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IS SPIRITUALITY THE BUILDING BLOCK THR CREATING EMPLOYEE CARING BEHAVIOR? ASSESSING MODERATING EFFECT OF ISLAMIC RELIGIOSITY & MEDIATING EFFECT OF EMOTIONAL INTELLIGENCE

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KEYWORDS	ABSTRACT
<p>Creating Employee Caring Behavior, Islamic Religiosity, Emotional Intelligence & Spirituality</p>	<p>As in any service sector, the right behavioral skill set sparks the business. Especially in banking sector, the enhanced caring behavior of the branch staff plays the similar role, but if you look in depth we will see that there is a lack of empathy towards the customer. This study tends to explore those unchartered traits of banking staff. If branch head can identify those traits, may be able to cater to those employees' needs efficiently. 187 banking employees were respondents for survey questionnaire. Analysis included descriptive statistics, correlations, structural equation modeling, and multi group analysis. Momentous positive association amid spiritual intelligence and caring behaviors was reported for whole banking sector, either it was Islamic or conventional. Only the indirect effect of Emotional Intelligence, Religiosity amongst Muslims, was no significant in Islamic banking sector. The indirect relationship between spiritual intelligence and caring behavior of employees through moderation of the religiosity amongst Muslims was insignificant. Branch managers may find it more fruitful to engage their subordinates as per their social values , so they may be able to put in better ideas for business generation.</p>
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INTRODUCTION

The idea of becoming competitive through being cared for and customer-centered is paramount for retaining customers in 21st century (Antwi, 2021). The rising competition for an increasing customer base has pushed the service provider to a new level of performance (Elnahas, Hassan, & Ismail 2017). Firms are hard-pressed to provide customers with an exhilarating experience instead of traditional customer satisfaction (Boonlertvanich, 2019; Mahmoud, Hinson & Adika, 2018). Initially used in healthcare services, idea of caring is getting acceptance in other service industries. Banking, hospitality, and higher education have adopted the idea of customer care.

Customer care is backbone of every organization and feeling cared for is vital for everyone in any kind of life setup, specially vital when acknowledging in large complex organizations engaged in services and care-providing activities like airlines, banks, hotels, hospitals, and educational institutions. As all of these jobs are comprised of high responsibility and involve stressful job wants, manifold exchanges per session and unsupportive supervisors (some of time) (Greenberg, Brown, & Abenavoli, 2016). As a service interaction encompasses both the service offering and the service process (Helkkula et al., 2018), employee has to provide best service and enhance service delivery by having a better understanding of the customer needs as well (Oertzen et al., 2018).

Better the services are customized for employee by the employee, better customer needs will be catered to and will produce greater service premium for organization (Hollebeek et al., 2019; Torres et al., 2018). Research of how employee proactively contributes to service provision and collaboratively engage and care in service interactions remain scarce. An engaged and caring employee might employ substantial effort on service provided if recognizes his responsibility towards customers (Yagil & Liraz, 2013) and understand that work roles are essential toward achieving better service goals (Bakker et al., 2012) and participating in the mission and vision of the organization as if the organization survives then he can survive through the cut-throat competition in the market (Meyer & Allen, 1991). Engaged and caring employees are also more energetic, enthusiastic, and deeply engrossed in the service processes (Sonntag et al., 2019). Thus, the instinctively they may understand their job role more clearly as they will be engaged selflessly (Wilk & Moynihan, 2005). Instead, we can say this will not be merely job performance but a performance to relish oneself and the other i.e., customer (Kahn, 2010). This will expand the employee's behavior aspect and he will tend to go an extra mile to satisfy the customer by providing more satisfaction to customer with his involved and caring behavior (Kennedy et al., 2019).

