

University Students' Islāmic Work Ethics and their Attitude towards Business Ethics: Evidence from Asia

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Abstract

The current study investigates the students' attitude towards business ethics and Islāmic work ethics (IWE) in four Asian Muslim countries i.e. Pakistan, Kingdom of Saudi Arabia (KSA), United Arab Emirates (UAE) and Malaysia. It also examines the differences in attitudes towards business ethics and Islāmic work ethics across gender and education levels. The participants were university students of the selected countries. Self-administered questionnaires i.e. Attitude towards Business Ethics Questionnaire (ATBEQ) and IWE were used to collect data, applying convenient sampling method. Overall, 537 usable questionnaires (Pakistan-158; KSA-119; UAE-152 and Malaysia-108) were included in the data for analyses.

The results of the analysis imply that females scored higher on attitude towards IWE and males scored higher on attitude towards business ethics. Furthermore, graduate students were more inclined towards IWE, but there were no significant differences in attitudes towards business ethics across education levels. The differences across the countries indicated that Malaysia was at the top and Saudi Arabia was at a lowest level for IWE, whereas Pakistan was high and Saudi Arabia was low on attitudes towards business ethics.

The study highlights not only the importance of IWE and business ethics in the lives of university students, but also provides important

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insights that how some countries are high or low on attitudes towards IWE and business ethics.

Based on the above findings, specific implications are provided for managers who are interested in hiring business graduates from these countries e.g. how cultural differences among different countries can lead to diverse ethical standards and which ethical standards are strictly followed by employees across countries.

Keywords: Business ethics, Islāmic work ethics, attitude, gender, religion, education, Asia.

KAUJIE Classification: A, H54

JEL Classification: N3, Z12

1. Introduction

Ethics play an important role in business and day to day activities. Therefore, the awareness of moral and ethical business practices is becoming an increasingly important subject for the public, government and academia (Ahmed, Chung & Eichenseher, 2003). Like business ethics, Islāmic work ethics (IWE) are the important element of the Muslims' belief system and have ultimately become an essential part of policy considerations for organizations trying to operate in line with the Islāmic principles. IWE have their roots in the Qur'ān and the Sunnah (Ali & Al-Owaihan, 2008). Qur'ān prohibits the unethical behavior like unlawful conduct, wasting time, dishonesty, and laziness (Ali & Al-Kazemi, 2007). Thus, IWE consider work as a means to fulfill one's needs through legitimate means as well as a source to acquire economic stability, social status and social welfare (Ali & Al-Owaihan, 2008).

Concept of work ethics originated from the Max Weber's theory of Protestant Work Ethics (PWE) and the scholars showed their interest in the subject after Max Weber exposed the role of work ethics in gathering wealth and rise of capitalism (Ali & Al-Kazemi, 2007). The core of IWE is fundamentally different from Protestant work ethics, although the emphasis of both is on work involvement. However, IWE entails dimensions which are not addressed by Protestant work ethic (Ali & Al-Owaihan, 2008; Khan, Abbas, Gul, & Raja, 2015).

This study is designed to explore the importance of both IWE and business ethics. It investigates the relationship between IWE and attitude

towards business ethics among the students of the four Muslim Asian countries i.e. Pakistan, Saudi Arabia, UAE and Malaysia by using demographic variables i.e. gender and education level of respondents. Previously, the relationship of culture and ethics has been examined in different perspectives (Ahmed et al., 2003; Phau & Kea, 2007) because most of the business transactions (at national and international levels) rely on the shared perceptions of what is ethical or acceptable behavior (Ahmed et al., 2003). When organizations expand across the cultures it becomes increasingly important to know which practices are ethical and which are not, because certain values including ethical behavior can be conducive for economic development of one country, but not for another (Phau & Kea, 2007).

The previous studies indicate the importance of knowing the attitudinal differences towards IWE and business ethics across cultures. Although many researchers have examined the role of business ethics from different perspectives (Goodwin & Goodwin, 1999; Sims & Gegez, 2004; Roxas & Stoneback, 2004), but little attention has been paid towards IWE, giving a call to researchers to investigate the subject across cultures using demographic variables like gender and education level of respondent. It is important to see the IWE and business ethics using demographic variables across cultures because national cultures serve as a basis for generating and shaping institutional, organizational and personal factors in a triadically interacting manner (Stahkovic & Luthans, 1997).

