

## Bridging Ethics and Commitment: The Mediating Role of Islamic Work Values in Sharia Banking

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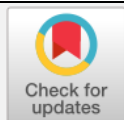
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### ABSTRACT

This study investigates the influence of personality, competence, and performance on organizational commitment in Islamic banks, with Islamic Work Ethics (IWE) serving as a mediating variable. Conducted in North Maluku, Indonesia, the research employs a quantitative explanatory design and utilizes structural equation modeling (SEM) with AMOS 24.0 to test the proposed relationships. Data were obtained through closed-ended questionnaires distributed to 175 employees selected via probability sampling across several Islamic banking institutions. The findings reveal that personality and performance have a significant positive effect on organizational commitment, whereas competence does not exert a direct influence. Furthermore, IWE significantly contributes to strengthening organizational commitment by embedding ethical values into workplace behavior. Personality and competence both positively affect the application of IWE, which in turn mediates their relationship with organizational commitment. These results underscore the strategic importance of fostering competence through conflict management training, enhancing the internalization of Islamic ethical principles, and promoting innovation in service delivery.

**Keywords:** Competence; Employee Performance; Islamic Work Ethics (IWE); Organizational Commitment; Personality

## 1. Introduction

Islamic banking institutions have become an integral part of the global financial system, operating in accordance with Sharia principles that prohibit interest (*riba*), speculative transactions (*gharar*), and gambling (*maysir*). These banks are designed not only to meet economic objectives but also to uphold ethical and moral values rooted in Islamic teachings. The principle of *muamalah* encourages investment in halal and productive activities, aligning financial practices with social justice and communal welfare (Khan, 2019). Consequently, Islamic banking has gained recognition for its potential to promote ethical finance and inclusive economic growth, particularly in Muslim-majority countries.

Despite this growth, Islamic banks face unique human resource management (HRM) challenges. Unlike their conventional counterparts, Islamic financial institutions are expected to embed ethical and spiritual values into every aspect of their management systems. This includes recruitment, performance assessment, and the development of an organizational culture that reflects Islamic norms. Recent studies indicate that HRM in Islamic banks significantly influences operational performance and long-term institutional sustainability (Aman-Ullah & Mehmood, 2023). However, many institutions struggle to bridge the gap between operational targets and the ethical framework mandated by Sharia law.

One critical issue is the widespread mismatch between employees' educational backgrounds and the foundational values of Islamic finance. In Indonesia, the development of human capital in the Islamic banking sector remains a critical challenge, particularly due to the limited number of professionals with formal qualifications in Islamic economics and finance. This competency gap continues to hinder the full integration of Sharia principles into operational practices, especially in regions where institutional capacity and access to specialized training remain limited (Otoritas Jasa Keuangan, 2023). This competency gap not only undermines individual performance but also hinders the ability of institutions to internalize and apply Islamic values in day-to-day operations. As a result, weakened organizational commitment has emerged as a pressing concern for long-term competitiveness and sustainability (Faizal, 2024).

In this context, the interplay between job satisfaction, organizational commitment, and turnover intention becomes especially important. Prior research shows that job satisfaction positively correlates with organizational commitment, while both variables negatively affect turnover intention (Mohyi, 2021). Strengthening satisfaction and commitment among employees may therefore help Islamic banks reduce turnover while reinforcing ethical standards and institutional performance.

To address these challenges, scholars and practitioners have emphasized the need for HRM systems that prioritize ethical and spiritual alignment. A promising framework in this regard is Islamic Work Ethics (IWE), which conceptualizes work as a form of worship and encourages values such as honesty, justice, trust, and diligence (Handayani, 2024; Wahyun, 2023). IWE is considered instrumental in fostering employee satisfaction and organizational loyalty, thereby strengthening the psychological contract between workers and institutions.

Although the benefits of IWE have been documented in various sectors, such as education (Sulaksono & Hidayah, 2023) and civil service (Athar et al., 2016), few empirical studies have examined its mediating role in the relationship between individual traits and organizational outcomes within Islamic banking. Specifically, limited research has explored how personality, competence, and performance interact with organizational commitment in Sharia-compliant institutions.

Several studies suggest that personality traits such as conscientiousness and emotional stability are positively associated with commitment (Aggarwal et al., 2022; Wulandari & Mila,

2023). Other research highlights that competence, both technical and ethical, can influence commitment and performance (Komariyah et al., 2023; Salman et al., 2020). However, findings remain inconclusive. For instance, these relationships may be contingent upon contextual factors such as organizational culture or prevailing ethical norms (Lewandi et al., 2022; Muhamad & Yusoff, 2022).

To address this research gap, the present study proposes IWE as a mediating variable linking personality, competence, and performance to organizational commitment. Focusing on Islamic banks in North Maluku, Indonesia, this research offers empirical insights into how ethical values shape institutional cohesion, particularly in regions where formal Sharia education remains limited. This study contributes to both theoretical and practical discourses in Islamic HRM by testing a comprehensive model that integrates individual characteristics with organizational and ethical dimensions.

