Impact of Personality Traits on Employee Performance with Moderating Role of Islamic Work Ethics: Evidence from Islamic Banking of Pakistan

Zaighum Abbas [1]**; Sadam Hussain** [2]**; Hasan Riaz** [3]**; Qaisar Iqbal**[4]

[1]MS (Marketing) COMSATS Institute of Information Technology, Attock Campus, Pakistan

[2]Assistant Professor, COMSATS Institute of Information Technology (CIIT), Attock Campus, Pakistan.

[3]MS (Project Management), SZABIST Islamabad Campus, Pakistan.

[4] PhD Candidate, School of Management, Universiti Sains Malaysia, George Town, Malaysia.

[1]Corresponding Author's Email: qaisariqbal@student.usm.my

Abstract: Today is the competitive global world and employees being core in the productivity and performance of the organization. The purpose of this study is to examine how employee's personality impact on their performance. There are number of research conducted on the work place ethics and it is getting more and more important topic in future. Unethical issue in the organizations is increasing with every passing day such as harassment, dishonesty, fraud, corruption and unethical behavior. This research examined the moderating impact of Islamic work ethics on the relationship of personality traits and employee's performance evidence collected from Islamic banking sector of Pakistan. This study is quantitative. Employees from Islamic banking of Pakistan were the population of this study. A sample of 250 was selected as convenient sample. Personality has five dimensions as defined as John.O. P and Rammstedt.B (2007). Big five theory and its impact was considered on employee performance. SEM test is applied as statistical tool for evaluation of said data. Banks are always on the verge with customer for healthy and strong relationship. These personality traits help to find out the best personality trait to fit in the Islamic banking in terms of performance and productivity. Significance of this study is for Islamic banking sector in Pakistan to understand the personality itself and the implication of this increases the employee performance. This leads the banks to cater more business from their suitable employees.

Keywords: Financial institutes, Work environment, Work Ethics, Employee's performance

1. Introduction

Financial intuitions are facing very high competition and they are facing very high percentage of ethical issues. Each and every financial institution has to be a unique in terms of products or services to capture their market share and to gain competitive edge customers judge the bank through the front line staff, what kind of services and quality of services and organization is offering to the customers (Gustafson and Merkes 2009). In today's financial market uniqueness in a product is not an easy task. An organization is differentiated by the employees who are offering her services for the financial organizations. Front line employees play a vital role in the financial sectors because of its position in the institutions. They interact with the customers, creates loyalty in the customer, communicate with the customers, creates customer satisfaction and creates brand commitment in the customers (Burmann and König 2011). Today's customers are very quick and demanding in terms of services, quality and perfection. Employees are the representing the

organization and they are the "interface" of the organization (Mulki, Jaramillo *et al.* 2012). Front line employees fulfill the need and want of the customer and enhance the customer satisfaction. There is a possibility that frontline staff may be required different personality traits as compare to middle level or top-level management. There is a very less work found on the front-line staff personality traits and performance in the financial industry. Big five traits are not tested on the front-line staff it is tested on the bank managers and bank management.

There are number of research conducted on the work place ethics and it is getting more and more important topic in future. Unethical issue in the organizations is increasing with every passing day such as harassment, dishonesty, fraud, corruption and unethical behavior (Zomorodi, Abdi *et al.* 2014). There are several countries that are facing ethical illness in their behavior Pakistan is one of these countries. For the growth and progress of every organization in any field required some skillset, qualities and characteristics in his employees to excel in the market. We tried to find out the best personality trait required to fit in the Islamic banking industry that are performing better than the rest of personality trait employees. This study is aimed to explore the impact of employee's personality traits on the employee's performance through moderating role of Islamic work ethics evidence collected from the Islamic banking sector of Pakistan. There are some statistical and logical evidences which show the importance of this research. Pakistan stand at 117 ranks in the corruption index(Index 2010). Fraud and forgery cases increased in last one year by 51% people of Pakistan reported that Corruption increase. Registered cases in the last quarter of 2018 are 39% increased as compare to third quarter reported by SBP. Fraud, corruption, bribery and dishonesty in the business are increased by 8% as per public opinion of Pakistan in past six years (Gallup, 2017).

There are many factors that influence the productivity and performance of the employee's personality trait is one of the major factors-. Argued that human being has the potential in it which is valued as a personality. Personality factor is studies so many times in different context. Personality is a factor which differentiates employees from each other in a workplace (Klang 2012). It is very difficult to detach the employees who will perform and who will not at the work place, but personality is a factor which helps to predict the performance of the employees. Performance and learning is influenced by the personality (Turner and Müller 2005). Personality trait is a strong predictor of employee's performance (Palmer 2002). This paper aims to examine the impact of of Personality traits and Islamic Work Ethics on employee performance. This study also reveals about the impact of Islamic Work Ethics as a moderator on the relationship of Personality traits and employee performance.

2. Litrrature review

2.1 Employee personality

About 1500 years ago Hippocrates and Galen worked on describing four personality ` types and temperaments of individuals naming melancholic, choleric, sanguine and phlegmatic (Stelmack and Stalikas 1991). These can fit well in 2 of big five traits naming Extraversion and Neuroticism. Allport and Odbert argued that our language has a large number of words that are used to explain individual behaviors (Allport and Odbert 1936) (nearly 18,000) adjectives from English dictionary to find out person's traits. Workplace spirituality plays a moderating role on the association of personality traits and deviant behaviors among employees in banking sector of Pakistan (Iqbal and Hassan 2016)(03). Raymond Cattell utilized characteristics to anticipate behavior, determining character as "that which permits a prediction of what a person will do in a given situation' (Cattell and Pacella 1950) and later he defined personality "which defines what a person will do when faced with a defined situation. Gordon Allport defined "the dynamic organization within the individual of those psychophysical systems that determine his unique adjustments to the environment".

In personality theory, evidence supporting a five-factor view of personality has been accumulating, which has led to an emerging consensus on the taxonomy (Goldberg 1990) described Five-Factor-Model which is now a day leading personality trait model. He narrated how the former research that retrospectively supported a Five-Factor Model was better appreciated after an important seminar by the development of the first five factor inventory and its comparison with other models (McCrae and Costa 1985).Organizational politics have been found with positive impact over the neglect attitudes of employees among employees in banking sector (Iqbal 2016) (57), where Islamic work ethics

discourage such behaviors. Many researchers worked on big five traits (Digman 1990). They studied known personality traits used factor-analysis hundreds of measures of these traits to find the underlying factors of personality (John and Srivastava 1999) mentioned the basic structure of personality which consists of five factors named Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Openness to experience. These factors of personality show several correlated but separate lower level traits. Each main factor is defined by the communality of the certain similar traits.

The following are the five factors of personality also known as big five personality traits.

Extraversion: (McCrae and Costa 1985) explained extroverts as people who are social, daring, bold, confident, enthusiastic and adventurous. Individuals high on extraversion are more expressive and individuals who are low may be reserved, quiet and shy (Fulop and Mark 2013) Extroversion is a social network, extrovert like to a wide range of social network. Social network consists of deeper and strong relationship with people or certain type of relationship such as objective type, event type, set of people type relationship (Cropanzano and Mitchell 2005). In a social network every person is a unit and all units interact with each other these units are embedded with certain experience. They share their experience with each other and draw a pattern. Employee in this pattern is measured through his performance (Ahuja and Galvin 2003). (Thornton, Ocasio *et al.* 2012) listed town the key factors in extroversion which are verbose, out bound, convivial, expressive, communicative and warm hearted (Houtman, Jettinghof *et al.* 2007). (Peakall and Smouse 2006) enumerated extroversion into emphatic, outward-bound and predominant in communal circumstances. According to Iqbal and Hassan (2016), individuals perceive and act differently with respect to their requirements about different categories of quality so, perceptions about quality standard vary with respect to culture, region and environment (02). Extrovert employees have a risk taking behavior, endeavors for the power imprudent decision making behavior (Jeannot and Goodchild 2011) decent communal skills. (Horn, Figl *et al.* 2013) pronounces that individuals who are involve in the hospitality and services industry and they poses the extrovert personality they have anger and dissatisfaction in their personality which leads to the deterioration of the quality of service. (Amirkhan, Risinger *et al.* 1995) articulated that individuals who have extrovert in the personality have week in his business relationship and impacted negativity in the relationship with the customers. (Dant, Weaven *et al.* 2013) specified that dominance aspect of a personality gives impression that someone get his position at the cost of others. Literature demonstrate that extrovert employees are dominate in nature and they have a criticizing behavior, extrovert nature leads to disrespectful, lack of trust and arise the clash of interest between the stakeholders.

