

Ethical Concepts from The Point of View of Islamic Banks Employees

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Abstract:

This study aims to examine how Islamic bank employees understand ethical concepts. To achieve the aim of this study, a questionnaire is designed to collect data from employees. This questionnaire consisted of 18 items covering a number of ethical concepts. Using the statistical program SPSS, percentages and means were calculated, and a one-way analysis of variance (ANOVA) along with a post test were successfully conducted. The study showed that there are differences in employees' opinions based on the bank's location and the ethics-related training courses they had attended.

The study presented a number of recommendations to help deal with ongoing ethical concepts.

Keywords: Ethical concepts, Islamic banks, Jordan, Means, ANOVA.

Introduction:

To understand the concept of ethics at work from an Islamic point of view, we must know what we mean by ethics in Islam, where the term ethics refers to justice, truth, goodness, piety, and righteousness. Work in Islam is considered a worship, as a Muslim works to achieve a worldly life in addition to preparing for success in the afterlife. Work in Islam is a form of cooperation, charity, carrying out responsibilities, and expresses faith. Ethics at work is very important for success, and its importance has increased in the financial field because it provides support to maximize the value of the owner and achieves Islamic values in ethical behavior that are integrated with the production of goods and services. In promoting the Islamic way of life and applying Islamic standards in financial institutions. There are many international institutions that publish the basic principles of financial institutions that provide Islamic financial services. They also provide a code of ethics for their employees to improve the institutions' practices to comply with the ethical standards set by Islam, the difference between Islamic ethics and conventional professional ethics in the banking context is that the Islamic and professional ethics in the banking system represent ethical behavior in principles and objectives. Islamic ethics are closely linked to Islamic law, while professional ethics are guided by regulations to achieve financial stability and regulatory compliance ^[1].

Islamic banking has emerged as a significant alternative to conventional banking systems, particularly in Muslim-majority countries. Rooted in Shariah principles, Islamic banks operate on

ethical foundations that emphasize justice, transparency, and social responsibility. Despite the theoretical framework provided by Shariah law, the practical application of these ethical principles within Islamic banks remains a subject of ongoing research. Employees, as the primary agents of these institutions, play a crucial role in translating ethical guidelines into everyday banking practices. Understanding their perceptions and experiences can offer valuable insights into the alignment between ethical concepts and actual practices in Islamic banking. This study aims to explore the ethical concepts upheld by Islamic bank employees and examine how these concepts influence their professional conduct. By conducting qualitative interviews with employees across various departments, the research seeks to identify common ethical challenges and assess the effectiveness of institutional mechanisms in promoting ethical behavior. The findings of this study are expected to contribute to the existing literature on Islamic banking ethics and provide practical recommendations for enhancing ethical standards within Islamic financial institutions. In the banking sector, it is crucial to distinguish between Islamic ethics and conventional professional ethics due to their fundamentally different foundations and implications. Islamic ethics are rooted in the Sharia, which encompasses the Quran, the Sunnah, and Islamic jurisprudence. These ethical principles emphasize core values such as justice, honesty, compassion, and the collective welfare of society. This religious framework guides not only individual behavior but also institutional practices, aiming to

align financial activities with spiritual and social responsibilities. In contrast, conventional professional ethics in banking are primarily based on secular legal systems, regulatory requirements, and international standards. These ethics focus on ensuring compliance, transparency, accountability, and professionalism, which serve to maintain market stability and protect stakeholders' interests. While these principles promote ethical behavior, they do not necessarily integrate religious or spiritual considerations. A key difference between the two systems is their approach to financial transactions. Islamic ethics strictly prohibit *riba* (interest or usury), considering it exploitative and unjust. Instead, Islamic banking promotes profit-and-loss sharing models, ethical investment, and the avoidance of speculative or uncertain transactions (*gharar*). Conventional banking ethics permit interest-based lending and emphasize adherence to legal frameworks to regulate financial risks and ensure fairness.

