

## Attitude and Perception of Employees towards Islamic Banking

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**Abstract:** For determination of satisfaction level of Employees, we formed and later on alternated a theoretical model (instrument) for measurement of the Satisfaction level. By using quantitative methodology empirical data was collected on which statistical analysis was performed. For the measuring of service quality eight basic dimensions were extracted from the 19 items which were perception, attitude, satisfaction level, pay structure, supervisory support, promotion and Organizational structure. A questionnaire consisting of 19 questions was conducted to the sample of target population, selected through convenient sampling method. The results were then analyzed using SPSS and Microsoft Excel and the findings were recorded along with the analytical discussion and managerial recommendations. The results showed that a satisfaction level of employees depends on multi factor that determined the satisfaction level which includes Organizational Objective, Management, Work environment, Training and development, MBL products and Shariah Compliance. The employees joined Meezan Bank rather they belong to other financial institutions with the only reason of its Islamic rules Compliance by Shariah Supervisory Board encompasses of the most renowned personality of Pakistan Justice (Retd.) Muhammad Taqi Usmani and MBL approved product are highly transparent in procedure according to Shariah rules. That was the only reason that differentiates MBL (meezan bank limited) from other Financial Institutions.

**Keywords**(Attitude, Perception, Employees, Islamic Banking, satisfaction)

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### I. Introduction

Islamic banking in theory has evolved since 1920s while its implementation started in 1960s for as a mean of alternative to the conventional banking in an effort to establish an interest free banking system based on Islamic Laws of justice and welfare. Pakistan is one of the three countries (others include Iran and Sudan) in which efforts to establish an interest free economic system have been made officially. In response to these efforts, the first Islamic bank started its operation in 2002 as Meezan Bank Limited. With the passage of time, six banks are operational in Pakistan. While these banks are performing well in terms of profits it is argued whether these institutions truly follow the Sharia's guidelines or not. Justification, arguments are resolved or being in a process of resolution to completely adopts a system that present a complete Islamic economic structure in whole world.

As concerned the criticism that are real in nature but still justification is required while using KIBOR as a benchmark rate. Fact relating to this dilemma that 92 % of banking structure prevailing in Pakistan is on interest base or conventional Banking system and only 8% sector represent Islamic Banking. Logic that is needed to determine the KIBOR as per the policy of State Bank of Pakistan is not fulfilled in representation of only 8% Islamic Banking system.

Many of view those are very much concerned to find a justification how to differentiate the conventional banking with Islamic banking due to apparently same presentation of products are offering by both systems. Meanwhile with the responsibility of taking Islamic Banking system in a successful way along with the education factor is necessary.

Area of concerned here is Meezan Bank that is established in 2002 with the aim to initiate the step toward Islamic Banking and distribution of equal justice in society. Due to assets base banking the economic activity generate that reinstate the economy towards stabilization. Today's whole world is following the role of our Islam to make their economy better or asset base where the chance of risk minimum and distribution of equal rights along with economic activity generation prevail. Meezan Bank Alhamdulillah with the blessing of God open its 275 branches in the end of 2011 and showing increasing trend on after tax profit of 130% on the end of their third quarter as compare to the last year 2010 in same period.

### **1.1 Problem Statement**

Do the employees of Meezan Bank Satisfied with their working and its products?

### **1.2 Significance of this Study**

This research will explore the attitude and perception with which the employees are working for the bank. It will also elaborate the motivation behind the working for Meezan Bank i.e. whether they are working for the growth of Islamic Banking as the Vision of Meezan Bank states, or they are just working for monetary benefits.

This research will help the bank

- To identify whether the Employees are satisfied with their job and the perquisite attached with it.
- To identify the Employees attitude and perception towards Meezan Banks and its product (Now offering)
- To identify the misconceptions of the employees related to available products (if any)
- To identify whether there is any need to amend the products to compliance with Sharia absolutely.

### **1.3 Limitations**

Owing to the time and cost of our study, it is confined to the area of Lahore only. Its sample includes Meezan Bank Ltd due to providing a complete Islamic Bank in Pakistan. Sample will collect data on the basis of convenient sample method.

## **II. Literature Review**

(Hackman and Oldham's, 1974) described that Survey of Job Diagnostic disclosed five features of job which identified satisfaction of job: variety of skill, identity of task, significance of task, and autonomy and feedback of job.

Determinants of Job satisfaction like justice of distributive, support of supervisory, labor market on internal grounds, assimilation among coworkers, and pay (Agho, Mueller and price, 1993)

Locke, 1976 concluded that The getting of one's vital job features, giving these features are harmony with or support to complete one's desires

(Frazier, 2009) Said that vital characteristics of circumstances conducive to satisfaction of job are: (1) mentally challenging (2) one's own interest in the job (3) job which is not physically exhausting (3) award to performance (6) high self-assurance on the side of the workers.

(Alf Crossman, 2003) concluded that satisfaction of job is not self-standing in all job dimension and that satisfaction with one dimension might guide to satisfaction with another. Lady workers were shown dissatisfaction with all dimension except salary.

(Sekaran, 2006) Described that the Job Satisfaction indicates that one's own interest, work, and corporation environment variables impacted the self-concept investment or work attachment of employees in their works.

(Neeru Malhotra, 2004) Mentioned that satisfaction of job and commitment of employees in organizations have a vital influence on service feature delivered.

Pay satisfaction, therefore refer to an employees' kindred for or not kindred of the employer's remunerations package, including salary and fringe advantages. (Ivancevich)

This report covered the social coordination that exist within helped employment settings among employees with non-skills and non-disabled co-employees. (Hagner, 1989)

This research paper estimates the impact of promotion and promotion expectations on the job satisfaction. Having received a promotion in the past two year leads to increase job satisfaction, even while controlling for the worker's current wage, wages rank within her peer group and wages growth. Workers who believe a promotion is possible in the next two years also report higher job satisfaction. Additionally, past promotions have lingering, but fading impacts on the job satisfaction (Kosteus, 2007)

In this report two major question asked. First, it was suggested that manager guidance would be not strong way of job satisfaction in organizations with high degree of team cooperating. Second, it was suggested that the extension of teamwork would be significantly positive relevant to image of work but autonomy negatively relevant to image of manager help (MARK A. GRIFFIN, 2001). Workers which have more qualification level are more satisfied. (Richard W. Sears (Psy.D.), 2006)

"The employees who younger were satisfied with lower level with the work, but especially with the intrinsic characteristics of the work. Employees who are old were satisfied with higher level with the extrinsic characteristics" (Wilbur, 1985)

