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Original Article

Investigating Ideals of Professional Ethics in Islamic banking

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Abstract

Introduction: Islamic banking is a type of banking or banking activity that is consistent with the rules of Islam and naturally emphasizes moral issues. The purpose of this study is to examine the ideals of professional ethics in Islamic banking in Iran.
Material & Methods: According to the purpose of the present research, it is an applied research type and according to the method of data collection, it is a non-experimental research type of correlation research and structural equation modeling. The statistical population included the managers of the Agricultural Bank, who were selected by a complete sampling of 430 people. The instrument was a questionnaire. Finally, the data were analyzed by structural equation method.
Results: The results show that there is a significant and positive relationship between the two dimensions of organizational structure and the ideas of professional ethics, as well as between the legal, public, free and royal thinking styles of managers and the ideas of professional ethics. While there is a significant and negative relationship between conservative thinking style and ideals of professional ethics.
Conclusion: The presence of moral values in the banking industry means the elimination of all criminal operations including fraud, bribery and corruption, and it is undoubtedly influenced by the thinking styles of employees and managers and organizational variables.
Keywords: *Professional ethics, Thinking style, Organizational structure, Islamic banking.*

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INTRODUCTION

More than four decades of interest-free banking experience have passed in Islamic countries and some non-Islamic countries. Although this is a short period of time compared to the four hundred years of usury banking industry, it has provided a good opportunity for the banking industry to experience another model of banking. In its short life, interest-free banking has shown that it can cover most of the banking and credit needs of households and companies, but to achieve the desired status, it now faces major challenges. One of these challenges, which is relatively undervalued in the literature, is professional ethics in the Islamic banking industry.

Ethics is a science that talks about good and bad behavior. There are different criteria and scales in ethical systems for judging value. But the last criterion of morality is that its goodness does not need more than itself. "Why" can be expressed in the moral nature of any action and reach the final criterion through a chain of reasoning. The ultimate criterion gives meaning to all moral actions and does not need any meaning in itself. In other words, moral ideals create a moral

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system by themselves. Ethical behavior in an organization depends solely on the knowledge of values and anti-values. In this way, moral knowledge presents the virtues and vices based on the final criterion of value in a universal, complete, consistent and orderly way [1].

For any particular moral ideal, there is no need to provide details. Unlike moral laws, people are encouraged in moral ideals, but their needs are not met. This means that the failure to comply with a moral ideal, unlike the violation of a moral rule, does not involve responsibility or punishment. Also, unlike violations of moral rules, which must always be justified, there is usually no need to justify not pursuing moral ideals. Therefore, as these considerations show, it is more important for people to follow moral rules than to follow moral ideals [2].

One of the important aspects of measuring employees' performance can be considered their adherence to the principles of professional ethics, which has a significant impact on both improving the productivity of employees and changing the attitude of customers about the organization [3]. One of the important features of any organization is to observe professional ethics and pay attention to its responsibilities towards customers, and banks are no exception to this. Today's market mechanisms have led to intense competition between banks and financial institutions, and any failure to compete equates to a quick settlement. In this situation, banks and financial institutions are trying to attract customers and achieve profitability with all their might and using any tools or even tricks. In Iran's banking system, the increasing growth of private banks has intensified this competition and erased ethical principles. Many managers claim that their companies comply with ethics, but a careful analysis shows that this claim is extravagant and based on incomplete imagination and the opposite image of ethics [4, 5].

The lack of attention to ethical standards in competitive markets in recent decades has prompted researchers to obtain theoretical foundations for a correct understanding of causality factors [6]. Therefore, one of the most important concerns at different management levels is how to create a suitable framework in all jobs so that personnel can work with a sense of responsibility and full commitment towards the issues of society and their profession, and therefore comply with the governing ethical principles [7]. The first step to achieve these goals in the field of Islamic banking is to understand the concept of ethics and ethical principles and characteristics governing Islamic banking and then to express the ethical position in Islamic banking. And the second step is to understand the dimensions that significantly affect moral ideas.

Due to the fact that no complete research has been done on the ideals of professional ethics in Islamic banking, this article can deal with the following issues by explaining the ideals of professional ethics in Islamic banking.