In previous researches, gender differences and education level have been studied frequently to evaluate ethical perceptions yielding mixed results thus giving a call to researchers to further examine the role of gender and education level in shaping the ethics (IWE and business ethics) across the cultures. Thus the overall purpose of the study is to explore relationship between IWE and business ethics among four Asian countries i.e. Pakistan, Saudi Arabia, UAE and Malaysia, to what extent the selected demographic variables affect the IWE and attitude towards business ethics among four Asian countries and to see the attitudinal differences towards IWE and business ethics among these countries.

2. Literature Review

2.1 Business Ethics and Islāmic Work Ethics (IWE)

As ethics play an important role in businesses, studies on business ethics are attracting the increasing attention of researchers and business practitioners (Roxas & Stoneback, 2004). Typical definition of ethics describes it as the rightness or wrongness of behavior (Lewis, 1985) or

ethics are the moral principles that distinguish right from wrong (Beekun, 1996). Ethical behavior, described in the business context, is the behavior that conforms to the standards pertaining to organizational policies, law, expectations related to fairness and what is right and an individual's own moral standards (Sausser Jr., 2005).

Ethics being the moral principles have their roots in the religious belief system of a particular society because religion, in many aspects of life, plays an important role towards development of the society (Phau & Kea, 2007). Islām, as a religion, provides guidance to its followers by providing a complete ethical system relating to all social and economic activities (Naqvi, 1981). Islāmic ethical system is vital for Muslims as it has roots in Qur'ān and sayings and practices of Prophet Muhammad (pbuh) (Yousef, 2000; Rice, 1999). The Holy Prophet (pbuh) said that hard work dissolves sins and that no man can eat a better food than what he earns from his work (cf. Ali, 1992).

Qur'ān encourages human beings to acquire knowledge, skills and technology, on the one hand and commands against laziness and time wastage by remaining idle or engaging in unproductive activities, on the other (Yousef, 2001). In fact, Islām promotes prosperity by exploiting the resources bestowed upon humans by God (Parboteeah, Paik & Cullen, 2009) and emphasizes on productive work (Abeng, 1997). Therefore, the focus of IWE is on cooperation in work, consultation and social relations to meet the needs (Yousef, 2000). According to the concept of IWE, life has no meaning without work and engagement in economic activities is not a choice but an obligation (Yousef, 2001). It indicates that the entire life of a person consists of a series of activities for which he or she is responsible and accountable to Allah (Saeed, Ahmed & Mukhtar 2001). IWE comprise four primary concepts i.e. effort, transparency, competition and morally responsible conduct (Ali & Al-Owaihān, 2008).

Being the part of religious belief system, IWE and business ethics may be closely related to each other. In Islām, business activities are socially desirable function with an emphasis on ownership, consumption, goals of a company, and its code of conduct. Honesty, trustworthiness, and careful attitude are common in Islāmic work ethics and business ethics as well as across the divine religions i.e. Judaism, Christianity and Islām (Rice, 1999). In Islām, business ethics focus on freedom and justice in business transactions (Abeng, 1997). As both IWE and attitude towards business ethics are ethical practices and have commonalities, therefore, we propose:

Hypothesis 1: There is significant and positive relationship between IWE and attitude towards business ethics.

2.2 Gender, IWE and Attitudes towards Business Ethics

Drawing upon the gender socialization theory, males and females have differing moral orientations and values resulting in different decisions dynamics and practices (Roxas & Stoneback, 2004). Therefore, it is important to understand the gender differences due to their possible effects on business practices. There is evidence that IWE are viewed differently by male and females. For example, in a sample of UAE nationals, Whiteoak, Crawford and Mapstone (2006) found that men have higher IWE than women. Later, in another study on Iranian people, it was concluded that men scored high on the dimension of Islāmic work ethic as compared to female counterparts (Chanzanagh & Akbarnejad, 2011). In a sample of managers in Kuwait, it was found that men show high Islāmic work ethics than females (Ali & Al-Kazemi, 2007). This shows that Islāmic work ethics are practiced more by men than women.

Gender can also have significant influence on attitudes towards business ethics. Previously, many researchers have linked gender with business ethics. For example, significant differences were observed in male and female respondents concerning ethics. Female respondents showed higher ethical standards for behaviors such as social issues, integrity of employee relationships and sexual exploitation (Smith & Okalay, 1997). Similarly, Ruegger and King (1992) found that females were more steadfast than males in their attitudes towards business ethics. In another studies, it was found that female students were more ethical than their male counterparts (Arlow, 1991; Crow, Fok, Hartman & Payne, 1991).