Literature Review:

A study concluded to know the relationship between the satisfaction of employees in Islamic banks and the innovations of Islamic work in Indonesia. A sample of employees in the executive management was selected and their number reached 220 employees. The studies turns out that there is a relationship between the ideas and ethics of Islamic work and types that adhere to the principles and ethics of Islamic work. ^[2]

In a study covered the perceptions of employees in Islamic banks about Islamic business ethics in Malaysia and the Gulf countries, A questionnaire was distributed to 144 employees, and a number of interviews were conducted with a number of bank managers. This study concluded that Islamic banks apply Islamic ethical standards and that there is a statistically significant relationship between the behavior of employees in Islamic banks and ethical practices. A study by Khoso et al. covered the role of sincerity in the relationship between business ethics and the performance of Islamic banks. The study concluded that there is a statistically significant relationship between fairness and justice in the performance of Islamic banks. The study will be of great benefit to practitioners in Islamic business ethics and banking performance ^[3].

Another study stressed the importance of expanding access to banking services, emphasizing that professional ethics and strict adherence to an ethical framework are crucial. It also highlighted the need to uphold Islamic principles to attract investors from all religious backgrounds ^[4].

Another study covered the professional ethics that play a major role in producing employees who have

high ethics and provide the best services to customers. Financial institutions that follow Islamic law must motivate employees to apply work ethics ^[5].

Another study analyzed the extent of the impact of culture on turnover in Islamic financial institutions, which create a distinct atmosphere between employees and those dealing with them, as these institutions adhere to Islamic ethical standards and enhance trust and social commitment ^[6].

Importance of the Study:

The significance of this study arises from the critical role its subject plays in enhancing the skills of banking employees. Additionally, the study is particularly valuable in its contribution to enriching Jordanian and Arab libraries with research focused on ethical concepts from the perspective of employees working in Islamic banks.

Problem of the Study and Its Question:

Although Islamic banks are growing and offering more services, it is still not clear if their employees' understanding and practice of ethical principles are improving at the same pace. This leads to an important question: How well do Islamic bank employees actually understand and apply Islamic business ethics in their everyday work?

Objective of the study:

What are the ethical concepts that must be followed in Islamic banks from the employees' point of view? The objective of this study is to identify ethical concepts from the point of view of employees in Islamic Banks.

Hypotheses of the Study:

Based on the study problem and objectives, the following hypotheses were formulated:

H1: There are no statistically significant differences at the level of significance ($\alpha=0.05$) between the means of each ethical concept from the point of view of employees due to the bank's location.

H2: There are no statistically significant differences at the level of significance ($\alpha=0.05$) between the means of each ethical concept from the point of view of employees due to the years of experience of the employees.

H3: There are no statistically significant differences at the level of significance ($\alpha=0.05$) between the means of each ethical concept from the point of view of employees due to the academic qualifications of the employees.

H4: There are no statistically significant differences at the level of significance ($\alpha=0.05$) between the means of each ethical concept from the point of

view of employees due to number of training courses attended in the field of business ethics.

Limitations:

This study is limited by geographic boundaries, focusing only on employees from Islamic banks located in Amman, Zarqa, and Irbid. Additionally, the human scope is restricted to a sample of employees from these Islamic banks. The objective of the study is also confined to exploring ethical concepts specifically among employees within Islamic banking institutions.

Study methodology:

It is a descriptive and analytical study, because it aims to study the ethical concepts of employees in Islamic banks, as it allows the data to be quantitatively summarized and in-depth interpretation.

Study population:

The study population represents employees in the Islamic Bank in three main cities: Amman, Zarqa, and Irbid. The study employed a convenience sample from only three cities, which raises concerns about the generalizability of the results due to the lack of explicit justification for the selection. However, several reasons can explain this choice:

Geographical and Economic Diversity:

The three cities were selected to represent a certain level of geographical or economic diversity, allowing the study to capture differences or similarities across various contexts. This provides an initial useful insight despite the limited number of locations.

Time and Resource Constraints: The study may have been limited by time and budget, making it challenging to collect data from a larger number of cities. Focusing on three cities allowed for the collection of accurate and reliable data within the available resources. Using a smaller number of cities enables a deeper, more detailed analysis at the city level, enhancing the precision of the findings rather than spreading efforts too thin across many locations with superficial results.