Openness to Experience: These individuals have traits like creativity, imagination, unconventional way of thinking, independence and openness to change (De Hoogh, Den Hartog *et al.* 2005). Employee's performance is positively correlated with the openness to experience (Richardson, Abraham *et al.* 2012). Openness to experience employees are open minded they welcome new thoughts and ideas and these personality trait people are imaginative, artistic and creative.

Agreeableness: Agreeable individuals are humane, warm, bighearted, trusting, and cooperative (McCrae and John 1992). Also, agreeable individuals are worried for others' interests (Waldman, De Luque *et al.* 2006). They are straightforward and modest and have a tender behavior too .Researchers enlisted the key characteristics of the agreeableness personality which are caring, accommodating, retiring and concentrating to others, lissome, forbearing. (Chen and Yuille 2014) articulates that agreeableness is the major component in a group which helps to building strong relationship between the team members. Agreeableness has a negative relationship with the leadership and a positive correlation with the. (Yang, Schorpp *et al.* 2014) a characteristic of the agreeableness shows the higher level of acceptability in the social circle because of kindness and thought fullness. Researchers also authenticated that agreeableness trait has a higher level of job performance. Agreeableness has a strong positive relationship with the job performance (Abbasi, Mir *et al.* 2012). Agreeableness personality enjoys the job especial in services industry. This type of personality trait enjoys the customer-oriented job.

Conscientiousness: Strong characteristics of conscientiousness are dependability, order in life, responsibility, deliberation, dutifulness, competence, achievement oriented (John and Srivastava 1999). They are careful, considerate and have a strict devotion to self-discipline conducted a research in U.S.A in 2012 and draw the sketch of consciousness personality and enlisted the characteristics of consciousness which are credibility, trustworthiness, uprightness, following the rules of the organization, alignment of personal values norms, goals with the organizational norms, values

and goals, takes work as a personal obligation which need to be complicated with best efforts, determinate, loyal to the organization and productive.

Entitles that higher the level of the conscientiousness means higher the motivated and aligned with organizational norms and values, more accomplishment oriented and focused to the goals. Predicts that consciousness trait performs well in job performance especially when nature of job is autonomous. Authenticate this concept with addition that consciousness personality trait performs well in services industry. validate the concept by providing evidence employees who have a greater level of consciousness perform well in services industry (Rai and Hornyak 2013).

Emotional Stability: It is opposite of neuroticism. (Costa Jr and McCrae 1991) planed that neuroticism shows the inclination towards behavior which is anxious, defensive, insecure, less confident and emotional. (Srivastava, John *et al*. 2003) stated that the characteristics that define neuroticism are irritation, shyness, mood swings and vulnerability. Argue that emotionally stable personalities are accommodative and adjust in any environment, because of it calm, nonviolent and friendly nature. (Yavas, Karatepe *et al*. 2010) express that emotionally stable personality trait is very suitable in the field of services because these type of personality traits deals stressful situation in a very technical manner. Individuals who can tackle the hassle, nervousness and downheartedness perform very well in a team work and increase the service standards and performance. There is an opposite personality trait to the emotional stability which is a neuroticism. Neuroticism means people who have less tolerance level, these types of employees have less confidence, depressed in their life. They are more exposed to the irritation, more reactive in nature and obsessive. Neuroticism are less likely have acceptability in public, customers and management, this is the main reason that's why neurotic employees are failed in the service industry (Lounsbury, Foster *et al*. 2012).

2.2 Islamic work ethics

Islamic Work Ethics (IWE) can be defined as those moral principles that differentiate right from, in Islamic perspective. Islamic work ethics is an approach that is directed towards work and sees work as a virtue (Ragab Rizk 2008). Calvinism which is branch of protestant in the religion of Christianity defined work as it is the worship of the God. The recent version of work established after the industrial revolution. This concept emanated when the scarcity of resources and deprivation of the employees highlighted in capitalism.

Work ethics concept was introduced in the 19th century after the capitalism. The concept of work ethics was introduced by the west which is dominated because industrialization took place in the west and they made the laws which depict their norms, values, beliefs and culture. Islamic work ethics is not a new terminology, but it started with the initiation of Islam which formulated the Arabs life through faith and new conceptualization of socio economic guidelines. An historic Muslim sociologist shared the objectives of business which were to facilitate, cooperation and sympathetic to people, fulfillment the needs of people, increase the wealth of people and discouragement of cities expansion perfection of work is a blessing of God it is an honorable no matter from which industry or profession it belongs.

Islamic work ethics was misunderstood or not studied properly because of no readily access to the Islamic knowledge to the management scholars. Majority part of work ethics has a similarity with rest of the world's regions, but we hereby mention the concept of Christianity concept of work and Jews concept of work in general. Islam teachings are very specific to words work and its importance to the society. Christianity more focused on the spiritual aspect of the work on the other hand Islam considers both socioeconomically aspect along with spiritual aspect and more focused on the Faith (Ali and Gibbs 1998). There are three guide lines about the work to perform in Christianity Do the work whatever you find it and do it proper with all the force given by GOD to you (Ecclesiastes, 9:10). Work for six days a week (Exodus, 34:21). The man who wants to eat must have to be a work otherwise he was not permitted to eat (Thessalonians, 3:10). According to Jews man gets food like animals and bird he doesn't need to work and he will definitely earned it if he couldn't he is a sinful it's all because of his sin (Ferraro and Briody 2013). Muhammad al-Shabana very famous Islamic scholar who worked on the Islamic laws died in 804. He has a very famous book "Earning a livelihood". Lewis (1993, p.97) reported this book and coted the importance of work in the life of Muslims. Man is made for worshiping and to serve God for this he should be properly fed, wear a proper clothe and housed which earned through work and his earning which is not prohibited in Islam. Islam not only allows his followers to meet the needs of his family and necessities of life but also permits to live a luxury life in his means. Islam also prefers money

earned through trade and craftsman as compare to those earnings which are got from Government.

Importance of work in the light of Quran, hadith and Islamic scholars are in the below lines. God says in Quran human being will get the same for which he is passionately trying for (Quran 53:39). There is another verse in which God encourages human being to trade and charities and forbid the unfair means to earn money. Devil is happy if you are inducted to earn money through unfair means because you were threatening by the poverty on the other hand God is best to foresee and he promises to forgiveness and his blessings (Quran 2:268). The Prophet Muhammad (P.B.U.H) encouraged to work hard for earn money and they said, "work is a worship of God". He also cheered the human being to earn money through hard work he said, "Best food to eat on earth is that which man earned through his work". He invigorated the human being to work hard and gain perfection in his work he said, "Workers who learned the art of perfection in his profession are in the blessing of God". Similarly

Prophet Muhammad (P.B.U.H) addressed almost every aspect of work and it ethical implications on the society. Ali (2005, pp. 53-5) considered the work and work ethics related sayings into some border categories which are in the below lines. Wealth should be earned. God blessed every human being with different bounties, skills and capacities to work. There are a lot of opportunities in the world when these opportunities synchronize with capacity it generates wealth. Islamic ideology is to produce wealth which should be based on the legitimacy and has a moral value. Theme of the verses in Quran (4:29-32) Don't kill your slaves, God permits trade but don't eat the wealth of others through unlawfully but mutual agreed ratio in the trade, the one who follows the guidelines provided by the Allah will be admitted to Heaven and Vice versa.

Pursuing legitimate business: In the light of Prophet Muhammad (P.B.U.H) the best work on the earth is which benefit others and the people who benefits others are the best people on earth. Prophet Muhammad likes the hard work and appreciated it and said hard work will be rewarded according to Prophet Muhammad (P.B.U.H) there are seventy avenues of worshiping and the best avenue in worshiping is to earned wealth through honesty. Quality of work: Before the Islam Arabs was not disciplined and don't honor their commitments. Prophet Muhammad analyzed the society and transformed them into a well-balanced socioeconomic society. He not only disciplined the Arabs but also highlighted the perfection of work and its essence. He said a person who gets perfection in his work God blessed him and another time he revealed that God loves a person who learns the perfection in his art and do it precisely and right work.