A: It provides a suitable criterion for measuring the activities of banks and financial institutions.

B: It specifies the right path for Islamic banks that intend to observe ethics in their professional activities.

C: It provides a basis for other researchers to determine and introduce the performance indicators of each of the ideals and provide practical methods for implementing the ideals of professional ethics in Islamic banking.

D: It helps to understand the concept of professional ethics in Islamic banking.

Based on this, the current research was formed with the aim of answering this question: What are the ideals of professional ethics in Islamic banking?

MATERIAL AND METHODS

According to the purpose of this research, it is applied research and according to the method of

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data collection, it is a non-experimental research of correlation research and structural equation modeling. The variables of this research include predictor and criterion variables. Organizational structure variables (complexity, formality and concentration) and managers' thinking styles, which include 13 components, are predictive or independent variables. The variable of ideals of professional ethics in Islamic banking, which includes 9 components, is the criterion variable.

The statistical population of this research is all senior managers, provincial managers and distinguished and first-class presidents of the country's Agricultural Bank, numbering 430 people.

In order to determine the sample size using the structural equation method, considering that 15 volunteers should be present in the research for each dimension of the questionnaire (parameter), 375 questionnaires should be used based on the 25 components in the questionnaires. However, since in using the method of structural equations and path analysis, the low number of samples causes the low accuracy of the parameters and the increase of the standard error, and also considering the possibility of error questionnaires, the full enumeration sampling method was used. 430 questionnaires were provided to the statistical sample. Finally, with the good cooperation of the research participants, 430 questionnaires were returned to the researcher. In total, after removing the samples with outlier values in order to normalize the research variables, the correct information of 418 people was examined in the process of analyzing the research questions.

The tools used in the research are:

Robbins organizational structure questionnaire: this questionnaire contains 24 questions. The questions are scored on a 5-point Likert scale from one to five. Cronbach's alpha of this questionnaire is 0.751, 0.723, 0.762 in the components of complexity, formality and focus, respectively.

Sternberg and Wagner Thinking Styles Questionnaire: This questionnaire is 65 questions that includes 13 types of thinking styles (legislative thinking style, executive thinking style, judicial thinking style, monoarchic thinking style, hierarchical thinking style, oligarchic thinking style, anarchic thinking style, global thinking style, local thinking style, internal thinking style, external thinking style, conservative thinking style and liberal thinking style) which are classified based on five dimensions of function, form, level, scope and tendency. The table below shows the validity of this questionnaire.

Table 1: Evaluation of the validity of the thinking styles questionnaire

Components	Cronbach's alpha	CR
Legislative	0.608	0.65
Executive	0.908	0.92
Judicial	0.763	0.74
Global	0.91	0.89
Local	0.889	0.85
Liberal	0.718	0.74
Conservative	0.846	0.85
Hierarchic	0.606	0.64
Monarchic	0.694	0.71
Oligarchic	0.633	0.66
Anarchic	0.743	0.75
Internal	0.82	0.83
External	0.875	0.85

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Questionnaire of ideals of professional ethics in Islamic banking: this questionnaire is designed in the form of 51 questions and 9 components. The scoring method of the questionnaire is based on the five-option Likert scale. The table below shows the validity of this questionnaire.

Table 2: Evaluation of the validity of the thinking styles questionnaire

Components	Cronbach's alpha	CR
Human resource efficiency	0.866	0.85
Meeting the needs of people	0.881	0.87
Provide change process	0.837	0.81
Refinement of self and excellence of character	0.79	0.77
Promoting morality and solving its problems in society	0.889	0.86
Environmental protection	0.746	0.74
Protecting the rights of beneficiaries	0.664	0.67
Fulfilling the goals of the Islamic State	0.635	0.62
Establishment of justice	0.678	0.68

In data analysis, information classification was done using descriptive analysis method. SPSS23, AMOS23 software and Pearson correlation coefficient and structural equation modeling statistical methods were used for data analysis.

RESULTS

In order to explain the components of ideals of professional ethics in Islamic banking and confirm the factor structure extracted from exploratory factor analysis, confirmatory factor analysis method was used. In order to determine the suitability of the model with the data, fit indices were used. Table 3 shows the fit indices of the first-order factor analysis of the organizational structure.