Job satisfactions in relation with performance are very important issues. In job satisfaction approaches that suggest the satisfaction leads to exerting more effort by employees and result in higher level of performance. And the performance indirectly leads to satisfaction as performance level effect the rewards employees receive. And last approach that suggests that there is no specific relation between job satisfaction and performance (Saiyadain, 2006)

The strongest determinant of creativity at work is the opportunity to engage in citizenship behavior exactly the same pattern as for the job satisfaction. Creativity, however, has fewer additional causes. Mismanagement, resistance, and infighting do not directly influence creativity at work as they do job satisfaction. Mismanagement has a large influence on creativity, but this influence is realized indirectly through mismanagement's negative effects on all three aspects of worker agency. Professional settings, conversely, encourage greater creativity at work. The positive effect of professional setting on creativity at work rests on the training. The deep knowledge base, and the substantial autonomy of professionals to decide how best to do their work (Friedson 1994) (Hodson, 2001)

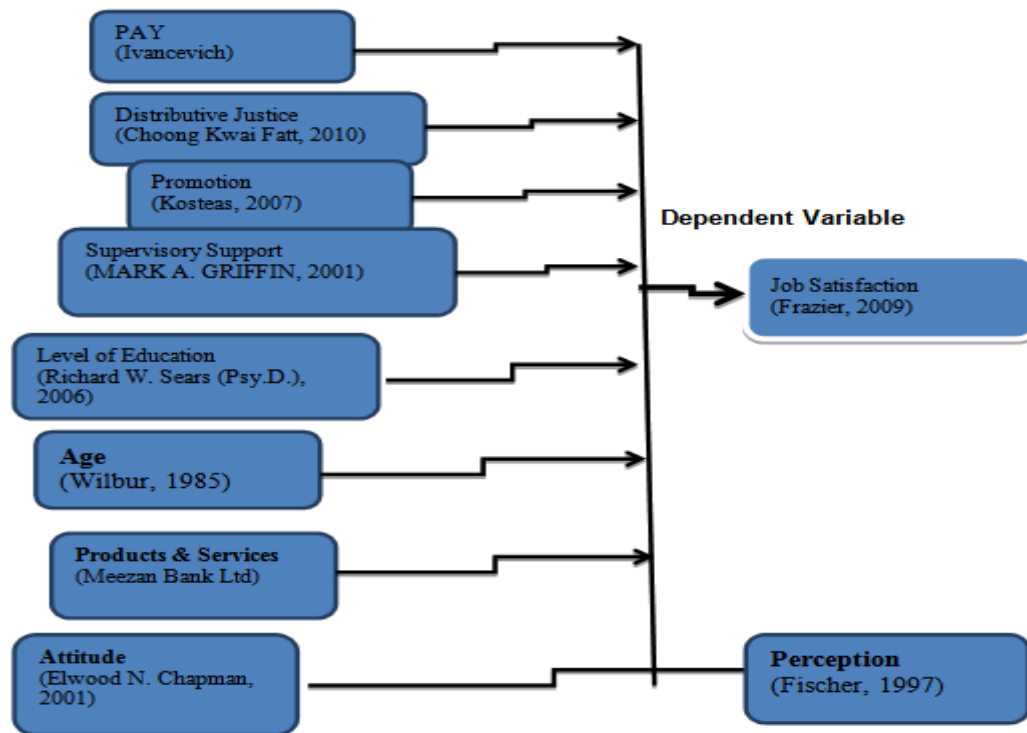
Nowhere is your positive attitude more appreciated by the other than when you are at work. Business competition is very demanding due to its fast moving pace, budget are tight, and the work itself be physically demanding. A person with positive attitude makes the work more satisfactory and comfortable for him and for others. Everyone I an organization maintain positive attitude to build a team spirit. Some people have difficulties in their home life. So it's a positive attitude that helps them to sustain their behavior and work in a clam environment and does the other jobs easy. Employees spend hour while performing their assigned task so it's a positive attitude that's provide them courage to suffer all that stuff (Elwood N. Chapman, 2001)

**Bank under Study**

“Meezan Bank Ltd”Pakistan

**2.4 Theoretical Framework**

Pay, Distributive Justice, Promotion, Supervisory Support, Level of education, age, Products & Services are such an impact on Employees Job Satisfaction.



**III. Research Methodology**

**3.1 Research Design**

It is a way to research. It describes the whole research process.

The area of Employees Satisfaction toward organization and products in the sphere of Islamic banking is not new to the researcher. There is a considerable volume of research work in the area, though the literature of Islamic banking is under the development process yet. We chose descriptive study keeping in view the research work already done in the field of Islamic banking. Descriptive research is carried out in those areas where a lot of research work has been done and basic understanding of the variables and their effects has been established. Our research design is based on a pre-developed tool for the testing of satisfaction level in reference of organizational provided perquisites and available Islamic Banking products. In describing the effects and relationships of the variables involved this tool will serve as a scale.

### **3.1.1 Population of the Study**

In our research, population comprises of Meezan Bank employees only.

### **3.1.2 Element of the Study**

Element of the study means each individual unit of the population. In our study it refers to each Employee working in Meezan Bank is the element of the study.

### **3.1.3 Sample of the Study**

Sampling means selecting a few elements out of whole population for the purpose of study as studying the whole population is impossible. We chose convenient sampling. We took a sample of 60 respondents from different areas of Lahore city.

### **3.1.4 Sphere of the Study**

Sphere of the study describe the applicability of the research work. In our case applicability of the research is very limited as we chose only the area of Lahore city keeping in view the time and cost limitations.

### **3.2 Variables**

In our study of nine variables are selected which impact the Employees attitude and perception towards Islamic Banking. These variables are Pay, Distributive justice, Promotion, Supervisory support, Level of education, Age, Product & Services, Attitude and Perception.

### **3.3 Data Collection**

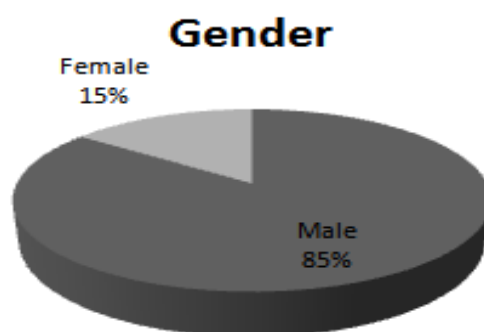
We distributed a questionnaire among the employees of Meezan bank for the collection of data.

