

## Impact of Work Overload on Stress, Job Satisfaction, and Turnover Intentions with Moderating Role of Islamic Work Ethics

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### ABSTRACT:

The aim of this study is to see the effect of work overload that is a dilemma in almost every organizational sector to perform more activities at one time, consequence of this are in the form of increase in stress, turnover intentions, and lower job satisfaction. Islam, that pays high intention on employees at work setting. Islamic perspectives can control these problems i.e. turnover intentions, stress, and how this can motivate employees to keep them satisfy on job. This study used a sample of 123 employees from different public sector employees of Azad Jammu & Kashmir. The results of this study indicates that work overload has negative effect on stress, turnover, and job satisfaction, whereas, Islamic Work Ethics is playing a moderating role here that shows if organizations have Islamic working environment then these factors can be reduced up to some extent by applying the rules set by Prophet Mohammad (P.B.U.H).

**Keywords:** *IWE, Stress, Job satisfaction, Turnover intentions, Azad Kashmir*

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### INTRODUCTION

In Islamic context IWE is the set of moral principles that differentiate what is right from wrong (Beekun, 1997). It is the way that shapes and influences the participation of believers on workplace. Approaches of work are considered as a virtue in human's lives and IWE is an orientation towards work (Rizk, 2008). The concept of IWE which was introduced by Ali (1998), on Islamic ethical practices is now an important element of business, day to day activities and has become a separate domain of investigation. IWE views work as a way to farther personal-interest socially, psychologically, economically to maintain social status and advance societal welfare (Abbas and Abdullah, 2008). IWE has its origin in the Quran and the sayings and practice of the Prophet Muhammad (S.A.W.W.) (Ali and Owaihan,

2008). Those who embrace Islam these are the prime sources that offer broad instructions and principles for leading Islamic life and are assumed to be acceptable for all times and for all individuals (Beekun and Badawi, 2005). The word "Islam" refers towards peace that is achieved to complete submission to Allah's will in every domain of life (Abuznaid, 2006). IWEs having their root in Islamic Law, and it are expected that the religious beliefs of Muslims will be reflected in their laws; these laws are permanent and universal and not restrict one set of individuals, profession, or society. Muslims are obliged to follow the codes of Shariah (Islamic Law) and completely relinquish to Allah's will (Syed and Ali, 2010).

With energy and determination work in Islamic thinking enabled early generations of

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Muslims to involve in a wide range of economic activities and to chase trade across the world. The centrality of work is addressed in the Quran. It is work and commitment that enable people to realize their designed goals (Quran 53:39) (Quoted from Abbas and Ali, 2008). Prophet Muhammad (S.A.W.W.) preaches that no one eats better food than that which he eats out of his work.

A meaningful engagement in work is the cornerstone of the IWE and these engagements facilitates personal and societal goals (Ali, 1992), as effort is necessary ingredient for serving self and society. Islam is a way to promote prosperity through suitable use of resources granted by God. For the workplace Islamic ethics are directions that shape and influences the attention and participation of market actors to be transparent, responsible, and committed that their interests and values are for society and for others without harming others interests and values (Ali, 2011a). As sayings of (Alhabshi et al., 2004) that there is no value of arrogance, inequality, injustice, dishonesty, and greed in Islamic system. IWE is considering as (Ibadah) an act of worship, even a religious duty and establishing balance within both one's individual life as well as society as a whole (Nasr 2010) . Islam says that Muslims should perform their duties to the best of their abilities (Beekun and Badawi, 2005).

It is seen in the literature that impact of religion in the field of management has not received much attention (Park, 2012; Possumah et al., 2013). However, many researchers have made their contribution in the field of Islamic work ethics and their relationships with other work related attitudes as Koh and Boo (2004), stated in their study the link of work ethics and job satisfaction, organizational commitment and turnover intention. Meanwhile, Weeks et al. (2004), also showed that ethical conduct have great influence on job satisfaction, organizational commitment and can reduce turnover intentions. Islamic work ethic and attitudes towards change has moderated by organizational commitment (Allen and Meyer, 1990; Begley and Czajka, 1993). Few empirical studies have addressed culturally-related ethical issues (Vitell et al., 1993; Nyaw and Ng, 1994), linkage between economic development and religious beliefs Huntington (2004), and ethical

principle to business decision-making (Green, 1993; Gould, 1995). In another research of (Yousef, 2001a) studied the relationships between IWE and job satisfaction and organizational commitment. Organizations and management studies have examined organizational performance and how religion shapes executive behavior (Lee et al., 2003; Graafland et al., 2006). Above literature shows that IWE is greatly affecting all the areas relating to organizations and individuals attributes.

