Linking Individual and Organizational Islamic Work Ethics to Employee Commitment: The Mediating Role of Perceived Organizational Support in Islamic Banks

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ABSTRACT

This research investigates the relationship between Islamic Work Ethics (IWE) and employeeands commitment with a particular interest on the mediating effect of perceived organizational support (POS) within the Jordanian Islamic banks. Drawing upon the theory of organizational support as well as the social exchange theory, the study conceptualizes IWE as a multidimensional concept which comprises of the individual level of ethical orientations and organization-level ethical practices. A quantitative methodology was used, and the data was gathered using a structured survey that was administered to the employees employed in Islamic banking institutions in Jordan. A total of 312 usable responses was analyzed by (PLS-SEM). The results demonstrate that individual and organizational dimensions of IWE have significant positive impacts on the perceptions of organizational support by employees. As a result, organizational support as perceived by employees was found to have a strong and positive influence on employee commitment. In addition, the analysis confirms the role of POS as a significant mediating mechanism in the relationship between IWE, at both levels, and commitment in employees. These results suggest that Islamic ethical values increase employee commitment by strengthening mainly perceptions of organizational support, but not directly. The research contributes to the literature by extending previous research studies on IWE beyond one dimension perspective and also combining ethics values with organizational support mechanism. From a practical perspective, the results indicate the significance of institutionalizing Islamic moral principles in organizational policies and practices, as such institutionalization may provide validation of perceived support and promote continued commitment of employees in Islamic banking organizations.

Keywords: Islamic Work Ethics, Perceived Organizational Support, Employee Commitment, Islamic Banks, Jordan
JEL Classification: M12, M14, J24, G21

1. INTRODUCTION

In the modern organization, especially in the financial sector, employee behavior and commitment is less determined by regulations and financial rewards, but rather moral principles, which are encompassed in the workplace. Ethical behavior is a core component of Islamic banks that run based on the Shariah rules and does not act as an auxiliary feature of the organization (Khoso et al., 2023). In line with this, IWE offers an extensive moral guideline based on the Islamic teachings with the central focus on such values as honesty, sincerity, justice, cooperation, and the idea of work as a kind of worship (Ali, 2019; Yaseen et al., 2015). The IWE are a deviation to the traditional work ethics by not only incorporating the personal moral responsibility but also the organizational ethical responsibility. At the personal level, IWE influences the personal behavior of the employees by principles of hard work, trust and responsibility. On the organizational level, these ethics are reflected in fair managerial treatment, respecting one another, and having social responsibility to the employees and society (Shaheen et al., 2022). Regarding an organization, ethical values are crucial in influencing the perception of employees regarding the way that they are treated by their organization. POS

is one of the most powerful ideas that explain this relationship because it is a reflection of beliefs of employees on how much an organization is interested in their contribution and is attentive to their well-being (Obeidat, 2025; Saleh et al., 2022). The organizational support theory also explains that employees would develop mutual attitudes and behaviors on the basis of their perceptions of high organizational support and thus develop an increased emotional attachment and commitment towards the organization (Prysmakova and Lallatin, 2023).

Employee commitment, especially in service-based industries like banking, is one of the determinants of the effectiveness of the organization, quality of service delivery and employee retention. The notion of commitment is usually regarded as being multidimensional, a notion that includes affective, continuance, and normative dimensions (Serhan et al., 2022). The previous studies have shown that the positive relationship between ethical workplace environment and supportive organizational practices can positively influence the level of commitment among employees in various cultural and institutional settings (Hao et al., 2022; Ilyas et al., 2023; Kim et al., 2023). Although the literature on the IWE has continued growing, various gaps remain. The majority of empirical studies perceive IWE as one-dimensional variable, thus ignoring the fact that there are two distinct dimensions of ethics, which are individual and organizational. Moreover, little focus has been placed on how IWE affect employee commitment especially on the mediating effect of POS. Such gaps are particularly acute when it comes to Islamic banking in the emerging economies, including Jordan, where ethics and morality are one of the pillars of institutional identity, which are not extensively investigated in practice.

