# Self-Efficacy as Potential Moderator on the Relationship between Islamic Works Ethics, Subjective Norms and Ethical Behavior among SMEs owners: A Proposed Framework

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**Abstract**

*Ethical behavior tends to be good for business and involves demonstrating respect for key moral principles that include honesty, fairness, equality, dignity, diversity and individual rights (Reynolds and Ceranics, 2007). Several factors have been suggested to explain why SMEs owner must behave ethically and showing ethical behavior in their business. Despite these studies, however, few studies have attempted to consider the influence of Islamic works ethics and subjective norms on ethical behavior. Even if any, they have reported conflicting findings. Therefore, a moderating variable is suggested. This paper proposes self- efficacy as potential moderator on the relationship between Islamic works ethics and subjective norms and ethical behavior.*

**Keywords**: *Ethical behavior; Islamic works ethics; subjective norm; conceptual framework.*

## 1.0 Introduction

Ethics refers to a moral or legal system to a behavior in influencing people to do the right thing in the right place (Okafor 2011). In addition, according to (Mujtaba 2005) ethics is a branch of philosophy in deciding wrong to the right, evil to good, immoral to moral and unfair behavior to fair treatment in human behavior. Furthermore, ethical behavior refers to

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the behavior of moral things (Okafor 2011; Riley 2012). Ethics is the fairness of consumers in providing quality products, providing consumers' satisfaction, in offering product advantages and responsible for the environment. In addition, ethics is also seen as a moral value and principle that drives human behavior (Emerson 2009). Ethics is also defined as a rule that encourages human discipline to do good behavior towards moral responsibility. Every ethical rule will guide people to behave in society. Bucholz (2003) explains ethics is the value guide, the principles and the rules that help people in identifying the extent to which the right conduct is done.

In addition, according to (Spence and Van Heekeren 2005) ethics is complementary to the right act in behavior to exhibit high moral levels as well as values and principles as human guidance to do the right thing. Therefore, ethics means the moral principle that guiding humans in complying with the rules for individuals and groups (Abiodun & Oyeniyi 2014). Most past researchers have generally agreed that ethics is a set of moral law principles that guide the control of individuals or groups for ethics in society. This guide allows business organizations to control unethical behavior within the organization. Unethical behavior such as rewarding someone in business or in the government sector has created instability in the business. This raises unethical behavior among traders especially in SMEs in Malaysia. Most business owners have taken advantage of customers through business transactions.

Therefore, in parallel with the issue of misconduct in SMEs in Malaysia, the Ministry of Domestic Trade and Consumerism (KPDNKK) has also received numerous complaints about SMEs misconduct, particularly on the rise in prices of extreme basic goods that affect buyers in terms of financial burden. Although these cases have declined in 2015, until the year 2018 SMEs misconduct is still happening, this shows the SMEs misconduct problem has never been completed (Annual Report KPDNKK, 2018). Government agencies such as the Ministry of Domestic Trade and Consumerism (KPDNKK) are parties directly involved in defending consumers in Malaysia to monitor the fraud committed by businesses. KPDNKK is the party responsible for prosecuting unethical businesses in Malaysia. However, the roles and interests of the businesses overcome other stakeholders as they are the main players who are directly responsible for this issue. Hence, based on the evidence of this fact, it has been clear that the recent incidents of misappropriation and deception of SMEs are a major issue facing the country especially to consumers in Malaysia.

The level of business ethical behavior experienced a downward trend when business misconduct showed an unbalanced and unbalanced percentage from 2011 to 2018. However, in 2012 there was a downward trend of 5 percent decline from 2011 and in 2013 there was an increase of 2.7% and in 2014 the highest increase was recorded at 34.8% next year in 2015 slightly decreased by 14.8%. In 2016 and 2018, there were still cases of business misconduct recorded at 9060 cases and 10,959 cases, and this figure was still high. This fact has practically demonstrated the trend of the inconsistent claims of misconduct of SMEs and remarkable improvements recorded in 2014. Based on these statistics, it has revealed the evidence that the level of performance of the ethical behavior of business owners in Malaysia is of concern. Although the government has taken various initiatives and has drafted the retail law and policies to curb business owner who violate business ethics in Malaysia, the effort

has not been strong enough to curb the increase of the unethical behavior of business owners. In the context of developing countries such as Malaysia there are SME business owners who carry out unethical activities as a requirement to survive in the market. In addition, business limitations also affect unethical behavior that makes it easier for them to choose to conduct unethical behavior in business. In addition, some developing countries consider corruption and abuse of power is a common thing, it is accepted among business owner as getting something quicker and easier. Although some of them know it is illegal and unethical. Current SME owners experience a critical challenge especially in developing entrepreneurial culture and good business ethics (Mahmood, 2008).