As, the literature is available on Islamic work ethics and its moderating, mediating and direct relationship with other variables but here are some areas that did not get much attention of researchers so far, issue of social responsibility Gillian Rice (1999), relation of work ethics with contextual aspects of performance (Michael et al., 2001), in the study of Yousef (2000), it is mentioned that there must be investigation between Protestant Work Ethics and work attitudes, in the paper of Altaf and Atif Awan (2011), they saw the moderating affect of workplace spirituality on job overload and job satisfaction and recommended that further research should be to investigate the role of work overload on stress, job satisfaction, and turnover intentions with moderation of workplace spirituality but we have taken IWE as moderator here to see how it play its part to overcome from these problems.

Islam has laid great emphasize on work, Allah loves best and qualified of work. It is the religion in which balance and justice is guaranteed in order to deliver the rights, rights of enemies, labor, and even rights of every entity of the universe (Modudi, 2003). Concept of work overload is not new, but has taken much attention of researchers to examine it. It is the root cause of many problems and a threat from employees to organization. By this variable many difficulties have been identified in the organization i.e. moving of employees from one organization to other, loosing quality of skills, lack of performance, decrease in the motivation level of employees, and increase in stress taking by employees due to work overload. IWE is the way by whom organizations can overcome from all of these problems by creating Islamic working environment under which employees will feel safe as there will be application of

Islamic rights and it will be so easy for supervisors to lead and generate satisfaction in employees. It has also the possibilities to help organizations of the modern era to come out of ethical predicament.

As we have pointed some areas that has been discussed in the literature by different researchers who elaborated their views on Islamic work ethics and its relationship with other areas. As far as, we have concerned in the light of literature regarding IWE and giving directions for further study, the purpose of this study is to investigate that how Islamic Work Ethics moderate the relationship of Work overload on Stress, Job satisfaction, and Turnover Intentions?

#### **Literature Review** **Work Overload**

“Work is worship”, almost every tradition has expressed its value in their religion and considered unity as a key source of religious doctrines which are directly relevant to work (Richardson et al., 2013). Around the world for many people life’s two most defining features are religion and work (Hill and Smith, 2003), and it has certain degree of influence on the cultural characteristics of people and institutions (Tayeb, 1997). The importance of work in our lives is not new but it is since the Prophet Muhammad (S.A.W.W.). Prophet Muhammad (S.A.W.W.) underlined the significance of work with this statement “God loves those who work and strive for the livelihood”. In addition, work on job is considered to be a source of freedom and a means of encouraging personal growth, satisfaction, self-respect, and self-fulfillment. Darwish (2000), in his literature portrayed that life without work has no valuable meaning and engagement in economic activities is an obligation. As, work overload is a major problem almost every organizational sector is suffering from this and with the increase in working hours, duty timings and pressure from supervisor to accomplish competitiveness, and achieve goals, it has become an important area of focus. Conflict occurs when the level of demand exceeds from resources of a person as there are too many tasks that require attention and other factors in person’s environment (Repetti et al., 1989). There are some conditions that create job overload and these conditions

may be difficult working hours, lesser holidays or breaks, pressure to work over time, unreasonable work overload and keep more expectations of achieving the tasks in some given limited time and with fewer resources (Altaf and Atif Awan, 2011). Work itself is not a problem or concern, rather work overload on an employee or the demands of the job that are higher than normal human capacity are always involve for both employee and its employer and these concerns are the main factors through which employee suffer from mental and physical problems. Physical and psychological both are the issues of job overload and these issues are may be due to internal (self made), and external (forcedly by supervisors).

#### **Work overload and Job Satisfaction**

Job satisfaction is the level of contentment a person feels regarding his or her job and this feeling is based on an individual perception of satisfaction. Many researchers have contributed in the literature relating to job satisfaction as Robbins and Judge (2007), defined job satisfaction as “positive feelings about one’s job resulting from an evaluation of its characteristics. Warr (2002), has defined job satisfaction as” the extent to which people are satisfied with their work”. Kangas et al. (1999), defined it “the feelings an employee has about the job in general as well as satisfaction with specific aspects, such as supervision, pay, opportunity for advancement and morale. Moreover the degree to which employee likes his or her job and this attitude leads to action tendencies such as, seeking other job or staying at one place. In the literature it is found that there are some characteristics that are correlated with job satisfaction and these are age, gender, marriage, tenure and education Lee and Wilbur (1985), and JS has been conceptualized as the global construct and many different aspects (Hirschfeld, 2000).