Preliminary or Exploratory Study: The study might serve as a preliminary step to explore the phenomenon in specific contexts before expanding the research to include more cities or regions in future studies.

The Study Sample:

Study sample refers to the actual group of employees selected to represent the overall study population that the study aims to understand or explore. The sample selection process was

transparent and logical, and relied on statistical foundations or specific strategies to ensure good representation and generalization of the results. 300 employees were selected in the three cities, the questionnaire was distributed to them and 225 were retrieved and validated for analysis.

Data collection methods:

The study relied on the descriptive analytical approach and the field study method in order to collect the necessary data from a group of employees associated with the study community. For the purposes of achieving the objective of the study, reliance was placed on a group of data sources that can be classified into primary and secondary sources.

Study Tool:

The study relied on the questionnaire as a tool for collecting primary data. The questionnaire includes a set of paragraphs organized in a logical and objective manner, which employees must answer. During the questionnaire design process, the researchers were keen to follow appropriate scientific and research methods, by making use of references and previous studies that deal with the same subject of the study. It was also presented to a group of experienced people to verify its validity and ability to measure. A group of modifications were made to the questionnaire based on the arbitrators' comments.

Validity of the Study Tool:

The researchers designed and presented the tool to a number of specialized academic experts, they provided a set of observations and expressed their opinion to develop some of the questionnaire's paragraphs, in terms of the suitability of the paragraphs to the topic of the current study and that the paragraphs that were used accurately measure what is intended. Reliability was measured through Cronbach's alpha coefficient, and it was found that the questionnaire had stability, as the value of the coefficient was 0.80, which is an acceptable result for the purposes of the study.

Statistical Methods Used:

The researchers used the statistical analysis program SPSS, version 25, and relied on a group of statistical methods as follows: analysis of Cronbach Alpha coefficients, means, standard deviations, and one-way ANOVA analysis.

Demographic and employment data for the study sample members:

The demographic characteristics and job data of the sample members were identified through the first part of the questionnaire, which was measured

through a set of variables: the bank's location, the years of experience of the employees, the academic qualifications of the employees, and the number of courses they have enrolled in the field of ethics.

Table (1) Sample Distribution of Islamic banks employees

Variable	Frequency	%
Qualification of bank employee:		
Bachelor's degree	97	43.1
Master Degree	88	39.1
PH.D Degree	40	17.8
Location of the Islamic bank:		
Amman	131	58.2
Zarqa	75	33.3
Irbid	19	8.4
Training courses attended in Ethic		
non.	70	31.1
one	69	30.7
more than one	86	38.2
Years of experience in the bank:		
Less than 10 years	75	33.3
10 years to less than 15 years	92	40.9
15 years and more	58	25.8

The results presented in **Table (1)** show that there are differences between the employees who work according to the bank's location. The employees who work in the city of Amman achieved an advantage in terms of number among the sample members, and their number reached (131) individuals, at a rate of (58.2%), while the number of employees in Zarqa City is (75), at a rate of (33.3%).

As for the years of experience of employees, it was divided into three categories, starting with those with less than 10 years of experience, and the category (10 years to less than 15 years) achieved the highest percentage among the for the sample members, as their number reached (92) for the sample members, with a percentage of (40.9%). Holders of a bachelor's degree achieved the highest percentage (43.1%) among the sample.

The courses that employees enrolled in in the field of ethics were measured through three categories,

and the majority of the sample members were employees who enrolled in more than one training course, as their number reached (86).

Statistical Results:

What are the ethical concepts that must be followed in Islamic banks from the employees' point of view?

Using the statistical program SPSS, percentages, Std. Deviation and means were obtained.

It is clearly evident from Table No. 2 that the variable (12) obtained the highest mean value (4.8578) which means that Islamic Bank's employees feel strongly that ethical concepts, from their point of view is the challenges dealing with financial technology. It is also clear that variable (17) and variable (18) have the lowest mean value (4.1822).