Thus, the study seeks to test the impact of individual and organizational IWE on the employee commitment besides exploring the POS as an intervening variable in the context of Jordanian Islamic banks. Through this integrative framework, the research aims at making contribution to the literature by providing a more detailed insight into IWE, as well as generalizing the Organizational Support Theory in an Islamic institutional setting.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

The IWE are based on the Quran and the Sunnah, which is a complex ethic system governing the behavior of people in the working place, both as individuals and in groups. In contrast to the traditional work ethics that tend to focus on productivity and material performance, IWE combine spiritual responsibility and professionalism and perceive work as a kind of worship and social duty (Aldulaimi, 2020; Chupradit et al., 2022). As it has been noted in previous research, the IWE affect employee attitudes, motivation, and behavioral approaches in workplaces, especially in the Islamic institutions like banks, and other financial organizations (Alsmadi and Al Omoush, 2025; Basalamah, 2025). Recent research suggests that IWE is not a unitary concept and is instead a complex concept that involves both the personal and organizational aspects. On the personal level, IWE emphasizes such values as honesty, hard work, reliability, and individual

responsibility. IWE are experienced at the organizational level, in form of equitable organizational policies, ethical leadership, organizational cooperation, and social justice (Ali and Al-Owaihan, 2008; Hassi et al., 2021). This difference helps in a better understanding of the way values of ethics operate in different levels within Islamic organizations.

Personal IWE will affect the ways of how the employees interpret and react to their working environment. Workers who are firm believers in the Islamic ethical code are likely to perceive the organization in moral terms and they consider aspects of fairness, mutual respect and consistency of ethics (Karim et al., 2025; Riadi et al., 2025). Employees whose orientations are towards ethical behaviors are likely to perceive such practices as genuine organizational support when the supportive practices given by organizations are in line with such principles. The organizational support theory assumes that the employees develop organizational support perceptions relative to how they are treated by the organization and its representatives (Kurtessis et al., 2017; Shanock and Eisenberger, 2006). When organizational support exists, individuals with high ethical orientations have an increased sense of organizational justice, care and recognition thus contributing to an improved perception of organizational support (Li et al., 2025). This means that individual IWE will have a positive effect on POS.

H_1: Individual IWE have a positive effect on POS.

Organizational IWE refer to the systems, norms and practices of ethics that are incorporated in an organization. They include principles like justice in decisions making, ethical leadership, transparency, cooperation and social responsibility. In the context of Islamic banking, these practices are not optional but they are the basis of institutional legitimacy and adherence to the Shariah principles (Abdi et al., 2025). Past studies show that ethical organizational behavior improves the perception of employees that the organization acknowledges their efforts and is concerned with their welfare (Kareem et al., 2025; Nauman et al., 2025). Ethical values will become institutionalized on the organizational level; employees will feel like the organization is supportive and trusting. The observance of Islamic ethics in the context of Islamic banking means that there is a strong sense of moral loyalty hence the POS.

Recent empirical research further indicates that when Islamic ethical principles are embedded at the organizational level, employees are more likely to interpret managerial actions and institutional policies as genuine signals of organizational care and support. Organisational IWE emphasize collective responsibility, mutual obligation, and benevolence, which are very close to the basic premises of organizational support theory. When Islamic banks adopt a consistent approach of applying ethical standards based on Shariah, workers tend to see that the organization provides value for contributions beyond the purely economic exchange. Recent research in Islamic financial institutions confirms that ethically based organizational practices are an important contributor to POS by creating an atmosphere of respect, moral obligation and reciprocity (Ali et al., 2023; Panakaje et al., 2025). Moreover, evidence from Islamic banking contexts shows that employees interpret compliance with Islamic ethical norms

as a reflection of organizational sincerity and moral commitment, which strengthens their belief that the organization will support them in times of need (Hidayat and Rafiki, 2022). Accordingly, the institutionalization of Organizational IWE functions as a critical mechanism through which Islamic banks communicate care, appreciation, and long-term commitment to their employees, thereby reinforcing higher levels of POS.

H_2: Organizational IWE have a positive effect on POS.

POS represents an established prerequisite of commitment among employees. POS captures the beliefs of the employees about the extent to which the organization recognizes the efforts of employees and care about their welfare (Le and Lei, 2019). High levels of POS breed the sense of obligation, loyalty and emotional attachment and thus lead to high commitment in the organization (Venkatesh and Bala, 2008). Employee commitment generally is perceived as a multidimensional phenomenon which is affective, continuance and normative commitment (Malik et al., 2021). The empirical studies always indicate that when employees feel that the level of organizational support is high, they exhibit greater commitment, low turnover intentions, and high job performance (Mohamed et al., 2010; Şengüllendi, 2025). In an Islamic banking, where trust and long-term relationship are the most important, POS plays a leading role in ensuring commitment of the employees.