Job satisfaction consistently attracted researcher’s attraction because it has been shown to play a role in certain job related attitudes. Work overload is the main cause of many job related attitudes i.e. stress, anxiety, resulting in poor performance and job dissatisfaction. From research and through common practice, it has been seen that work overload has negative effect on job satisfaction (Altaf and Atif Awan, 2011).

In general it is seen that the employees who show dissatisfaction in job, it is the result of stress and stress is caused by work overload, higher the level of work stress lower the level of job satisfaction (Landsbergis, 1988). Wu and Norman (2006), in their study they found that there is negative relationship between job satisfaction and role stress. More research was conducted that has made relationship among job satisfaction with others, work environment affects job satisfaction Lee et al. (2004), role stress variables affect job satisfaction Jones et al. (2007), according to different researchers' JS is negatively related with work overload (De Jonge and Schaufeli, 1998; Bradely and Cartwright, 2002).

As work overload is root cause of many aroused problems and one of them is stress that has high impact on job due to which one cannot perform up to mark that results lower job satisfaction (Jamal and Badawi, 1995). This study shows a relationship of work overload with job satisfaction and said that behind the dissatisfaction burnout is root cause and it is due to role overload. It can be concluded that low level of job satisfaction is caused by overload (negative relationship), as this relationship has already been studied by many researchers.

P: 1 Work overload is negatively related with Job Satisfaction.

#### **Work Overload and Stress**

Work stress involves the physiological and psychological reactions to events that are perceived to be threatening. It is defined as "a hypothetical state that is influenced by an environmental force and is demonstrated by reactions at various physiological, psychological, and social levels (Tolman and Rose, 1985). Thompson (2002), in his study called depression, anxiety, helplessness, frustration, fear, and despair as psychological consequences. In the literature stress has received great attention and described that what are the resources that create stress and one of the most widely studied indicators of stress is work overload, it is the factor which occurs when there is no adjustment between what is expected from staff and what is being interested by the staff. Due to work overloads employees suffer from anxiety, poor work performance and most

important from stress, it results in decreasing job satisfaction, and declining profits (Altaf, 2011).

In the research of Thompson (2002), elaborated that those who have high stress level may suffer effects such as lowered self-esteem and life satisfaction. Impact of stress has seen almost in all areas relating to work as Robinson et al. (2011), in their study about machines work and experimentally proved that these only caused stress redistribution and no relaxation, their work is stressful due to their heavy workload, and the ambiguity and conflict they come across at work. In different studies researchers focused on individual based stress, some individuals are more weak towards situational stresses than others whose impact be more severe for them Chiu and Greenhaus (2002), source of stress is different for men and women (Fu and Shaffer, 2001), and long working hours and high stress affect both genders (Lo, 2003). At work, performance need full satisfaction and motivation and if it is not found it results negative work-related outcomes: low job performance, damaged relationships, turnover (Halbesleben and Buckley, 2004). Level of work-family conflicts, increase due to work stressors such as role conflict, role overload, and role ambiguity (Fu and Shaffer, 2001), and quantitative work overload was found to be the source of stress which has been induced by time pressure and work difficulty (Mazloun et al., 2008).

P2: Work overload is positively related to stress.

#### **Work overload and TOI**

Turnover intention at the organizational level has received a meaningful amount of research attention Houkes et al. (2003), and has been the object of far-reaching investigation in organizational behavior around two decades and an important factor for the financial performance of organization. It is the processes through which staff leaves a business or organization and that business or organization replace them. The turnover act as leaving of an organization and it is a time specific event marked by physical separation from organization. Turnover is a specific behavior and a very important act which will have potentially serious impact on organization as well as on individuals. Many researchers have been interested in the

determinants of employee turnover Khatri et al. (2001). There are different kind of factors that are related to TOI and these may be controllable (work environment and leadership) and uncontrollable (organizational structure, external opportunities, and shortage of labor force). There is large body of research confirming the linkage between turnover intention and actual behavior of leaving and behavioral intentions are the single predictor of turnover (Abrams et al., 1998). Many scholars assume that TOI is a workplace fact that must be stop as far as possible because it is connected with costs resulting.