### **3.4 Data Analysis**

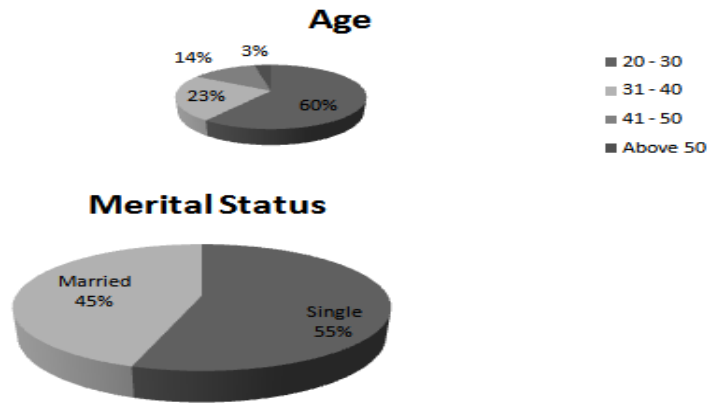
Data analysis is an important step in the research process. It involves not only analyzing data for interpretation but also for possible errors of omission or perceptual biases etc. The type of analysis to be carried out depends on the type of data collected. In the case of quantitative data, which is the data collected in this study, statistical tools are applied to quantify the data collected and interpreting thereafter. With the advent of computer technology this analysis and interpretation can be performed by special developed software called SPSS. We used SPSS version 14 and Microsoft Excel for the purpose of our data analysis and interpretation.

## **IV. Data Analysis**

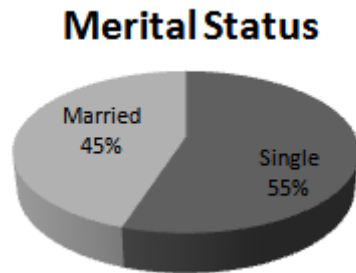
The data gathered through questionnaire will be analyzed using SPSS and Microsoft Excel software. In order to make our analysis comprehensive and easy to understand, the data interpretation will be assisted with Pie-chart diagrams. This data analysis comprises of the comparison of data collected against ten variable of interest.



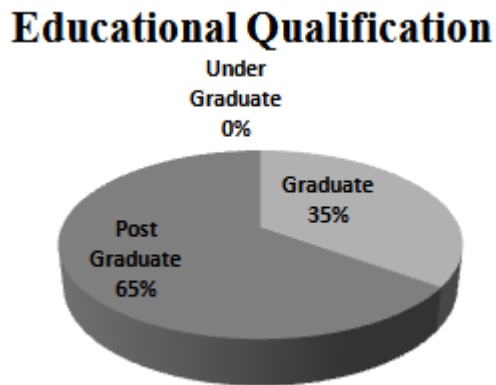
Total 60 people participated in Survey Questionnaire for the project “Attitudes and Perceptions of Employees towards Islamic Banking” in which the ratio of male respondent is greater than female due to no hiring of female staff but according to their management now they are emphasizing to provide equal rights to both gender.



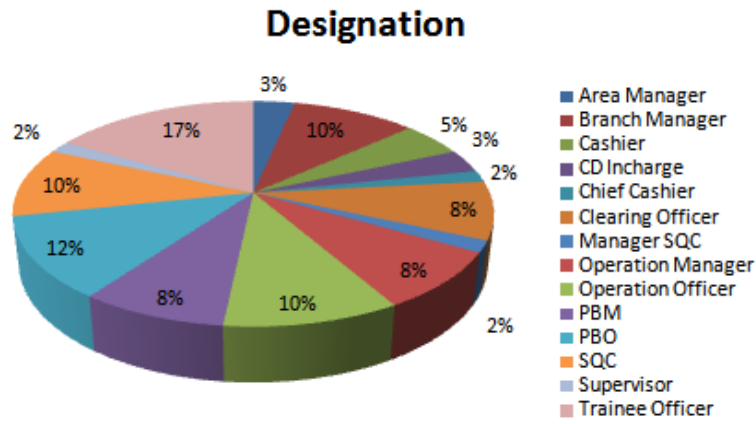
Many of the respondents belong to the category of 20-30. This shows and as per MBL management they are rather interested to hire new blood with good education to provide a better service to compete in banking industry.



33 of the respondents out of 60 are single and 27 are married. Which shows a significant trend of hiring new blood or talent is to promote the Bank.

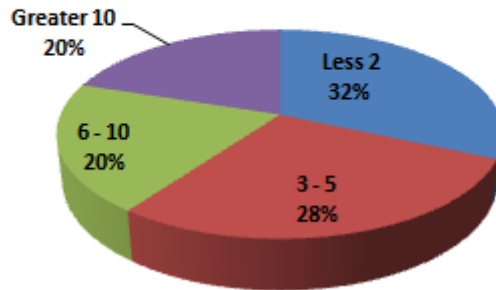


21 respondents out of total 60 are Graduate, 39 are Post Graduate and not a single one is Under Graduate. Which shows the bank hiring process is improving day by day. By virtue of providing good service to stand in aggressive competition bank HR Department is hiring educated employees. As per the Bank management or on the basis of interview conducted Meezan Bank adopting a strategy to preferably hire the people that possess a Islamic Banking background due to developed better understanding and promote the bank in positive way.

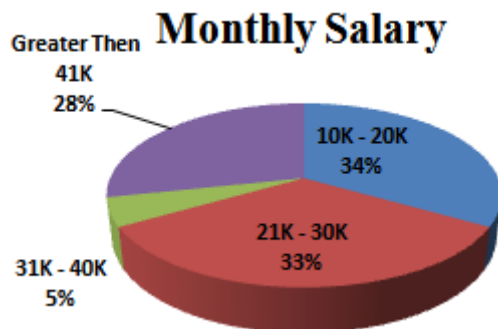


Diversified portfolio of the people with common objective is very helpful for fulfillment our research. The people that we chose on convenient basis for our research questionnaire, most of them belong to or come from conventional banking. So the area of our research will also conclude the reality of joining the Meezan Bank either on the basis of Islamic Banking or for the sake of promotion and perquisite attached with offered post.

