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Do Islamic Principles moderate the Interaction between Human Resource Practices and Islamic Banking Performance in Pakistan?

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Do Islamic Principles moderate the Interaction between Human Resource Practices and Islamic Banking Performance in Pakistan?

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Abstract: The purpose of this research is to investigate the reflection of human resource (HR) practices on organizational performance by utilizing the Islamic principles as a moderating variable. The sample of the research roams around the Islamic banks of Karachi, Pakistan. The convenience sampling technique has been used to gather the responses of 242 employees working in Islamic banks. Whereas, structural equation modeling was used to analyze the data. The result of the study concluded that few human resource practices are correlated with organizational performance while sharing the positive relation such as performance appraisal system, employee involvement, and selection & recruitment. The moderating effect of the application of Islamic principles results showed that compensation and performance appraisal contribute towards overall improvement however, training & development, and selection & recruitment contribute towards the reduction of organizational performance due to the application of Islamic principles. The research suggests that the HR practices are crucial for the overall organization's success therefore, the mangers at Islamic banks must put extra effort into designing the selection process that best matches the requirement of the job. The relevant job information to employees will help them performing job duties according to the management's expectations. Lastly but importantly, managers should follow the application of Islamic principles in providing monetary benefits to the employees as it will become a pure source of motivation and active participation from the employees.

Keywords: Human resource management, Islamic HRM, principles, performance, HR practices, organization.

Introduction

Highly determined human resource management (HRM) practices are always supported by scholars and researchers. As per the current researches, such actions have increased the level of the firm's achievement, and therefore, called as high performing human resource operations (Mostafa, Gould-Williams, & Bottomley, 2015). Better ROI and higher organizational performance play a vital role for a company and it can be achieved by measuring the high-performance actions. The high-performance model of HRM can help in

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measuring how human resource training, incentive, recruitment, duties of the job, and involvement practices help the organizations to enhance the individual performance. The role of HRM is becoming more important since the idea of effective human resources management arose in the industry.

In today's fast-paced world where the competition level is high and organizations are struggling to find the right track of providing the desired services to the customers, they need to have smart training and development systems that enable the employees to treat every customer differently. This customer value and customer satisfaction can be achieved by providing the specific training to the staff or employees which could help the organization grow more. Furthermore, organizations can have a more efficient and competitive working environment if the HR managers would try to change the organizational culture and would create a more favorable working environment for the employees. In the service industry, competitiveness is always strong and every organization wants to win the client's confidence by providing the best possible customer service, hence the role of effective human resource (HR) becomes more integral. Due to rapid industrialization, the banking sector is facing too many challenges these days. As the growth rate is high and the number of new banks are increasing on daily basis overall competition is getting stronger and the efficiency of employees is getting compromised. The major reasons for declining employee performance could be the peer pressure and miss-management of workload.

To have more productive employees and sustainable growth, private banks need to focus on more effective HR practices to bring more competitive advantage in that sector (Sarker, 2014). Likewise, this model declares that this approach is the same as the strategic HR operations, which increases the performance of human capital together with a blend of other organizational techniques and outcomes that are varied from one firm to another. Simply, one can say that these blends add more value to the firms in a discrete manner, such as by unfolding new dimensions and cost reduction for the firms (Darwish, Singh, & Wood, 2016). However, major steps are required to align and develop a good domestic environment for HR practices otherwise organizations may not be able to reap the benefits of these practices.

Untailored policies and HR practices according to the native environment lead organizations to downsizing, workload pressure for employees, and lack of managerial control which ultimately brings downfall in organizational performance. As mentioned by Rana and Malik (2017), more downfall occurs when cultural values play its role, as desired organizational performance may not be achieved due to cultural barriers that hinder the desirable human resource practices. As the belief system of the human varies between Islam and other schools of thoughts the idea of HRM is different in Islamic countries as compare to the other western countries (Fesharaki & Sehhat, 2018). Hossin, Ali, and Sentosa (2020) discussed the role of Islamic Human Resource Management (IHRM) practices and the principles of the IHRM system. The study examines that the nine major IHRM principle systems can affect four major IHRM systems such as selection & recruitment, training & development, performance evaluation and salary and compensation. The study further add the teachings of Islamic ideas through religious books such as the Holy Quran and Sunnah can help to shape the environment which HR practitioners require in the organi-

zation.