Wages: Prophet Muhammad (P.B.U.H) highlighted the fair, timely and adequate compensation of the workers against his work performed and he said that if a person receives full work from the employees but did not pay him in full I will personally petition against him. He gave the guidelines for the compensation criteria, there are two major pillars of compensation are efforts and consumption. He also highlighted the importance of timely payment of compensation and said pay to labors their remunerations before the sweat dries. Reliance on self: Prophet Muhammad (P.B.U.H) focused on the self-reliance instead of dependency on others. Work gives the person a sense of confidence and atomicity. He said best food to eat is the food which is earned by hand and said best earning is that which is earned through man's own efforts.

Bribery: Bribery is strictly prohibited in Islam and there is a punishment for both the parties the one receives and the one who pay it. Prophet Muhammad stated that God cursed both the parties who paid and received. Monopoly is also strictly prohibited in Islam. According to Islam monopoly is an unlawful which creates inequality and deprivation of rights. Monopolist ears unethical and uneven profit from the needy people. Prophet Muhammad (P.B.U.H) stated that withholding of commodities (such as Grains) is a sinful act. He also said monopolist is cursed by God and supplier is blessed.

Deeds and intensions: This is unique characteristic of Islam which differentiate the Islamic work ethics from the rest of the world other religion's work ethic version. Intention subject is between God and human being. Even if someone is doing a lawful and legitimate work but its intensions are not positive. This sort of work is not only unacceptable in the eyes of God he also punished against this by the God. Prophet Muhammad (P.B.U.H) detailed that God judge you based on your intensions and actions in your matters not in terms of your wealth.

Transparency: It is the foundation of business ethics. Islam focuses on transparency in every aspect of life. Once Prophet Muhammad (P.B.U.H) visited the market and saw dates in the bin. Prophet Muhammad (P.B.U.H) checked

those dates and found there are superior quality of dates are on the upper layer and lower quality dates are beneath those good quality dates then he said the man who cheated is not one of us. Prophet Muhammad (P.B.U.H) said that before the deal tells the customers all the defects if you are not doing there will be no blessing in this transaction. Lack of transparency means lack of trust between the parties in the market which creates a lot of other evils in the market such as foist.

Greed: Greed is one of the major problems which can be faced by any society and it can destroy the balance of the society and promotes the unrest in the society. Prophet Muhammad (P.B.U.H) said that my believers will not have two evils which are greediness and dishonesty and he also said about the greediness leads to the poverty in life.Generosity is the blessing of God which is created in the heart of human being. God is generous, and he likes generous people. It is opposite to the greed Prophet Muhammad (P.B.U.H) revealed that greed is the worst thing in this world.   And declared that generous person is close to God and stated that the one who helps the turbulence person. God showers his blessing on him.

Sami and Rehman (2017) discussed the principals of Islamic work ethics which are Adl and Qist (justice and equality), Amanah (trust), Ihsaan (benevolence) and Ikhlas (sincerity). Ali (1988a) identified a dimension for IWE and argued that most of work in writing form in Islam on ethic context is common in nature as well as descriptive. In beginning Islam explore the work centrality and trade. In fact, it was not possible to visualize the Islam's achievements over dreadful enemy in Makkah. Leaders in Makkah at the time of beginning of Islam, forbidden trade, their ways of trades and took Islam as a hazard for their businesses. Prophet Muhammad (PBUH) confronted their deity as well as power on trade in Saudi Arabia and other states. Success of Baddar war worked as a strong constituent of new belief. The origin of the IWF is Holy Quran and Sunnah of Prophet Muhammad (PBUH). The holy Quran says that all ranks are as per their good or bad deeds (6:132). The Quran (53:39) teaches faithful that is associated with commitment, instead of dreaming; facilitate its followers to realize their objectives.

The Quran says (2:275) that people have nothing but for what struggle for. Allah says that He permitted business in terms of trade, and not allowed usury. Hazarat Muhammad teaches to work hard and hard by saying that nobody amongst you eats good food, which he takes out from his performed work.   The prophet of God declared four issues, first He introduced duty as a greatest kind of worship of Almighty, secondly declared that work is not endorsed if it is not done with the best aptitude. Thirdly he said its meaning and social dimension for the work, by providing benefits for others. He argued those are the best people who make the benefits for other mankind. Fourthly he said it's through business and trade that mankind reaches to suitable living standards and prosperity (Ali, 2005).

Therefore, backbone for the concept of IWE is determined engagement in duties and work. Ali (1976) added that these kinds of engagements are associated with social and personals goals. Ali (2005) identified that concept of IWE builds four basic concepts, including transparency, competition, responsible conduct and efforts. Therefore, employees and managers attain faith and trust on each other to perform duties with responsibilities at the workplace. Ali (1992) suggested that early literature is esteemed on link in between workplace attitudes and IWE.   Very less researchers studied association between organizational and individual variables and IWE. Ali (1992) argued that there is high level of association between individualism and IWE.

Researchers argued that PWE, work measure and work involvement both are consistent with each other (Ali *et al*., 1995). The association between role ambiguity and IWE, strengths the satisfaction for job, and commitment for organization, added by Yousaf (2000). Rehman *et al*. (2006) added that individuals having high level of IWE securitized would have ability to augment a sappy commitment towards organization. It is opposite to European work ethics. IWE exceptionally spellbound the significance value of one's participation to society and community and organization's obligations to its employees.   It is associated with loyalty evaluate, identified by (Ali and Al Kazmi, 2007). IWE involves in carrying on trade and business in energetic work environment will results in better success and extensive performance. Islamic work ethics prevent and discourage nepotism and favoritism in any working environment. Similarly, there is negative impact of nepotism over job satisfaction and turnover intentions of employees. With increase in favoritism (49), there is upward trend in job satisfaction and employee's turnover intentions (Iqbal 2016). Preferential treatment is generally accepted in Pakistani society (49) so less variance has been observed in job satisfaction and turnover

intentions of employees in presence of preferential treatment (Iqbal 2016). Religiousness shows that the trust and confidence of the employees on God during the job and in their lives. It provides strength, guidance and support to the. High religiousness shows the positive impact on the employee performance and mitigates the anxiety and job related stress (De Clercq, Haq *et al*. 2018). On the opposite side employees with high job anxiety have a low job performance they consume more resources and put extra efforts to perform a task (De Clercq, Haq *et al*. 2018). High level of religiousness gets help and guidance from the God in the challenges and complicated situations.   Religiousness grants a higher level of confidence and a force to accomplish a challenging job with a hard work. Religiousness gives feeling to serve a god through hard work (Hernandez-Perlines 2018).

2.3 Employee performance

(Choi, Miao *et al*. 2018) categorized the employee's performance in two categories which are Task performance and Contextual performance. Task performance is regarding the technical side of the Job and Contextual performance is regarding the interpersonal skills which support the technical skills such as knowledge and social environment. Horsoo (2010) mentioned that according to employee, appraisal system is a biased, nepotism and discriminated. There are three factors which have positive impact on the job performance these are tasks oriented work in the organization, career growth and training & development (Makokha, Namusonge *et al*. 2017). Sustika *et al* (2017) employee performance is the major determinant to achieve the goals and objective for the success. Employee performance is the measured by the end result and individuals hard work (Prabhakar 2009). There are numbers of factor which has influence on the employee performance such as training, compensation and motivation.

Sutrisno (2012) stated that employee performance is measured by the assigned worked performed by a person through his behavior and job activities. Build (2012) employee performance is measured through the results of the assigned tasks as per requirement of the organization. Silalahi (2013) work performance is measured through the results of assigned work in terms of quantity and quality of work. Organizations set their targets, goals and visions. These targets and goals are achieved through the performance of the employees. Employee success is the major determinant of the organization success. Ramlall (2008) stated Organizations success is linked with employee performance and employee performance is dependent on employee commitment, innovation and creativity. There are a lot of other factors that affects the employee performance apart from employee ability. Herzberg (1959) stated that organization hierarchy and task distribution is an important role in employee performance. I assign the employees to perform his task the way he wants. Lindner (1998) stated that employee performance is dependent with external support provided by management. Vroom (1964) highlights the key factors which influence the employee performance these are knowledge, skills, experience, personality and ability. Researchers categorized these five factors that affect the employee performance (Hunter & Hunter, 1984). Herzberg (1959) describes the employees performance let the employee do what organization wants him to do. Hierarchy of the organization and distribution of the task as plays a vital role in employee performance. According to Iqbal and Iqbal (2015) Preferences of employees have substantial influence on their performance. Job-family preferences have varying impact on employee's performance (17).