A more engaged and caring employee will have more interaction with customer and this will to engage and care more with customer will make employee evaluate how much understanding he is having of himself and others, thus energizing his level of psychological resourcefulness on an intrapersonal level (Baker, 2019). Ismawati and Anwar, (2019); and Ekawati et al. (2019), and Nizhar, 2014 have argued based on their research on the system management institutions that organizations evolve better if they show tendency to adopt Islamic perspective. In this research caring behavior implies the physical and affective facet of care and engagement demonstrated by the employee which delivers comfort to the service receiver (Rego et al., 2010). Established on the literature review, the elements producing engaged and caring behavior have not been explored amply (Rego et al., 2010). This research focuses on three factors: spiritual intelligence (SI), emotional intelligence (EI), Religiosity amongst Muslims (ROM). Of these, the effects of SI and ROM on engaged and caring behavior are relatively fresh in contemporary research. The involvement of the Islamic viewpoint in a variety of disciplines is quite fascinating to examine. Thus we opted to explore this avenue of the banking sector in Karachi, Pakistan so that the operational policies related to the employee are refined as per the personal values of banking staff.

These values are not vividly explored and discussed in eastern cultural values and may produce better platform for manager to plan and implement more employee-oriented and humanistic policies. This research efforts to inspect relation of spiritual intelligence with caring behaviour

of employees as these are personal dimension of employees, that can flourish business revenue streams (Boonlertvanich, 2019; Mahmoud et al., 2018). Some studies suggest aht development of intellectual capital of the organization helps the most in achieving the strategic targets, as it is the most sustainable approach for all the time to come (Stovel & Bontis 2002). Some of the recent developments of the contemporary era faced by HRM is to be a dexterous department can become greener and profitable for the organization (Adhiatma, Sari & Fachrunnisa, 2022). Considering these propositions and literature quench, it is needed to explore untapped venues and clarify the ties amongst the employee spirituality and employee caring behavior mediated through emotional intelligence and moderated through religiosity. It need to clarify that does this relation enhances the efficacy of the employee and how can manager take due advantage out of it. This stands as the research problem of this research endeavor. Thus, the subsequent paragraphs define the value of the three factors (SCI, EI, & ROM) on the caring behavior of the employee.

LITERATURE REVIEW

This research has its footing on the theory of belief congruence coined by Rokeach (1960). This theory talks about the belief and value system that individuals have in their mind and how they interpreted understand and act on it while having interaction and association with other people. This process tends to attach more importance to one of its dimensions and some may bring forwards the other dimensions in limelight. Changing the priorities and understanding of people from time to time enhances certain desirable mental and practical aspects of the incumbent. In similar context, our study is exploring diverse values systems of individual assessed in his work environment.

Spiritual Intelligence

In contemporary research, spiritual intelligence (SI) is getting huge attention from researchers and practitioners (Munawar & Tariq, 2017). Spiritual intelligence is deemed as combination of intellectual abilities, empowering person to identify himself, besides cultivating understanding about intellectual potency that which internal characteristics (King & Decicco, 2009). Asghari and Shirvani, (2015) argued that spirituality at workplace can be very instrumental to enhance the job satisfaction of the employee, in return, increasing the effectiveness of the organization as a whole. This hints that spirituality would be multidimensional, such as human yield can be multidimensional (Bryson, 2015). In this connection, If established proper understating with the one's profession, spiritual intelligence would enhance motivation and cultivate spirit against ailment aspect leading towards enjoyment of life (Narayanasamy, 2014). Sisk (2002) argues that spiritual intelligence is the potential of the human being that comprises different personal characteristics to gauge or feel such as; skepticism, observation, and delusion, to assess other individual, consequently enabling him to sort the problem or earn through the opportunity in hand.

Spiritual intelligence can re-contextualize issues encountered by an employees in organization, and it may propagate and fortify the preceding outlines and thinking patterns being applied to the employees of organization (Ahmed et al., 2016). Zohar (2012) emphasized that spiritual intelligence is supreme intelligence that is non-cognitive along with the non-logical. The starring role of SI plays role of enhancing organization development activities by improving employee work performance (George, 2006). Spiritual intelligence is appreciably pertinent in achieving positive organizational results namely organizational performance (Mahmood et al., 2015),

sustainability (Stead & Stead, 2016) organizational wisdom (Pluta & Rudawska, 2016) job pleasure (Roof et al., 2017) and binding to organization (Rego & Cunha, 2008). Therefore, we can say that SI strengthens the foundation for meta-tactical thinking of the employee (King, 2008) for enhancing the organizations' strategic goals. Thus, we propose the below-mentioned hypothesis:

H 1: Spiritual intelligence enhances the caring behavior of bank employees.