Extending this line of reasoning, recent empirical evidence consistently reinforces the central role of POS as a robust antecedent of employee commitment across different institutional and cultural contexts, including Islamic and value-driven organizations. Drawing on Organizational Support Theory, scholars have argued that when employees perceive high levels of organizational support, they develop a closer socio-emotional relationship with the organization which is translated into greater affective attachment with the organization and sense of moral obligation to stay with the employer. Recent large-scale studies confirm that POS predicts all three dimensions of commitment to a large extent by generating feelings of appreciation, security, and reciprocal responsibility (Kurtessis et al., 2017). More recent evidence from the banking and financial services industries further shows how supportive organizational practices strengthen employee commitment by building trust, reducing uncertainty and strengthening long-term relational exchanges between employees and organizations (Maan et al., 2020). In Islamic banking environments in particular, where employment relationships are cast against a backdrop of ethical obligation, trust and continuity, the role of POS can be a critical indicator of institutional sincerity and moral responsibility and in turn, this serves to increase the level of emotional attachment and willingness to stay and maintain commitments to the organization by employees (Ali et al., 2023). Collectively, these findings provide strong empirical support for the proposition that higher levels of POS lead to stronger employee commitment.

H_3: POS has a positive effect on Employee commitment.

Based on the social exchange theory and organizational support theory, POS is one of the central ways through which ethical

values are transformed into the outcomes of employees. Ethical values however do not always translate to commitment unless the employees determine that they are actually upheld and practiced by the organization (Li et al., 2025; Malik et al., 2021; Obeidat et al., 2025; Şengüllendi, 2025). Under the influence of IWE, individual and organizational ethical aspects are expected to affect the commitment of the employees indirectly by determining the perceptions of organizational support. Employees will tend to view high organizational support when they have an ethical congruence between personal values and organizational practices and hence supporting their commitment. Even though the direct impacts of IWE on commitment have been investigated in previous research, no one has explored the mediating influence of POS on the same especially in the Islamic banking industry.

Building on this logic, POS functions as a critical psychological mechanism that translates ethical intentions into attitudinal and behavioral outcomes. Prior research grounded in Organizational Support Theory emphasizes that employees do not respond merely to formal ethical codes or value statements, but rather to how consistently these values are enacted through managerial actions, HR practices, and daily interactions. When organizations demonstrate fairness, concern for employee well-being, and moral accountability, employees reciprocate with stronger affective attachment and normative commitment, consistent with social exchange theory (Eisenberger et al., 2020). In ethically sensitive environments, such as Islamic banking, where moral principles are expected to be used to guide the conduct of individuals and the policies of the institutions, POS is highly salient in shaping the extent to which employees believe that the organization is sincere in its ethical commitments and how far the organization deserves their loyalty.

In addition, recent empirical evidence indicates that ethical value congruence reinforces POS by providing support to employeesand beliefs that the organization truly values their moral identity and contributions. Studies show that when ethical frameworks are part of organizational systems (e.g. high fairness, transparent decision making, and ethical leadership), employees are more likely to feel that their organization offers high levels of support, which leads to stronger organizational commitment (Iddrisu, 2024; Zagenczyk et al., 2021). This mediating mechanism is particularly relevant in Islamic financial institutions, where ethical expectations are higher from the outset and employees are always looking to see whether organizational practices are consistent with Shariah based values. Consequently, POS serves not only as a social exchange currency but also as a moral validation process that links both individual-level and organizational-level IWE to sustained employee commitment.

H_4: POS mediates the relationship between Individual IWE and Employee Commitment.
H_5: POS mediates the relationship between Organizational IWE and Employee Commitment.