Vroom (1964) highlights the individual factors that influence the employee performance these are ability, knowledge, experience, skills and personality. Hunter & hunter's (1984) along with other researchers attested these five factors of personality which has an influence on employee personality. Bishop (1989) mentioned that problem of job performance and named it "the measurement of performance". According to Detrick, (2017) personality is the major factor in employee performance. Employee performance can be gauged through the outcome of the employee against the certain standards over a certain period. Standards are agreed by the employee and employer in advanced (Sundarminingsih, 2016). Performance is influenced by many factors which are skills, ability of employees, job satisfaction, individual traits, environmental and compensation. Objective performance assessment is very important in the organization it converge the employee behavior towards expected performance and increase productivity.

Employee performance is one of the major topics in organizational psychology (Kelley 2016). Employees performance is one the major factors that plays an important role in career growth and success in the labor market. High performer gets better rewards and recognition exceptions are still there (Vans cotter & Cross, 2000). Employee's performance is conceptualized into two categories actions and results. Actions are relating to the behavioral aspect and results

are relating to the result of the activity and task (Kelley, 2016). Under the umbrella of behavioral aspect not all the behaviors are relevant to the job performance only required behaviors for the job description or organizations goal falls in this section (Kelley 2016). Actions itself doesn't mean anything it is a judgmental and valuation process. Only relevant actions are considered for the employee's performance which is aligned with the organization (Aslam, 2017)

Individual performance is also known as job performance or an employee performance. To complete an assigned task an employee should have a combination of mental skills and physical skills (Abdul Halim *et al*, 2001). There are different perspectives regarding the job performance. One the most important factor is employee personality that influences the job performance (Tett and Burnett, 2003). Front line staff is the key source for the customer satisfaction and loyalty of the customer in the services industry because these are the interface of the organization (Uysal and Magnini, 2010). Right person for the right job and right behavior for the right time is highly productive and profitable for the organization (Peterson and Park 2006). Iqbal (2016) has claimed the significant impact of job crafting over organizational commitment of employees (09). Person-Job Fit is playing its role as moderator with job crafting and organizational commitment.it is of high significance that with increasing value of person-job fit, its moderating impact decreases. Motowidlo *et al*. (1997), describes that employee performance is divided into two dimensions which are task performance and contextual performance. Contextual performance is the supportive behavior of the employee which helps the organization to maintain the healthy workplace environment. Task performance is the practical and physical involvement of the employee to achieve the assigned task and to complete the task.

This is related to the cognitive abilities of the employee which shows the high rate of job responsibility (Motowidlo *et al*. 1997). Decuir (1999) resonated that labeling a worker with a task oriented enhances the skills and attitude towards work. Griffin *et al*. (2000) stated that the major ingredients of the task performance are communication skill, execution of planned work, good situation awareness, control the deviations and create an environment to facilitate the operations (Attarzadeh and Ow 2008). Van *et al*., (2000), reveals that the task performance is a combination of technical skills and knowledge. Uysal and Magnini (2010) conceal that front-line staff in the financial industry is the main source of customer satisfaction and loyalty. Peterson and Park (2006) postulate that for the success of the organization in terms of productiveness and profitability right behavior in the key element. Motowidlo (1993) suggested the job performance into two elements which are task performance and contextual performance. Contextual performance has the ability and knowledge which is used as the combination of task performance. Contextual performance is measure through the personality. Motowidlo, (1993) listed that contextual performance is linked with behavior which enables the Organizational environment which is supportive to the productivity. Researcher also categorized further job performance in rational with job description. Worker paid more attention towards the interpersonal skills which are required for their job, but supervisors paid more attention towards the task orientation of the job. Sales related job need more task performance along with product knowledge and time management.

2.4 Conceptual framework

Based on the above literature the theoretical framework is as follows: The Personality traits of the Islamic banking staff are independent variables that are extroversion, agreeableness, consciousness, emotional stability, openness to experience. Islamic Work Ethics plays as moderator in the relationship model. The aim here is to see impact of personality traits items that are present in Islamic banking staff and its effect on Employee performance along with the moderating effect of Islamic Work Ethics in this relationship.

2.5 Hypotheses of the study

Based on the above literature Employee performance can be improved by knowing the personality type of the team members at their work that have, which helps to increase the chances of employee performance. Also, Islamic Work Ethics might provide good moderation effects on the Employee performance. The following are the hypotheses for simple regression (X on Y) relationship between IVs and DV.

H1: Extroversion is significantly related to Employee Performance

H2: Agreeableness is significantly related to Employee Performance

H3: Consciousness is significantly related to Employee Performance

H4: Emotional Stability is significantly related to Employee Performance

H5: Openness to Experience are significantly related to Employee Performance.

H1a: Extroversion and Islamic Work Ethics are significantly related to Employee Performance

H2a: Agreeableness and Islamic Work Ethics are significantly related to Employee Performance

H3a: Consciousness and Islamic Work Ethics are significantly related to Employee Performance

H4a: Emotional Stability and Islamic Work Ethics are significantly related to Employee Performance

H5a: Openness to Experience and Islamic Work Ethics are significantly related to Employee Performance
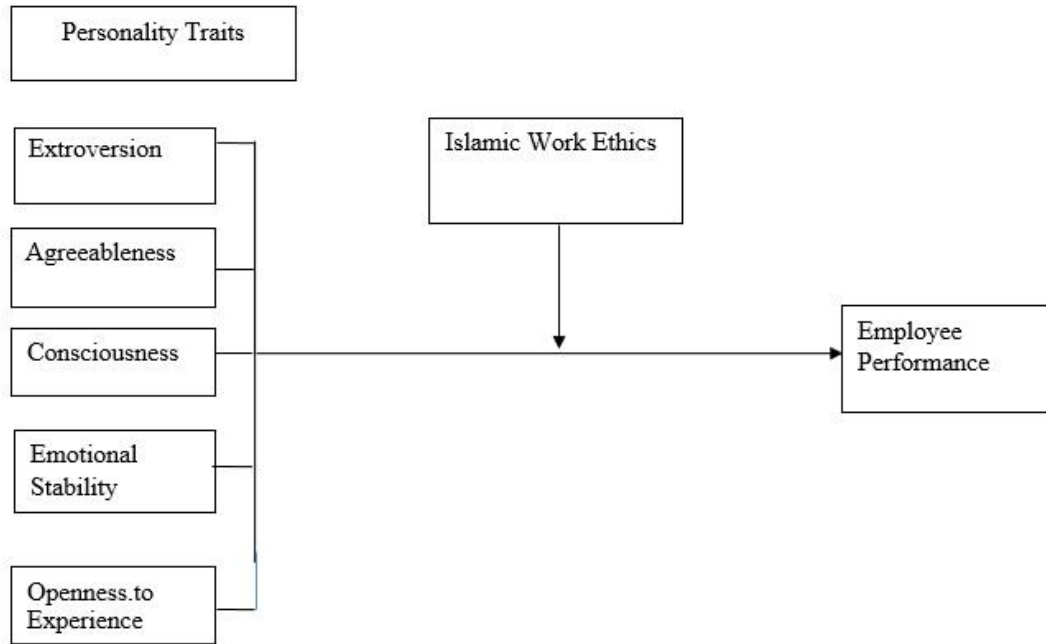

Figure 1. Conceptual Framework

3. Research methodology

Islamic banking staff of Pakistan is the population frame of this study. The sample size for this research is 211. Sampling technique used is Convenience Sampling. The data collection method used in this study is survey method. Questionnaire were adopted from different journal research studies and used accordingly to get responses. The questionnaires were distributed by e-mail and in person to the Employee performance working in Islamic banking of Pakistan. 350 questionnaires were distributed, from which 211 were returned, which are complete and in good condition. The response rate was 60% approximately.

Instrument which is used to measure personality traits was developed by John.O.P and Rammstedt.B (2007). "Measuring personality in one minute or less: A 10-item short version of the Big Five Inventory in English and German". Journal of Research in Personality, 41 203–212. It consists of 10 items. The reliability of personality traits scale shows results that are significant. It can measure the personality traits levels among five dimensions. The scale uses a 5-point liker scale where 1 is not at all, 2 is rarely, 3 sometimes, 4 rather often and 5 nearly often.