Emotional Intelligence

Emotional intelligence (EI) can be explained as the capacity to avert anger or annoyance; cope with wishes and discover satisfaction; maintain the emotions and mood unbroken, alongside dodging stress, ultimately rationality will endure the effectiveness with zeal and consideration (Goleman, 1995). There is no universal explanation of emotional intelligence in the research literature because every scholar has the diverse standpoint to describe or label it but at the theoretical aspect, emotional intelligence represents the individual who acts and react to the information through emotions across internal and external environment (Salovey & Mayer, 1990). The emotional intelligence covers diverse concepts that are being adopted by different researchers (Salovey & Mayer, 1990). Indeed, EI is linked with several factors, like burnout (Gutierrez & Mullen, 2016), job satisfaction (Lorber, 2015), self-care (Şenyuva et al., 2014), flexibility and rigor in the personality (Schneider et al., 2013), and caring (Kaur et al., 2013; Rego et al., 2010), stress (Montes-Berges & Augusto, 2007; Naidoo & Pau, 2008), as well as psychological alteration (Ranjha & Shujja, 2010). Thus, several of these facets might be either wholly, or implicitly related to caring. This shows that one can endure a caring attitude, even going through extremely emotive situation. A growing research literature proposes that there are the considerable outcomes of the EI on SI and employee's behavior commonly and his/her performance exclusively (Upadhyay et al., 2015). Therefore, we propose the below-mentioned hypothesis:

H 2: Emotional intelligence mediates the relation between spiritual intelligence and caring behavior of bank employees.

Religiosity Amongst Muslims

Personal behavioral approaches which are distinct from others indicate a different faith and value system of a person. The faith of person is founded on their choice (Allport & Ross, 1967). Therefore, a faith and value system may form part of personality of any person (Azwar, 2012). Subsequently, can say that systemic, coordinated, and structured pattern of principles, giving meaning and sense for way of life is termed as religion and it gives a self-controlled, quotidian approach for a sensible living (Noronha, 2015; Reid, 2012). It affects the livelihood of a person by adding positive values to the bread earning activities of an employee (Azimi, 2007; Noronha, 2015). Religiosity is deemed to be one of most critical factors that can enhance dedication and performance in company (Eugene et al., 2010). Hicks and King (2008) maintained the notion that religious dedication moderates affiliation of attitude and positive change for value in life. Emerson and Mckinney (2010) expressed that religious mindsets and habits boost self-control and lower aberrant conduct, such person would be very careful in having interaction with others (Carter, Cullough, & Carver, 2012) and this religiosity will serve as moderator for control over himself and formal work mechanism in which he is involved (Shamsudin, Chauhan & Maitama., 2012).