The results of Table 3 show that the model has a good fit.

Table 3: Fit indices of first-order factor analysis of organizational structure

Index	χ^2	d.f	$\frac{\chi^2}{df}$	GFI	CFI	IFI	NFI	TLI	RSMEA
Calculated value	3322.62	1134	2.93	0.899	0.906	0.909	0.903	0.897	0.059

Table 4: fit indices of confirmatory factor analysis of ideals of professional ethics in Islamic banking

Construct	Question	Standard load factor	R^2	t-value
Human resource efficiency	1	0.834	0.695	-
	2	0.758	0.547	17.546
	3	0.708	0.501	15.967
	4	0.609	0.370	13.185
	5	0.690	0.476	15.442
	6	0.648	0.419	14.247
Meeting the needs of people	7	0.851	0.724	12.822
	8	0.558	0.311	9.78
	9	0.562	0.315	8.40
	10	0.617	0.380	10793
	11	0.507	0.257	7.512
	12	0.828	0.685	13.47
	13	0.814	0.662	13.13
	14	0.602	0.3624	15.271

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	15	0.627	0.393	-
Provide change process	16	0.608	0.369	8.695
	17	0.572	0.327	7.967
	18	0.514	0.264	6.596
	19	0.743	0.552	8.778
	20	0.795	0.632	9.072
	21	0.648	0.42	8.308
	22	0.547	0.30	7.605
	23	0.696	0.48	8.588
	24	0.557	0.31	-
Refinement of self and excellence of character	25	0.762	0.58	10.948
	26	0.903	0.82	11.159
	27	0.558	0.31	7.879
	28	0.596	0.36	8.775
	29	0.526	0.28	8.053
	30	0.597	0.36	-
Promoting morality and solving its problems in society	31	0.536	0.29	5.428
	32	0.682	0.47	7.60
	33	0.594	0.35	5.757
	34	0.644	0.41	8.31
	35	0.776	0.60	9.495
	36	0.508	0.26	8.046
	37	0.538	0.29	-
Environmental protection	38	0.561	0.31	9.025
	39	0.628	0.39	11.395
	40	0.564	0.32	11.093
	41	0.523	0.27	10.328
	42	0.809	0.65	-
Protecting the rights of beneficiaries	43	0.617	0.38	8.513
	44	0.807	0.65	9.176
	45	0.531	0.28	-
Fulfilling the goals of the Islamic State	46	0.557	0.31	8.77
	47	0.599	0.36	9.552
	48	0.926	0.86	-
Establishment of justice	49	0.88	0.77	7.369
	50	0.527	0.28	6.827
	51	0.521	0.27	-

Table 4 shows the standard factor loadings, t value and explained variance for each indicator of 9 factors. Due to the fact that the last indicator of each factor in the model is fixed to the number 1, the t values for them were not calculated and reported. The evaluation index of the relationship of each indicator with its underlying factor is the t value and its significance. T-value above 2 indicates the significance of the relationship between each indicator and the related factor. According to Table 4, all t values are above 2; Therefore, it can be concluded that all indicators are significantly related to their underlying factor

In order to investigate this problem, what is the relationship between the components of the model of ideals of professional ethics in Islamic banking? Structural material modeling method was used.

Considering that the correlation matrix is the basis for the analysis of causal models, the correlation matrix of the investigated variables in this research along with their correlation coefficient and significance level are given in table [5].

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Table 5: Correlation matrix between variables