Past studies about TOI and their relations with different variables has showed that this variable has pivotal role in the work setting to retain employees at one place and what are the key variables due to which TOI increases, many researchers have shared their knowledge Tett and Meyer (1993), showed that Job satisfaction is negatively related to TOI, research suggested that stress is key predictor of turnover intention (Brotheridge and Grandey, 2002), in other study organizational commitment has been found to be a major determinant of turnover intentions in organizational context Joseph et al. (2007), highly committed people show positive behaviors as compare to those who consistently show negative that lead to increase TOI. When employees are not satisfied with their jobs they mostly show such behaviors that are not in the favor of organization and these can be due to many reasons e.g. when employees are not satisfied with jobs, feeling stress, lower level of motivation, and work overload. Few studies have demonstrated the relationship between work overload and turnover intentions. Work overload is emotional exhaustion at work and it is linked to leaving the work (Bakker et al., 2005), in other study of (Lee and Ashforth, 1996), they expect that employees who experience work overload to be more likely to consider leaving their jobs. The evidence suggests that TOI is related with work overload and replicate the findings that rate of TOI increases when work overload increases.

P3: Work overload is positively related to turnover intentions.

### **Moderating Role of IWE**

In many countries religion, whether secular or religious constitutions have a great influence on the cultural characteristics of people and institutions (Tayeb, 1997), and its roots in Qur'an and Ahadith. The Quran states, (6:132) "To all ranks according to their deeds". The Qur'an instructs the faithful that involvement and commitment to work, rather than dreaming, enables people to realize their goals (Qur'an 53:39). It is originally based on Qur'an and teaching of Prophet and the inheritance of four Caliphs of Islam Rizk (2008). It is the study of right and wrong, and morality of choices made by individuals. Functionality of ethical principles, suggests that they have great function of making behavior predictable Mahdavi (2003). As sayings of Ali (2005), unethical work behaviors like begging, laziness, and waste of time involved with unproductive activity have no place on work and in Qur'an. Ethics in Islam is a reflection of good values whether in behavior, thinking, action or even heart Hayaati (2007). Some arguments has been developed on IWE and said that IWE is consider as obligatory activity and virtue in light of person's need and necessity to establish equilibrium in one's individual and social life Ali and Al Owaihan (2008).

IWE not only deals that how to spend life but also provides courses of action for the business. Its ethical system suggests guidelines and strategies for conducting business and work (Rice, 1999). In this research study we tried to investigate that whether and how IWE moderates the relationship of work overload on stress, job satisfaction, and TOI. Work ethics are closely related to job satisfaction Koh and Boo (2001). Robbins (2005) in his study described job satisfaction as a collection of feelings that individual holds towards his or her job, it shows that employees who have a high level of job satisfaction will hold positive feelings towards job and will give best on work. Features of the IWE are contained in all Islamic schools of thought, when we apply IWE that are driven from Holy Quran and Sunnah, the employee performs their jobs in better way. IWE are behaviors as well as techniques to do the best out of job, there is positive association between IWE

and job satisfaction Schwepker (2001), there is positive relationship between religiosity and job satisfaction in staff members Sikorska-Simmons (2005).

Turnover intention is an attitude of employees for quitting a job and across industries it is found to be a strong predictor of personnel turnover and consider being an important antecedent to turnover (Gregory et al., 2007). Studies on IWE and TOI have got an adequate attention in the literature that showed, IWE has negative effect on TOI Sager et al. (1998), as it is the behavior of mind whenever minds getting changed they apply what they feel good for them.

Studies have investigated how religious beliefs, affiliations, and behaviors might relate to important workplace attitudes and also affect how stress relates to these attitudes. Stressors are more likely to have a negative effect on job attitudes when there is low level of religiosity in employees (Jamal and Badawi, 1993). Religion operate through the regulations of individuals lifestyles and behaviors and degree to which individuals feel comfortable and free to express their faith and religious identity at work. Some researchers have flowered their knowledge on stress and IWE/religious ethics and said that intrinsically motivated employees gave benefits to organizations when they manage stress Pollard and Bates, 2004, there are some mechanisms on the basis of which IWE can manage stress on work Ellision and Levin (1998). Many religions provides solution to reduce stress include develop strong social

support, focusing on the purpose in one's life and work; create activities that keep them balanced. Job overload is social issue that has high impact on employees through which many job related attitudes arises on the job, when job demands increases from the capacity of normal human than certain factor begins for employees and for employer.