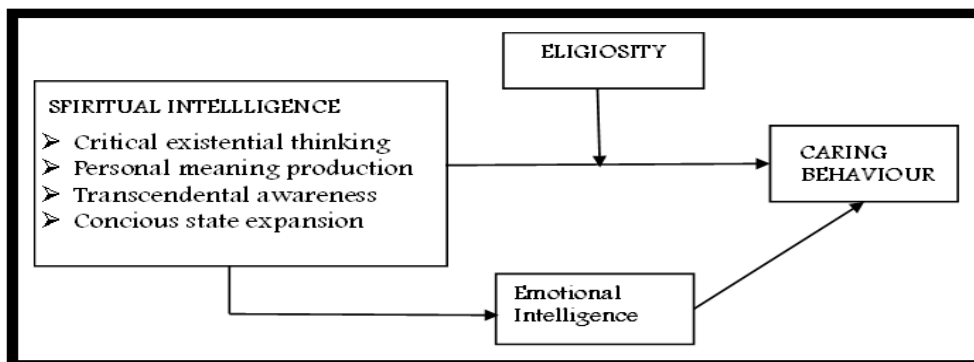
Desmond et al. (2013); Fam et al. (2004), Cochran (1988) have reported that due to influence of religiosity, relation between religiosity and corruption was found highly insignificant, which means that a person will not adopt aberrant or unethical behavioral if he/she is following the religion properly. Islam as a religion has as a dogma that has been added in-depth to improve EI and SI in humans. Quran The holy book of Muslims places SI as one of the prime pieces of the policy to purify one`s heart from its core. Islamic principles and beliefs are valid in every situation, and time frame on Muslims. Islam has robust model of reward and punishment in life, hereafter (Azimi 2007). Ismail (2017) mentioned that every human possesses intelligence, including spiritual intelligence encompassing different shades of faith and worship. As 97% Pakistani population is Muslim and official religion is Islam (Constitution of Islamic Republic of Pakistan, Act 1973; Rafique & Anwar, 2014), religion in this research should be identified as Islam. There subsists the research gap connecting EI and SI on the employee work behavior in developing countries like Pakistan (Haq, 2014). Eugene (2010); Osman (2013), and King (2010) concur that this domain expressly has empirical deficiencies. So this research work is quench dying linkage amid EI and SI on employee caring behavior while using religiosity as moderator by considering the private banking sector of Pakistan. Thus, we propose the below-mentioned hypothesis:

H3: Religiosity amongst Muslims moderates the relation between spiritual intelligence and the caring behavior of bank employees.

This study aims to extend knowledge by examining how selected factors in banking employees are related to their engaged and caring behaviors towards customers, as perceived in Karachi, Pakistan.

Figure 1

Theoretical Framework



RESEARCH METHODOLOGY

The present research is based upon the philosophy of positivism, when the generalization of phenomena is usually the outcome of an observable societal rationality and is the main focus of research.

Research Design & Strategy

As our study tends to assess certain avenues previously explored by the research community, our approach was deductive and the phenomena is focusing on the behavioral and intellectual

tendencies and practices of employees. We adopted a qualitative research approach as it is a mechanism of real-life analysis that targets comprehending social portents. As research on a quantitative basis is control-sensitive, focused, less biased/objective deals with larger samples, repeatable, more structured, and generalizable, thus is considered appropriate for this kind of study.

Population & Sampling Procedures

Present research utilized quantitative, deductive, cross-sectional, research design to discourse on the hypotheses. Respondents were picked from conventional and Islamic banks of Karachi, Pakistan based on the nonprobability sampling method. The study focused on these two types of banks as aspect of religiosity stands tall in amid commercial activities of these banks. As in conventional bank religiosity is careful to be compromised whereas in Islamic banks employee would be more inclined toward the religious values, have different values and effects on his/her regular official activities. The convenience sampling was used to retrieve vital information for research. Branch banking employees attached to every level of management were focused for the survey.

Data Collection

The questionnaires were administered over google forms to all respondents. We acquired 187 valid replies in two months. 128 came from conventional banks, 59 from Islamic banks, 47% were amongst 26 and 35 years of age, and 28% worked in company for more than 10 years. The employees answered questions using 5-point Likert scale from 1 (strongly disagree) to 5 (strongly agree).

Measurement Development

For measuring dependent variable of caring behavior, scale of [Coulombe, Yeakel, Maljanaian and Bohannon \(2002\)](#), Caring Behavior Inventory – 6 was adopted. This scale has been used by several other authors like [Senay and Leyla \(2020\)](#). It was on a five-point scale consisting of five items. Sample items include, “I always consider need of the customer as mine” and “I discuss personal aspects with customer to show care.” independent variable of Spiritual Intelligence was adopted from [King and Cicco's \(2009\)](#), spiritual intelligence self-report inventory (SISRI), consisting of 16 items, developed on a five-point liker scale. Earlier this scale has been used by [Kaur, Sambasivan and Kumar \(2015\)](#). Illustrative items “I have spent time contemplating the purpose or reason for my existence ” and “I can move freely between levels of consciousness or awareness”. The scale adopted to measure moderating variable of religiosity among Muslims developed on five-point scale is from [Mohd et al. \(2016\)](#), consisting of 10 items. Illustrative items include “I teach my family members the greatness of Allah.” and “At any point in time in life, I can strengthen my relationship with Allah”. Scale used to measure the mediating variable of emotional intelligence, developed on five-point scale, consisting of 17 items, is adapted from [Schutte et al. \(1998\)](#), Schutte self-report emotional intelligence test. Illustrative items include “I have questioned/pondered nature of reality” and “It is difficult for me to understand why people feel way they do.” Questionnaire comprised of two parts: part A solicited information regarding respondent, part B collected opinions about employees’ EI, SI, religiosity and caring behavior.

