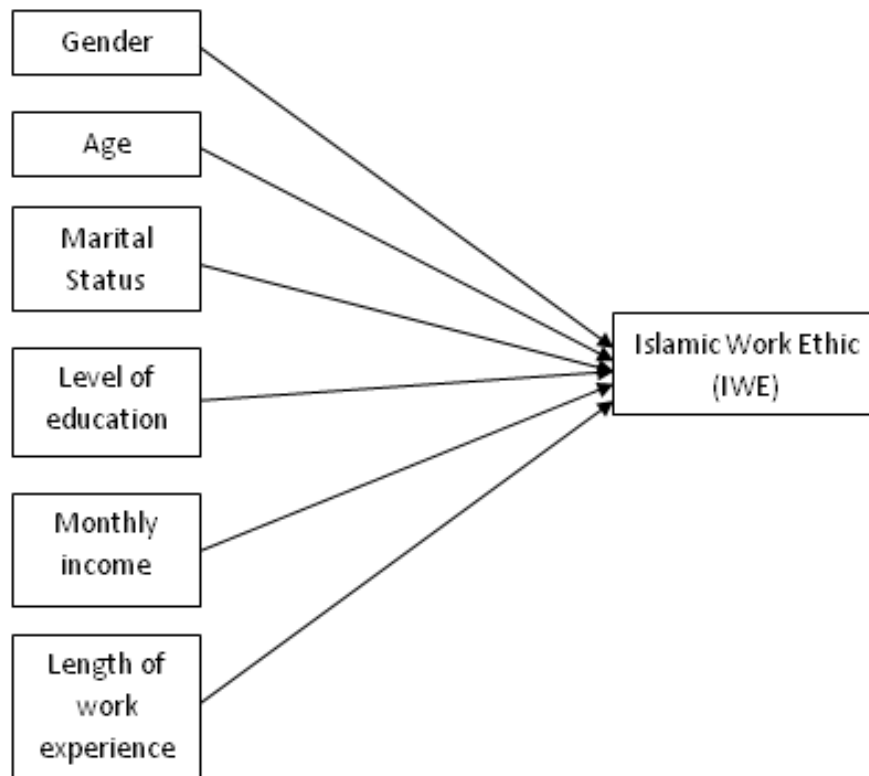


Figure 1: Research Model

Statistical analysis

Data was analyzed using SPSS version 22. Validity test was executed by looking at the coefficient of inter-item correlation and r table of Pearson Product Moment value to ensure that all the indicators are valid as a tool of variable measurement. As well, reliability test was also executed to ascertain that the constructs are consistent and reliable in measuring the same variable in different study by observing Cronbach’s Alpha’s value. In addition, to investigate the association between a variable to another, Crosstab Analysis was done and eventually called as Chi-Square analysis.

Questionnaire Design and Data Collection

The questionnaire used in this study was designed based on the previous similar studies. Whereby, IWE would be measured using short version of Islamic Work Ethic (IWE) Questionnaire developed by Ali which was found to be reliable and valid. The reliability and validity of the measure proved by the research findings conducted in several countries by Ali, 1992, 1995; Yousef, 2001(a,b), Ali and Al Kazemi.

Since this study needs a primary data, convenience sampling was employed during data collection. Convenience sampling implies that the collection of the data from members of the population who are easily accessible to provide it. Hence, the unit of analysis of the study is every individual employee working at Sharia Banks in Medan, be it public or private Sharia Banks.

III. Result

This study was carried out on Sharia Banks' employees in Medan, North Sumatera Province Indonesia. There were ten Sharia Banks involved in this study and consisted of public as well as private Sharia Banks. There were 217 Sharia Banks' employees in Medan contributed to this study. More comprehensive understanding on respondents' demographic characteristics could be seen in the following table:

Table 2: Demographic Characteristics of Respondents

No.	Profile of Respondents	Frequency	Percent
1.	Gender:		
	1. Male	134	61,8
	2. Female	83	38,2
		Total = 217	Total =100
2.	Age:		
	1. 20 – 29 years	108	49,8
	2. 30 – 39 years	90	41,5
	3. 40 – 49 years	16	7,4
	4. 50 years and above	3	1,4
		Total = 217	Total =100
3.	Marital status:		
	1. Single	80	36,9
	2. Married	136	62,7
	3. Divorced	1	0,4
		Total = 217	Total =100
4.	Level of education:		
	1. Diploma	23	10,6
	2. Bachelor	179	82,5
	3. Master	15	6,9
	4. Doctor	-	-
		Total = 217	Total =100
5.	Monthly income:		
	1. Less than Rp. 3 millions	35	16,1
	2. Rp. 3 – 5 millions	83	38,2
	3. Rp. 5,1 – 7 millions	43	19,8
	4. Rp. 7,1 – 9 millions	26	12,0
	5. Rp. 9,1 – 12 millions	17	7,8
	6. Above Rp.12 millions	13	6,0
		Total = 217	Total =100
6.	Length of work experience:		
	1. Less than 1 year	27	12,4
	2. 1 – 4 years	99	45,6
	3. 5 – 10 years	73	33,6
	4. 11 – 15 years	14	6,5
	5. 16 years and above	4	1,8
		Total = 217	Total =100

The above table shows that more than half of the total respondents of this research are male. The respondents' gender composition consist of 134 males (61,8%) and 83 females (38,2%).

Table 2 also indicates that the younger employees dominate the response rate by 108 respondents aged between 20 – 29 years (49,8%) and 90 respondents aged between 30 – 39 years (41,5%). While the rest, 16 respondents aged between 40 – 49 years (7,4%) and only 3 respondents aged above 49 years (1,4%).

In case of marital status, more than sixty percent of total respondents are married. In detail, 80 respondents are single (36,9%), 136 respondents are married (62,7%), and interestingly there is one respondent in divorced status (0,4%).

Out of 217 respondents, there isn't any doctor (PhD) respondent. There are three level of education classifications of respondents instead, 23 respondents are diploma (10,6%), 179 respondents are bachelor (82,5%), and 15 respondents are master (6,9%). Hence, this research is dominated by bachelor degree respondents.

Among them, 35 respondents receive monthly salary less than Rp.3 millions (16,1%), 83 respondents receive between Rp.3 – 5 millions (38,2%), 43 respondents receive between Rp.5,1 – 7 millions (19,8%), 26

respondents receive Rp.7,1 – 9 millions (12,0%), 17 respondents receive Rp.9,1 – 12 millions, and the other 13 respondents receive above Rp.12 millions a month (6,0%).

Finally, there are 27 respondents serve less than a year (12,4%), 99 respondents serve between 1 – 4 years (45,6%), 73 respondents serve between 5 – 10 years (33,6%), 14 respondent serves between 11 – 15 years (6,5%) and only 4 respondents serve more than 15 years of working experience in their respective organizations (1,8%).

Validity Test

The coefficient of inter-item correlation to total score of all variables is significant at 0.01 level (2-tailed) and r table of Pearson Product Moment value above 0,25. Therefore, all indicators utilized in this research found to be valid as a tool of measurement of the above variables.

Reliability Test

Reliability test analysis relies on Cronbach’s Alpha’s value. To be reliable instruments of measurement, Cronbach’s Alpha’s value should be at least equal to 0,6 (Priyatno, D., 2012). Therefore, the higher the Cronbach’s Alpha’s value, the more reliable would be the instruments of measurement. However, according to Sekaran (2003), reliability less than 0,6 means not good, equal to 0,7 means acceptable, whilst greater than 0.8 means very good.

Table 3: Reliability of Research Variables

No.	Variable	Cronbach’s Alpha	Number of items
1.	Islamic Work Ethic	,856	16

Hence, looking at the above table, (without any excluded data in case processing summary (can be seen at the attachment section) with 100% valid cases or data i.e. 217 samples), all variables’ Cronbach’s Alpha’s values are greater than 0,8. This indicates that the variables’ indicators in the distributed questionnaires are extremely reliable and powerful as measurement tool of such research.

Analysis on Respondent’s Profiles and Research Variables

Crosstabs analysis usually used to attain an insight data between two variables (Wahana Komputer, 2014). This is actually a very basic analysis on the relationships of inter-variable categories (be it nominal or ordinal) and simultaneously this analysis also called as Chi-Square analysis (Trihendradi, C, 2010), although several other statistical tools such as Correlations, Contingency Coefficient, Gamma, Kappa, etc., are also possible to use in analysis (Priyatno, D., 2012).