2.1. Conceptual Framework
The conceptual framework of the current study will be based on the Organizational Support Theory and Social Exchange Theory

that postulate that positive work-related attitudes and behaviors arise when employees feel that their organization appreciates their input and wants to care about them. The theoretical views are enhanced in the context of Islamic banking by the ethical basis of IWE, which highlights the aspect of moral responsibility both in an individual and organizational level. Based on this, the framework describes IWE as a multidimensional construct with two separate and yet related dimensions namely Individual IWE as well as Organizational IWE. Personal IWE is the actual personal adherence of the employees to the Islamic moral values including honesty, diligence, responsibility, and the viewpoint of work as a worship. In contrast, organizational IWE signify institutionalization of the Islamic ethical principles in form of fair management practices, ethical leadership, cooperation as well as social responsibility in the organization. The theory also argues that the two facets of IWE have a positive impact on POS. Whenever employees have good Islamic ethical values and see such values in action at the organizational level, they tend to feel that the organization is supportive, just and caring about their welfare. This view will strengthen their feeling that their input is valued by the organization and they are treated with dignity.

Also, the framework holds that POS has a direct positive effect on Employee Commitment, which is also conceptualized as a multidimensional construct that includes affective, continuance and normative commitment. When employees feel supported by an organization more, they will tend to become emotionally attached to the organization, they will feel a moral obligation to stay longer as well as they will be able to realize the cost of leaving. Notably, the framework assumes that POS is an intervening factor where Individual and Organizational IWE have an effect on Employee Commitment. Instead of influencing employees directly by only using direct channels, IWE is likely to influence employee commitment by creating the perception of organizational support. This mediation shows the contribution of organizational practices and employee perceptions in the process of converting ethical values into long-term commitment in Islamic banking institutions. In general, such a conceptual framework offers an integrative framework that connects ethical values, organizational perceptions and employee outcomes and provides a subtle insight into how the IWE are working in the context of Jordanian Islamic banks. The study has a conceptual frame as shown in Figure 1, which examines the connections between Individual IWE, Organizational IWE, POS and Employee Commitment in the setting of the Jordanian Islamic banks. The framework argues that the IWE is a multidimensional construct, which is expressed in terms of an ethical dimension at the individual and organizational level, which in combination forms the perception and attitudes of employees towards the organization they are working in.

3. METHODOLOGY

The current research design is quantitative research design in that it seeks to establish the relationship between the Independent IWE, Organizational IWE, POS, and Employee Commitment in the Jordanian Islamic banks. The cross-sectional survey method was utilized because it is suitable in testing theoretical propositions and causal relationship between latent constructs of organizational studies. The quantitative method is especially appropriate to the research due to its aim to examine the hypothesized relationships and mediation effects (Hair and Alamer, 2022). The sample of the current research will include employees of the Islamic banks operating in Jordan; both managerial and non-managerial staff working in different functional areas such as operations, finance, customer service, risk management, and Shariah compliance. This population was selected because the Islamic banks operate according to the Shariah principles, which makes the Islamic ethical values a core aspect of the organization, and their day-to-day operations. A non-probability purposive sampling method was used in selecting the sample thus the respondents had enough experience and understanding of the organizational practices and ethics in their respective institutions. This therefore resulted in the inclusion of only employees with a working experience of at least one year in their respective banks into the study.

The information was gathered through a self-administered questionnaire which was a structured questionnaire, conducted electronically and in print to the employees at Islam banks in Jordan. The questionnaires were sent to 350 respondents and out of the total 312 out of the 350 surveyed respondents returned their questionnaires and were found to be complete and valid enough to be used in the data analysis and this represents a response rate of 89.1%. The sample was considered sufficient to analyze it with the help of (PLS-SEM). Based on the 10-times interaction, the necessary sample size was achieved because the highest number of structural paths ending on any construct of the model was two. Moreover, current methodological advice shows that a sample size of more than 200 observations is adequate in complex mediation models in PLS-SEM. As such, the analyzed final sample of 312 respondents presents enough statistical strength and improves the strength of the empirical results.

In this research, a measurement tool has been used, which is composed of already tested scales based on the existing literature and then modified to fit the situation of Islamic banking in Jordan. The evaluation of all items was conducted on the basis of the five-point Likert scale, between 1 (strongly disagree) and 5 (strongly agree), which is a typical methodology employed in the studies in the organizational and behavioral research to capture the attitude and perceptions of respondents. General IWE were measured based on items inspired by (Ali and Al-Owaihan, 2008) on his masterpiece work in 1988 and the following empirical studies concerning the issue of IWE in the workplace. These questions were designed to determine individual compliance of employees to