According to the Sharia Banking Roadmap developed by the Financial Services Authority (OJK), resolving human resource issues is imperative due to imbalances in workforce composition. This study seeks to enhance organizational commitment in Sharia banks by positioning IWE as a mediator between personality, competence, and employee performance. Beyond expanding academic discourse, this approach offers practical solutions for HRM in the Islamic finance sector. In the long run, these findings are expected to assist Sharia banks in overcoming competency-related challenges and in strengthening employee commitment, thereby enhancing their position in the global financial system. The study thus provides a novel perspective and empirical foundation for understanding the interrelation between these variables in the context of Islamic banking.

## **2. Literature Review**

### **2.1. Organizational Commitment**

Organizational commitment is essential for achieving long-term performance and institutional sustainability. It reflects an individual's emotional attachment, sense of identification, and involvement with their organization (Robbins & Judge, 2018; Yusuf & Syarif, 2018). This construct encompasses three dimensions: affective, continuance, and normative commitment, each of which contributes to increased employee engagement and organizational loyalty.

Prior studies indicate that individual characteristics significantly influence levels of organizational commitment. For example, personality traits such as openness and emotional stability have been found to correlate positively with commitment (Aggarwal et al., 2022). Islamic work ethics (IWE) have also been shown to enhance commitment in organizational settings, particularly within Islamic educational institutions (Sulaksono & Hidayah, 2023).

In the context of Islamic banking, organizational commitment is especially critical due to the requirement for compliance with Sharia principles. The application of IWE fosters alignment between employees' values and those of the institution, thereby strengthening loyalty and long-term affiliation (Wahyun, 2023).

### **2.2. Islamic Work Ethics (IWE)**

Islamic work ethics (IWE) refer to a set of moral and spiritual values rooted in the Quran and Hadith, which emphasize honesty, responsibility, diligence, and sincerity in professional behavior (Aman-Ullah & Mehmood, 2023). These values encourage employees to perceive work not only as a means of livelihood but also as an act of worship and a form of ethical contribution (Adnalin, 2018; Wahyun, 2023).

Empirical studies have linked IWE to increased job satisfaction and organizational commitment by reinforcing shared ethical values within the workplace (Athar et al., 2016). In Islamic banking, applying IWE has been shown to support employee loyalty and alignment with institutional goals (Handayani, 2024).

A broader ethical interpretation of IWE situates it within the framework of Al-Ghazali's thought, which emphasizes the balance between duties to God (*haqqullah*) and responsibilities toward others (*haqqunnas*) (Sidani & Al Ariss, 2015).

This dual orientation supports the development of a work culture that is both spiritually grounded and socially responsible, thereby fostering sustained organizational commitment.

### 2.3. Personality

Personality shapes how individuals respond, adapt, and perform in the workplace. The Big Five personality dimensions, openness, conscientiousness, extraversion, agreeableness, and emotional stability, are widely recognized as predictors of organizational commitment and ethical behavior (Jarinto & Ridsomboon, 2024; Meixner & Pospisil, 2021).

In value-oriented environments such as Islamic banking, personality traits are particularly relevant to the internalization of Islamic work ethics (IWE). Traits such as responsibility and discipline have been found to influence the adoption of IWE positively (Abbas et al., 2019). Moreover, the interaction between personality and religiosity has been shown to correlate with ethical behavior in professional settings (Wisker & Rosinaite, 2016).

Within the Islamic banking context, personality has also been linked to higher levels of organizational commitment, especially when reinforced by ethically grounded work environments (Hendriani & Puspita, 2024).

### 2.4. Competence

Competence refers to the combination of knowledge, technical skills, and behavioral attributes that enable individuals to perform their roles effectively (Puluhulawa, 2019). Although competence is generally assumed to contribute to employee commitment, empirical findings on this relationship remain mixed.

Positive associations between competence and organizational commitment have been reported in the public and education sectors (Haryanti et al., 2022; Komariyah et al., 2023). However, other studies in Islamic banking institutions have found no significant direct effect, suggesting that cultural and spiritual variables may influence or moderate this relationship (Lewandi et al., 2022).

Despite this ambiguity, competence plays a pivotal role in supporting the implementation of IWE. Employees with adequate competencies are better equipped to translate ethical values into practice, thereby fostering integrity in daily operations (Salman et al., 2020). Furthermore, the integration of competence, IWE, and organizational culture has been shown to enhance employee performance and satisfaction (Saban et al., 2020).

### 2.5. Employee Performance

Employee performance refers to the effectiveness and efficiency with which individuals carry out their tasks. It is commonly assessed based on indicators such as productivity, innovation, and adherence to organizational standards (Jatmiko et al., 2023; Rivaldo & Nabella, 2023). Performance is generally considered a key driver of organizational commitment, as employees who perform well are more likely to feel a sense of belonging and recognition (Luo, 2023; Rusady et al., 2024).



Nevertheless, some studies suggest that the relationship may be reversed, with commitment acting as a precursor to performance (Ramli & Mariam, 2020). Within the context of Islamic banking, strong performance tends to reinforce affective and normative dimensions of commitment, particularly when work is conducted in alignment with religious and ethical values (Azhari & Usman, 2022; Nurdin, 2020).

Findings from this study indicate that employee performance does not significantly influence Islamic work ethics (IWE). This outcome implies that ethical behavior in Islamic work settings is primarily driven by internalized values and spiritual orientation, rather than by measurable performance outputs. IWE appears to be more closely tied to intrinsic motivation and cultural congruence than to external performance metrics.