This analysis tries to compare between the values of Pearson Chi-Square Asymp. Sig. (2-sided) and the significance value of $\alpha = 0,05$ simply to look at either there is an association (relationship) between research variables or not using the following formula:

1. If $\text{Pearson Chi-Square Asymp. Sig. (2-sided)} > \alpha (0,05)$ than H_0 is accepted.
2. In contrary, if $\text{Pearson Chi-Square Asymp. Sig. (2-sided)} < \alpha (0,05)$ than H_0 is rejected.

Where,

- H_0 indicates no inter-variable association or relationship,
- Meanwhile, H_1 (H_A = alternative hypothesis) indicates the existence of inter-variable association or relationship.

The following table has been simplified from the Crosstabs output of SPSS 22 (can be seen at the attachment section). The table displays Pearson Chi-Square Asymp. Sig. (2-sided) values to decide either the inter-variable association does exist or not. In this case, we try to analyze the existence of association between respondent profiles and the research variables (Islamic work ethic, job satisfaction, and organizational commitment).

Table 4: Pearson Chi-Square Values of Inter-variable Crosstabs

No.	Profiles of respondents	Islamic work ethic
		Asymp. Sig. (2-sided)
1.	Gender	0,732
2.	Age	0,528
3.	Marital status	0,552
4.	Level of education	0,270
5.	Monthly income	0,112
6.	Length of working experience	0,253

Note: (*) indicates the existence of inter-variable association

Uniquely, the above table informs that out of six profiles of respondents, none of them is associated with Islamic work ethic indicated by all Asymp. Sig. (2-sided) values are greater than 0,05. As Asymp. Sig. (2-sided) value of 'Gender' to IWE is 0,732; Asymp. Sig. (2-sided) value of 'Age' to IWE is 0,528; Asymp. Sig. (2-sided) value of 'Marital status' to IWE is 0,552; Asymp. Sig. (2-sided) value of 'Level of education' to IWE is 0,270; Asymp. Sig. (2-sided) value of 'Monthly income' to IWE is 0,112; and Asymp. Sig. (2-sided) value of 'Length of work experience' to IWE is 0,253. Hence, it could be concluded that demographic characteristics of Sharia Banks employees in Medan did not associate with their compliance to IWE. In the other words, all the study hypotheses are definitely rejected.

Table 5: Respondents' Profile towards Islamic Work Ethic

Respondents' profiles		Islamic Work Ethic			Total
		Incompliant to IWE	Compliant to IWE	Highly compliant to IWE	
Gender	Male	1 (0,7%)	58 (43,3%)	75 (56,0%)	134 (100%)
	Female	0 (0,0%)	36 (43,4%)	47 (56,6%)	83 (100%)
					217 (100%)
Age	20 - 29 years	1 (0,9%)	51 (47,2%)	56 (51,9%)	108 (100%)
	30 - 39 years	0 (0,0%)	38 (42,2%)	52 (57,8%)	90 (100%)
	40 - 49 years	0 (0,0%)	5 (31,3%)	11 (68,7%)	16 (100%)
	50 years and above	0 (0,0%)	0 (0,0%)	3 (100%)	3 (100%)
					217 (100%)
Marital status	Single	1 (1,3%)	34 (42,5%)	45 (56,2%)	80 (100%)
	Married	0 (0,0%)	59 (43,4%)	77 (56,6%)	136 (100%)
	Divorced	0 (0,0%)	1 (100%)	0 (0,0%)	1 (100%)
					217 (100%)
Level of education	Diploma	0 (0,0%)	15 (65,2%)	8 (34,8%)	23 (100%)
	Bachelor	1 (0,6%)	73 (40,8%)	105 (58,6%)	179 (100%)
	Master	0 (0,0%)	6 (40,0%)	9 (60,0%)	15 (100%)
	Doctor	0 (0,0%)	0 (0,0%)	0 (0,0%)	0 (0,0%)
					217 (100%)
Monthly income	< Rp.3 millions	0 (0,0%)	16 (45,7%)	19 (54,3%)	35 (100%)
	Rp.3 – 5 millions	0 (0,0%)	39 (47,0%)	44 (53,0%)	83 (100%)
	Rp.5,1 - 7 millions	1 (2,3%)	23 (53,5%)	19 (44,2%)	43 (100%)
	Rp.7,1 – 9 millions	0 (0,0%)	4 (15,4%)	22 (84,6%)	26 (100%)