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Professional ethics ideals	1																
Legislative	0.18*	1															
Executive	-0.04	-0.52*	1														
Judicial	0.03	0.59*	0.65	1													
Global	0.22*	0.01	0.03	0.13*	1												
Local	-0.07	0.10	0.02	-0.03	-0.88*	1											
Liberal	0.65*	0.15*	0.12	0.16*	-0.10*	0.12*	1										
Conservative	-0.51*	0.07	0.16	0.08	0.08	-0.02	-0.68*	1									
Hierarchic	0.07	0.11*	0.12	0.24*	0.01	0.03	0.14*	-0.14*	1								
Monoarchic	0.23*	0.14*	-0.03	0.08	0.04	0.03	0.28*	0.16*	0.03	1							
Oligarchic	-0.01	0.21*	0.03	0.06	0.20*	0.37*	0.03	0.07	0.06	0.08	1						
Anarchic	0.05	-0.003	0.14	0.04	0.02	0.08	0.01	0.04	-0.01	0.03	0.04	1					
Internal	0.03	-0.16*	0.05	0.08	0.10*	0.01	0.07	0.06	0.04	0.01	-0.06	0.10*	1				
External	-0.05	0.18*	0.23	-0.01	-0.03	0.06	0.11*	0.15*	0.06	-0.01	0.09	0.03	0.79*	1			
Complexity	0.74*	0.03	0.01	0.01	0.04	-0.04	0.48*	0.51*	0.14*	0.22*	-0.04	-0.03	0.04	-0.09	1		
Formality	0.58*	0.06	-0.04	0.01	0.07	-0.08	0.26*	0.27*	0.03	0.15*	-0.03	0.01	0.04	-0.06	0.52*	1	
Concentration	0.82*	0.01	-0.03	-0.02	0.07	0.02	0.43*	-0.42*	0.14*	0.11*	-0.04	0.01	0.07	0.13*	0.76*	0.58*	1

The results showed the relationship between the following components of managers' thinking styles, such as legislative thinking style ($P < 0.05$, $r = 0.18$), global thinking style ($P < 0.05$, $r = 0.22$), liberal thinking style ($P>0.05$, $r=0.65$) and monoarchic thinking style ($P>0.05$, $r=0.23$) is positive and meaningful with ideals of professional ethics in Islamic banking. This means that by increasing the score of legislative thinking style variables, global thinking style, liberal thinking style, monoarchic thinking style, the amount of ideals of professional ethics in Islamic banking also increases.

Also, the relationship between conservative thinking style ($P < 0.05$, $r = -0.51$) and ideals of professional ethics in Islamic banking is negative and significant. This means that with the increase in the variable score of conservative thinking style, the amount of professional ethics ideals in Islamic banking also decreases and vice versa.

Also, the results of correlation matrix analysis showed the relationship between organizational structure components such as organizational complexity ($r=0.74$, $P<0.05$), organizational formality ($r=0.58$, $P<0.05$) and organizational concentration ($r=0.05$). $P>0$, $r=0.82$) is positive and significant with ideals of professional ethics in Islamic banking. This means that with the increase in the score of variables of organizational complexity, organizational formality and organizational concentration, the amount of ideals of professional ethics in Islamic banking also increases.

Table 6: Model fit indices

Index	χ^2	d.f	$\frac{\chi^2}{df}$	GFI	AGFI	CFI	IFI	NFI	TLI	RMSEA
Calculated amount	204.085	85	2.401	0.91	0.897	0.92	0.921	0.901	0.892	0.053

The results of Table 6 showed that in this study, $df/2\chi=2.401$, goodness of fit index GFI=0.91, standardized fit index NFI=0.901, Bentler's comparative fit index CFI=0.92, Toker Lewis index TLI = 0.892, incremental fit index IFI = 0.921, and root mean square error of estimation is RMSEA = 0.053, all of which indicate the appropriate fit of the model with the data.

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Table 7: Examining the sub-questions of the research

Sub-questions of research	Standard parameter	SD	t-value	p-value
The relationship between legislative thinking style and ideals of professional ethics	0.12	0.21	2.11	0.03*
The relationship between executive thinking style and ideals of professional ethics	-0.03	0.19	-0.538	0.59
The relationship between judicial thinking style and ideals of professional ethics	0.04	0.14	0.756	0.45
The relationship between global thinking style and ideals of professional ethics	0.13	0.14	2.46	0.01*
The relationship between local thinking style and ideals of professional ethics	-0.07	0.20	-1.31	0.19
The relationship between liberal thinking style and ideals of professional ethics	0.57	0.70	7.34	0.001*
The relationship between conservative thinking style and ideals of professional ethics	-0.43	0.34	-6.26	0.001*
The relationship between hierarchical thinking style and ideals of professional ethics	0.09	0.66	1.40	0.16
The relationship between monarchic thinking style and ideals of professional ethics	0.16	0.40	2.532	0.01*
The relationship between Oligarchic thinking style and ideals of professional ethics	-0.03	0.18	-0.64	0.52
The relationship between anarchic thinking style and ideals of professional ethics	0.05	0.29	0.90	0.37
The relationship between internal thinking style and ideals of professional ethics	0.005	0.2	0.09	0.93
The relationship between external thinking style and ideals of professional ethics	-0.03	0.19	-0.52	0.60
The relationship between organizational complexity and ideals of professional ethics	0.32	3.18	2.68	0.007*
The relationship between organizational formality and ideals of professional ethics	0.21	0.21	5.84	0.001*
The relationship between organizational concentration and ideals of professional ethics	0.85	2.6	5.99	0.001*