Variable	Cronbach's Alpha	N of Items
Extroversion	.685	2
Agreeableness	.620	2
Consciousness	.760	2
Emotional Stability	.843	2
Openness to Experience	.753	2

Table 1. Reliability Statistics Occupational Stress Scale

The instrument which is used to measure Islamic Work Ethics was developed by Abbas Ali (1988). Originally the items developed consisted on 46 items in total. Then (Ali 1992) shortened it to 17 items. The reliability Islamic Work Ethics was 0.84. The scale uses a 5-point liker scale where 1 is strongly disagree, 2 disagree, 3 neutral, 4 agree and 5 strongly agree.

Name	Cronbach's Alpha	N of Items
Islamic Work Ethics	.788	17

Table 2. Reliability Statistics IWE

Employee performance is measured trough secondary data which is collected through the survey. Every ic bank evaluates its employees based on the annual performance for the calendar year and mostly Islamic banks share its employees ACR after the first quarter. Employees are rated from 05 to 01. 05 mean outstanding performers and 01 means unacceptable performer. it is a secondary data collected through ACR of the staff members from the relevant department and relevant banks (Menges *et al*., 2016).

4. Data analysis
4.1 Correlations

To see the strength of relationship between two variables, correlation is the statistical analysis which is used. For this study Pearson Correlation is used to see the strength of correlation between the different variables. First correlation was found between five traits and employee performance. In the statistical model of this study these are independent (X) and dependent variables (Y) respectively.

Correlation between Personality Traits and Employee Performance		PPer_Mn
Extro	Pearson Correlation	-.282
	Sig. (2-tailed)	.100
	N	211
Agree	Pearson Correlation	.535**
	Sig. (2-tailed)	.000
	N	211
Cons	Pearson Correlation	.135*
	Sig. (2-tailed)	.050
	N	211
Emo Stab	Pearson Correlation	.355**
	Sig. (2-tailed)	.000
	N	211
Open to Exp	Pearson Correlation	-.462
	Sig. (2-tailed)	.200
	N	211

Table 3. Correlation between Personality and Employee performance

Correlation is significant at the 0.01 level (2-tailed) while co-relation is significant at the 0.05 level (2-tailed). The above correlation table shows that there is significant negative correlation between personality and employee performance. All dimensions were found negatively correlated with Employee performance with significant results. Extroversion has a Pearson correlation value is -.282 which reflects a negative correlation, while the significance of .000 shows that this correlation is significant at 0.01 levels. Pearson correlation value for agreeableness is .535 which reflects a medium positive correlation, while the significance of .000 shows that this correlation is also significant at 0.01 levels.

Consciousness as a correlation value .135 a weak positive relation with Employee performance and it also a significant one shows significance of .050. Emotional stability and openness to experience items which shows positive and negative correlation .355 and -.462 respectively. Both are significant at 0.10 significance level.

Correlation between Personality and Islamic Work Ethics

		Isl_WE
Extro	Pearson Correlation	-.051
	Sig. (2-tailed)	-.462
	N	211
Agree	Pearson Correlation	.029
	Sig. (2-tailed)	.030**
	N	211
Cons	Pearson Correlation	.361
	Sig. (2-tailed)	.080**
	N	211
Emo Stab	Pearson Correlation	.256**
	Sig. (2-tailed)	.000
	N	211
Open to Exp	Pearson Correlation	-.143
	Sig. (2-tailed)	.237
	N	211

Table 4. Correlation between Personality and Islamic Work Ethics

Correlation is significant at the 0.01 level (2-tailed).

Correlation is significant at the 0.05 level (2-tailed). *

The above correlation table shows that there is a correlation between personality and Islamic work ethics. Extroversion has a Pearson correlation value is -.051 which reflects a negative correlation, while the significance of .462 shows that this correlation is insignificant at 0.05 level. Pearson correlation value for agreeableness is .029 which reflects a low positive correlation, while the significance of .003 shows that this correlation is significant at 0.05 level. Consciousness shows the positive correlation 0.361 and has a significant level 0.080. Emotional stability and openness to experience which shows positive and negative correlation .256, -.143 respectively. Emotional stability is significant and openness to experience is not significant at 0.10 and 0,05 significance level.

Correlation between Islamic Work Ethics and Employee Performance

		PPer_Mn
Isl_WE	Pearson Correlation	.273**
	Sig. (2-tailed)	.000
	N	211

Table 5. Correlation between Islamic Work Ethics and Employee Performance

The above correlation table shows that there is significant correlation between Islamic work ethics and employee performance. Pearson correlation value is .237 which reflects a positive correlation, while the significance of .000 shows that this correlation is significant at 0.05 levels.

Hypothesis 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.283[a]	.080	.076	.86833

a. Predictors: (Constant), Extro

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	13.744	1	13.744	18.228	.500[b]
1	Residual	157.585	209	.754		
	Total	171.329	210			

a. Dependent Variable: EPer_Mn

b. Predictors: (Constant), Extro

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	Coeffi-T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.713	.183		25.797	.200
	Extro	-.349	.082	.283	-4.269	.500[b]

a. Dependent Variable: EPer_Mn

This above table demonstrates summary of the model. R and R^2 values are shown here. The R is correlation coefficient and its value are 0.283, which shows the correlation value. It specifies a low positive correlation. The R^2 value represents the effect size. It means how much of the Employee performance is explained by Extroversion. Here it is .080 can be explained, which is low. Whether the regression model significantly predicts the dependent variable or not can be seen by the ANOVA table. Regression row shows the F value for this model which is 18.228 and Significance value of 0.00, which shows the statistical significance of the regression model. $P < 0.01$, therefore the model can predict the dependent variable. The last table is coefficient table. It shows that how dependent variable can be predicted from the independent variable. The constant value is significant at 0.01 and B value of 3.416. The value of B for Extroversion is .206 and significance. 013.With the help of these value we can write regression equation: Employee performance = 4.713 – 0.349 (Extroversion).

Hypothesis 2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.535[a]	.286	.282	.76513

a. Predictors: (Constant), Agree

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	48.976	1	48.976	83.659	.000[b]
1	Residual	122.353	209	.585		
	Total	171.329	210			

a. Dependent Variable: EPer_Mn

b. Predictors: (Constant), Agree

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coeffi-cients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.333	.157		33.872	.000
	Agree	.713	.078	.535	9.147	.000

a. Dependent Variable: EPer_Mn

The R value is 53.5%, which shows the correlation value. It specifies a below average positive correlation. The R^2 value is 28.6% that can be explained, which is below moderate. Regression row shows the F value for this model which is 83.669 and Significance value of 0.000, which shows the insignificance of the regression model. P > 0.01, therefore the model does predict the dependent variable. The last table is coefficient table. The constant value is significant at 0.000 and β value of for constant is 5.333. The value of β for agreeableness is 0.713 and student t test is 9.147 and significance .090.

Hypothesis 3

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.135[a]	.028	.014	.89709

a. Predictors: (Constant), Consc

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	3.132	1	3.132	3.891	.050[b]
1	Residual	168.197	209	.805		
	Total	171.329	210			

a. Dependent Variable: EPer_Mn

b. Predictors: (Constant), Cons

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coeffi-cients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.261	.157		27.082	.000
	Cons	.165	.084	.135	1.973	.050

a. Dependent Variable: EPer_Mn

The R value is 13.5%, which shows the correlation value. It specifies a below average positive correlation. The R^2 value is 2% that can be explained, which is very low. Regression row shows the F value for this model which is .27.092 and Significance value of 0.050, which shows the significance of the regression model. P =0.05, therefore the model can predict the dependent variable. The last table is coefficient table. The constant value is significant at 0.000 and B value of 4.261. The value of B for consciousness is 0.165 and student t test is 1.973 and significance .050.

Hypothesis 4

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.355[a]	.126	.122	.84629

a. Predictors: (Constant), EmoStab

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	21.642	1	21.642	30.218	.000[b]
1	Residual	149.686	209	.716		
	Total	171.329	210			

a. Dependent Variable: EPer_Mn

b. Predictors: (Constant), EmoStab

Coefficients[a]

Model		Unstandardized Coefficients		Standardized cients	Coeffi-T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.556	.121		37.791	.000
	EmoStab	.318	.058	.355	5.497	.000

a. Dependent Variable: EPer_Mn

The R value is 35.5%, which shows the correlation value. It specifies a below average positive correlation. The R^2 value is 12.6% that can be explained, which is low. Regression row shows the F value for this model which is 30.218 and Significance value of 0.00, which shows the significance of the regression model. P > 0.01, therefore the model does predict the dependent variable. The last table is coefficient table. The constant value is significant at 0.000 and B value of 4.556. The value of B emotional stability conflict is .318 and stud t test is 5.497 and significance .000. The last table is coefficient table. The constant value is significant at 0.000 and B value of 3.668. The value of B for openness to experience is 0.129 and student t test is 0.1709 and significance .090.