### Job Experience

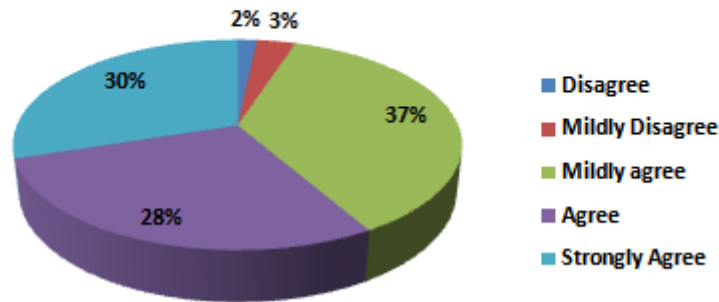


19 out of 60 respondents are having less than 2 year experience, 17 having 3 to 5 year of experience, 12 having 6 to 10 year and remaining 12 possess more than 10 year of Banking experience. Which show the Bank policy to hire most experience people that provide the bank with ideas to develop the product or design the strategy to grow in aggressive competition



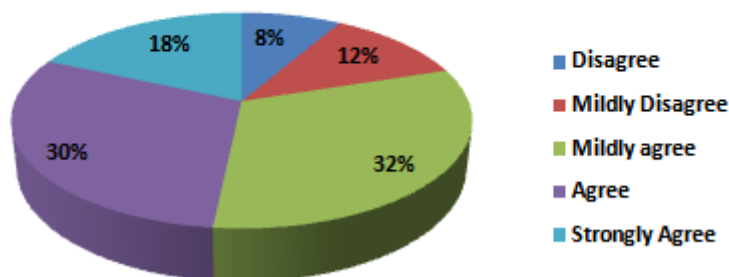
Major portion of the respondents fall in the salary range of 10 to 30 which present the trend of this remuneration depicting that Meezan bank is offering competitive salary packages as per the market standing.

**I have a good understanding about organization mission and objectives**



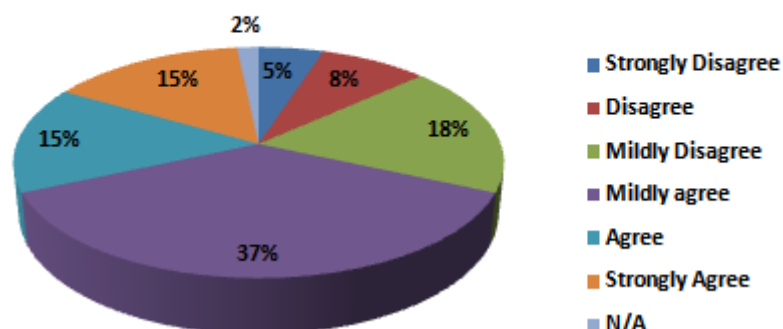
A number of respondents chose disagree, mildly disagree and mildly agree due to multiple reasons as misunderstanding of Islamic Banking concepts or most of the respondents belong to other conventional Banking system. Major reason behind disagreement is lack of training. But now a days bank concentrate to hire new blood in the system by providing them proper training.

**Policies and procedures are well defined**



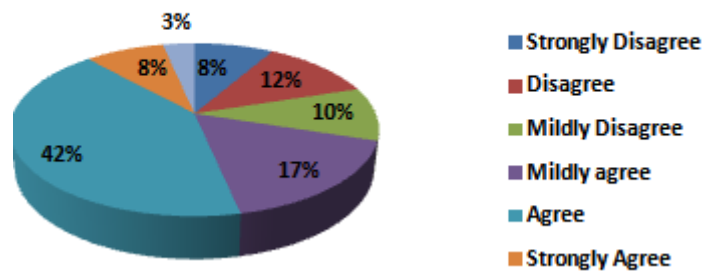
Disparity between agreement levels is due to adoption of routine procedure. One of the basic reasons that reveal when we interviewed the bank officers that polices need to be update many disputed point still in policies that doesn't provide clear understanding to cater real situation.

**Employees are encouraged to contribute / share their ideas and feedback with management**



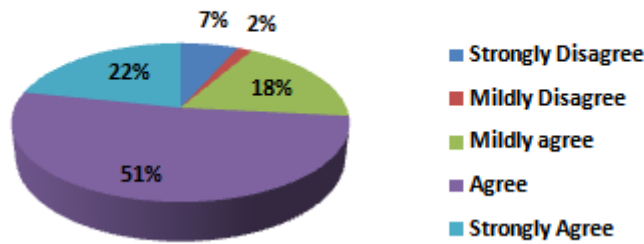
As per interviewed with the management some of the confusion that tackled by the management at branch end identified. Employees from the other organizations hired by Meezan HR Department feel hesitate to contact to higher management or might be they possess the viewpoint that they might be afraid of taking initiated or being exposed.

**Events / Changes in the organization are communicated well in time to employees**



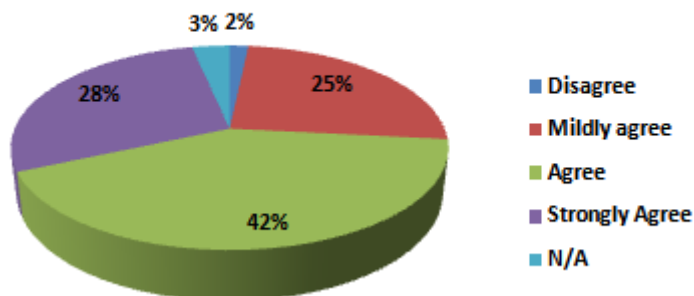
Many of the respondents chose agree that's includes upper level staff (Regional Manager, Branch Manager, Operation Manager). Reason that the above said employees are having email account allocated by the IT Department and the problem of disagreement level starts from the non-dissemination of information to lower staff.

**My supervisor communicates well with subordinates**



Most of the employees are satisfied with the above said statement due to friendly environment at Branch level. And a major portion of the respondent chose disagreement due to the working condition in all branches is not same its depend on the management of that particular branch.

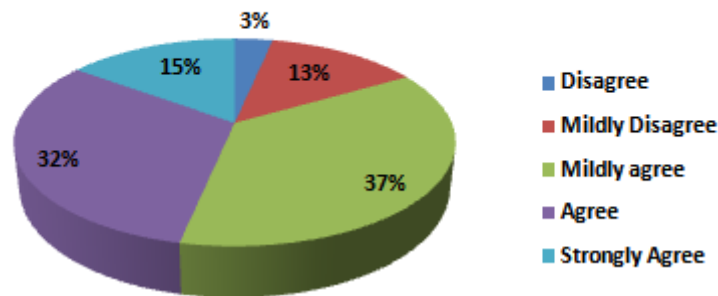
**My relation with my supervisor**



1 of the respondent out of 60 disagreed, 15 are mildly agreed, 25 are agreed, 17 are strongly agreed and remaining 2 respondents not answer the above said statement. 59 respondents are satisfied with their relation to their supervisor. This is because of the good management of Meezan Bank.