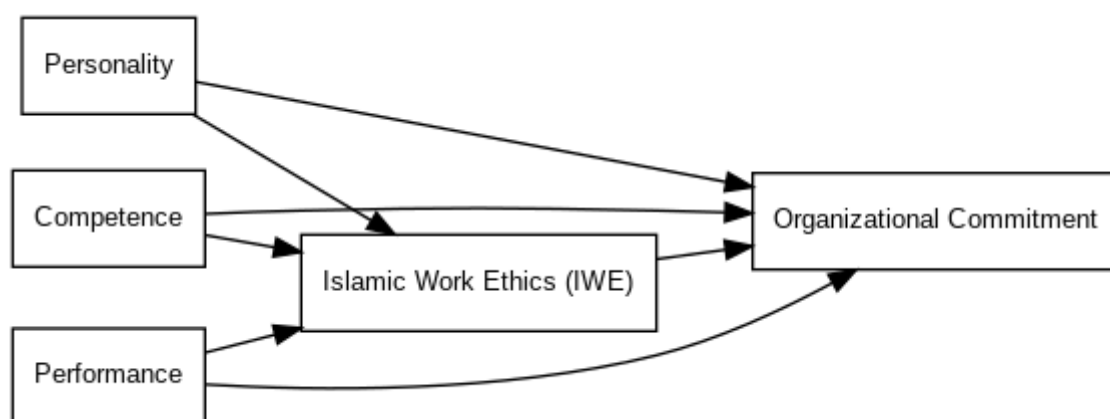
## 2.6. Hypotheses and Research Framework

Based on the literature review and conceptual synthesis, this study formulates the following hypotheses:

- **H1:** Personality has a positive effect on organizational commitment.
- **H2:** Competence has a positive effect on organizational commitment.
- **H3:** Employee performance has a positive effect on organizational commitment.
- **H4:** Islamic work ethics (IWE) have a positive effect on organizational commitment.
- **H5:** Personality has a positive effect on IWE.
- **H6:** Competence has a positive effect on IWE.
- **H7:** Employee performance has a positive effect on IWE.
- **H8:** IWE mediates the relationship between personality and organizational commitment.
- **H9:** IWE mediates the relationship between competence and organizational commitment.
- **H10:** IWE mediates the relationship between employee performance and organizational commitment.

## 2.7. Conceptual Framework

This study proposes a conceptual framework in which personality, competence, and performance influence organizational commitment both directly and indirectly through the mediating role of Islamic work ethics (IWE). The framework integrates individual characteristics and ethical values to explain how internal and behavioral factors contribute to organizational attachment. As shown in **Figure 1**, IWE is positioned as a central mediating variable that channels the effects of personality, competence, and performance toward organizational commitment.



**Figure 1. Conceptual framework of IWE as a mediating variable**

### **3. Research Methodology**

#### **3.1. Research Design**

This study adopts a quantitative research design with an explanatory approach to examine the relationships among personality, competence, and performance in relation to organizational commitment, with Islamic work ethics (IWE) as a mediating variable. The explanatory nature of this study is intended to clarify causal associations between latent variables using structural equation modeling (SEM).

#### **3.2. Population and Sample**

The population consists of employees working at Islamic banking institutions in North Maluku Province, including Bank Muamalat, Bank Syariah Indonesia (BSI), Bank Bobato Lestari Syariah, and several Sharia rural banks. The total population comprises 175 employees, which also serves as the sample due to the manageable size and its suitability for SEM analysis. According to recommendations for SEM, the minimum sample size should be five to ten times the number of observed indicators (Hair et al., 2019).

#### **3.3. Sampling Technique**

A probability sampling method was employed using stratified random sampling to ensure balanced representation across various banking institutions. Strata were formed based on organizational affiliation to capture institutional diversity among Sharia-compliant financial organizations.

#### **3.4. Data Collection Method**

Primary data were collected using structured, closed-ended questionnaires distributed directly and electronically. The instrument items were adapted from validated scales in prior research and translated into Bahasa Indonesia using the back-translation method to maintain linguistic equivalence. Each item was rated on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

To enhance content validity, the instrument was reviewed by three academic experts in Islamic management and organizational behavior. To verify item clarity and reliability, a pilot test was conducted with 20 respondents outside the main sample.

#### **3.5. Research Variables and Operational Definitions**

This study investigates four independent variables, personality, competence, performance, and IWE (as a mediating variable), and one dependent variable, organizational commitment.

- Personality (X1) refers to individual traits such as openness, conscientiousness, and emotional stability.
- Competence (X2) reflects the technical and behavioral capacities necessary to perform job tasks effectively.
- Performance (X3) represents individual achievement in task completion, as reflected in productivity, work quality, and innovation.
- Islamic work ethics (Z) consist of ethical principles grounded in Islamic teachings, emphasizing sincerity, honesty, and diligence.
- Organizational commitment (Y) is defined as the emotional attachment, identification, and loyalty that employees develop toward their organization.