Relation of overload has almost seen with all variables and showed different results. Limited studies on IWE emphasis on hard work, commitment, work creativity, and dedication to work (Yousef, 2001). Islam has put great emphasize on work and gave the directions that organizations should develop such environment which are in the favor of employees as well. Zulfiqar in his paper of Islamic labor principles and model provisions (labor codes: section, 300) presented that on employees working hours should not be behind their capacity, health and safety are primary for them, during Ramadan they have relaxation to offer Namaz and breaking fast, Islam has given focus to women, and there is no discrimination in Islam (section, 400). It shows that if there is IWE in the organization it means work overload will be reduced due to which all of the problems i.e. stress, job satisfaction, and turnover intentions will also be decreased.

- P4a: IWE is positively related to job satisfaction.
- P4b: IWE have negative relationship with TOI.
- P4c: Stress can be controlled through IWE.
- P4d: IWE is positively related to work overload.

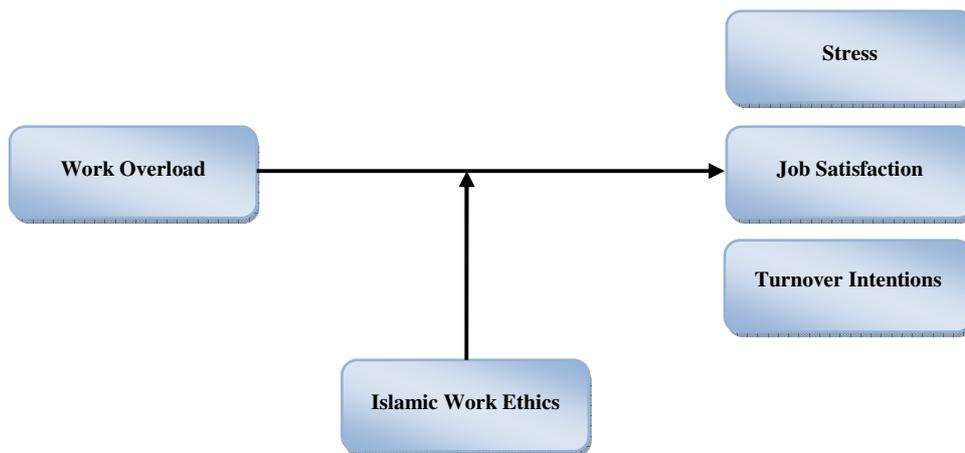


Figure 1: Theoretical model

## RESEARCH METHOD

### Sample

Limited population of employees has taken, working in different Government hospitals of Azad Kashmir. The samples of employees were 185 but received 123 in return. Received sample of items tells about different working conditions and work overload situations in different organizations and their impact on employees and also inform about their attitudes towards organizations. Distributed questionnaire was based on five main parts, mainly on work overload, job satisfaction, stress, turnover intentions, and Islamic work ethics. The result of demographics revealed that the majority of respondents (64.2%) were male and also majority of the respondent were unmarried (62.6%). About 37.4 % respondents had ages up to 30 years, 21.1% had ages between 40 and 50 years, and 41.5% were above 50 years of age. The sample showed different result for education comprising of 29.3% for graduation, 39.8% for masters, and 39.9% were the M. Phil degree holder.

### Measures

Structured questionnaire was involved in data collection. All constructs were measured using convenience sampling. All the responses were accessed by using a 5-point Likert-scale ranging from 1= strongly agree to 5= strongly disagree.

### Work overload

Work overload was measured by the using the 13 items scale of Reilly, (1982). The items were "I have things to do which I don't really have the time and energy for" "I need more hours in the day to do all the things which are expected of me". Cronbach's alpha reliability of work overload was .590.

### IWE

Islamic Work Ethics was measured by the using the 17 items scale of Ali, (1992).The items were "Justice and generosity in the work place are necessary conditions for society's welfare" "Work is not an end in itself but a means to foster personal growth and social relations". Its reliability was 0.531.