IHRM is the idea that can help organizations in making new rules based on the Quran and Sunnah which can further help the employees in relationship building and interdepartmental communication. This concept of implementing the practices of the Quran and Sunnah will help HR personnel in reaping the benefits more efficiently. Abdul Cader (2017) further added that the adaptable nature of Islamic principles made it very easy for the managers to embrace the change to the extent that even non-Muslim HR professionals are also including it in their organizational structure. Moreover, Islamic principles can help managers in learning a more efficient way to deal with the employees which will motivate the staff to work effectively and ultimately results in the improvement of the bank's performance. Hence, the study aims to evaluate whether Islamic principles moderate the relationship between HR practices and Islamic banking performance in Karachi, Pakistan.

Literature Review

As explained in the study done by Hussain and Rehman (2013), Human resource management helps the organization to retain the employees. Strong HR practices make employees think to stay with organizations for a longer period of time. It helps organizations in retaining productive employees for the organization. Razimi, Noor, and Daud (2014) also discussed the HRM practices as per the Islamic framework. Major HRM operations including recruitment & selection, knowledge management, and compensation were discussed in the study in the light of the Islamic frame of mind. The study focused on the religious influence of human resources. The researchers argued that according to the Islamic perspective, the concept of the righteousness of the job fit is essential for the organizations and one should make efforts to hire the right person for the right job. The research was carried out by R. L. Dhar (2015) about the influence of IHRM in the banking sector. It was identified that Islamic practices of HRM significantly affects the performance of the organization with the help the organizational commitment. IHRM is very much beneficial for the banking sector due to long tiring working hours and tough HR policies. The study suggested that banks should follow the Islamic HR practices to make the working environment more transparent and supportive for the bank workers.

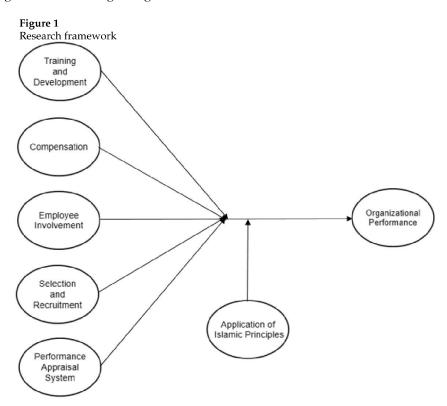
In the light of a study done by Darwish et al. (2016) human resource practices impact the objective and subjective performance of the employees. Salim, Malik, Khattak, et al. (2016) researched to find out the role of principles of Islam and the overall effectiveness of HR management. According to the outcomes, the management of Islamic principles is based on the mutual trust of the managers and the employees. The researchers identified the relationship between the spiritual concept of Islam and work ethics in Islam (Suib & Said, 2017). The piece of research found out that work ethic in Islam has a significant positive impact on customer loyalty and the quality of the service. Employees try to put more effort into providing the services based on the concept of Islamic ethics which helps the organizations in gaining customer loyalty. Furthermore, Islamic spirituality brings more definite and promising energy which ultimately increases the performance.

Rana and Malik (2017) discussed the concept of Islamic principles and have applied it to the mobile telecommunication service providers, considering the Islamic principles as moderators. The result of the study showed that human resource practices such as recruitment & selection, training & development, compensation, and performance appraisal have a positive relationship with the performance of the business. The moderating influence of Islamic principles was also positive. Fesharaki and Sehhat (2018), discussed the idea of IHRM in the context of perceived justice and commitment of the employees and the result of the study revealed that in the bank of Tehran the IHRM impacted positively on both the variables. The perceived justice and the commitment of the employees towards the completion of job tasks increased. B. K. Dhar et al. (2018) researched the effects of IHRM practices along with the organizational commitment to the performance of Islamic banks. The outcomes of the study depict that human resource practices are more helpful for the banks in achieving higher organizational performance if an organizational commitment is considered. Messersmith, Patel, Lepak, and Gould-Williams (2011) researched on the subject of strategic human resource management and the public sector companies' performance. The study revealed that the performance of the organization is positively influenced by motivation and strategic HRM.