### 3.6. Instrument Validity and Reliability

Instrument validity was tested using the corrected item-total correlation method. A minimum correlation value of  $r > 0.361$  was applied based on a 5% significance level and a sample size of 175. All items met or exceeded this threshold, confirming their construct validity. Reliability testing used Cronbach's alpha coefficients, yielding values of 0.946 (personality), 0.948 (competence), 0.915 (performance), 0.942 (IWE), and 0.946 (organizational commitment). These values indicate strong internal consistency, which is in line with the reliability standards proposed by Sekaran (1992).

### 3.7. Data Analysis Techniques

Data analysis was conducted using SEM with AMOS version 24.0, following a sequence of analytic procedures. Descriptive statistics were used to summarize respondent characteristics and variable distributions. This was followed by construct validity and reliability assessments.

Normality and outlier tests were performed using skewness, kurtosis, and Mahalanobis distance values. Confirmatory factor analysis (CFA) was employed to validate the measurement model. Model fit was assessed using several indices, including absolute fit indices ( $\chi^2/df$ , RMSEA, GFI), incremental fit indices (CFI, TLI, NFI), and parsimony fit indices (PGFI, AIC, CAIC).

The structural model was then tested to evaluate the significance of hypothesized relationships. The critical ratio ( $CR \geq 1.96$ ) and p-value ( $\leq .05$ ) were used as decision criteria. Mediation testing was performed using the bootstrap method to assess the indirect effects of IWE on the relationships between independent variables and organizational commitment.

### 3.8. Ethical Considerations

Participants were informed about the research objectives and assured of the confidentiality of their responses. Participation was voluntary, and all responses were anonymized. Ethical approval for this study was obtained from the Research Ethics Committee of Khairun University, which complies with ethical standards for research involving human subjects in the social sciences.

## 4. Results and Discussion

### 4.1. Descriptive Statistics

This section outlines the demographic characteristics of the respondents and presents descriptive statistics for the primary research variables. A total of 175 employees from Islamic banking institutions in North Maluku participated in the study. These institutions included Bank Muamalat, Bank Syariah Indonesia (BSI), Bank Bobato Lestari Syariah, and several Sharia rural banks. The demographic data indicate a relatively balanced gender distribution, with a slight predominance of female respondents. Most participants held undergraduate degrees and had between three and ten years of professional experience in the Islamic banking sector. These characteristics suggest that respondents were sufficiently familiar with both the operational and ethical dimensions of Sharia-compliant financial institutions.

Descriptive analysis was conducted on five core variables: personality, competence, employee performance, Islamic work ethics (IWE), and organizational commitment. The mean scores for all variables exceeded the midpoint of the five-point Likert scale, indicating generally positive respondent perceptions. Among these, the IWE variable recorded the highest mean, reflecting a strong internalization of Islamic ethical values among the employees. The standard

deviation values were within a moderate range, suggesting a reasonable level of variability in responses across the sample.

#### 4.2. Instrument Validity and Reliability

The validity and reliability of the research instruments were evaluated to ensure the precision and internal consistency of the measurement items. The corrected item-total correlation values for all indicators across the five constructs, personality, competence, performance, Islamic work ethics (IWE), and organizational commitment, exceeded the minimum threshold of 0.361, confirming their construct validity (Sekaran, 1992). As presented in Table 1, each item demonstrated a strong correlation with its respective latent variable, indicating that the instruments effectively measure the intended constructs.

**Table 1. Summary of Validity and Reliability Test Results**

| Variable                      | Cronbach's Alpha | Validity (Corrected Item-Total Correlation) | Result |
|-------------------------------|------------------|---|--------|
| Personality (X1)              | 0.946            | All items > 0.361                           | Valid  |
| Competence (X2)               | 0.948            | All items > 0.361                           | Valid  |
| Performance (X3)              | 0.915            | All items > 0.361                           | Valid  |
| Islamic Work Ethics (Z)       | 0.942            | All items > 0.361                           | Valid  |
| Organizational Commitment (Y) | 0.946            | All items > 0.361                           | Valid  |

The results in Table 1 confirm that all indicators are both valid and reliable. The item-total correlation values exceed the reference value of 0.361, reflecting strong alignment between individual items and their corresponding constructs. In addition, Cronbach's alpha values above 0.90 for all variables indicate excellent internal consistency, affirming the reliability of the measurement scales used in this study.

Further validation was performed using confirmatory factor analysis (CFA). All standardized factor loadings surpassed the recommended threshold of 0.70. Moreover, the construct reliability (CR) values exceeded 0.70, and the average variance extracted (AVE) values were above 0.50 for each latent construct. These findings are summarized in Table 2.

**Table 2. Summary of CFA Loadings, Construct Reliability, and AVE**

| Latent Variable               | Indicator Example (Loading)  | CR     | AVE    |
|-------------------------------|------------------------------|--------|--------|
| Personality (X1)              | X1.3 = 0.9365; X1.7 = 0.8084 | 0.9442 | 0.8506 |
| Competence (X2)               | X2.2 = 0.9645; X2.6 = 0.9616 | 0.9711 | 0.8938 |
| Performance (X3)              | X3.3 = 0.9832; X3.7 = 0.9593 | 0.9614 | 0.8927 |
| Islamic Work Ethics (Z)       | Z2 = 0.9051; Z4 = 1.0035     | 0.9620 | 0.8941 |
| Organizational Commitment (Y) | Y1 = 0.9051; Y5 = 1.0035     | 0.9453 | 0.8525 |

Table 2 demonstrates that all factor loadings are above 0.70, indicating that each observed indicator contributes significantly to its corresponding latent variable. The CR values above 0.70 confirm internal consistency reliability. In contrast, AVE values exceeding 0.50 establish convergent validity by demonstrating that each construct accounts for more than half of the variance in its indicators.