	Rp.9,1 – 12 millions	0 (0,0%)	6 (35,3%)	11 (64,7%)	17 (100%)
	> Rp.12 millions	0 (0,0%)	6 (46,2%)	7 (53,8%)	13 (100%)
					217 (100%)
Lenght of working experience	< 1 year	0 (0,0%)	9 (33,3%)	18 (66,7%)	27 (100%)
	1 – 4 years	0 (0,0%)	49 (49,5%)	50 (50,5%)	99 (100%)
	5 – 10 years	1 (1,4%)	33 (45,2%)	39 (53,4%)	73 (100%)
	11 – 15 years	0 (0,0%)	2 (14,3%)	12 (85,7%)	14 (100%)
	> 15 years	0 (0,0%)	1 (25,0%)	3 (75,0%)	4 (100%)
					217 (100%)

In addition, if we look at the above data, although the incompliant employees do exist in the table, however, statistically they can be neglected from the analysis. It's because their percentage is very low. Therefore, table 5 indicates that majority of the Islamic banks employees in Medan are compliant to Islamic work ethic, and huge appreciation be upon them, in all respondents' profiles categories, almost more than half of total respondents are found to be highly compliant employees to Islamic work ethic.

In terms of gender, compliant males to Islamic work ethic are 43,3% and 56,0% of them are highly compliant to it. While their female counterparts consist of 43,4% are compliant and 56,6% are highly compliant to Islamic work ethic.

From the age side, the highest percentage of compliant employees to Islamic work ethic comes from the employees in the age of 20 – 29 years old by 47,2%, while the highly compliant employees to Islamic work ethic comes from the employees in the age of 40 – 49 years old by 68,7%.

Highest percentage in terms of marital status comes from single as well as married employees with highly compliant to Islamic work ethic by 56,2% and 56, 6% respectively.

Compliant employees to Islamic work ethic with diploma certificate getting the highest percentage of all level of education by 65,2%. While the highly compliant employees to Islamic work ethic with master degree getting the highest percentage of all level of education by 60,0% and followed by bachelor degree by 58,6%.

In the other hand, highest percentage of compliant employees to Islamic work ethic comes from employees with personal income between Rp. 5,1 – 7 millions a month by 53,5%. While the highly compliant employees to Islamic work ethic with Rp. 7,1 – 9 millions of monthly income getting the highest percentage of all level of monthly income categories by 84,6% and followed by Rp. 9,1 – 12 millions of monthly income by 64,7%.

Finally, employees with 1 – 4 years of length of working experience getting the highest percentage by 49,5% in terms of compliant employees to Islamic work ethic. Meanwhile, employees with 11 – 15 years of length of working experience getting the highest percentage by 85,7% in terms of highly compliant employees to Islamic work ethic followed by above 15 years of working experience employees by 75.0%, although their numbers are very few.

IV. Discussion

The results of this study documented several important discussions. As shown by the data, it was found that overall Islamic Banks' employees in Medan are compliant to Islamic work ethic; therefore, this condition should be maintained seriously by Management of Sharia Banks in Medan, so that this behavior could be persistent for good.

Unfortunately, the data shows that the incompliant Sharia Banks' employee to IWE still exists. Therefore, Management of Sharia Banks must aware of this situation because such act is extremely intolerable and being compliant to IWE is an obligatory for every single Sharia Banks' employee.

Since being compliant to IWE is an obligatory for every Sharia Banks' employee, this faith is followed by the fact that profiles of respondents (demographic factors) do not associate at all to their Islamic work ethic compliance.

Hence, gender, age, marital status, level of education, monthly income, length of work experience, would not matter the compliance level of Sharia banks' employees in Medan. Therefore, it could be concluded that the current Sharia Banks' employees are consistently obeying to Islamic work conducts.

V. Conclusion

This study is aimed to investigate the association between demographic factors and IWE. There were 217 Sharia Banks' employees involved in this study, which consisted of public as well as private Sharia Banks in Medan using convenience sampling. In fact, the data shows that, this study found no associations between Sharia Banks' employees' demographic characteristics and Islamic Work Ethic (IWE). Therefore, it can be stated that no single demographic factors, which have been discussed in this study, could be made as determinant of compliance level of Sharia Banks' employees to IWE.

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