Sub-question 1: The results showed that the direct effect of the exogenous variable of legislative thinking style on the variable of ideals of professional ethics in Islamic banking (P=0.03, t=2.11, β=0.12) is positive and significant. The legislative thinking style variable has a direct effect on explaining the ideals of professional ethics in Islamic banking.

Question 2: The results show that the direct effect of the exogenous variable of executive thinking style on the variable of ideals of professional ethics in Islamic banking (P = 0.59, t = -0.538, β = -0.03) is not significant. Executive thinking style variable has no direct effect in explaining the ideals of professional ethics in Islamic banking.

Sub-question 3: The results showed that the direct effect of the exogenous variable of judicial thinking style on the variable of ideals of professional ethics in Islamic banking (P = 0.45, t = 0.756, β = 0.04) is not significant. The judicial thinking style variable has no direct effect in explaining the ideals of professional ethics in Islamic banking.

Sub-question 4: The results showed that the direct effect of the exogenous variable of global thinking style on the variable of ideals of professional ethics in Islamic banking (P=0.01, t=2.46, β=0.13) is positive and significant. The global thinking style variable has a direct effect in explaining the ideals of professional ethics in Islamic banking.

Sub-question 5: The results showed that the direct effect of the exogenous variable local thinking style on the variable of ideals of professional ethics in Islamic banking (P = 0.19, t = -1.31, β = -0.07) is not significant. The local thinking style variable has no direct effect in explaining the ideals of professional ethics in Islamic banking.

Sub-question 6: The results showed that the direct effect of the exogenous variable of liberal thinking style on the variable of ideals of professional ethics in Islamic banking (P=0.001, t=7.34, β=0.57) is positive and significant. The liberal thinking style variable has a direct effect in explaining the ideals of professional ethics in Islamic banking.

Sub-question 7: The results showed that the direct effect of the exogenous variable of conservative thinking style on the variable of ideals of professional ethics in Islamic banking (P = 0.001, t = -6.26, β = -0.43) is negative and

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significant. The conservative thinking style variable has a direct effect in explaining the ideals of professional ethics in Islamic banking.

Sub-question 8: The results showed that the direct effect of the exogenous variable of hierarchical thinking style on the variable of ideals of professional ethics in Islamic banking (P=0.16, t=1.40, β=0.09) is not significant. Hierarchical thinking style variable has no direct effect in explaining the ideals of professional ethics in Islamic banking.

Sub-question 9: The results showed that the direct effect of the exogenous variable of monoarchic thinking style on the variable of ideals of professional ethics in Islamic banking (p=0.01, t=2.532, β=0.16) is positive and significant. The monoarchic thinking style variable has a direct effect in explaining the ideals of professional ethics in Islamic banking.

Sub-question 10: The results showed that the direct effect of the exogenous variable of oligarchic thinking style on the variable of ideals of professional ethics in Islamic banking (P = 0.52, t = -0.64, β = -0.03) was not significant. The oligarchic thinking style variable does not have a direct effect in explaining the ideals of professional ethics in Islamic banking.

Sub-question 11: The results showed that the direct effect of the exogenous variable of anarchic thinking style on the variable of professional ethics ideals in Islamic banking (P=0.37, t=0.90, β=0.05) is not significant. The anarchic thinking style variable has no direct effect in explaining the ideals of professional ethics in Islamic banking.