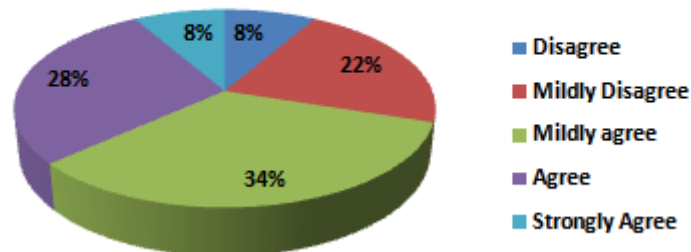


### Behavior



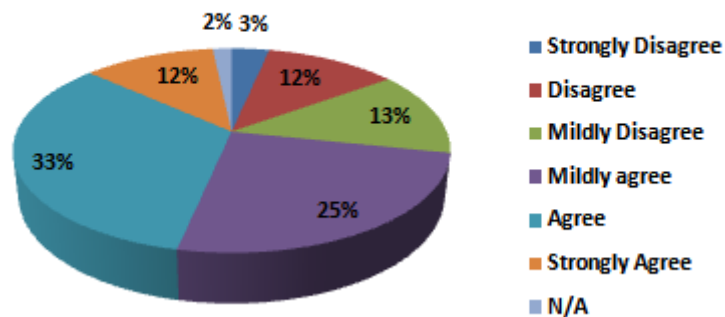
Many of the respondent agree with above statement of behavior but as per the interview with the branch staff mostly the behavior problems raised that's includes the factor of favoritism, professional jealousy and personal grudges at work place.

### Appreciation



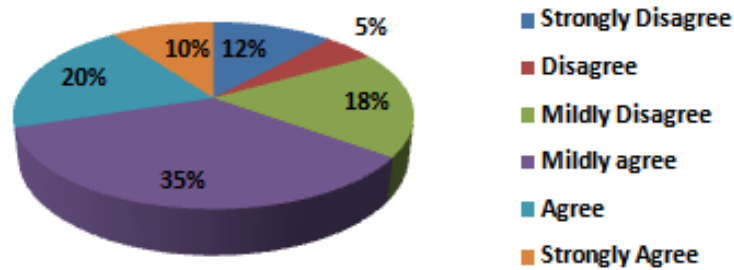
Many of the employees are agreed with the statement that there work is appreciated by their seniors in Meezan Bank. But a number of respondents disagreed due to manifold factor as favoritism, professional jealousy and attitude of the employees.

### Interaction



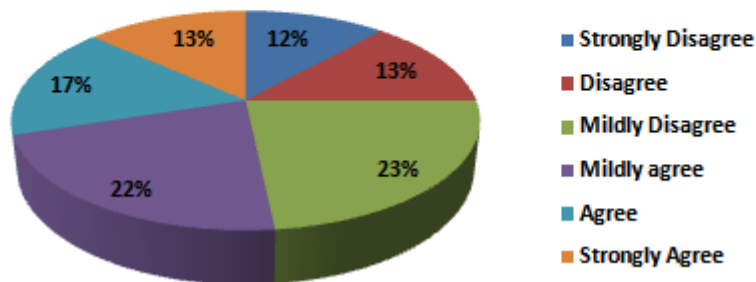
Reason of disagreement is at branch level where employees that belong to other organization are hesitate to contact or discuss the issue with higher management due to disclosure of their personality that's they think having negative effect on their future correspondents.

**The salary level in my organization compare well with those of similar organizations**



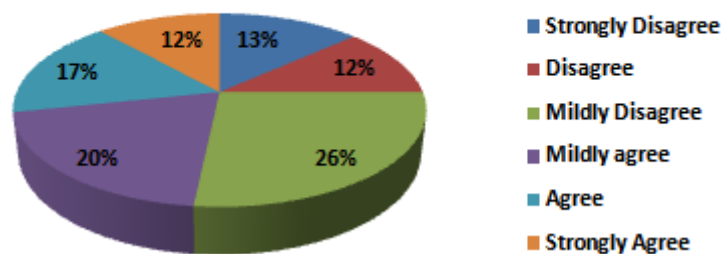
Many of the respondents respond in negative manner due to the un-satisfaction exist between employees regarding the salary offered by Meezan Bank with the other bank offering.

**My salary is fair for my level of responsibility**



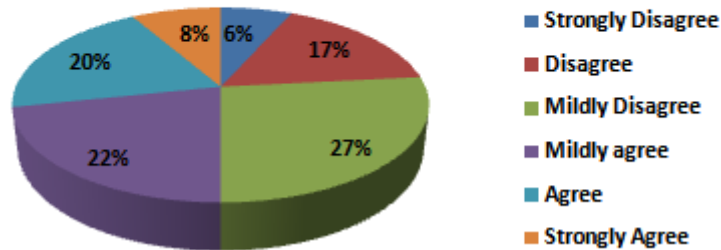
As per interviewed by MBL management that a salary level is not up to the standard that is offered by other banks with the same responsibilities.

**Connection between Pay and Performance**



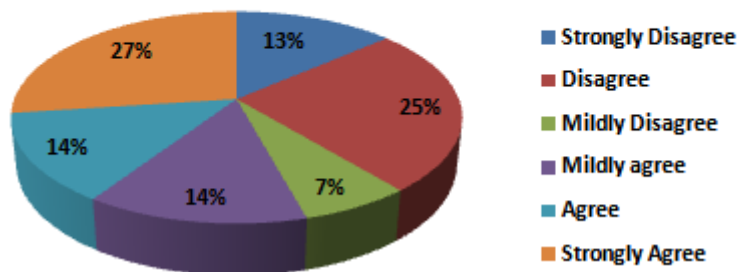
A number of respondents disagreed with the above statement and as per conducted interview with MBL staff that the reason behind non connection is the factor that

### You are satisfied with present salary



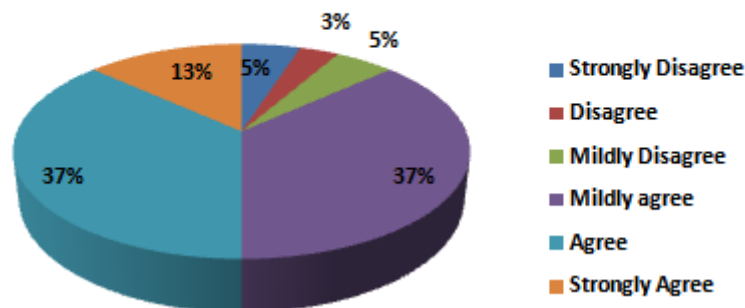
Meezan Bank as per the Market rate is offering a low wage to their employees. Only 8% respondent chose strongly satisfied due to their experience or they are from other bank and join MBL due to high salary offering.