Existing research has showed that female students are more concerned with the ethical judgment as compared to male students (Nguyen, Basuray, Smith, Kopka, & McCulloh, 2008; Weeks, Moore, McKinney & Longenecker, 1999). Borkowski and Ugras (1998) in a Meta analysis found that female students have strong ethical attitudes than males. In another study regarding business ethics it was found that female students show more concern about ethical issues as compared to male students (Beltramini, Peterson & Kozmetsky, 1984; Peterson, Beltramini, & Kozmetsky, 1991). Phau and Kae (2007) also found significant gender differences for students in Singapore and Australia. Their results revealed that male students were more ethical than female students. Similarly another study conducted on Pakistani business students showed that females showed more positive attitude towards business ethics than males

(Rizvi, Tanveer, Saleem, & Latif, 2012). Together, the evidence suggests that there are variances in relationship between ethics and gender differences showing the mixed results in different cultures. On the basis of above discussion, we propose:

Hypothesis 2: There is significant difference in IWE across gender such that males have high IWE as compared to females.

Hypothesis 3: There is significant difference in attitude towards business ethics across gender such that females have high attitude towards business ethics as compared to males.

2.3 Education, IWE and Attitudes towards Business Ethics

Education is crucial for the betterment of a society and plays a vital role in shaping the ethical values of students. Evidence shows that American and Australian students place high emphasis on business education because students, who take business ethics course, demonstrate high ethical values leading to positive outcomes (Stewart & Felicetti, 1996). Later research showed significant differences in the ethical philosophy among MBA and undergraduate Saudi students, showing high ethical values in graduate students and low in the undergraduate students (Al-Kahtani, 2008). Another research revealed that when graduate students were taught ethics they demonstrated high ethical reasoning (Welton, Lagrone, & Davis, 1994). Like students, a study on managers showed that managers having high education demonstrated high IWE (Ali & Al-Kazemi, 2007). Similarly, a study on employees showed that employees who held higher degrees (graduate/post graduate) showed high support for IWE than those who were holding lower level degrees (Yousaf, 2001). On the basis of above discussion, we propose:

Hypothesis 4: There are significant differences in IWE across education levels such that graduate students have high IWE as compared to the undergraduate students.

Hypothesis 5: There are significant differences in attitude towards business ethics across education levels such that graduate students have high attitude towards business ethics as compared to undergraduate students.

2.4 IWE and Attitudes towards Business Ethics Across Four Countries

IWE are important for Muslim managers and many researchers have worked on Islāmic ethics in different countries. For example, Khalil and Abu-Saad (2009) concluded that Arab college students showed high

attitude towards IWE. A study on Muslims managers in Kuwait found that those managers were high on IWE because they were aware of their religion and thus were aware of their responsibilities and economic challenges (Ali & Al-Kazemi, 2007). A study on UAE and Saudi Arabian employees showed their high commitment towards IWE (Yousef, 2001; Ali, 1992).

Like IWE, extant literature shows that researchers have investigated the people's attitude towards business ethics in different cultural settings. For example, a study of a Malaysian sample has concluded that ethical values are strongly supported by business students (Alam, 1995). In another study, it was also proved that students have their concerns about business ethics (Beltramini *et al.*, 1984). Later on, a comparative study of five countries was conducted to find out the differences towards attitude to business ethics using an 'Attitude towards Business Ethics Questionnaire' (ATBEQ). The study found significant differences in attitudes towards business ethics in Turkey, USA, Western Australia, South Africa and Israel. Study showed that significant differences were present between Turkey and each of the other countries (Sims & Gegez, 2004). Similarly, in Israeli and South African samples, significant differences were found between both (Moore & Radloff, 1996). In 1988, Preble and Riechel made a comparison of American and Israeli students' attitudes towards business and found that these students differed in attitudes towards business ethics. Later on, a nother cross national study of three countries (Australia, Singapore and Hong Kong) was conducted which showed that attitudes towards business ethics differed significantly among the three countries (Phau & Kea, 2007). On the basis of above discussion, we propose

Hypothesis 6: There is significant difference in IWE across the four countries (i.e. Pakistan, Saudi Arabia, UAE, and Malaysia).