Hypothesis 5

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.262ᵃ	.013	.210	.80297

a. Predictors: (Constant), Open To Exp

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.574	1	36.574	56.725	.070ᵇ
	Residual	134.755	209	.645		
	Total	171.329	210			

a. Dependent Variable: EPer_Mn

b. Predictors: (Constant), Open To Exp

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized cients	Coeffi-T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.107	.160		31.917	.000
	Open To Exp	-.482	.064	-.462	-7.532	.070

a. Dependent Variable: EPer_Mn

The R value is 46.2%, which shows the correlation value. It specifies a medium positive correlation. The R^2 value is 21.3%, shows he variation explained by DV due to changes in IV. Regression row shows the F value for this model which is 56.725 and Significance value of 0.00, which shows the insignificance of the regression model. $P > 0.01$, therefore the model can predict the dependent variable. The last table is coefficient table. The constant value is significant at 0.000 and B value of 5.107. The value of B for openness to experience items is -.482 and student t test is -7.532 and significance .000.

4.2 Regression analysis: Moderation

Hypothesis 6

Model Summary

R	R-sq	MSE	F	df1	df2	p
.4852	.2354	.6329	21.2418	3.0000	207.0000	.0500

Model

	coeff	se	t	p	LLCI	ULCI
constant	-5.3452	1.6880	-3.1665	.0018	-8.6732	-2.0172
Isl_WE	2.5225	.4235	5.9561	.0000	1.6875	3.3574
EPer_Mn	3.6681	.8220	4.4622	.0000	2.0474	5.2887
int_1	-1.0125	.2072	-4.8870	.0000	-1.4210	-.6041

Interactions:

int_1	Extro	X	Isl_WE

R-square increase due to interaction(s):

	R2-chng	F	df1	df2	p
int_1	.0882	23.8825	1.0000	207.0000	.0500

The uniqueness of this process is that it will calculate the interaction term of independent variable and moderated variable automatically. No special efforts are required to compute it. The above table shows the model summary. It shows the value of coefficient of correlation R=.4852 which is medium positive correlation. The R2 shows the value of

23.54% which is low. This model captures the 24 % changes in employee performance. The p value suggesting that this model is statistically significant at 0.05 levels. In the model, the values of coefficient value for Islamic work ethics and Extroversion are positive 2.522 and 3.668. But the value of interaction term has a negative value of -1.0125. This shows that there is moderation in this model. Student's t test is used in this table. The value in the p column in Interaction row suggests that this moderation is significant at 0.01 level. Further the process also shows the change in the value of R2 after the interaction term is introduced. 8.82 % change occurs in the model due to the interaction of Islamic work ethics and extroversion.

Hypothesis7

Outcome: EPer_Mn

Model Summary

R	R-sq	MSE	F	df1	df2	p
.5935	.3523	.5361	37.5257	3.0000	207.0000	.9448

Model

	Coeff	se	t	p	LLCI	ULCI
Constant	3.4474	1.5465	2.2292	.0269	.3986	6.4963
Isl_WE	.4628	.3673	1.2600	.2091	-.2613	1.1869
Agree	-.9137	.8553	-1.0683	.2866	-2.5999	.7725
int_1	.0504	.2037	.2475	.8048	-.3512	.4520

Interactions:

Int_1   Agree   X   Isl_WE

R-square increase due to interaction(s):

	R2-chng	F	df1	df2	p
int_1	.0002	.0612	1.0000	207.0000	.8048

The above table shows the model summary. It shows the value of coefficient of correlation R=.5935 which is medium positive correlation. The R2 shows the value of 35.23% which is low. This model captures the 35 % changes in employee performance. The p value suggesting that this model summary is statistically significant at 0.01 level.   In the model, the values of coefficient value for Islamic work ethics is positive .4628 and agreeableness is negative (.9137). But the value of interaction term has a positive value of -.0504. This shows that there is moderation in this model. Student's t test is used in this table. The value in the p column in Interaction row suggests that this moderation is insignificant with the value of .8048. The reason of this insignificance is shown in R2 change due to inter action that shows on .02 % change occurs after introducing interaction term, which is almost 0. It suggests that Ho of the moderation analysis is approved and there is no moderation.

Hypothesis 8

Model = 1

Model Summary

R	R-sq	MSE	F	df1	df2		
P	.3395	.1153	.7323	8.9896	3.0000	207.0000	.0000

Model

	Coeff	se	t	p	LLCI	ULCI
Constant	4.4773	1.4113	3.1726	.0017	1.6950	7.2595
Isl_WE	-.0339	.3419	-.0992	.9210	-.7079	.6401
Cons	-1.7848	.7894	-2.2611	.0248	-3.3410	-.2286
int_1	.3867	.1900	2.0356	.0431	.0122	.7613

Interactions:

Int_1   Cons   X   Isl_WE

R-square increase due to interaction(s):

	R2-chng	F	df1	df2	p

| int_1 | .0277 | 4.1436 | 1.0000 | 207.0000 | .0431 |

The above table shows the model summary. It shows the value of coefficient of correlation R=.3395 which is medium positive correlation. The R2 shows the value of .1153% which is low. This model captures the 12 % changes in employee performance. The p value suggesting that this model is statistically significant at 0.01 levels. In the model, the values of coefficient value for Islamic work ethics and consciousness are negative -0.0339 and -1.17848. And the value of interaction term has a positive value of .3868. This shows that there is moderation in this model. Student's t test is used in this table. The value in the p column in Interaction row .04431 suggests that this moderation is significant at 0.05 levels. Further the process also shows the change in the value of R2 after the interaction term is introduced. .0177 change occurs in the model due to the interaction of Islamic work ethics and consciousness.

Hypothesis 9

Model = 1

Y = EPer_Mn

 X = EmoStab

 M = Isl_WE

Sample size

 211

Outcome: EPer_Mn

Model Summary

R	R-sq	MSE	F	df1	df2	p
.4755	.2261	.6405	20.1591	3.0000	207.0000	.0000

Model

	Coeff	se	t	p	LLCI	ULCI
Constant	-1.1664	1.1187	-1.0427	.2983	-3.3719	1.0390
Isl_WE	1.4272	.2787	5.1203	.0000	.8777	1.9767
EmoSatb	2.3806	.6422	3.7072	.0003	1.1146	3.6466
int_1	-.6844	.1650	-4.1491	.0000	-1.0096	-.3592

Interactions:

 Int_1   Emostab   X   Isl_WE

R-square increase due to interaction(s):

	R2-chng	F	df1	df2	p
int_1	.0644	17.2152	1.0000	207.0000	.0000

The above table shows the model summary. It shows the value of coefficient of correlation R=.4755 which is medium positive correlation. The R2 shows the value of 22.61% which is low. This model captures the 23 % changes in employee performance. The p value suggesting that this model is statistically significant at 0.01 level.   In the model, the values of coefficient value for Islamic work ethics and emotional stability are positive 1.4272 and 2.3806. But the value of interaction term has a negative value of -.6844. This shows that there is moderation in this model. Student's t test is used in this table. The value in the p column in Interaction row suggests that this moderation is significant at 0.01 level. Further the process also shows the change in the value of R2 after the interaction term is introduced. 6.44 % change occurs in the model due to the interaction of Islamic work ethics and emotional stability.

Hypothesis 10

Model = 1

Y = EPer_Mn

X = Open To Exp

M = Isl_WE

Sample size

 211

Outcome: PPer_Mn

Model Summary

	R	R-sq	MSE	F	df1	df2	p
	.5282	.2790	.5968	26.6951	3.0000	207.0000	.0710

Model

	Coeff	se	t	p	LLCI	ULCI
Constant	-1.3665	1.9066	-.7167	.4743	-5.1255	2.3924
Isl_WE	1.5661	.4628	3.3841	.0009	.6537	2.4784
OpenToExp	1.7500	.8790	1.9909	.0478	.0171	3.4830
int_1	-.5406	.2154	-2.5093	.0129	-.9653	-.1159

Interactions:

  Int_1   Open To Exp   X   Isl_WE

R-square increase due to interaction(s):

	R2-chng	F	df1	df2	p
int_1	.0119	6.2966	1.0000	207.0000	.0829

The above table shows the model summary. It shows the value of coefficient of correlation R=.5282 which is ium positive correlation. The R^2 shows the value of 27.90% which is low. This model captures the 28 % changes in employee performance. The p value suggesting that this model is statistically significant at 0.01 levels. In the model, the values of coefficient value for Islamic work ethics and openness to experience are positive 1.566 and 1.750. But the value of interaction term has a negative value of -.5406. This shows that there is moderation in this model. Student's t test is used in this table. The value in the p column in Interaction row .0120 suggests that this moderation is significant at 0.05 levels. Further the process also shows the change in the value of R^2 after the interaction term is introduced. 2.19 % change occurs in the model due to the interaction of Islamic work ethics and openness to experience items.