Table (2) Descriptive Statistics

Variable	Mean	Std. Deviation
Create a distinctive culture	4.4844	1.069453
Follow values that prevent corruption	4.3956	1.18358
behavior that is not discouraged	4.5022	1.04422
Leadership develops and strengthens employees' personalities	4.6267	.83623
The employees have a cooperative personality	4.7911	.50525
High confidence in employees	4.5670	1.08598
Maintain an open mind	4.5670	1.08598
Keeping the promises	4.5670	1.08598
Provides clear files	4.7689	.74397
Active participation in society	4.5893	1.08437
Gain the respect of others	4.3422	1.36710
challenges dealing with financial technology	4.8578	.46024
High sense of responsibility	4.5893	1.08437
Avoid discrimination	4.5822	1.08712
Ensuring professional safety	4.6089	1.03850
Honesty in advertising	4.7689	.74397
Preserving the environment from pollution	4.1822	1.50821
Balancing openness and transparency	4.1822	1.50821

Testing the Hypotheses:

Using the statistical program SPSS, percentages and mean were obtained, and a one-way analysis of variance, ANOVA, and post-test were extracted satisfactorily.

H1: There are no statistically significant differences at the level of significance ($\alpha=0.05$) between the means of each ethical concept from the point of view of employees due to the bank's location.

ANOVA analysis was applied (shown in Table 3). The values of the F-ratios for each of the ethical concepts due to the bank's location were calculated.

Table(3) ANOVA Test for bank's location variable

		Sum of Squares	df	Mean Square	F	Sig.
Provides clear files	Between Groups	5.623	2	2.811	5.273	.006
	Within Groups	118.360	222	.533		
	Total	123.982	224			
Honesty in advertising	Between Groups	5.623	2	2.811	5.273	.006
	Within Groups	118.360	222	.533		
	Total	123.982	224			

Table (3) shows that there are statistically significant effect at the level of significance ($\alpha=0.05$) for the bank's location in the variable 9 and 16 meaning Provides clear files and honesty in advertising that ethical concepts from the point of view of Islamic banks employees are provides clear files and honesty in advertising.

Scheffe Test was used to make comparisons and find out which bank's location gave higher mean of the strength of ethical concepts. It turns out that employees who work in Amman and Zarqa feel the strength of ethical concepts on variable 9 and 16 more than those who work in Irbid.

Table (4) Scheffe test for bank's location.

Dependent Variable	(I) location	(J) location	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Provides clear files	1.00	2.00	-.10891-	.09782	.539	-.3500-	.1322
		3.00	1.08759*	.16584	.000	.6789	1.4963
	2.00	1.00	.10891	.09782	.539	-.1322-	.3500
		3.00	1.19649*	.17350	.000	.7689	1.6241
	3.00	1.00	-1.08759-*	.16584	.000	-1.4963-	-.6789-
		2.00	-1.19649-*	.17350	.000	-1.6241-	-.7689-
Honesty in advertising	1.00	2.00	-.10891-	.09782	.539	-.3500-	.1322
		3.00	1.08759*	.16584	.000	.6789	1.4963
	2.00	1.00	.10891	.09782	.539	-.1322-	.3500
		3.00	1.19649*	.17350	.000	.7689	1.6241
	3.00	1.00	-1.08759-*	.16584	.000	-1.4963-	-.6789-
		2.00	-1.19649-*	.17350	.000	-1.6241-	-.7689-

*. The mean difference is significant at the 0.05 level.

Scheffe Test was used to make comparisons and find out which employees feel the strength of ethical concepts. It turns out that employees who work in Irbid feel the strength of ethical concepts more than those who work in Amman and Zarqa

H2: There are no statistically significant differences at the level of significance ($\alpha=0.05$) between the

means of each ethical concept from the point of view of employees due to the due to the years of experience of the employees

ANOVA analysis was applied (shown in Table 5). The values of the F-ratios for each of the ethical concepts due to the years of experience of the employees were calculated.