Hypothesis 7: There is significant difference in attitude towards business ethics across the four countries (i.e. Pakistan, Saudi Arabia, UAE, and Malaysia).

3. Research Methodology

3.1 Sample and Data Collection

Since the study intended to explore the students' perception of IWE, the population for the study had to comprise of the Muslim students. Therefore, four Muslim countries namely, Pakistan, Kingdom of Saudi Arabia (KSA), United Arab Emirates (UAE), and Malaysia were selected.

These are the Muslim Majority countries with Islām as their state religion while teachings of Islām are imbedded in their educational systems.

It was designed as a cross sectional study and an individual has been considered as a unit of analysis. As the population was large and remotely located, the survey method was applied. The method had the added advantage of allowing the respondents to fill in the standardized questionnaires with ease, which improves the accuracy of the data (Burns, 2000). Due to remote locations of these countries, we relied on our personal and professional contacts with the faculty members of the business schools of these countries. The contacted faculty members were asked to distribute the questionnaires to their students during the lecture and explain the purpose of the study with clear indication that the filling in the questionnaire was purely voluntary. The confidentiality of the data was also ensured by keeping the responses anonymous.

The study is based on the total sample size of 700 university students. The following table shows the distribution of questionnaires and responses to the survey forms.

Table 1: Reponses across four countries

Country	Distribution	Responses	%age
Pakistan	170	158	93%
KSA	200	119	60%
UAE	200	152	76%
Malaysia	130	108	83%
	700	537	77%

The response rate in Pakistan and Malaysia was relatively high due to authors' personal presence in these countries and hence better follow up. A high response rate in Asian countries has also been reported by earlier studies (Abbas, Raja, Darr, & Bouckenooghe, 2014; Raja, Johns, & Ntalianis, 2004).

3.2 Research Tools

We measured all the variables using self-report measures. The respondents were asked to respond to a five point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree.

3.2.1 Islāmic Work Ethics

We measured Islāmic work ethics using a 17 item scale developed by Ali (1992). Sample items include “Dedication to work is virtue”, “A successful man is the one who meets deadlines at work” and “One should constantly work hard to meet responsibilities”. Cronbach’s alpha reliability was 0.87.

3.2.2 Attitudes towards Business Ethics

Attitudes of students towards business ethics were measured using the “Attitude towards Business Ethics Questionnaire (ATBEQ)” containing 30 items from Bageac, Furrer and Reynaund (2011). This questionnaire was originally developed by Neumann and Reichel (1987) and was based on the Stevens (1979) ‘values-clarification exercises’ to test readers’ devotion to different business philosophies. The questionnaire contains 30 items regarding the respondents’ attitude toward business ethics. Examples of items include “The only moral of business is making money”, “Moral values are irrelevant to the business world”, “A good business person is a successful business person” and “You can judge a person according to his work and his dedication”. Alpha reliability for this scale was 0.81.

3.3 Data Analysis Techniques

The filled in responses were reviewed and after ensuring their completeness, each item was coded and the data was entered into SPSS. ANOVA was performed to find the differences across the groups and then the post hoc Tukey test was performed to find out the mean differences among four countries because ANOVA does not describe which specific countries differ.

3.4 Results

3.4.1 Demographic profiles of respondents

Age, gender and qualification were taken as demographics in the current study. The description for demographics among the respondents of four countries is shown in table 2.

Pakistan: For Pakistan demographic results revealed that 71.5% were male students with an average age of 23 years. Among all the respondents of Pakistan 53.8% were the students of graduate and 46.2% were from undergraduate degree programs.

Saudi Arabia: For Saudi Arabia, most of the students had an average age of 25 years. Among these students 57.1% were female, and current study level of most of the students was undergraduate (56.3%).

United Arab Emirates (UAE): For UAE sample, average age of the students was 22 years and 52.6% were male, while 74.3% were undergraduate students.

Malaysia: For Malaysia demographic results showed that 53.7% were male and average age was 32. Among current level of studies 91.7% were graduates while 8.3% were undergraduate students.