### If you are given a chance on higher salary in conventional bank you will switch



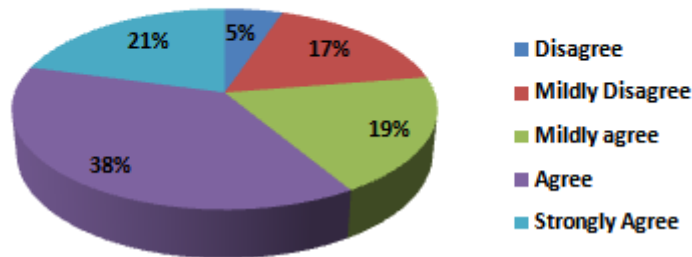
55 percent of respondent are in favour of shifting the bank on higher salary. Reason of shifting is the trend that is compulsory for your promotion in grade and salary exist in the banks. Or the bank higher the person that is not aware of Islamic Banking concept or they don't know about its importance.

### I am satisfied with the physical working condition in my organization



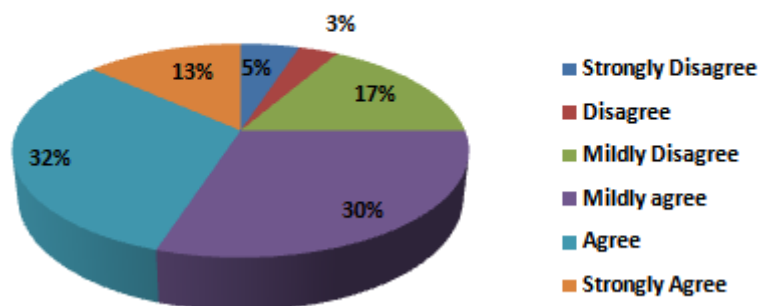
Many of the respondents are satisfied with the above statement due to changing the working environment in private organization that believe in providing best services to their customers and employees are aware of the challenges or obstacle at their work place.

### Job security



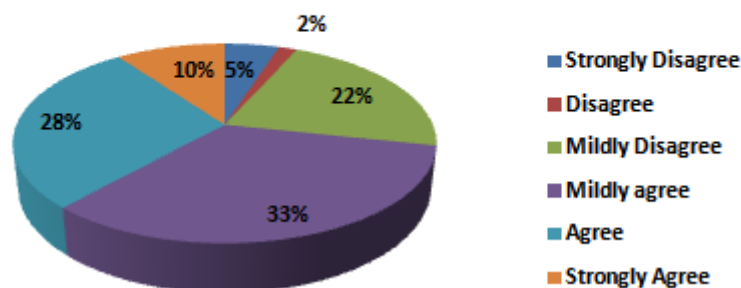
Most of the employees are very much satisfied with job security due to Bank HR policy and their perquisites. Focal point of their satisfaction is Meezan Bank continuous growth which is safeguarding the interest of their employees regarding their job.

### My organization has good training programs for improving my skills and abilities



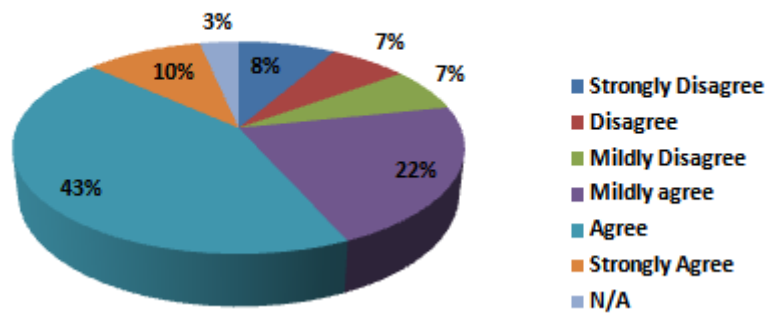
Training in banking industry is very much important to upgrade employee's knowledge and their skills to cater the day to day operating problems. MBL is now with their effective training programs trying to enhance the skills and knowledge of their employees.

### When I take on a new job or responsibility, I receive adequate in house or external training and support



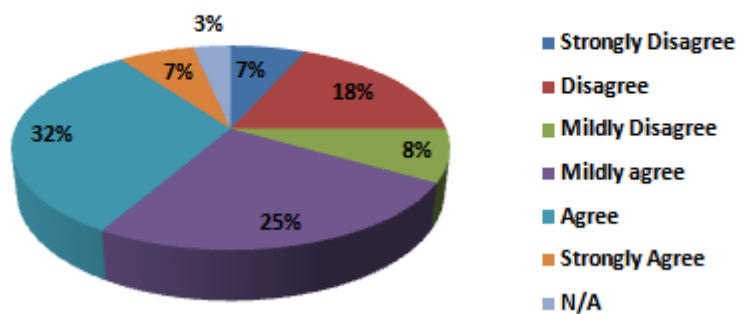
Many of the respondents are in favor of above said statement and also confirmed through interviewing the training head of MBL about the training program. Change in training program to keep the employees equipped with updated knowledge to cater day to day problems and queries.

**Bank offer on the job training time to time**



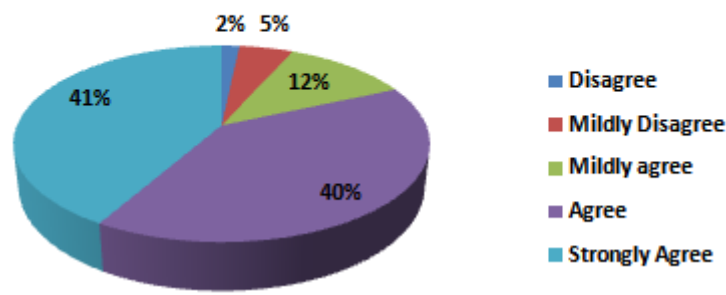
Agreement level in above said statement is presenting the fact of providing on the job training trend in MBL. MBL management is very much conscious to provide proper training and clearing the doubt about their primer Islamic Bank representation.