### Job Satisfaction

Job Satisfaction was measured by the using the 3 items scale of Dubinsky and Harley (1986).The items was "I am generally satisfied with the feeling of worthwhile accomplishment I get from doing this job" "I am satisfied with the kind of work I do in this job". The reliability of job satisfaction was 0.805.

### Stress

Stress was measured by the using the 13 items scale of Cohen et al. (1983). The items were "How often have you felt that you were unable to control the important things in your job?" "How often have you dealt successfully with irritating life hassle? Alpha reliability of stress was 0.511.

### Turnover Intention

Turnover Intention was measured by the using the 3 items scale of Hom and Griffeth (1991) and Luna-Arocas and Camp (2008). The items were "It is very likely that I will actively look for a new job in the next year" "I will leave this organization in the next year". Reliability of Turnover Intention was 0.708.

## RESULTS

Correlation of work overload with Islamic work ethics ( $r=0.227^*$   $p < 0.05$ ) was significant and in expected direction. Correlation of Job Satisfaction with Turnover Intention ( $r= -0.216^*$   $<0.05$ ) and Stress ( $r= -0.232^{**}$   $< 0.01$ ) were also significant and in expected direction (table 1).

The research hypothesis which was developed on the basis of past literature and studies was accepted up to some extent and some of them were rejected by the employees. The present study was based on health employees and their job outcomes due to work overload. The correlation table that presents the significant positive and strong relationship of Islamic work ethics and work overload which acknowledged the early hypothesis of the literature. The relationship of job satisfaction with turnover intentions is also significant but in negative relation. The same case happened with the relationship of job satisfaction and stress, a significant and negative relationship.

Table 1: Means, standard deviations, correlations, and reliabilities

Variables	Mean	SD	1	2	3	4	5
1. IWE	3.45	0.39					
2. WOL	3.39	0.50	0.227*				
3. JS	0.86	0.073	0.117				
4. TOI	2.72	0.89	-0.110	-0.062	0.216*		
5. Stress	2.81	0.37	0.042	-0.080	-0.232**	-0.048	

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

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

$N = 123$

\*\*  $p < 0.01$

\*  $p < 0.05$

## DISCUSSION

The survey based study which was conducted from a state of Pakistan (Azad Kashmir). This part of Pakistan is full of natural and educational resources but having no capacity to avail these resources. According to survey report the literacy rates of Azad Kashmir is more than Pakistan and mostly are well educated. Developed and developing countries have both kinds of organizational sectors (Public and Private), but it is the misfortune of this part that it has only public sector organizations.

The data for this study has been taken from this part and all the participants were from public sector organizations. As it has been discussed early in the literature that this part has no private sector and due to unavailability of private sector resources people prefer to join public sector and feel special blessings of Allah to serve for this sector. As they do not have private, local or multi-national organizations, so they cannot utilize their abilities rather than public sectors. Most of the employees spend their half of lives as doing ad hoc jobs due to unemployment. One family member may be the bread earning for all members and if that will not earn due to unavailability of resources then they cannot survive. In such circumstances when there is unemployment and scarcity of resources then for employees work overload, turnover intentions, stress and even job satisfaction keeps no value. With the help of research it has been

proved that the employees who possess Islamic values lean to receive more support from co-workers and in some cases even from boss as well. The hypotheses that were rejected by these employees, there may be same reason that they don't feel work overload, stress as burden or exhaustion but as a way of earning. Due to limited job opportunities they are not suppose to leave public sector as there is no alternate. So for them their current job is most important and hurtful factors are at least.

## CONCLUSION

This study examines the effect of Work overload on job satisfaction, stress, and turnover intentions with moderating role of IWE. It is evident that effect of work overload on job satisfaction, turnover intentions, and on stress has negative effect. IWE has different results that show positivity with job satisfaction, stress, work overload, and negativity with turnover intentions. Several studies also support that organizational culture can play its role to retain the employees satisfied and decrease turnover intention.

Stress lead to negative consequences in the working environment so it is essential to reduce stress from workplace for this researchers and practitioners are interested to get solution of stress and promoting overall well-being. Throughout worldwide several programs, trainings, and sessions have been introduces to

reduce stress of the job overload, Wisniewski and Gargiulo (1997), portrayed that stress is manageable through systems of social support in the work place by administrative management, supervisors and colleagues. Most common recommendations, by which stress can be reduced maintaining a strong social support network, keep focusing on the purpose in one's life and work, and most important to engage them in such activities that keep them balanced.

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