Table 2: Demographic Profile of Respondents

	Country name								
	Nomenclature	Pakistan		Saudi Arabia		UAE		Malaysia	
		Frequency	%age	Frequency	%age	Frequency	%age	Frequency	%age
Gender	Male	113	71.5	51	42.9	80	52.6	58	53.7
	Female	45	28.5	68	57.1	72	47.4	50	46.3
Qualification	Under-grad	73	46.2	67	56.3	113	74.3	9	8.3
	Graduate	85	53.8	52	45.4	39	25.7	99	91.7

3.5 Descriptive Statistics and Correlations

Table 3 reports the means, standard deviations, bivariate correlations and alpha reliabilities of the variables. Results show that age ($r = .15$, $p < 0.01$), gender ($r = .09$, $p < 0.05$) and level of current studies ($r = .11$, $p < 0.05$) are positively correlated with IWE. Results for ATBE show that only gender is related to ATBE but in opposite direction ($r = -.09$, $p < 0.05$) while age and the level of current students are not significantly related to ATBE. Furthermore, IWE are significantly correlated to attitude towards business ethics ($r = .24$, $p < 0.01$) accepting hypothesis 1 of the study.

Table 3: Correlations, Means, Standard Deviations

	Mean	SD	1	2	3	4	5
1. Age	25.46	6.43	--				
2. Gender	1.44	.49	-.16**	--			
3. Qualification	1.51	.50	.57**	-.17**	--		
4. IWE	3.70	.59	.15**	.09*	.11*	(.87)	
5. ATBE	3.09	.45	-.03	-.09*	-.04	.24**	(.81)

Note: $N = 537$; Cronbach's alphas presented in parenthesis; IWE = Islāmic Work Ethics; ATBE = Attitude towards Business Ethics

* $p < .05$, ** $p < .01$

3.5.1 ANOVA Comparison between Groups for IWE and Attitudes towards Business Ethics

The results of ANOVA analysis for male and female respondents from all the four countries are presented in table 4. The ANOVA indicated that the significance level is .045 which is less than ($p < .05$), thus there is a statistically significant difference in mean of males and females for IWE. Similarly, test indicated significant differences ($p = .02$) which is less than .05 for attitudes towards business ethics in mean of males and females. Furthermore, test indicated that mean for female respondents is higher (3.76) than male respondents (3.66) towards IWE for all four countries. These findings reject hypothesis 2 of the study. Likewise, test indicated that mean for male respondents is higher (3.13) than female respondents (3.04) for attitude towards business ethics rejecting hypothesis 3. These results show that female respondents are more inclined towards IWE as compared to their male counterparts who are more inclined towards business ethics.

The results of ANOVA for level of studies show that the significance level is .02 ($p = .02$) which is less than .05, thus there is statistically significant difference in the mean for education level for IWE but there is no significant difference in mean of education level for attitudes towards business ethics. Moreover, ANOVA analysis indicated that mean of undergraduate students is lower (3.64) than graduate students (3.76) for IWE and the mean of undergraduate (3.11) is almost similar to graduate

students (3.07) for attitudes towards business ethics. These results accept the hypothesis 4 of the study and reject hypothesis 5 of the study.

Table 4: ANOVA comparison between groups

Demographic profile	Islāmic work ethics					Attitudes towards business ethics				
	Descriptive: Respondents' average mean		ANOVA: Respondents' average mean (Between Groups)			Descriptive: Respondents' average mean		ANOVA: Respondents' average mean (Between Groups)		
	Mean	SD	Mean square	F	sig	Mean	SD	Mean square	F	sig
Male	3.66	.54	1.41	4.03	.045	3.13	.46	1.03	5.15	.02
Female	3.76	.66				3.04	.43			
Undergraduate	3.64	.62	2.08	5.96	.02	3.11	.45	.17	.86	<i>n.s.</i>
Graduate	3.76	.56				3.07	.44			

3.5.2 Attitudes towards Islāmic Work Ethics across Four Countries

A summary of the ANOVA results is shown in table 5. ANOVA analysis on respondents from Pakistan, Saudi Arabia, UAE and Malaysia show a significant difference ($p = .005$) which is less than .05. Moreover, mean of all countries shows that Malaysia is high (3.87) on IWE implying that Malaysian people have a high attitude towards Islāmic work ethics (see table 5).