**Bank has an effective system for dealing with employee grievances**



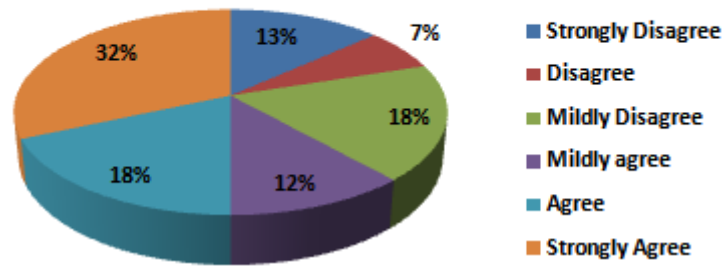
57 percent of the respondents are in favor of statement that their grievances in MBL are resolved in very effective and efficient way. That's represent that bank human resource department is very quick or serious to resolve employees grievances.

**Bank has best Shariah Compliance in all Islamic Banks**



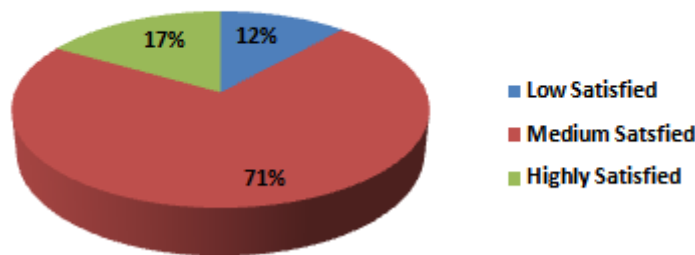
Numbers of respondents are agreed with the Shariah compliance in MBL and their ZERO tolerance policies in this regard. Also a test is conducted in this regard to check the employee's knowledge about Shariah.

### You chose MBL due to Islamic Banking



Most of the respondents join MBL with the intention of provided Riba free banking and Shariah compliance procedure approved by Shariah Supervisory board of MBL that is providing their service to many of the institution that are having intention to initiate the Riba free banking system in the world.

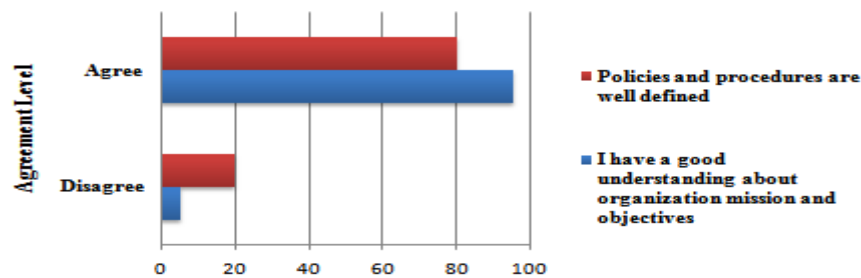
### Satisfaction Level Of employees



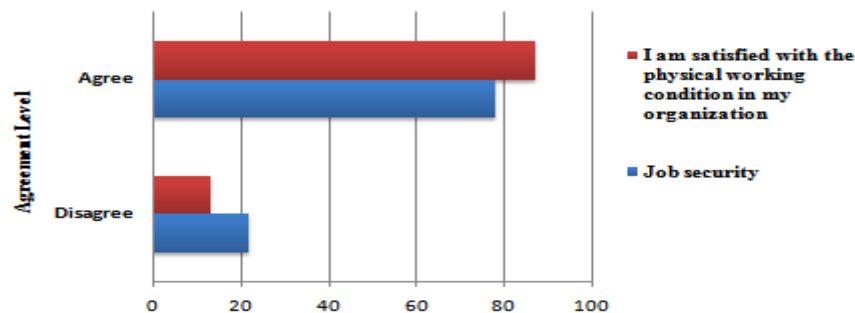
This pie chart is depicting the overall satisfaction level of MBL employees regarding their attitude perception towards Islamic Banking and its Products. 71% of the respondent are medium satisfied that presenting the fact of MBL employees are satisfied with the current provided perquisite and Shariah compliance of their product.

#### 4.2 Variable Wise Analysis

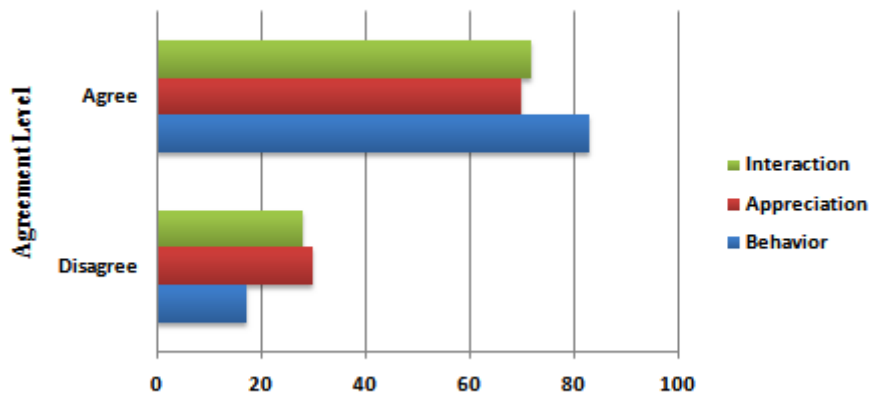
##### Employees View on Objective



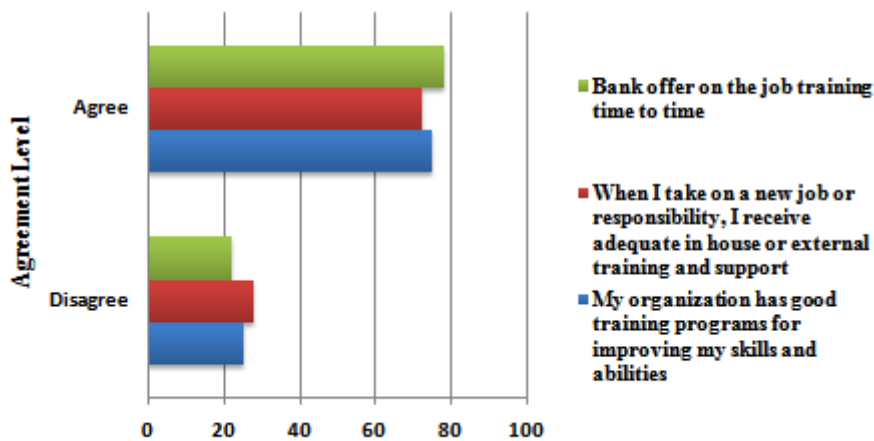
##### Employees view on Work Environment