However, apart from strategic HRM or perceived organization support, training & development and innovative behavior of employees can play its part too. Perceived organizational support can help the organizations in achieving the desired goals by creating more value for the employees, by implementing organizational justice, and by thinking about their well-being. Mayes, Finney, Johnson, Shen, and Yi (2017) discussed the idea of perceived organizational support (POS) and results show that due to the mediating role of POS, HR practices result in a significant influence satisfaction of employees. Gigliotti, Vardaman, Marshall, and Gonzalez (2019) researched the role of POS on an individual's readiness to change and argued that organization support should be linked with the trust of the employees in the organization and his/her readiness towards the change. Based on social exchange theory the study found that it doesn't matter if the change would be physical or emotional it can only be impactful once the organization will have the employee's readiness. Nazir, Shafi, Atif, Qun, and Abdullah (2019) conducted a study on how the organization's justice and POS facilitate the innovative behavior at the workplace in Pakistan. The result of the study was quite significant and indicated that organizational justice and POS helps the innovative behavior at work and companies in Pakistan should improve and implement the affective way, as when the employee's commitment towards work increases, it develops their interest and they make a greater effort to be more innovative.

Madison, Daspit, Turner, and Kellermanns (2018) researched to examine the conduct with workers in non-family and family-based companies and how it affects the companies' performance. Outcomes discovered that HR professionalization has a direct association with the family-based firms' performance. Wen, Huang, and Hou (2019) contributed to developing the understanding of strategies based on emotional intelligence affecting the jobs of the employees. The study further added that good strategies based on an emphatical approach lead to psychological distress and employee's work performance gets increased which leads to positive results for organizations.

In today's world of globalization and technological advancements where human capital has its own worth, organizations cannot attain success without trained employees. Organizations that consider their employees as their assets and invest in employee training and development, reap the benefit of it sooner or later. Riaz, Idrees, and Imran (2013) inspect the role of perception of employees with respect to training and its influence on the commitment of the firm. This study focused on the three sets of training interests i.e. career, personal, and job-related benefits. The findings of the study showed that employees who take the training seriously and take it as a chance of improving their skills are expected to be more committed towards their work, as compared to those who take it only as a spare time activity. Cristiani and Peiró (2019) added that along with the continuous employee development collaborative human resource practices can also be helpful to make employees performing their jobs properly and it will not only reduce the stress of HR managers but also decreases the employee turnover ratio which eventually helps the organization for stagnant growth.



Research Methodology

A quantitative approach has been used in this study as this approach usually focuses on the quantifiable data, units, numbers, and statistical expressions which helps the researcher in getting the measurable result out of it (Cohen, Manion, & Morrison, 2017). In this study, quantifiable information and statistical tools were used to examine the already existed phenomena and intended to give implicative findings to contribute to the literature. The research is explanatory in nature. The purposive sampling method essentially manages the determination of respondents on the skill and information of the analyst and consideration rule mentioned by the researchers (Zikmund, Carr, & Griffin, 2013). Therefore, the purposive sampling technique was used in the study.

Primary sources were used to collect the data. Sample data was collected from HR professionals working in different Islamic banks of Karachi, Pakistan. Moreover, Likert scale-based questionnaire has been used to gather the data from the relevant respondents while the previously published literature and empirical studies such as Azmi et al. (2010); Al-Qudah, Osman, Ab Halim, and Al-Shatanawi (2014); Sarwar and Abugre (2013)were used for the development of the questionnaire. As during the study, complex and milt-layered conceptual frameworks have been formed so smart PLS-SEM techniques have been used in the study. Demographic analysis along with the reliability and validity have been checked. Path analysis has been done and further, the moderating impact of principles set by Islam was analyzed between HRM practices and the performance of Islamic Banks. To conduct this research the sample size estimation formula is N10 as suggested by Hair Jr, Black, Babin, Anderson, and Tatham (2010) whereas, the letter N denotes the variables. In this respect, the study consists of 7 variables, and hence the minimum sample needed for the examination of the study is 70. However, a total of 240 responses were considered for the analysis.