RESULTS OF STUDY

We applied the partial least square (PLS) methodology using Smart PLS, to test our proposition ([Oh, Teo & Sambamurthy, 2012](#)), validated wide-ranging check of robustness. Common variance

method (CMV) According to [Spector \(2006\)](#), the common variance method (CMV) is used in quantitative research, where data is collected from a sole source. Common variance may ascend between items and constructs at several points that effects reliability of structural associations ([Theng et al., 2013](#)). To check this, Harman’s one-factor test was conducted and it revealed no CMV issue, as 43 %extractg was found in one single factor which is far below 50 % ([Podsakoff et al, 2003](#)). Hereafter all results are furnished. Value of > 0.7 and above shows the reliability of indicator ([Nunnally, 1978](#)) thus strengthening the variable status. All items loading are >.0.5 shows the reliability of indicator ([Hulland, 1999](#)), along with that the AVE values are > 0.5 or above, showing the convergent reliability ([Bagozzi & Yi, 1998](#)). The next criteria of reliability iarecoefficenteint rho_A must be > 0.7 and composite reliability > 0.6 ([Dijkstra & Henseler, 2015](#)) which is > 0.7 as per our results. Readings are given in table one and two assure model’s reliability.

Table 1
Measurement Model - First Order Construct

Constructs	Items	Outer Loadings	Cornbrash Alpha	rho_A	Composite Reliability	(AVE)				
Critical Existential Thinking	SICET01	0.839	0.858	0.862	0.904	0.702				
	SICET02	0.834								
	SICET03	0.835								
	SICET04	0.842								
Personal Meaning Production	SIPMP01	0.837	0.823	0.823	0.883	0.655				
	SIPMP02	0.833								
	SIPMP03	0.82								
	SIPMP04	0.743								
Transcendental Awareness	SITA01	0.927	0.949	0.95	0.963	0.868				
	SITA02	0.95								
	SITA03	0.923								
	SITA04	0.927								
Conscious State Expansion	SICSE02	0.884	0.71	0.71	0.873	0.775				
	SICSE04	0.877								
Emotional Intelligence	EI01	0.769	0.95	0.954	0.956	0.607				
	EI02	0.761								
	EI03	0.775								
	EI04	0.815								
	EI05	0.85								
	EI06	0.843								
	EI07	0.777								
	EI08	0.816								
	EI09	0.78								
	EI10	0.689								
	EI11	0.769								
	EI12	0.838								
	EI16	0.712								
	EI17	0.692								
Caring Behavior	CB01	0.822	0.679	0.675	0.825	0.612				
	CB02	0.826								
	CB05	0.693								
	RELG02	0.814					0.933	0.936	0.944	0.633
	RELG03	0.831								
RELG04	0.832									
Religiosity	RELG05	0.86								

	RELG06	0.86
	RELG07	0.866
	RELG08	0.849
	RELG09	0.644
Items removed: SICSE 01,03 -- EI 13,14,15 -- CB 03,04		

Table 2
Measurement Model – Higher-Order Construct

Constructs	Cronbach's Alpha	rho_A	Composite Reliability	(AVE)
CB	0.679	0.677	0.825	0.612
EI	0.950	0.953	0.956	0.607
RELG	0.938	0.941	0.948	0.673
SI	0.822	0.834	0.882	0.651

Table 3
Discriminant Validity - Fornell-Larcker Criterion – First order Construct