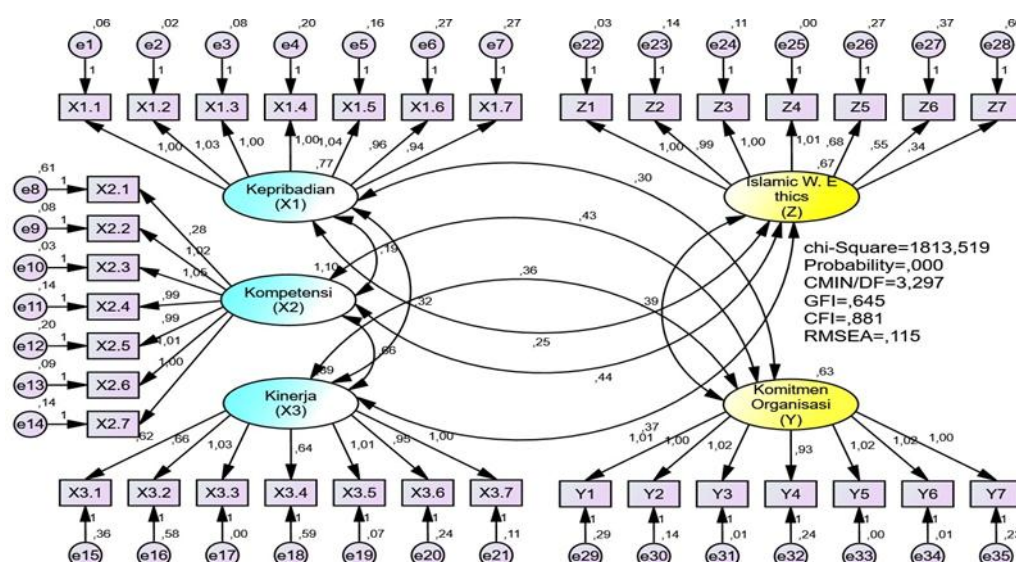


Figure 2. Output of CFA Model 1 on Factors Affecting Organizational Commitment

Figure 2 illustrates the CFA output for the initial measurement model, depicting the standardized factor loadings between latent constructs (ellipses) and their indicators (rectangles). Each path displays a factor loading coefficient that exceeds the minimum threshold of 0.70, providing visual evidence of the strength of the relationships. For example, personality is most strongly represented by indicators X1.3 and X1.7, while X2.2 and X2.6 effectively measure competence. These values are consistent with the results reported in Table 2.

The CFA model in Figure 2 supports the construct reliability and convergent validity findings presented in the preceding tables. Each latent construct exhibits CR values above 0.70 and AVE values above 0.50. This alignment between numerical data and visual model output reinforces the robustness of the measurement model.

However, model fit indices for Figure 2, specifically GFI = 0.645, CFI = 0.881, and RMSEA = 0.115, fall below the commonly accepted thresholds (i.e., GFI and CFI  $\geq$  0.90, RMSEA  $\leq$  0.08) (Hair et al., 2019). These values suggest that the initial model exhibits suboptimal fit and requires refinement. Accordingly, the subsequent figure (Figure 2) presents a revised model that addresses these issues by adjusting indicator inclusion and correlating error terms to improve overall model fit.

Figure 2 validates the measurement structure of the research model but also highlights the need for modification. The transition to an improved model is justified by the fit statistics and is elaborated further in the following section.

### 4.3. Structural Model Results (SEM Output)

The structural model was tested using structural equation modeling (SEM) to assess the direct and indirect effects among the key variables: personality, competence, performance, Islamic work ethics (IWE), and organizational commitment. SEM was selected for its capacity to evaluate complex causal relationships and mediating effects comprehensively. The results are summarized in Table 3, which includes standardized path coefficients, standard errors, critical ratios (CR), p-values, and conclusions for each hypothesis.

**Table 3. Results of SEM Analysis**

| Hypothesis                   | Estimate | S.E.  | C.R.  | p-value | Conclusion      |
|------------------------------|----------|-------|-------|---------|-----------------|
| H1: Personality → Commitment | 0.211    | 0.059 | 3.602 | 0.000   | Significant     |
| H2: Competence → Commitment  | 0.024    | 0.076 | 0.317 | 0.752   | Not Significant |
| H3: Performance → Commitment | 0.385    | 0.078 | 4.944 | 0.000   | Significant     |
| H4: IWE → Commitment         | 0.179    | 0.071 | 2.517 | 0.012   | Significant     |
| H5: Personality → IWE        | 0.199    | 0.057 | 3.483 | 0.000   | Significant     |
| H6: Competence → IWE         | 0.319    | 0.068 | 4.690 | 0.000   | Significant     |
| H7: Performance → IWE        | 0.100    | 0.077 | 1.299 | 0.194   | Not Significant |

The results indicate that five of the seven hypotheses involving direct effects are supported. Specifically, H1, H3, H4, H5, and H6 are statistically significant at the 5% level, with CR values above the 1.96 threshold. These findings suggest that personality and performance significantly enhance organizational commitment, and IWE plays a direct role in fostering employee commitment.