Results

Demographic Analysis

The total number of respondents were 240 and their descriptive analysis is given in Table 1.

Table 1Demographic Analysis (n = 240)

		Frequency	Percent
Experience level (years)	1 to 5	150	62.5
	5 to 10	70	29.17
	11 to 15	13	5.42
	More than 15	7	2.92
Age group (years)	Less than 30	14	5.83
	30 to 39	128	53.33
	40 to 49	91	37.92
	50 and above	7	2.92
Education	Diploma	70	29.17
	Bachelor degree	42	17.50
	Master degree	61	25.42
	Others	67	27.92
Gender	Female	11 <i>7</i>	48.75
	Male	123	51.25

Loadings

Analysis of construct validity is considered as one of the most imperative notions in research. Considering construct validity by utilizing PLS-SEM, it was revealed by several experts that the minimum value of 0.6 shall be regarded as fit for the items (Hair Jr, Sarstedt, Hopkins, & Kuppelwieser, 2014; Wong, 2013). So, the below-mentioned table II reveals the outcomes of the construct validity of the present research. Therefore, Table 2 evidently validated the factor loadings of more than 0.60 for all the measures under study. Hence, this shows the considerable attainment of construct validity.

Convergent Validity

The level of convergence among the measures of the specific construct is analyzed through convergent validity that is depicted in Table 2 along with the average variance extracted (AVE) and composite reliability (CR).

For acceptable outcomes of convergent validity, (Hair, Black, Babin, Anderson, & Tatham, 2006) proposed that CR and AVE for each variable need to be more than 0.70 and 0.50 respectively. Therefore, Table 2 reveals the sane i.e. the achievement of the required degree of convergence and internal consistency according to the required standard.

Table 2Factor Loading, AVE & CR

	IP	COM	EI	PA	OP	SR	TD	A	CR	AVE
Islamic Principles_IP7	0.823							0.723	0.835	0.626
Islamic Principles_IP8	0.851									
Islamic Principles_IP9	0.724									
Compensation_COM4		0.927						0.864	0.935	0.879
Compensation_COM5		0.943								
Employee Involvement_EI1			0.915					0.825	0.892	0.667
Employee Involvement_EI2			0.745							
Employee Involvement_EI3			0.648							
Employee Involvement_EI4			0.901							
Performance Appraisal _PA1				0.673				0.772	0.872	0.578
Performance Appraisal _PA3				0.689						
Performance Appraisal _PA4				0.834						
Performance Appraisal _PA5				0.805						
Organizational Performance_OP1					0.956			0.936	0.965	0.964
Organizational Performance_OP2					0.953					
Selection and Recruitment_SR1						0.755		0.756	0.725	0.586
Selection and Recruitment_SR4						0.779				
Training and Development_TD2							0.744	0.848	0.869	0.598
Training and Development_TD3							0.838			
Training and Development_TD4							0.681			
Training and Development_TD5							0.857			
Training and Development_TD6							0.788			

Discriminant Validity

The gauge suggested by Fornell and Larcker (1981) accompanied by the technique called Heterotrait-Monotrait (HTMT) Ratio are the two notions for the evaluation of discriminant validity in the PLS structural equation modeling (PLS-SEM). It endorses the validity as suggested by Henseler, Hubona, and Ray (2016) principally for SEM focused on the partial least square estimation of the research model.