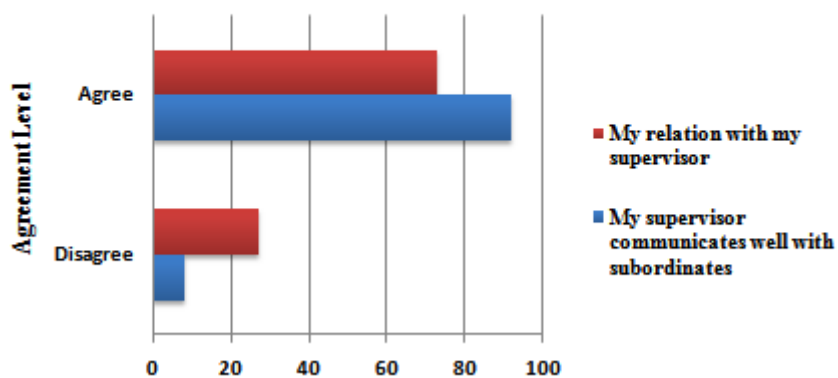
### Employees View on management



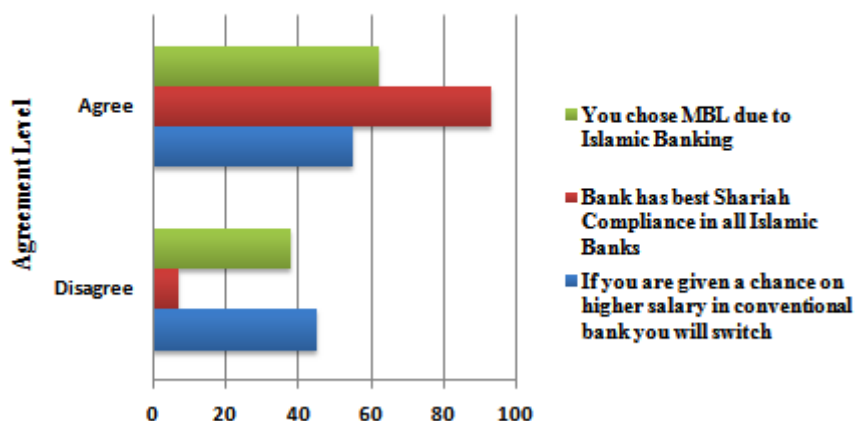
### Employees Views on Training & Development



### Employees View on relationship with Supervisor



### Employees View about MBL



## V. Conclusion and Recommendation

The final Chapter of the study Conclusion and Discussion entails a detailed overview of the results and in the light of the independent commenting made in the previous chapter a complete result of the study. This is also important as this chapter actually depicts our learning and understanding of the topic. This conclusion and the discussion might not be widely applicable pertaining to the limitations of the study but it does add knowledge in the literature of Attitude and perception of Employees toward Islamic Banking.

### 5.1 Conclusion

Taking in to consideration the satisfaction element of the employees while working in an organization that is claiming to be the Premier Islamic Banking or providing 100% Riba Free Banking in Pakistan. For attainment of this purpose and to proving the satisfaction level of the employees towards Islamic banking and their product offering we chose Meezan Bank. By taking the sample of 60 people we conduct our research and on the basis of our result we are able to draw the conclusion that a satisfaction level of employees depends on multi factor that determined the satisfaction level which includes Organizational Objective, Management, Work environment, Training and development, MBL products and Shariah Compliance.

Based on the performed evaluation mentioned above the following conclusion can be made. First of all most of the employees join Meezan Bank rather they belongs to other financial institutions with the only reason of its Shariah Compliance by Shariah Supervisory Board encompasses of the most renowned personality of Pakistan Justice (Retd.) Muhammad TaqiUsmani and MBL approved product are highly transparent in procedure according to Shariah rules. This is the only reason that differentiates MBL from other Financial Institutions. This research also suggests that some of the respondent also express their view in reference to joint MBL by providing a reason of their Salary and other perquisites increment.

Trend of hiring new blood in MBL main streamline to promote the Islamic Banking in Pakistan and make their practices in whole branch network standardized. Survey suggested some of very important result of Employees view on objectives that policies and procedure for adapting standardized practices is well define but some of the respondents are disagreed. Reason of disagreement is that they were worked in other banks and try to implementing the same in MBL but the structure of MBL product and execution is too different.

Work environment of any place is most important variable for the people working in particular organization. As our result indicated that the work environment of MBL is very friendly, co staff is so much cooperative and mostly employees are satisfied with the physical working condition in MBL. Most of the staff is satisfied with the issue of their job security due to active respond of MBL Human resource department to cater employee's grievances.

Training and development is an ongoing process, having core importance in implementing new or updated policies, procedures and also equipped the employees with updated knowledge. Survey result suggested that MBL is very conscious in respect of training and development of their staff with updated tools and knowledge.

Organization grows when their upper management is cooperative or a good listener to their lower staff. As this factor is an integral part of our survey and our result suggested that Meezan Bank's management is very cooperative and down to earth while solving employee's related issues and grievances. Most of the respondent



agreed with the management behavior, interaction and their appreciation related to their work environment. The overall view about management perspective is positive as per our suggested results.

## 5.2 Recommendations

Meezan Bank is continuously growing due to its Shariah Compliance product offering. Mostly people joined MBL with the only reason that in the presence of interest based economy someone takes an initiative to break the curse and make this Banking Industry according to Shariah Compliance Principles. But still this process of changing something is improving aggressively.

One of the important factor that can heart this initiative is the hiring of those people that came from other interest based institution and their weak knowledge in Islamic Banking process. MBL must have some arrangement to train all those employees that is hired from other institution to enhance their understanding and knowledge on Islamic Banking.

As our result suggested that adopted polices and procedure to perform day to day operation is not standardized in whole MBL. So keep them in standardized manner there is need to revise their policies time to time to keep the same practice in whole organization.

Salary structure of MBL is not up to the standard that is offered by other organizations. It should be revised for the better performance of employees and their satisfaction.

Upper management behavior is very important for the implementation of their policies in a smooth way. Same can be better with healthy interaction with lower staff by providing them chance to participate in decision making process because they are running the organization they better know how to improve and which area need more concentration.

Organizational growth is based on the satisfaction of the employees but most importantly the people that are contributing their investment with the only believe that the organization is following Islamic rules of financing. For better understanding of this process MBL must have to organize seminar to educate the general public about Shariah rules and principle of financing.

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