The significance of H1 indicates that personality traits such as conscientiousness, emotional stability, and ethical orientation contribute to stronger organizational attachment. H3 confirms that employees with higher levels of productivity and quality performance are more likely to feel committed to their organization. The significance of H4 reinforces the role of IWE as a key determinant of commitment in Islamic financial institutions.

Conversely, H2 and H7 are not statistically significant. Competence does not show a direct effect on commitment, and performance does not significantly influence IWE. These outcomes suggest that competence contributes to commitment only indirectly and that ethical behavior, as reflected in IWE, is not necessarily driven by performance levels.

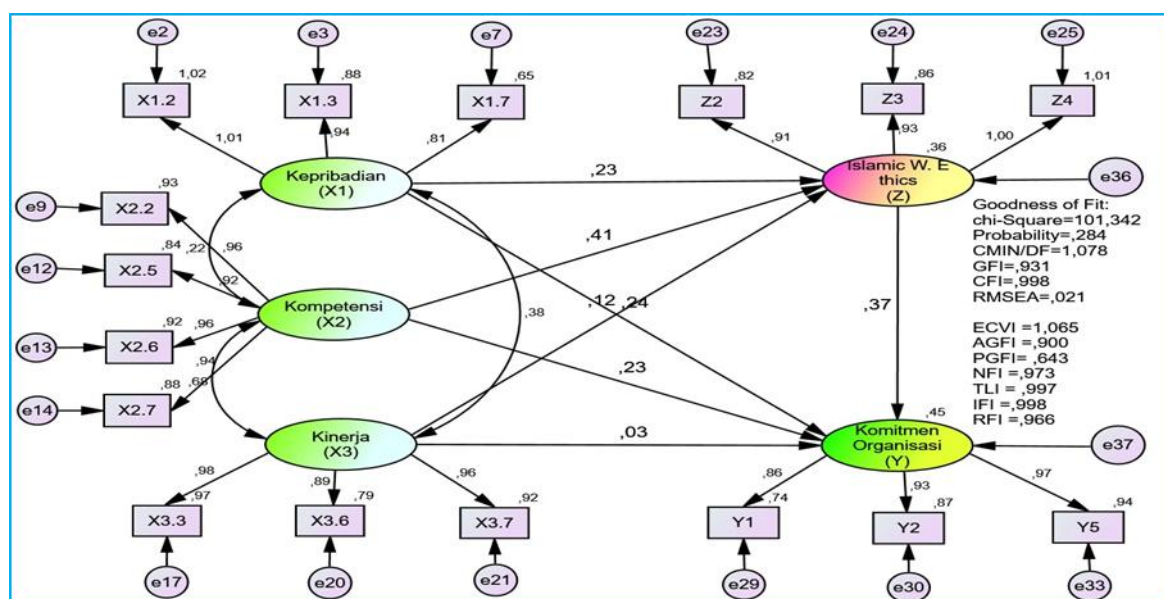
Mediation analysis was conducted using the bootstrap method to test the indirect effects of personality, competence, and performance on commitment through IWE. The results support H8 and H9, indicating that IWE significantly mediates the effects of both personality and competence on organizational commitment. This suggests that employees with strong personality traits or higher competence are more likely to internalize IWE, which subsequently enhances their organizational commitment.

However, H10 is not supported. The path from performance to IWE, and from IWE to commitment, was not statistically significant. This implies that performance alone does not lead to ethical internalization or a stronger sense of commitment unless it is grounded in shared moral values.

These findings are consistent with previous research. The effect of personality on organizational commitment aligns with prior studies that emphasize the role of intrinsic traits in shaping employee attitudes (Aggarwal et al., 2022). The influence of competence on ethical orientation is also supported by earlier work demonstrating its contribution to value-driven behavior (Saban et al., 2020). The mediating role of Islamic work ethics (IWE) is consistent with findings that show how ethical values can translate individual characteristics into organizationally beneficial outcomes (Athar et al., 2016). Meanwhile, the non-significant effects of competence and performance are in line with studies that underscore the importance of institutional and cultural context in moderating these relationships (Lewandi et al., 2022).

Overall, the structural model results provide empirical support for the role of personality and competence, mediated by IWE, in shaping organizational commitment. IWE functions as both a

predictor and mediator, affirming its relevance in Islamic organizational behavior, particularly within Sharia-compliant financial institutions.



**Figure 3. Final Structural Model of the Relationships Among Personality, Competence, Performance, IWE, and Organizational Commitment**

**Figure 3** presents the final SEM output, showing both significant and non-significant pathways between constructs. It visually supports the results from Table 5, confirming the validated and rejected hypotheses.

Following the CFA model in **Figure 2**, model respecification was necessary. Error covariances involving e27 and X3, e26 with Z, Y, and X3, and several others, such as e10 with Z, X3, and X2, were excluded due to a lack of theoretical justification. Similarly, error covariances between e4 with e17, e20, e21, e7, and e2 with e30, e17, and e21 were also removed. As a result, items X1.2, X1.4, X2.3, Z5, Z6, and Y6 were excluded from the final CFA model.