Table 3 Fornell-Larcker Criterion

1 Office	Laickei	CITICITO	11				
	IP	COM	EI	OP	PA	SR	TD
IP	0.789						
COM	0.055	0.935					
EI	0.072	0.611	0.811				
OP	0.166	0.548	0.811	0.957			
PA	0.003	0.343	0.607	0.699	0.758		
SR	-0.061	0.274	0.113	0.249	0.086	0.753	
TD	0.034	0.396	0.497	0.643	0.773	0.334	0.774

The square root of AVE for each fundamental construct needs to be greater than their specific link coefficients of further components to accomplish considerable discriminate validity (Fornell & Larcker, 1981). Table 3 indicates that all prevailing constructs have accomplished considerable distinctive validity and their discrete contribution in the present model.

According to Henseler, Ringle, and Sarstedt (2015), the HTMT ratio also provides a narrative measure of evaluating distinctive validity, which depicts that all ratios related to HTMT need to be below 0.90 for distinctive validity. So Table 5 depicts that all fun-

damental constructs are distinguished apart, regardless of other constructs as reflected in the current model.

Table 4
Heterotrait-Monotrait Ratio (HTMT)

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IP	COM	EI	OP	PA	SR	TD
0.105						
0.096	0.704					
0.198	0.617	0.895				
0.176	0.398	0.709	0.765			
0.367	0.656	0.336	0.524	0.855		
0.133	0.363	0.496	0.619	0.840	0.743	
	0.105 0.096 0.198 0.176 0.367	0.105 0.096 0.198 0.176 0.176 0.398 0.367 0.656	0.105 0.096 0.704 0.198 0.617 0.895 0.176 0.398 0.709 0.367 0.656 0.336	IP COM EI OP 0.105 0.096 0.704 0.198 0.617 0.895 0.704 0.176 0.398 0.709 0.765 0.367 0.656 0.336 0.524	IP COM EI OP PA 0.105 0.096 0.704 0.198 0.617 0.895 0.176 0.398 0.709 0.765 0.367 0.656 0.336 0.524 0.855	IP COM EI OP PA SR 0.105 0.096 0.704 0.895 0.198 0.617 0.895 0.709 0.765 0.367 0.656 0.336 0.524 0.855 0.855

Path Analysis

Table 5 displays that EI (0.369, p < 0.10), PA (0.793, p < 0.05) and SR (0.542, p < 0.10) have a positive and significant nexs with OP; whereby, COM (0.019, p > 0.05) and TD (0.203, p > 0.05) have no significant nexus with OP.

Table 5

	Estimate	Standard Deviation	T-Stats	Probability
COM->OP	0.019	0.194	0.097	0.829
EI ->OP	0.369	0.321	1.149	0.095
PA->OP	0.793	0.271	2.925	0.007
SR ->OP	0.542	0.287	1.887	0.071
TD ->OP	0.203	0.327	0.620	0.550

Moderating Impact

Table 6 shows the moderating impact of "application of Islamic principles" on the nexus between constructs i.e. independent and dependent ones.

Table 6Path Coefficient

Moderator: Application of Islamic Principles	Estimate	S.D.	T-Stats	Prob.	DV
COM x OP	0.084	0.044	1.909	0.066	OP
EI x OP	0.083	0.065	1.276	0.232	OP
PA x OP	0.192	0.074	2.594	0.012	OP
SR x OP	-0.086	0.047	1.829	0.026	OP
TD x OP	-0.165	0.065	-2.538	0.004	OP

Table 6 as shown above displays the nexus between COM (0.084, p < 0.10), PA (0.192, p < 0.05), SR (-0.086, p < 0.05), TD (-0.165, p < 0.05) with OP with the moderating influence of application of Islamic principles. But, the nexus between EI (0.083, p > 0.05) and OP is not influenced by the moderation effect of the application of Islamic principles.

Table 7		
Path Coefficient		
	R^2	R^2 Adjusted
Organizational Performance	0.788	0.774

Further table 7 reveals the outcomes of \mathbb{R}^2 for the explanation of the predictive power of the outcome construct in the research model. Here, both \mathbb{R}^2 and the adjusted \mathbb{R}^2 are shown below on the basis of the PLS algorithm technique. According to Table 7 the combined influence of Compensation, training and development, selection and recruitment, performance appraisal system, employee involvement, and Islamic principles can explain the performance of the firm up to 78.8%.