Figure 1: The study conceptual framework
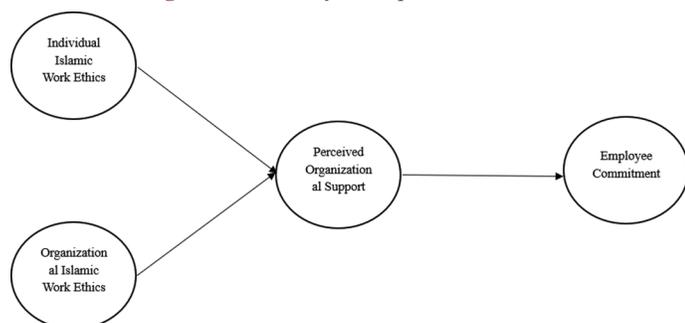
Islamic ethic principles i.e., honesty, diligence, trustworthiness and accountability and how employees viewed work as an expression of worship and a moral duty. The IWE were assessed in terms of the items that are indicative of institutionalization of Islamic ethical principles in the organization. These questions were based on (Ali and Al-Owaihan, 2008) similar research and focused on ethical organizational behaviors, including fairness in decision-making, cooperation among the employees, ethical leadership, transparency and social accountability.

The POS was measured on the basis of the items modified on the scale developed by (Eisenberger et al., 1986).The scale measures the perception of the employees with reference to how much their organization appreciates their work, recognizes their efforts and also cares about their welfare. The multidimensional scale that was developed by (Allen and Meyer, 1990) was used to measure commitment among the employees by relying on the concept that commitment is comprised of affective, continuance, and normative dimensions. The items measure the emotional attachment of the employees in the organization, what they perceive the cost of leaving an organization and whether they feel a moral obligation to stay in the organization.

Before the main data gathering, a review of the questionnaire was carried out in conjunction with the academic specialists in the sphere of organizational behavior and Islamic finance to find the content validity and context relevance. Moreover, a pilot study comprising a small sample of the respondents in the Islamic banks was conducted to ensure the instrument of measurement was clear, reliable, and understandable, and some wording revisions were made.

4. RESULTS

The SmartPLS software was used to conduct the data analysis, and a two-stage procedure was utilized, which is advised in PLS-SEM. The first phase entailed the measurement of the validation and reliability of the model. Internal consistency reliability was measured through Cronbach 6 and composite reliability, and convergent validity through average variance extracted (AVE). The Fornell Larcker criterion and the heterotrait-monotrait ratio (HTMT) were used to test discriminant validity. The second was testing the structural model to establish the relationships as tested. A bootstrap procedure with 5000 resamples was used to get the path coefficient and t-values and P-values. The coefficient of determination (R^2) was used to determine the strength of the explanatory and predictability of the model. The quality of the measurement model was duly assessed to ensure that the latent constructs fulfil the required standards of reliability and validity in accordance with set PLS procedures. Internal consistency was measured by Cronbachands alpha combined with Composite Reliability (CR) with special focus on CR because of its compatibility with the PLS-Sem and its consideration of unequal indicator loadings. As shown in Table 1, all constructs showed values greater than the commonly accepted threshold score of 0.70 for both Cronbachands alpha and CR, demonstrating that there is a satisfactory degree of consistency among the indicators and confirming the reliability of the measurement scales. Convergent validity was measured by examining the Average Variance

Extracted (AVE) which measures the proportion of variance in the observed measures that is explained by the latent construct. The AVE values for all constructs exceeded the recommended threshold of 0.50 which suggests that the constructs explain a considerable amount of variance in their indicators and that the error in measurement tends to be low. Taken together, these findings provide strong support for the convergent validity of the scales and they confirm the appropriateness of the measurement items used to represent the underlying constructs of Individual IWE, Organizational IWE, POS and Employee Commitment.

Discriminant validity was examined by using the Fornell-Larcker approach that assesses whether a construct correlates more highly with its indicators than with other constructs in the model (Fornell & Larcker, 1981). The results shown in Table 2 show that the square root of the AVE for each latent variable is greater than correlations it has with all other variables. This pattern is a confirmation that the constructs are sufficiently differentiated from each other and they are conceptually distinct dimensions in the model. Such findings indicate that each construct measures a distinct aspect of the proposed framework and that problems of overlap among constructs or problems of multicollinearity are negligible. Accordingly, the measurement model shows sufficient discriminant validity, and the confidence to move to the assessment of the structural relations.