The respecified model, as shown in **Figure 3**, reflects these refinements and presents improved structural coherence and empirical fit.

#### 4.4. Discussion

The results demonstrate that personality has a significant and positive influence on organizational commitment (estimate = 0.211,  $p < .001$ ). This implies that employees who possess traits such as conscientiousness, emotional stability, and openness are more likely to develop emotional attachment to their organizations. Individuals with these positive personality traits tend to align with institutional values and maintain loyalty even in demanding circumstances. These findings support previous research by Aggarwal et al., who argued that the Big Five personality traits are predictive of organizational outcomes, including affective commitment and job satisfaction (Aggarwal et al., 2022).

In contrast, competence did not exhibit a statistically significant effect on organizational commitment (estimate = 0.024,  $p = .752$ ). Although competence is typically associated with task effectiveness, this result suggests that competence alone may not directly foster employee loyalty. It appears that professional capabilities need to be integrated with ethical values to influence commitment. This outcome is consistent with Lewandi et al., who reported similar findings in the Indonesian banking sector (Lewandi et al., 2022). The lack of significance in this relationship



may reflect contextual differences in how commitment is formed within Islamic work environments, where spiritual values may mediate the effects of functional skills.

On the other hand, employee performance was found to significantly affect organizational commitment (estimate = 0.385,  $p < .001$ ). High-performing employees are more likely to be recognized and appreciated, which can strengthen their sense of belonging and trust in the organization. This aligns with Luo, who found that performance contributes to increased self-efficacy, which in turn enhances organizational commitment (Luo, 2023). In the context of Islamic institutions, performance is not only measured by efficiency or productivity but also includes compliance with spiritual and ethical standards, further strengthening the commitment-performance link.

Islamic work ethics (IWE) also demonstrated a significant influence on organizational commitment (estimate = 0.179,  $p = .012$ ). The findings confirm that when employees internalize values such as honesty, responsibility, and diligence, they are more likely to feel emotionally connected to the organization. This supports the notion that ethical alignment serves as a powerful mechanism for enhancing affective and normative commitment. Wahyun found similar outcomes in Islamic banking, where congruence between personal values and institutional goals significantly boosted loyalty (Wahyun, 2023). These results are further supported by Athar et al., who highlighted the role of IWE in cultivating shared organizational values and long-term engagement (Athar et al., 2016).

The study also confirmed the significant influence of personality on IWE (estimate = 0.199,  $p < .001$ ). Employees who exhibit ethical personality traits such as responsibility, humility, and sincerity are more likely to adopt Islamic ethical values. This finding resonates with Abbas et al., who argued that internal personality dispositions strongly predict the acceptance and enactment of religious values in professional life (Abbas et al., 2019). Additionally, competence was found to significantly influence IWE (estimate = 0.319,  $p < .001$ ). Competent individuals tend to have better conceptual and moral understanding of how to implement value-driven practices at work. This supports findings from Saban et al., which suggested that competence enhances the capacity to apply ethical standards in daily organizational behavior (Saban et al., 2020).

Unexpectedly, performance did not significantly influence IWE (estimate = 0.100,  $p = .194$ ). This suggests that in Islamic organizational contexts, ethical behavior is not a byproduct of high performance. Instead, ethics must be instilled as foundational principles that precede performance outcomes. The result indicates that ethical conduct in Islamic institutions is primarily value-based, not output-driven. This challenges the assumption that top performers naturally align with ethical values and suggests the need for deeper cultural and spiritual integration in performance management.

Further analysis of indirect effects using bootstrapping techniques showed that IWE mediates the relationship between both personality and competence with organizational commitment. These findings support the proposed theoretical model, emphasizing that Islamic ethical values serve as a mechanism through which personal characteristics contribute to organizational loyalty. Employees with strong personality traits or high competence are more likely to internalize IWE, which in turn enhances their commitment. However, IWE did not mediate the relationship between performance and organizational commitment, reinforcing the notion that high performance must be supported by ethical consciousness to foster long-term organizational attachment.

These findings are broadly aligned with the literature in Islamic human resource management. The strong effect of IWE on commitment confirms previous work concluded that Islamic ethical values enhance engagement, particularly in Sharia-compliant institutions (Athar



et al., 2016; Handayani, 2024; Wahyun, 2023). The influence of personality on both IWE and commitment echoes the previous frameworks, which argued that intrinsic traits shape both ethical behavior and affective outcomes in the workplace (Abbas et al., 2019; Aggarwal et al., 2022).

At the same time, several findings diverge from existing studies. For example, the non-significant effect of competence on commitment contrasts with Komariyah et al., who reported a strong association in educational institutions (Komariyah et al., 2023). This divergence may reflect differences in institutional norms, expectations, and religious orientation. Likewise, the non-significant relationship between performance and IWE is inconsistent with the assumptions of Muhamad and Yusoff, who suggested that high-performing educators naturally align with ethical values (Muhamad & Yusoff, 2022). These discrepancies emphasize that ethical alignment must be intentionally cultivated rather than assumed.