Discussion

The result highlighted that certain HR practices are directly associated and have a significant positive impact on organizational performance including employee participation, performance appraisal, and selection & recruitment (Fesharaki & Sehhat, 2018; Rana & Malik, 2017). However, few HR practices have no significant impact on organizational performance including training & development and compensation. Moreover, Driskell (2012) argues that the success of training is highly influenced by the relevance of the content and techniques used by the trainer. Whereas, the proper environment and managerial support are also some of the factors to measure the effectiveness of training (Birdi, 2005).

Furthermore, according to Abdul Cader (2017) Islamic principles depicts mixed moderating outcomes i.e. significant positive results of performance appraisal and compensation and negative outcomes of training and selection. Moreover, the negative result is might be due to the selected sample size as Islamic principles are based on the fair selection of employees therefore, the results need not be biased in terms of wealth, friendship, race, and kinship, etc. The evidence shows that the selection criteria based on the Islamic principle boost employees' motivation which ultimately leads to overall organizational success. However, based on the limited sample size and in the light of the moderating effect of Islamic principles employee involvement depicts insignificant results contradicting (Hashim, 2009). Whereas, Islam does support constructive criticism for the betterment of organizational policies and also allows the involvement of employees in decision making (Rana & Malik, 2017).

Conclusion and Policy Implications

The purpose of conducting this research is to analyze the role of HR practices on organizational performance having Islamic principles as a moderating variable. The study is restricted to the Islamic banking sector of Karachi, Pakistan. The impact of HR practices such as training & development, recruitment & selection, compensation, employee involvement, and compensation on organizational performance was analyzed on a data set of 240 respondents using SEM. The outcomes drawn from the study reveals that employee

involvement is one of the significant practices that allows improving the overall organizational performance. The research further investigates that selection & recruitment and performance appraisal also contributes towards organizational performance. Nevertheless, the limitation of sample size influenced the benefits of training & development and compensation to improve the overall organizational performance.

Additionally, in the light of moderating analysis of Islamic principles the research investigated that the system support to boost the organizational performance through the implementation of compensation and performance appraisal. However, the research also investigates that in the light of Islamic principles the relationship of employee involvement does not have any relationship and impact on organizational performance in the Islamic banks of Pakistan.

The results-driven from this study supports a positive association between human resources practices and the performance of the organization. The study proves that organizational performance has been impacted significantly by most of the IHRM practices. Managers in organizations must pay attention to the appraisal system of the employees. Knowing that the Islamic HR principles play a positive role in improving the overall relationship between variables a proper appraisal system will boost the motivation of employees and ultimately the performance of the company. This will help the staff to show more progress towards the goals and overall management expectations.

Secondly, Islamic principles should be followed in terms of providing monetary benefits to the employees in the form of compensation. This HR practice will again help in improving employee motivation and loyalty towards organizational goals. Therefore, to retain employee motivation and loyalty the managers should concentrate on the Islamic ways of providing the monetary benefits. The managers must also set certain strategies as per the practice to accommodate any financial support needed by the employees which will ultimately lead to organizational growth. The compensation system can be linked to the performance of employees. Furthermore, it is also suggested that Islamic banks must also pay more attention to building Islamic human resource practices to strengthen performance standards.

The research was restricted to the Islamic banking sector of Karachi, Pakistan, and due to this reason, a moderate sample size of 240 was utilized as there is a limited number of full fledge Islamic banks operating in Karachi, Pakistan. Significant findings can be achieved by increasing the overall sample size and including the conventional banks also. Moreover, by the adoption of the qualitative approach, the study could generalize some more in-depth understanding related to the important aspects of organizational performance specifically in the Islamic banking industry of Karachi, Pakistan. Lastly but importantly, the overall study recommends analyzing the mediating influence of top management support amongst the relationships to cover the deliberate understandings for the Islamic banking sector of Pakistan.

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