Table (5) ANOVA Test for years of experience of the employees Variable

		Sum of Squares	df	Mean Square	F	Sig.
Create a distinctive culture	Between Groups	10.288	2	5.144	4.644	.011
	Within Groups	245.908	222	1.108		
	Total	256.196	224			
Follow values that prevent corruption	Between Groups	20.991	2	10.496	7.958	.000
	Within Groups	292.804	222	1.319		
	Total	313.796	224			
Leadership develops and strengthens employees' personalities	Between Groups	6.732	2	3.366	4.985	.008
	Within Groups	149.908	222	.675		
	Total	156.640	224			
Keeping the promises	Between Groups	25.651	2	12.826	11.942	.000

	Within Groups	237.344	221	1.074		
	Total	262.996	223			
Active participation in society	Between Groups	20.641	2	10.320	9.442	.000
	Within Groups	241.573	221	1.093		
	Total	262.214	223			
Preserving the environment from pollution	Between Groups	74.954	2	37.477	19.145	.000
	Within Groups	434.574	222	1.958		
	Total	509.529	224			

Table(5) shows that there are statistically significant effect at the level of significance ($\alpha=0.05$) for the years of experience of the employees in the variable 1,2,4,8,10 and 17.

Scheffe Test was used to make comparisons and find out which employees feel the strength of ethical concepts. It turns out that employees who have years of experience to 15 years and more feel the

strength of ethical concepts more than those who years of experience Less than 10 years in variables 1,2,8,10 and 17. And employees who have 15 years of experience and more feel the strength of ethical concepts more than those who have 10 years of experience and less than 15 years in variable 4 .**Table(6)**

Table (6) Scheffe test for year of experience

Dependent Variable	(I)	(J)	Mean	Std. Error	Sig
	experience	experience	Difference (I-J)		
Create a distinctive	1.00	2.00	0.460580*	0.163736	0.020
		3.00	0.441839	0.184031	0.058
	2.00	1.00	-0.460580*	0.163736	0.020
		3.00	-0.018741	0.176460	0.994
	3.00	1.00	-0.441839	0.184031	0.058
		2.00	0.018741	0.176460	0.994
Follow Values that prevent corruption	1.00	2.00	0.46058*	0.184031	0.038
		3.00	0.78667*	0.176460	0.001
	2.00	1.00	-0.46058*	0.17867	0.038
		3.00	0.3609	0.20081	0.241
	3.00	1.00	-0.78667*	0.17867	0.001
		2.00	-0.32609	0.19255	0.241
Leadership develops and strengths employees'	1.00	2.00	0.11275	0.20081	0.678
		3.00	0.44184*	0.19255	0.010
	2.00	1.00	-0.11275	0.12784	0.678
		3.00	0.32909	0.14369	0.060
	3.00	1.00	-0.44184*	0.12784	0.010
		2.00	-0.32909	0.13778	0.060
Keeping the promises	1.00	2.00	0.47580*	0.14369	0.014
		3.00	0.88140*	0.13778	0.000
	2.00	1.00	-0.47580*	0.16422	0.014
		3.00	0.40561	0.18210	0.070
	3.00	1.00	-0.88140*	0.16122	0.000
		2.00	-0.40561	0.17468	0.070
active participation in society	1.00	2.00	0.31130	0.18210	0.163
		3.00	0.79719*	0.17468	0.000
	2.00	1.00	0.31130*	0.16265	0.163
		3.00	0.48589*	0.18372	0.024
	3.00	1.00	-0.79719*	0.16265	0.000
		2.00	-0.48589*	0.17623	0.024
Preserving the environment foe pollution	1.00	2.00	1.34638*	0.18372	0.000
		3.00	0.77816*	0.17623	0.007
	2.00	1.00	-1.34638*	0.21767	0.000
		3.00	-0.56822	0.23458	0.055
	3.00	1.00	-0.77816	0.24465	0.007
		2.00	-0.56822	0.23458	0.055

H3: There are no statistically significant differences at the level of significance ($\alpha=0.05$) between the means of each ethical concept from the point of view of employees due to the due to the academic

qualifications of the employees. **ANOVA** analysis was applied (shown in Table 7). The values of the F-ratios for each of the ethical concepts due to the

academic qualifications of the employees were calculated.