The theoretical implications of this study are significant. By empirically validating IWE as a mediating construct that links personality and competence to commitment, the study advances the development of Islamic HRM theory. While previous research has documented the individual effects of personality and ethics on organizational outcomes, this study integrates them into a coherent model that recognizes the centrality of value systems. It supports the argument of Sidani and Al Ariss, who called for the integration of spiritual values in Muslim work behavior beyond conventional Western HRM models (Sidani & Al Ariss, 2015

).

From a contextual perspective, this research illustrates the unique role of IWE in Islamic banks in North Maluku. In this setting, religious values are deeply embedded in both institutional culture and community expectations. Employees are not merely financial actors but are also moral agents who represent Islamic ideals in the workplace. The presence of IWE as a central mediating mechanism reflects the region's socioreligious emphasis on ethical behavior and spiritual responsibility. Islamic banks in North Maluku are perceived not only as financial service providers but also as instruments of economic justice. This spiritual framing of work likely reinforces the salience of IWE in shaping employee commitment.

The study also offers practical insights for human resource management in Islamic financial institutions. First, personality assessments should be incorporated into recruitment strategies, as traits such as conscientiousness and emotional stability have proven to predict both ethical orientation and organizational loyalty. Second, training and onboarding programs should be designed to emphasize IWE values such as *ikhlas* (sincerity) and *amanah* (trustworthiness), going beyond technical or compliance-based instruction. Third, employee development initiatives should integrate ethical content into professional growth efforts, using mentoring and team-based learning. The significant effect of competence on IWE suggests that competence-building should be conducted through frameworks that reinforce ethical engagement.

Additionally, institutional culture must be intentionally shaped to reinforce IWE as a daily practice. This includes aligning leadership behavior, reward systems, and performance evaluation criteria with Islamic ethical values. Leaders are instrumental in modeling moral behavior and cultivating an environment of psychological safety and spiritual alignment. As highlighted by previous studies, consistent and visible leadership in promoting IWE fosters stronger affective and normative commitment (Handayani, 2024; Wahyun, 2023).

Finally, given the strong socioreligious context in North Maluku, managers must recognize that employee commitment is influenced not only by economic incentives but also by how well organizational values resonate with community ethics. This necessitates culturally sensitive HRM

strategies that integrate spiritual motivation and ethical alignment to sustain institutional legitimacy and trust.

## 5. Conclusion

This study concludes that personality and performance are significant determinants of organizational commitment among employees of Islamic banking institutions in North Maluku. In contrast, competence does not exhibit a direct effect on commitment. However, Islamic work ethics (IWE) serve as a key mediating variable, linking both personality and competence to organizational commitment. These findings underscore the central role of ethical values in translating individual characteristics into institutional loyalty and reinforce the importance of IWE as both a behavioral and cultural framework in Islamic organizational settings.

Theoretically, this study contributes to the advancement of Islamic human resource management by integrating personality traits, competencies, and Islamic ethical values into a cohesive explanatory model. The results demonstrate how personal and professional attributes, when aligned with internalized spiritual values, contribute meaningfully to organizational outcomes. Contextually, the findings highlight the influence of socioreligious norms on organizational behavior within the unique institutional environment of North Maluku, where ethical adherence is embedded in local expectations and institutional identity.

In practical terms, several recommendations emerge for managers, policymakers, and scholars working in Islamic banking institutions. First, recruitment practices should incorporate personality assessments that evaluate traits such as conscientiousness, openness, and emotional stability. These traits have been shown to influence ethical behavior and organizational commitment positively. Incorporating psychometric tools during the selection process can help identify candidates who are more likely to internalize Islamic work values and remain loyal to the institution.

Second, institutionalizing IWE within organizational structures is critical. Given its mediating role, IWE should be integrated into human resource management systems, including recruitment, training, performance appraisal, and promotion criteria. Values such as honesty (*sidq*), trustworthiness (*amanah*), and sincerity (*ikhlas*) should be regularly reinforced through structured training and embedded into daily work culture. This institutionalization fosters ethical consistency and reduces cognitive dissonance among employees.

Third, while competence does not directly influence commitment, its significant effect on IWE suggests that training and development programs should be ethically informed. Technical training must be complemented with content on Sharia principles, ethical decision-making, and values-based leadership. Such an approach ensures that professional development supports not only skill acquisition but also ethical growth, strengthening IWE and, indirectly, commitment.

Fourth, performance management systems should be designed to recognize both productivity and ethical conduct. Although performance influences commitment directly, it does not affect IWE, indicating that output alone is insufficient for cultivating ethical alignment. Evaluation frameworks should include both quantitative indicators and behavioral dimensions grounded in Islamic values. Recognizing employees not only for performance outcomes but also for ethical behavior encourages holistic excellence and long-term institutional engagement.

Fifth, human resource practices must be context-sensitive. In North Maluku, where religious and community values shape work norms, HR strategies should reflect local cultural dynamics. Collaboration with religious scholars and community leaders can support the social legitimacy of ethical training and reinforce communal alignment with IWE. Embedding HR policies within the broader moral fabric of society enhances acceptance and sustainability.

Finally, to build on this study's insights, future research should apply this model to Islamic financial institutions in other provinces and countries. Comparative studies across diverse cultural and institutional environments will allow for broader validation and refinement of the proposed theoretical framework. In doing so, researchers can examine the generalizability of IWE's mediating role and further explore the interaction between ethical values and organizational behavior in Islamic contexts.

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