## 2.0 Ethical Behavior

Ethical behavior is defined as honesty, justice and equality in individual, professional and academic relationships and in research and scientific activities. Ethical behavior respects the dignity, diversity and individual rights and community groups (Reynolds and Ceranics, 2007). Ethical behavior may be the moral and professional set of principles in an organization for developing its culture and a set of executing regulation. These predefined principles may help to understand right and wrong perception of behaving in organization. Likewise, Ateş, H. (2012). has expressed his opinions that ethics are the set of principles to estimate the right and wrong indication in an organization and helps in developing acceptable culture of behaving. Therefore, ethical behavior may be used as a tool to assess the performance of employees and may affect the operation of a business. Sometime unethical behavior may be used as a tool to assess the ethical behavior of employees in an organization according (Rehman, Javed , & Nawaz, 2014).

## 3.0 Islamic Work Ethics

Work ethic as an interdisciplinary field has a rich and noticeable literat ure. The relationship between workplace atmosphere and the religion in Islam is different from what we observe in Protestantism (Chanzanagh, H. E., & Akbarnejad, M. 2011). In Islam belief in God encompasses all aspects of life. In Islam a faithful person is the one who believes in God and does good deeds, acts which esteem with faith in God and obeying the commands of religion (Chanzanagh, H. E., & Akbarnejad, M. 2011). Economic admirable Islamic working ethics is based on the principles and teachings of Islam. Islam is a complete way of life (Al-A'ali, 2008). For Muslims, the source of the principles and teachings of Islam is the Quran and the Hadith. The Qur'an contains the words of Allah and is revealed to the Prophet Muhammad while the Hadith has the words and actions (*sunnah*) of the Prophet Muhammad. Work ethics in Islam is the hope of a person's relationship to behavior at work. This includes efforts, dedication, cooperation, responsibility, social relations and creativity (Rahman et al 2006). Basically, with a close relationship with God, one can expect to stimulate his attitudes and behaviors to be in harmony with religious rules and regulations (Rahman et al., 2006). The ethics of Islamic work support the importance of carrying out the work to please Allah.

According to (Al-Qudsy, 2010), in Islam good values are fundamental in every aspect of life and career. But, the "*basic point*" here is not just in deed or practice but in terms of holding, trust and thought. The value in that belief and thought will determine the good value in the treatment or work. Good value in belief is the value of faith and piety to Allah SWT.

### 3.1 Islamic Work Ethics and Ethical Behavior

Research on ethical work ethics on human ethical contexts is still limited (Usman, 2015). However, ethical research on individuals and organizations on unethical behavior has been studied by (Elango 2010). According to (Usman, 2015) in his research suggested that Islamic ethics should be studied more widely in Islamic ethics in the context of human ethical behavior. Because of the ethical work ethics formed from the teachings of Islam. Work ethics in Islam is contains the words of Allah and is revealed to the Prophet Muhammad while the Hadith has the words and actions (*sunnah*) of the Prophet Muhammad. The relation between religious constructs to ethical behavior is not parallel by past researcher. This gives different and inconsistent results by past researchers before. It is supported by research on ethics and behavior (Fort, 1996: Singhapakdi, Vitell, & Franke, 1999; Singhapakdi, Marta, Rallapalli, & Rao, 2000; Weaver & Agle, 2002). Previous research on student population found a poorly-defined relationship between religious and ethical behavior (Hegarty & Sims, 1978; 1979). But Clark and Dawson's (1996), find otherwise in his research, strong influence on religion influenced behavior in ethical decision making. Furthermore, in marketing research, religion can help some of the ethical decision making. That finding that shows a significant religious factor in influencing one's moral philosophy (Singhapakdi, Vitell, & Franke, 1999; Singhapakdi, Marta, Rallapalli, & Rao, 2000). The findings are supported by (Keller, Smaith, & Smith, 2007) stating religious factors are significant in influencing ethical decision making among accountants in America.