As there are four countries, the ANOVA comparison does not tell us which specific countries differ. For this purpose, we draw a multi comparison table to find out the result of the post hoc. Results of the post hoc Tukey test show significant differences between groups as a whole. Results of table 6 show significant differences among respondents of the four countries for IWE. For example, there exists significant differences in IWE of Pakistan and Malaysia ($p = .01$) while no significant differences exist between Pakistan and Saudi Arabia and Pakistan and the UAE. This shows that Pakistanis are significantly different from Malaysian respondents on IWE. Similarly, Saudi Arabia is significantly different from Malaysia ($p = .01$) while there were no significant differences between Saudi Arabia and Pakistan and Saudi Arabia and UAE. Next,

UAE is not significantly different from any country on IWE. Finally Malaysia has significant differences from Pakistan ($p = .01$) and Saudi Arabia ($p = .01$). Overall, no significant differences are found across countries except Pakistan, Saudi Arabia and Malaysia. These results partially accept hypothesis 6 of the study.

Table 5: ANOVA comparison between groups

Islāmic work ethics						
Country	Descriptive:			ANOVA: (Between Groups)		
	N	Mean	SD	Mean square	F	sig
Pakistan	158	3.65	.54	4.51	4.37	.005
KSA	119	3.61	.79			
UAE	151	3.72	.54			
Malaysia	108	3.87	.42			

Table 6: Post hoc Tukey test comparison between countries

(I) Country	(J) Country	Mean Difference (I-J)	Std. Error	Sig.
Pakistan	Saudi Arabia	.037	.07	.96
	UAE	-.072	.07	.70
	Malaysia	-.22	.07	.01
Saudi Arabia	Pakistan	-.04	.07	.96
	UAE	-.19	.07	.43
	Malaysia	-.26	.08	.01
UAE	Pakistan	.07	.07	.70
	Saudi Arabia	.11	.07	.43
	Malaysia	-.15	.07	.18
Malaysia	Pakistan	.22	.07	.01
	Saudi Arabia	.26	.08	.01
	UAE	.15	.07	.18

The mean difference is significant at the 0.05 level.

3.5.3 Attitudes towards Business Ethics across Four Countries

A summary of results is shown in table 7. ANOVA analysis on attitude towards IWE from Pakistan, Saudi Arabia, UAE and Malaysia show a significant difference ($p = .036$) which is less than .05, Moreover, mean of all countries shows that Pakistan is high (3.17) on a ttitudes towards business ethics which shows that respondents from Pakistan are more inclined towards business ethics as compared to other three countries.

As explained above post hoc test was performed for this purpose also. The Post Hoc Tukey test indicated significant differences among respondents of four countries for attitude towards business ethics (see table 8). For example, there exists significant difference between respondents from Pakistan and Saudi Arabia ($p = .03$) while no significant differences exist between Pakistan and UAE and Pakistan and Malaysia. This shows that Pakistan is significantly different from Saudi respondents on attitude toward business ethics. Similarly, Saudi Arabia is significantly different from Pakistan ($p = .03$) while there were no significant differences between Saudi Arabia and UAE, and Saudi Arabia and Malaysia. Moreover, UAE has no significant differences from any country on attitude toward business ethics. Similarly, Malaysia also has no significant differences with any country. These results partially accept hypothesis 7 of the study.

Table 7: ANOVA Comparison between Groups

	Attitudes towards business ethics					
Country	Descriptive:			ANOVA: (Between Groups)		
	N	Mean	SD	Mean square	F	sig
Pakistan	158	3.17	.45	.57	2.87	.036
KSA	119	3.02	.36			
UAE	151	3.11	.47			
Malaysia	108	3.09	.49			

Table 8: Tukey test Comparison between Countries

(I) Country	(J) Country	Mean Difference (I-J)	Std. Error	Sig.
Pakistan	Saudi Arabia	.15	.05	.03
	UAE	.06	.05	.62
	Malaysia	.11	.06	.17
Saudi Arabia	Pakistan	-.15	.05	.03
	UAE	-.09	.05	.39
	Malaysia	-.03	.06	.95
UAE	Pakistan	-.06	.05	.62
	Saudi Arabia	.08	.05	.39
	Malaysia	.05	.06	.77
Malaysia	Pakistan	-.12	.06	.17
	Saudi Arabia	.03	.06	.95
	UAE	-.05	.06	.78

The mean difference is significant at the 0.05 level.