In addition to assessing the validity of the measurement model, the predictive strength of the structural relationships was evaluated using the coefficient of determination (R^2). The results presented in Table 3 demonstrate that Individual and Organizational IWE when combined explain 47% of the variation in POS. Within the context of behavioral and organizational studies, where human attitude and ethical perception is subject to influences from multiple social and contextual factors, this degree of explained variance reflects a satisfactory and meaningful degree of explained variance. Moreover, POS was found to explain 51% of variance in Employee Commitment which illustrates the strong role of

Table 1: Reliability and convergent validity

Construct	Cronbach's alpha	Composite reliability	AVE
Individual islamic work ethics	0.89	0.92	0.61
Organizational islamic work ethics	0.91	0.93	0.64
Perceived organizational support	0.90	0.93	0.66
Employee commitment	0.92	0.94	0.68

Table 2: Discriminant validity (Fornell–Larcker Criterion)

Construct	I-IWE	O-IWE	POS	EC
I-IWE	**0.78**			
O-IWE	0.62	**0.80**		
POS	0.58	0.64	**0.81**	
EC	0.55	0.60	0.71	**0.82**

Diagonal values (bold) represent the square root of AVE

Table 3: Coefficient of determination (R^2)

Endogenous construct	R^2 value	Interpretation
Perceived organizational support	0.47	Moderate
Employee commitment	0.51	Moderate

POS as a key explanatory factor for the attachment of employees to the organization. These findings indicate that the proposed model effectively captures important determinants of employee perceptions and behavioral outcomes in Jordanian Islamic banks. Consistent with established PLS-SEM assessment criteria, the reported R^2 values demonstrate adequate predictive relevance and practical utility of the model. Taken together, the evaluation of both the measurement and structural components supports the soundness of the research framework and confirms its suitability for empirically testing the proposed relationships between IWE, POS, and Employee Commitment.

4.1. Structural Model Assessment

Structural model was considered by checking path coefficients, t, and P-values obtained after running a bootstrapping process that used 5,000 resamples. Table 4 gives the results.

The results prove that the Individual IWE as well as the Organizational IWE have strong positive influences on POS. Also, the POS has a strong and effective positive influence on Employee Commitment thereby proving Hypotheses H_1, H_2 and H_3. The POS mediating effect was tested using the bootstrapping technique. Table 5 indicates the indirect effects and the level of significance.

The results reveal that the relationship between the two aspects of IWE and employee commitment is found to have a significant mediator of POS. This implies that the Islamic ethical values affect employee commitment mainly through improving the perception of organizational support to the employees. Altogether, the results have strong empirical evidence of the conceptual framework suggested. Individual and organizational IWE significantly increase POS, which, in its turn, results in high rates of employee commitment at the Jordanian Islamic banks.

5. DISCUSSION

This research paper aimed at investigating the effects of Individual and Organizational IWE on Employee commitment

Table 4: Structural model results

Hypothesis	Path	β	t-value	P-value	Decision
H_1	Individual IWE→POS	0.34	5.82	<0.001	Supported
H_2	Organizational IWE→POS	0.41	6.97	<0.001	Supported
H_3	POS→Employee Commitment	0.53	9.44	<0.001	Supported

Table 5: Mediation results

Hypothesis	Indirect path	β	t-value	P-value	Mediation
H_4	Individual IWE→POS→ Employee Commitment	0.18	4.96	<0.001	Supported
H_5	Organizational IWE→POS→ Employee Commitment	0.22	5.88	<0.001	Supported

with the mediating effect of POS in the Jordanian Islamic banks. Its findings are well supported by solid empirical evidence of the proposed conceptual framework and can offer a number of valuable theoretical and practical suggestions. First, the findings indicate that individual and organizational aspects of IWE do have a significant and positive effect on the POS. This observation highlights the multidimensionality of IWE and validates the ethical values as not being solely the personal moral qualities but organizational indicators to influence the perceptions of employees. The employees with personal personalities aligned to Islamic ethical principles like honesty, diligence and accountability tend to be able to understand the organizational action in ethical perspective hence perceiving greater degree of organizational support. This finding has been made in line with other previous researchers that underline the influence of ethical congruence in employee attitude (Ali, 2019; Asutay et al., 2022).