**Proposition 1: Islamic works ethics will be positively associated with ethical behavior.**

### 4.0 Subjective Norms

A broad definition of perceived or subjective norm is "the perceived social pressure to perform or not to perform the behavior" in question (Ajzen, 1991, p. 188). Subjective norm is also measured as normative belief without including motivation to comply. A subjective norm is one's belief in a particular individual or group as a reference to the conduct of a behavior. Hence, in order to develop the concept of subjective norm, it must be developed so that the role of this reference group can be clearly identified. A subjective norm is also a standard that largely controls the behavior of a group. Subjective norms have strong influence on group-behavior and difficult to change. The subjective norm also refers to the influence of parents, peers, organizations, couples and mass media (Zainol, 2008). According to (Fraedrich & Iyer, 2008) subjective norms is the closest person refers to a partner, business associate and

superior officer. Hence the influence of the person's ethical behavior is defined as individual level of focus influenced by any behavior bound to ethical judgments based on ethical norms, moral standards and general rules used in the organization performed by colleagues and their superiors. According to Ajzen (2005), the referral group is a function of a person's belief in social influences or referent groups. Beliefs based on this reference group are known as normative beliefs. Normative belief is a form of a person's belief that a particular individual or group referred to agrees or otherwise conducts a behavior. This belief is also made to assess whether the social group is doing or not doing, the behavior. When this assessment is made, a perception that results in an individual wants or does not want to do a planned behavior.

## 4.1 Subjective Norm and Ethical Behavior

Research results of subjective norms are also carried out in determining the influence of the group. After the study, there was a strong relationship between subjective norms and behavior (Stephen et al 1994). The results of this research were also supported by Hollinger & Clark, (1983) and Hornung (1970) in Mcmanus & Subramaniam, (2009) revealing that unusual behavior such as crime, often agreed upon or supported by a group, individual. According to (Awang, Ismail, & Rahman, 2016) the finding of this research found that subjective norms influenced the mismanagement of financial data reporting on participants in the process of reporting the financial status of the company. Subsequently in research (Awang et al, 2016) subjective norms are also applied to insurance agents in determining the ethical behavior of insurance agents. According to (Zukarnain et al., 2006) shows a subjective norms relationship to ethical behavior in the use of information technology services in cybercafés in Malaysia. Research on the influence of friends and family influence also plays a role in influencing ethical behavior among managers (Samir Ahmad Abuznaid, 2009). Previous research has also proven that the decline in one's ethical behavior has proven to be influenced by subjective norms such as leaders or leaders, co-workers and families. Previous research also does not rule out the possibility of abuse of power, mismanagement, corruption is due to the influence of subjective norms (Dabney 1995; Ames et al. 2000).

**Proposition 2: Subjective norms will be positively associated with ethical behavior.**

## 5.0 Self- Efficacy

Self-efficacy refers to an individual's belief in his or her capacity to execute behaviors necessary to produce specific performance attainments (Bandura, 1977, 1986, 1997). Self-efficacy reflects confidence in the ability to exert control over one's own motivation, behavior, and social environment. There are also some researches on the efficacy of ethics as done by (Ogilvie & Stewart, 2010) in measuring student self-efficacy for academic misuse (*plagiarism*). Further research (Nelson et al., 2012) examines the self-efficacy of ethical managements showing self-efficacy has a distinctive effect on ethical behavior. According (Bing et al., 2012) does not lead to self-efficacy but his research studies self-perceived

cognitive abilities. (McNabb & Worthley, 2008) also examined the self-efficacy of ethical behavior and found self-efficacy had a direct connection to whistleblowing.

Self-efficacy influences a person's choice of activities, avoiding tasks judged too difficult or impossible and embracing activities deemed manageable. This concept was derived from self-efficacy theory, which proposed that self-efficacy enhances performance through increasing the difficulty of self-set goals, escalating the level of effort that is expended and strengthening persistence (Locke, 2003). Self-efficacy theory focuses on continuous improvement through discrepancy creation (Bandura, 1997). It is defined as an individual's confidence about his/her abilities to mobilize the motivation, cognitive resources and courses of action needed to successfully execute a specific task within a given context (Stajkovic & Luthans, 1988).

People having high self-efficacy are expected to make better use of resources to deal with demanding tasks. Researchers found that people with high levels of self-efficacy are better able to solve difficult situations that low self-efficacious individuals. Self-efficacy beliefs are among the most widely documented predictors of achievement, which has been documented in domains including industry, military and education (Dinther et al., 2011). According (Christa Speier & Michael Frese 1997) may function as moderator. Research from (Stone and Hollenbeck, 1984; Zedeck, 1971) has proven self-efficacy has a moderator relationship between development and work control initiatives. In addition, the research (Kura, 2014) has reviewed the relationship of efficacy moderator to group norms on deviant behavior.