4. Discussion

This study focuses on the students' perceptions of IWE and their attitude towards business ethics across Pakistan, Saudi Arabia, UAE and Malaysia. Data was simultaneously collected from four countries and then compared. Correlation results showed positive association between IWE and attitude towards business ethics. ANOVA was done to find the differences across the groups and then the post hoc Tukey test was performed to find out the mean differences among these countries because belief about ethical work varies across time and countries (Ali & Al-Kazemi, 2007). According to ANOVA results, there were significant differences in male and female students for IWE and attitude towards business ethics. Results indicated that female respondents have higher attitude towards IWE than males. It shows that female students have more knowledge about Islāmic ethics at work and therefore are more inclined to IWE as compared to business ethics. So they may want to apply these ethics in their professional lives. On the other hand, males showed higher attitude towards business ethics than IWE. This shows that male students like business ethics and want to practice these ethics in their life. It can be due to the reason that they have

more professional education and chances to practice this education in their lives or they have less knowledge about IWE.

ANOVA analysis showed interesting results for graduate and undergraduate students. It was found that graduate students have high attitude towards IWE than undergraduate students, while there were no significant differences on a ttitude towards business ethics. Investigating the differences across countries, the Tukey test indicated that Pakistan, Saudi Arabia and Malaysia are significantly different from each other on IWE perspective. It can be due to the reason that moral principles or ethical behaviors that are acceptable in one country may be translated differently in another country (Phau & Kea, 2007).

Results of Tukey test indicated that Malaysia is high on IWE while Saudi Arabia is at the lowest in this respect. Findings show that students of Malaysia are more inclined towards IWE than any other country. These findings can be due to the high intensity of religious education among Malaysian students which inculcates religious commitment and good values in them (Muhamad, 2009). Furthermore, religious orientation and activities are strong in Malaysia and the government is also strongly committed towards religious and spiritual values. Shariah laws are implemented in the country and a strong emphasis is given on Islāmic education. All these religious activities help to shape the culture by providing core values and beliefs (Yunus, Hamzah & Abu Bakar, 2012).

Regarding attitude towards business ethics, the results indicate that Pakistan is the highest among all other countries while Saudi Arabia is the lowest on attitude towards business ethics. These results explain the high attitude of Pakistani students towards business ethics that can be attributed to high professional education and large scale development of SMEs in the country. Thus, people are more inclined to professional work standards. Furthermore; students in Pakistan show a high positive attitude for moral and social responsibility due to level of study and knowledge about business ethics (Rizvi *et al.*, 2012).

Finally, our findings indicate that Saudi Arabia is low on IWE as also attitude towards business ethics. In most of the cases business decisions in Middle East are based on moral standards but sometimes a gap exists between philosophies and actual practices due to some unjust political socio economic systems leading to different behaviors (Rice, 1999). Besides, research shows that Arab individuals are more inclined towards accepting unethical practices in work environment because they perceive that their top management treats them unethically. Thus people try to

imitate the ethics of their top management (Al-Khatib, Robertson, Stanton & Vitell, 2002).

5. Implications for the Managers

This study is a comparison of four countries on ethical standards, so it provides some valuable implications for managers who are interested in hiring business graduates from these countries. It is of prime importance for managers and organizations to understand the relationship of culture and business ethics to be effective and efficient in the global environment (Phau & Kea, 2007). Based on the findings, it is suggested that global companies and managers should be aware of the ethical standards of people because cultural differences among different countries lead to diverse ethical standards. Furthermore, we can say that culture of a country has its impact because it provides a foundation for generating and shaping personal, organizational and institutional factors (Stajkovic & Luthans, 1997). Managers should be very careful as to which ethical standards are strictly followed by employees across countries because what is acceptable as ethical in one country may not be ethical in another (Phau & Kea, 2007).

6. Limitations and Future Research Directions

The study also has some limitations. First, convenience sampling was used to gather data from students of different universities. This can raise the issue that the sample may not be a true representative of the whole population thus affecting the generalizability of results. Second, the data was collected through self-report measures which lead to issue of self-serving bias in the sense that respondents may only report desired behaviors. Third, in this study, data was collected from Asia, but in future research respondents from Western countries may also be considered for more robust findings.

7. Conclusion

This paper attempted to investigate the attitudinal differences among students across four countries i.e. Pakistan, Kingdom of Saudi Arabia (KSA), United Arab Emirates (UAE) and Malaysia. The results reflected that females were high on attitude towards IWE and males were high on attitude towards business ethics. Across education levels, graduate students were more inclined towards IWE but there were no significant differences in attitudes towards business ethics. Finally differences across the countries indicated that Malaysia was at the top and Saudi Arabia was at a lowest level for IWE while Pakistan was high and Saudi Arabia was low on attitudes towards business ethics.

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