Table(7) ANOVA Test for the academic qualifications of the employees

		Sum of Squares	df	Mean Square	F	.Sig
Provides clear files	Between Groups	5.623	2	2.811	5.273	.006.
	Within Groups	118.360	222	533.		
	Total	123.982	224			
Provides high professionalism	Between Groups	2.276	2	1.138	5.593	.004.
	Within Groups	45.173	222	203.		
	Total	47.449	224			
Honesty in advertising	Between Groups	5.623	2	2.811	5.273	.006.
	Within Groups	118.360	222	533.		
	Total	123.982	224			

Table(7) show that there are statistically significant differences at the level of significance($\alpha=0.05$) for the academic qualifications of the employees in the variable 9,12 and 16. The Scheffe Test was used to make

comparisons and find out which employees feel the strength of ethical concepts. It turns out that employees with Bachelor's degree feel the strength of ethical concepts more than those with Master Degree in variables 9,12 and 16. **Table(8)**

Table (8)Scheffe for academic qualifications of the employees

Dependent Variable	(I) qualification	(J) qualification	Mean Difference (I-J)	Std. Error	.Sig
Provides clear files					
	1.00	2.00	*-31010.-	10749.	.017.
		3.00	-33737.-	13720.	.051.
	2.00	1.00	*31010.	10749.	.017.
		3.00	-02727.-	13924.	.981.
	3.00	1.00	33737.	13720.	.051.
Provides high professionalism		2.00	02727.	13924.	.981.
	1.00	2.00	*-20091.-	06641.	.011.
		3.00	-20773.-	08476.	.052.
	2.00	1.00	*20091.	06641.	.011.
		3.00	-00682.-	08602.	.997.
	3.00	1.00	20773.	08476.	.052.
Honesty in advertising		2.00	00682.	08602.	.997.
	1.00	2.00	*-31010.-	10749.	.017.
		3.00	-33737.-	13720.	.051.
	2.00	1.00	*31010.	10749.	.017.
		3.00	-02727.-	13924.	.981.
	3.00	1.00	33737.	13720.	.051.
		2.00	02727.	13924.	.981.

H4: There are no statistically significant differences at the level of significance ($\alpha=0.05$) between the means of each ethical concept from the point of view of employees due to the number of training courses attended in the field of business ethics.

ANOVA analysis was applied (shown in Table 9). The values of the F-ratios for each of the ethical concepts due to number of training courses attended were calculated.

Table(9) ANOVA Test for number of training courses attended in the field of business ethics Variable

		Sum of Squares	df	Mean Square	F	.Sig
High confidence in employees	Between Groups	12.082	2	6.041	5.321	.006.
	Within Groups	250.914	221	1.135		
	Total	262.996	223			
Maintain an open mind	Between Groups	11.735	2	5.867	5.161	.006.
	Within Groups	251.261	221	1.137		
	Total	262.996	223			
Avoid discrimination	Between Groups	11.656	2	5.828	5.112	.007.
	Within Groups	253.073	222	1.140		
	Total	264.729	224			

Table(9) shows that there are statistically significant differences at the level of significance($\alpha=0.05$) for the number of training

courses attended in the field of business ethics in the variables 6,7 and 14. Scheffe Test was used to make comparisons and find out which employees

feel the strength of ethical concepts. It turns out that employees with one training courses attended in the field of business ethics feel the strength of ethical

concepts more than those did not attend any training courses in variable 6,7 and .14 **Table (10)**

Table (10) Scheffe test for number of trainingcourses attend in the field of business ethics

Dependent Variable	(I) training	(J) training	Mean Difference (I-J)	Std. Error	.Sig
High confidence in employees					
	1.00	2.00	*57899.	18143.	007.
		3.00	18638.	17153.	555.
	2.00	1.00	*-57899.-	18143.	007.
		3.00	-39261.-	17291.	078.
	3.00	1.00	-18638.-	17153.	555.
Maintain an open mind		2.00	39261.	17291.	078.
	1.00	2.00	*56471.	18155.	009.
		3.00	16047.	17164.	647.
	2.00	1.00	*-56471.-	18155.	009.
		3.00	-40424.-	17303.	067.
	3.00	1.00	-16047.-	17164.	647.
Avoid discrimination		2.00	40424.	17303.	067.
	1.00	2.00	*56770.	18113.	008.
		3.00	18904.	17187.	547.
	2.00	1.00	*-56770.-	18113.	008.
		3.00	-37867.-	17256.	092.
	3.00	1.00	-18904.-	17187.	547.
		2.00	37867.	17256.	092.