According to (Christa Speier & Michael Frese 1997) self-efficacy is proven on work condition and personal initiative. Previous studies also have examined the moderating role of self-efficacy on the relationship between scholastic aptitude and persistence in academic performance (Brown, Lent, & Larkin, 1989), transformational leadership and work-related attitudes (Walumbwa, Lawler, Avolio, Peng, & Kan, 2005), transformational leadership and job performance (Walumbwa, Avolio, & Zhu, 2008) and exposure to workplace bullying health complaints (Gemzøe-Mikkelsen & Einarsen, 2002). Generally, the findings of these studies supported the notion that self-efficacy can influence tendency of business owner to exhibit positive work-related attitudes and behaviors. Yet, despite the substantial evidence that self- efficacy can influence the tendency of SMEs owner to behave in ethical behavior, researchers still do not adequately understand moderating role of self-regulatory efficacy on the effects of Islamic works ethics and subjective norm on ethical behavior.

Bandura's (1986) self-efficacy theory may provide insight into the moderating role of self-efficacy on the Islamic works ethics and subjective norms on ethical behavior. Self-efficacy theory postulates that all aspects of human life such as health activities, academic activities and job related activities are influenced by perceived self-efficacy. The stronger individual's self-efficacy beliefs to resist peer pressure the more likely he or she will behave ethical behaviors. From managerial perspective, it can be argued that Islamic works ethics and subjective norms alone are not sufficient to increase the occurrence of ethical behavior among SMEs owners. Hence, the following proposition is offered:

**Proposition 3: Self-efficacy will moderate the relationship between Islamic works ethics, subjective norm and ethical behavior.**

## 6.0 PROPOSED RESEARCH FRAMEWORK

Based on the above empirical evidences, a proposed research framework for this study illustrating the moderating role of self- efficacy on the influence of Islamic works ethics and subjective norms on ethical behavior is depicted in Figure 1.
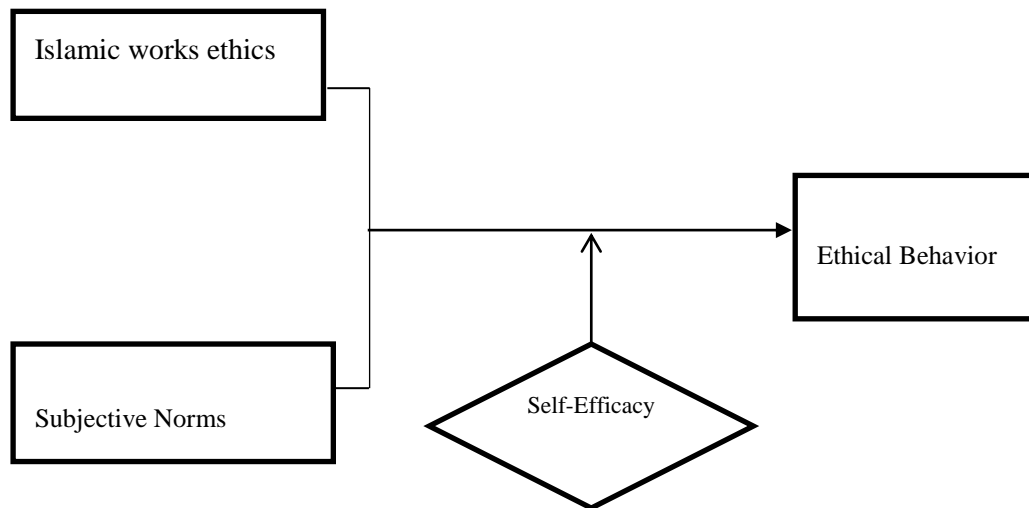


Figure 1 Research framework

In explaining the moderating role of self-efficacy on the relationship between Islamic works ethics, subjective norm and ethical behavior, the present paper proposes that the extent to which Islamic works ethics and subjective norm influences SMEs owner to influence in ethical behavior, depending upon the level of individual self- efficacy. The stronger individual's self-efficacy beliefs to resist peer pressure the less likely he or she will engage in unethical behaviors. Given the empirical support for the self- efficacy theory across various organizational settings, it is proposed that this theory would provide an empirical support for the moderating role of self-efficacy on the influence of Islamic works ethics and subjective norm on ethical behavior among SMEs owner in Malaysia.

## 7.0 Conclusion

This paper has proposed the moderating role of self- efficacy on the relationship between Islamic works ethics, subjective norms and ethical behavior among SMEs owner as depicted in Figure 1. If the proposed framework is validated, the finding will provide important insight to managers and practitioners into the significant role of Islamic works ethics, subjective norms in increasing ethical behavior in business.

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