5. Conclusion

Every person in this world has its own personality types and every personality has its own preferences regarding the nature of job. We sum-up the personality traits with Islamic banking sector of Pakistan. We concluded that agreeableness, consciousness and emotionally stable personalities perform well in Islamic banking sector. Islam has provided us with knowledge to spend our lives according to the teachings of Allah (Subhan Watalah). If we implement those teachings in our life, there is no way we cannot get success in both the worlds. Work Ethics is one of those teachings that Allah taught us through Quran and Prophet Mohammad's Life. Islamic work ethics teaches us to control the success of our work and in the way achieve peace of mind and soul as well. This study is an addition to the Islamic work ethics field. Before this the relationships with Islamic work ethics were with job satisfaction, organization commitment, work outcomes, computer usage ethics.

Islamic work ethics has impact on employee's performance in the relationship of personality traits and employee's performance. Organizations should implement Islamic work ethics for the ultimate success and growth. Islamic work ethics has a very important factor for the success and development of the organizations in the Muslim Societies (such as Islamic Banking in Pakistan) (Al-Ahmadi 2008). This research also indicated that employee's performance increases through Islamic work ethics implementation this research is aligned with previous researches where employee's performance increases with the implementation of work ethics. This study was aimed to study the Employee performance in the Islamic banking staff and its impact on the Employee performance. The results were statistically significant and proved the hypotheses. Islamic work ethics played a very significant role to increase the Employee performance in Islamic banking staff.

6. Future recommendations

This research opens some new doors for further researches in this area. Especially for Pakistani Students, who can get hold of similar subject types, the results can be either confirmed or rejected, as it needs confirmation of the results found by other researchers. The ways to control the self-report bias should be implemented when going for further re-

search in this area. One possibility is to confirm the authenticity from some official sources. Labs experiments can also use by making some behavior-based models and control some aspects of the research to study the cause and effect relationship. These types of experimental models are being used in developed countries of the world, where research has gone to another level. Being an underdeveloped country, we should adopt some new techniques to achieve something from our research endeavors.

7. Implications

There are numerous implications of this study especially the Muslim employees in Islamic banking sector. It helps for the hiring of appropriate staff which will reduce the threat of regulatory and compliance penalties and follow the guidelines provided by the bank and statutory requirements. It will help for the appropriate staff hiring which will increase the reputation of the bank in the public and increase the profitability and reduce the cost of rework, compliance and repetitive training. Islamic guidelines focus on the hard work and meeting deadlines with precision. It means with the introduction of Islamic work ethics will have a positive change and increase the performance through clarification of goal, timelines. Islamic work ethics synchronize the personal goals and organizational goal which creates synergy for personal growth and organizational productivity. This also helps from individual to groups, team members to use optimal resources and to achieve maximum performance. Generosity is an important aspect of Islamic guidelines which increase the service quality and increase performance. Every staff has some unique skills, qualities and characteristics which should be used according to opportunities the field of banking. It increases the productivity and performance of the team.

References

1. Izaguirre, J.A., *et al*., CompuCell, a multi-model framework for simulation of morphogenesis. Bioinformatics, 2004. 20(7): p. 1129-1137.
2. Reinartz, W., M. Krafft, and W.D. Hoyer, The customer relationship management process: Its measurement and impact on performance. Journal of marketing research, 2004. 41(3): p. 293-305.
3. Calvo-Armengol, A. and M.O. Jackson, The effects of social networks on employment and inequality. American economic review, 2004. 94(3): p. 426-454.
4. Donavan, D.T., T.J. Brown, and J.C. Mowen, Internal benefits of service-worker customer orientation: Job satisfaction, commitment, and organizational citizenship behaviors. Journal of marketing, 2004. 68(1): p. 128-146.
5. Lichtenstein, D.R., M.E. Drumwright, and B.M. Braig, The effect of corporate social responsibility on customer donations to corporate-supported nonprofits. Journal of marketing, 2004. 68(4): p. 16-32.
6. Hennig-Thurau, T., Customer orientation of service employees: Its impact on customer satisfaction, commitment, and retention. International journal of service industry management, 2004. 15(5): p. 460-478.
7. Cuspidi, C., *et al*., Metabolic syndrome and target organ damage in untreated essential hypertensives. Journal of hypertension, 2004. 22(10): p. 1991-1998.
8. Berings, D., F. De Fruyt, and R. Bouwen, Work values and personality traits as predictors of enterprising and social vocational interests. Personality and Individual Differences, 2004. 36(2): p. 349-364.
9. Iqbal, Q. Job-crafting and organizational commitment: person-job fit as moderator in banking sector of Pakistan.International Journal of Management, Accounting and Economics, 2016. 3(12): 837-851.
10. Schulz, A., B. Israel, and P. Lantz, Assessing and strengthening characteristics of effective groups in community-based participatory research partnerships. Handbook of social work with groups, 2004: p. 309-325.
11. Falmagne, R.J., On the Constitution of 'Self'and 'Mind' The Dialectic of the System and the Person. Theory & Psychology, 2004. 14(6): p. 822-845.
12. Mujcinovic, F. and F. Mujčinović, Postmodern cross-culturalism and politicization in US Latina literature: from Ana Castillo to Julia Alvarez. Vol. 42. 2004: Peter Lang.
13. Iqbal, Q. and S. H. Hassan (2016). "Role of workplace spirituality: Personality trait and counterproductive workplace behaviors in banking sector." International Journal of Management, Accounting and Economics 3(12): 806-821.
14. Wolff, H.-G. and K. Moser, Development and validation of a networking scale. Diagnostica, 2006. 52(4): p. 161-180.
15. Van Hoye, G., E.A. Van Hooft, and F. Lievens, Networking as a job search behaviour: A social network perspective. Journal of Occupational and Organizational Psychology, 2009. 82(3): p. 661-682.
16. Amirkhan, J.H., R.T. Risinger, and R.J. Swickert, Extraversion: A "hidden" personality factor in coping? Journal of personality, 1995. 63(2): p. 189-212.
17. Iqbal, Q. and K. Iqbal (2015). Impact of Job-Family Preference Attribute over Project Success with Workplace

Deviant Behavior as Moderator." International Journal of Scientific and Research Publications 2015,5(11): 198-209.

18. Taggar, S. and M. Neubert, The impact of poor performers on team outcomes: An empirical examination of attribution theory. Personnel Psychology, 2004. 57(4): p. 935-968.

19. Motowildo, S.J., W.C. Borman, and M.J. Schmit, A theory of individual differences in task and contextual performance. Human performance, 1997. 10(2): p. 71-83.

20. Bing, M.N. and J.W. Lounsbury, Openness and job performance in US-based Japanese manufacturing companies. Journal of Business and Psychology, 2000. 14(3): p. 515-522.

21. Hair Jr, J., Black, WC, Babin, BJ Anderson, RE & Tatham, RL (2006). Multivariate data analysis, 2006. 6.

22. Judge, T.A., *et al*., Personality and leadership: a qualitative and quantitative review. Journal of applied psychology, 2002. 87(4): p. 765.

23. Bono, J.E. and T.A. Judge, Personality and transformational and transactional leadership: a meta-analysis. Journal of applied psychology, 2004. 89(5): p. 901.

24. Iqbal, Q. and S. H. B. Hassan (2016). "Service Quality about Health Sector of UK and Pakistan: A Comparative Study." International Journal of Management, Accounting and Economics 3(9): 473-485.

25. Jones, T.M., Ethical decision making by individuals in organizations: An issue-contingent model. Academy of management review, 1991. 16(2): p. 366-395.