Discussion:

The results focused on employees' opinions without sufficiently linking these views to their actual behaviors in banking work.

The results showed that there are differences between the employees according to the bank's location. The employees who work in the city of Amman made up the largest number among the sample members, reaching 131 individuals, at a rate of 58.2%, while the number of employees in the city of Zarqa was 75, at a rate of 33.3%.

As for the years of experience of the sample members, it was divided into three categories, starting with those with less than 10 years of experience. The category of 10 years to less than 15 years achieved the highest percentage among the employees, with 92 employees, representing 40.9%. Holders of a bachelor's degree accounted for the highest percentage (43.1%) among the employees. Training courses attended in ethics were measured through three categories, and the majority of the sample members were employees who enrolled in more than one training course, with their number reaching 86. It is clearly evident that Islamic bank employees feel strongly that ethical concepts, from their point of view, provide challenges when dealing with financial technology. These results certainly reflect the behavior of bank employees effectively.

ANOVA and the Scheffe test were used, and it turns out that employees who work in Irbid feel the strength of ethical concepts more than those who work in Amman and Zarqa. Employees with 15

years of experience or more feel the strength of ethical concepts more than those with less than 10 years of experience in variables 1, 2, 8, 10, and 17. Employees with 15 years of experience or more also feel the strength of ethical concepts more than those with 10 to less than 15 years of experience in variable 4. Employees with a bachelor's degree feel the strength of ethical concepts more than those with a master's degree in variables 9, 12, and 16. Employees who attended one training course in the field of business ethics feel the strength of ethical concepts more than those who did not attend any training courses in variables 6, 7, and 14. The connection between employees' commitment to ethical values and customer satisfaction plays a critical role in enhancing the overall performance of a bank. Employees serve as frontline representatives who directly interact with customers, so their adherence to ethical principles greatly influences the quality of service and the bank's reputation.

Recommendation:

The researchers recommend the following based on the findings of previous studies and the results obtained in this study.:

1. Those in charge of Islamic banks must improve the capabilities of employees and keep pace with the rapid developments in the banking environment and how to preserve the environment from pollution.
2. Mechanisms for communicating with citizens must be developed to ensure occupational safety
3. Organizing training courses to enhance employees' skills, encourage them to be creative, and present new and innovative ideas in the field of banking ethics.

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المفاهيم الأخلاقية من وجهة نظر موظفي البنوك الإسلامية

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المخلص:

هدفت هذه الدراسة إلى تحليل المفاهيم الأخلاقية كما يفهمها موظفو البنوك الإسلامية، من خلال عدد من خصائصها. صُممت استبانة لجمع البيانات من الموظفين، وتكوّنت من 18 فقرة تغطي عدداً من المفاهيم الأخلاقية. باستخدام البرنامج الإحصائي SPSS، تم الحصول على النسب المئوية والمتوسطات الحسابية، كما تم استخراج تحليل التباين الأحادي، وتحليل التباين الأحادي، والاختبار البعدي، وكانت النتائج مرضية. أظهرت الدراسة وجود فروق في آراء الموظفين تعزى إلى موقع البنك، والدورات التدريبية التي التحق بها الموظف في مجال الأخلاقيات. قدمت الدراسة عدداً من التوصيات للمساعدة في التعامل مع المفاهيم الأخلاقية السائدة.

الكلمات المفتاحية: المفاهيم الأخلاقية، البنوك الإسلامية، الأردن، المتوسطات الحسابية، تحليل التباين الأحادي.