Sub-question 12: The results showed that the direct effect of the exogenous variable of internal thinking style within the variable of ideals of professional ethics in Islamic banking (P = 0.93, t = 0.09, β = 0.005) is not significant. The internal thinking style variable has no direct effect in explaining the ideals of professional ethics in Islamic banking.

Sub-question 13: The results showed that the direct effect of the exogenous variable of external thinking style on the variable of professional ethics ideals in Islamic banking (P = 0.60, t = -0.52, β = -0.03) is not significant. The external thinking style variable has no direct effect in explaining the ideals of professional ethics in Islamic banking.

Sub-question 14: The results showed that the direct effect of the exogenous variable of organizational complexity on the variable of ideals of professional ethics in Islamic banking (P = 0.007, t = 2.68, β = 0.32) is positive and significant. The organizational complexity variable has a direct effect in explaining the ideals of professional ethics in Islamic banking.

Sub-question 15: The results showed that the direct effect of the exogenous variable of organizational formality on the variable of ideals of professional ethics in Islamic banking (P=0.001, t=5.84, β=0.21) is positive and significant. The variable of organizational formality has a direct effect in explaining the ideals of professional ethics in Islamic banking.

Sub-question 16: The results showed that the direct effect of the exogenous variable of organizational concentration on the variable of ideals of professional ethics in Islamic banking (P = 0.001, t = 5.99, β = 0.85) is positive and significant. Organizational concentration variable has a direct effect in explaining the ideals of professional ethics in Islamic banking.

DISCUSSION

This study was an attempt to clarify the main dimensions of ideals of professional ethics in Islamic banking. The results of this research showed that variables related to thinking styles (including: legislative thinking style, executive thinking style, judicial thinking style, global thinking style, local thinking style, liberal thinking style, conservative thinking style, hierarchical thinking style, monoarchic thinking

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style, oligarchic thinking style, anarchic thinking style, internal thinking style, external thinking style) affect professional ethics in banking. This finding is in line with researches that emphasize the effect of ways of thinking on professional ethics [8-11].

Also, the results of this research showed that organizational variables (including: organizational complexity, organizational formality, and organizational concentration) have an effect on professional ethics in banking. This finding is also consistent with the researches that emphasize the effect of organizational variables on professional ethics [12-15].

Based on the findings, the following suggestions can be made:

Banks should design clear policies, instructions and directives in this field and communicate them to their employees and branches in order to improve the state of professional ethics among their employees and branches. Also, with the aim of monitoring the compliance with the principles of professional ethics, they should modify their organizational structure.

Banks and institutions should use more people who have a legislative, global, liberal and monoarchic thinking style in hiring employees and appointing their managers and avoid appointing people with a conservative thinking style in sensitive jobs.

It is suggested that the banking system of Iran, especially the central bank, should focus on the dimensions of predicting the ideas of professional ethics and define and implement laws, regulations and guidelines in different areas of their fields in accordance with this perspective. Activities, including marketing and sales of banking services, credits and facilities, investment, human capital, international and exchange services, etc. In this case, organizations and institutions can adopt the policy

Researchers are also advised to determine and introduce the performance indicators of each of the aspects introduced in the model of professional ethics ideas and provide practical methods to implement the ideals of professional ethics in Islamic banking.

CONCLUSION

The banking industry is considered one of the most important sectors of any economy; Because banks are the main pillars of the financial markets, along with the stock market and insurance. Islamic banking is a part of the broad concept of Islamic economy that combines the Islamic moral and value system with the economic structure. Ethical or non-ethical behaviors and performance can cause positive or negative consequences at the organization level.

Applying ethical models in the bank helps to better understand the customer's demands and leads to checking and meeting their needs. As a result, in addition to creating a competitive advantage for the company, they also provide the satisfaction of their customers and, in addition to achieving their own interests, provide the interests of the entire society. The existence of moral values in the banking industry means the elimination of all criminal operations including fraud, bribery and corruption, and it is undoubtedly influenced by the thinking styles of employees and managers and organizational variables.

ETHICAL CONSIDERATIONS

Ethical issues (such as plagiarism, conscious satisfaction, misleading, making and or forging data, publishing or sending to two places, redundancy and etc.) have been fully considered by the writers.

CONFLICT OF INTEREST

The authors declare that there is no conflict of interests.

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