26. Rokhman, W., The effect of Islamic work ethics on work outcomes. EJBO-Electronic Journal of Business Ethics and Organization Studies, 2010.

27. Abdi, M.F., S.F.D.W.M. Nor, and N.Z.M. Radzi. The impact of Islamic work ethics on job performance and organizational commitment. in Proceedings of 5th Asia-Pacific Business Research Conference, Kuala Lumpur, Malaysia. 2014.

28. Sliter, M., K. Sliter, and S. Jex, The employee as a punching bag: The effect of multiple sources of incivility on employee withdrawal behavior and sales performance. Journal of Organizational Behavior, 2012. 33(1): p. 121-139.

29. Yesil, S., Z.H. Sekkeli, and O. Dogan, An investigation into the implications of Islamic work ethic (IWE) in the workplace. Journal of Economics and Behavioral Studies, 2012. 4(11): p. 612.

30. Kumar, N. and R. Che Rose, The impact of knowledge sharing and Islamic work ethic on innovation capability. Cross Cultural Management: An International Journal, 2012. 19(2): p. 142-165.

31. Rammstedt, B. and O.P. John, Measuring personality in one minute or less: A 10-item short version of the Big Five Inventory in English and German. Journal of research in Personality, 2007. 41(1): p. 203-212.

32. Ali, A., Scaling an Islamic work ethic. The Journal of Social Psychology, 1988. 128(5): p. 575-583.

33. Momm, T., *et al*., It pays to have an eye for emotions: Emotion recognition ability indirectly predicts annual income. Journal of Organizational Behavior, 2015. 36(1): p. 147-163.

34. Stelmack, R.M. and A. Stalikas, Galen and the humour theory of temperament. Personality and Individual Differences, 1991. 12(3): p. 255-263.

35. Allport, G.W. and H.S. Odbert, Trait-names: A psycho-lexical study. Psychological monographs, 1936. 47(1): p. i.

36. Cattell, J.P. and B.L. Pacella, An electroencephalographic and clinical study of children with primary behavior disorders. American Journal of Psychiatry, 1950. 107(1): p. 25-33.

37. Goldberg, L.R., An alternative" description of personality": the big-five factor structure. Journal of personality and social psychology, 1990. 59(6): p. 1216.

38. McCrae, R.R. and P.T. Costa, Updating Norman's" adequacy taxonomy": Intelligence and personality dimensions in natural language and in questionnaires. Journal of personality and social psychology, 1985. 49(3): p. 710.

39. Digman, J.M., Personality structure: Emergence of the five-factor model. Annual review of psychology, 1990. 41(1): p. 417-440.

40. John, O.P. and S. Srivastava, The Big Five trait taxonomy: History, measurement, and theoretical perspectives. Handbook of personality: Theory and research, 1999. 2(1999): p. 102-138.

41. Iqbal, Q., B. Ahmad and A. Nasim, A gender based approach: service quality and customer's loyalty. International Journal of Management, Accounting and Economics, 2016, 3(12): 822-836.

42. Cropanzano, R. and M.S. Mitchell, Social exchange theory: An interdisciplinary review. Journal of management, 2005. 31(6): p. 874-900.

43. Ahuja, M.K. and J.E. Galvin, Socialization in virtual groups. Journal of Management, 2003. 29(2): p. 161-185.

44. Thornton, P.H., W. Ocasio, and M. Lounsbury, The institutional logics perspective: A new approach to culture, structure, and process2012: Oxford University Press on Demand.

45. Houtman, I., *et al*., Raising awareness of stress at work in developing countries: a modern hazard in a traditional working environment: advice to employers and worker representatives. 2007.

46. Peakall, R. and P.E. Smouse, GENALEX 6: genetic analysis in Excel. Population genetic software for teaching and research. Molecular ecology notes, 2006. 6(1): p. 288-295.

47. Jeannot, G. and B. Goodchild, Fuzzy jobs in local partnerships: case studies of urban and rural regeneration in France and England. Public Administration, 2011. 89(3): p. 1110-1127.

48. Horn, S., *et al.*, TERT promoter mutations in familial and sporadic melanoma. Science, 2013. 339(6122): p. 959-961.

49. Iqbal, Q.,Organizational Politics, Transformational Leadership and Neglect in Banking Sector. International Journal of Management, Accounting and Economics, 2016 3(10): 609-622.

50. Dant, R.P., S.K. Weaven, and B.L. Baker, Influence of personality traits on perceived relationship quality within a franchisee-franchisor context. European Journal of Marketing, 2013. 47(1/2): p. 279-302.

51. De Hoogh, A.H., D.N. Den Hartog, and P.L. Koopman, Linking the Big Five‐Factors of personality to charismatic and transactional leadership; perceived dynamic work environment as a moderator. Journal of Organizational Behavior: The International Journal of Industrial, Occupational and Organizational Psychology and Behavior, 2005. 26(7): p. 839-865.

52. Richardson, M., C. Abraham, and R. Bond, Psychological correlates of university students' academic performance: A systematic review and meta-analysis. Psychological bulletin, 2012. 138(2): p. 353.

53. McCrae, R.R. and O.P. John, An introduction to the five‐factor model and its applications. Journal of personality, 1992. 60(2): p. 175-215.

54. Waldman, D.A., *et al.*, Cultural and leadership predictors of corporate social responsibility values of top management: A GLOBE study of 15 countries. Journal of International Business Studies, 2006. 37(6): p. 823-837.

55. Chen, X. and A.L. Yuille. Articulated pose estimation by a graphical model with image dependent pairwise relations. in Advances in neural information processing systems. 2014.

56. Yang, Y.C., K. Schorpp, and K.M. Harris, Social support, social strain and inflammation: Evidence from a national longitudinal study of US adults. Social Science & Medicine, 2014. 107: p. 124-135.

57. Iqbal, Q., Job-crafting and organizational commitment: person-job fit as moderator in banking sector of Pakistan, International Journal of Management, Accounting and Economics, 2016, 3(12): 837-851.

58. Rai, A. and R. Hornyak, The impact of sourcing enterprise system use and work process interdependence on sourcing professionals' job outcomes. Journal of Operations Management, 2013. 31(6): p. 474-488.

59. Costa Jr, P.T. and R. McCrae, Trait psychology comes of age. Faculty Publications, Department of Psychology, 1991: p. 363.

60. Srivastava, S., *et al.*, Development of personality in early and middle adulthood: Set like plaster or persistent change? Journal of personality and social psychology, 2003. 84(5): p. 1041.

61. Yavas, U., O.M. Karatepe, and E. Babakus, Relative efficacy of organizational support and personality traits in predicting service recovery and job performances: a study of frontline employees in Turkey. Tourism Review, 2010. 65(3): p. 70-83.

62. Lounsbury, J.W., *et al.*, An investigation of the personality traits of scientists versus nonscientists and their relationship with career satisfaction. R&D Management, 2012. 42(1): p. 47-59.

63. Ali, A.J. and M. Gibbs, Foundation of business ethics in contemporary religious thought: The Ten Commandment perspective. International Journal of Social Economics, 1998. 25(10): p. 1552-1564.

64. Ferraro, G.P. and E.K. Briody, The cultural dimension of global business2013: Pearson Upper Saddle River.

65. De Clercq, D., I.U. Haq, and M.U. Azeem, Self-efficacy to spur job performance: Roles of job-related anxiety and perceived workplace incivility. Management Decision, 2018. 56(4): p. 891-907.

66. Hernandez-Perlines, F., Moderating effect of absorptive capacity on the entrepreneurial orientation of international performance of family businesses. Journal of Family Business Management, 2018. 8(1): p. 58-74.

67. Choi, J.Y., *et al.*, Relative Importance of Major Job Performance Dimensions in Determining Supervisors' Overall Job Performance Ratings. Canadian Journal of Administrative Sciences/Revue Canadienne des Sciences de l'Administration, 2018.

68. Makokha, E.N., *et al.*, Determinants of Effectiveness of Employee Performance Appraisal System in Institution of Higher Learning: A Survey of Public Universities in Nakuru County. 2017.

69. Prabhakar, G.P., What is project success: a literature review. International Journal of Business and Management, 2009. 3(9): p. 3.

70. Kelley, A.H., Coaching Executives Across Cultures, in Coach and Couch2016, Springer. p. 213-229.

71. Attarzadeh, I. and S.H. Ow, Project management practices: the criteria for success or failure. Communications of the IBIMA, 2008. 1(28): p. 234-241.