More to the point, organizational IWE, which is stronger to form POS, indicates the importance of institutionalized ethics in Islamic banking. Once the managers incorporate ethical principles in the managerial practice, decision making process and the organizational culture, the employees are given a strong message that the organization takes issues of justice, fairness and welfare of the employees seriously. The results extend the Organizational Support Theory, as it shows that the ethical practices that are based on Islamic principles can be effective antecedents of the perception of organizational support in faith-based institutions.

Second, the results indicate that the POS produces the positive significant impact on the employee commitment. The finding supports an existing body of knowledge that proposes that when employees feel appreciated and supported by their organization they become better emotionally attached, have an increased moral obligation and desire to stay with the organization (Astuti, 2024; Rokhman, 2010). This is especially relevant in the case of the Islamic banks, since the trust and the long-term relationship exchange are the basic elements of the organizational stability and quality of the service. The most powerful contribution in this study is found in the mediation analysis. These findings substantiate the view that POS has a complete transmission of the impact of individual and organizational Islamic work ethic to employee commitment. This observation implies that the Islamic ethical values are not necessarily reflected into the commitment of employees unless they are lived and perceived as organizational backing. Differently put, ethics gain behavioral significance when the employees understand that ethical values are not just practiced and endorsed by the organization. This observation contributes to the literature on IWE by making a shift in priorities of emphasis on the ethics, not on their explicit consequences but on the psychological processes by which ethics impact on the work of employees.

In a theoretical sense, these results combine the IWE with the Social Exchange Theory and Organizational Support Theory to prove that the Islamic ethical values are exchange resources that reinforce the relationship between employees and organizations. This integration helps to expand the literature on the use of ethics-based management through the availability of empirical evidence

based on the Islamic institutional environment, which continues to be under-represented across mainstream organizational studies. In practice, the results have significant implications to the managers of Islamic banks. Training and awareness programmed on IWE should also not be promoted at the individual level only. These values should also be institutionalized by the banks in form of good policies, ethical leadership, transparent decision making, and uplifting human-resource practices. When the employees feel that the organizational behavior has congruency with the ethical values, they are likely to experience support and hence more loyal to their organization. Comprehensively, this paper has shown that the IWE have the strongest effect on worker commitment under POS, which points to the fact that organizational practices play a core role in converting ethical values to long-term employee commitment. These results do not only contribute to the body of knowledge but also provide practical recommendations on how to reinforce the human-resource management in Islamic banking organizations.

6. CONCLUSION

The study has evaluated the impacts of Individual and Organizational IWE on Employee Commitment with the POS as the mediator variable in the context of Jordanian Islamic banks. The results give solid empirical evidence that IWE could be a multidimensional construct in which the effects on employee commitment is mainly via the perceptions of the employees towards the organizational support. The findings show that the two aspects of IWE make a great contribution to the POS, which consequently increases employee commitment. Notably, the mediation analysis supports the idea that the POS is a major explanatory variable between the ethical values and the outcomes of employees. These results point to the fact that ethical principles can be converted into supportive organizational practices that can be perceived by the employees and hence can be behaviorally meaningful. the research paper can make contributions to the literature, which include providing a more detailed insight on the work ethics in Islam, as well as applying the organizational support theory to the context of Islamic institutions. Through empirical validation of the suggested framework, the research highlights the primary influence of ethical and supportive organizational conditions on the promotion of sustainable employee commitment in Islamic banking organizations.

In spite of its contribution, this research is prone to some limitations which should be mentioned. To begin with, First of all, the research design adopted a cross-sectional research design, which limits the ability to draw causal implications of the constructs. Future studies can seek longitudinal designs because future studies can better be used to represent the dynamic change in ethical values, organizational support, and employee commitment. Secondly, the data have been obtained only among the Jordanian Islamic banks which can doubt the external relevance of the results to the other nations or financial systems. The future research might replicate the framework suggested in other cultural and institutional settings such as traditional banks or Islamic financial institutions in different regions. Thirdly, the research used self-reports, and it is prone to the common method bias. Despite the application

of procedural remedies, the future research can include the use of various data sources, including the assessment conducted by supervisors or objective organizational indicators, to make it more robust. Lastly, further studies can build on the model and explore other mediators or moderators, e.g. ethical leadership, organizational justice, or employee religiosity, to gain further understanding of which conditions can best be used to determine when IWE has the greatest impact on employee results.

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