	CB	EI	RELG	SICET	SICSE	SIPMP	SITA
CB	<i>0.782</i>						
EI	0.503	<i>0.779</i>					
RELG	0.756	0.683	<i>0.795</i>				
SICET	0.549	0.542	0.68	<i>0.838</i>			
SICSE	0.778	0.709	0.747	0.561	<i>0.88</i>		
SIPMP	0.682	0.538	0.651	0.6	0.505	<i>0.809</i>	
SITA	0.664	0.421	0.499	0.422	0.413	0.717	<i>0.932</i>

Note: Value in *Italic* represents the square root of AVE

Discriminant validity was measured by Fornell-Larcker Criterion, the table demonstrates that the square root of AVE for the contract is higher than inter construct correlation (see table 02).

Table 4
Discriminant Validity

	CB	EI	RELG	SI
CB	<i>0.783</i>			
EI	0.505	<i>0.779</i>		
RELG	0.738	0.708	<i>0.820</i>	
SI	0.840	0.698	0.845	<i>0.807</i>

Table 5
Discriminant Validity – Hetrotrait Montrait Ratio (HTMT)- First order Construct

	CB	EI	RELG	SI	SICET	SICSE	SIPMP	SITA
CB								
EI	0.599							
RELG	0.950	0.713						SIZE
SICET	0.716	0.583	0.753	0.892				

SICSE	0.827	0.849	0.694	0.855	0.717		
SIPMP	0.896	0.591	0.741	0.823	0.709	0.66	
SITA	0.813	0.432	0.530	0.885	0.46	0.503	0.806

Discriminant validity was also measured by the HTMT ratio of correlation (Henseler et al., 2015), with values below threshold of 0.90. Consequently, discriminate validity is formed (see Table 4)

Table 6

Discriminant Validity – Hetrotrait Montrait Ratio (HTMT)- Higher-order Construct

	CB	EI	RELG	SI
CB				
EI	0.599			
RELG	0.919	0.741		
SI	1.1	0.757	0.939	

Table 7

Goodness of the Model – First order Construct

	R Square	R Square Adjusted	Q2
CB	0.703	0.697	0.403
EI	0.417	0.414	0.231
SI	1	1	0.492

First Order Construct

The model goodness is defined by strength of each structural path assessed by R2 readings for the dependent variable (Briones et al., 2018). Value of R2 should be equal to or over 0.1 (Falk & Miller, 1992). Results show that R2 values for CB and EI are above 0.1. Consequently, the predictive ability of this construct is established, As a second step, we used Stone–Geisser’s Q 2 techniques (Geisser, 1975; Stone, 1974) to measure model predictive relevance (see Table 6). Q2 value is higher than 0 for all endogenous variables, this demonstrates predictive relevance is acceptable.

Table 8

Goodness of Model – Higher-order Construct

	R Square	R Square Adjusted	Q2
CB	0.731	0.725	0.424
EI	0.488	0.485	0.273

Estimation Model

Table 8 illustrates PLS results of estimation models, containing standardized path coefficients, and the significance is grounded on two-tailed t-tests for hypotheses. To examine sturdiness and superiority of structural model estimation, we shadowed Peng and Lai (2012) instructions. First, we assessed the structural model using bootstrap method with 1000 sets of resampling, signifying structural paths consistency. For complete data, mediation valuation was performed to check mediation role of EI on relation between SI and CB. Results exposed that the total effect of SI on CB was significant ($\beta = 0.750, t = 10.336, p = 0.000$). With insertion of the mediating variable the effect of SI on CB is significant ($\beta = 0.825, t = 12.639, p = 0.000$). Indirect effect of

SI on CB through EI was found significant ($\beta = -0.124, t = 3.045, p = 0.002$). This displays that association between SI and CB is mediated by EI. Moderating effect of spirituality over caring behavior in presence of religiosity was found to be insignificant ($\beta = 0.014, t = 0.644, p = 0.520$) but impact of religiosity over caring behavior was found to be significant ($\beta = 0.254, t = 3.359, p = 0.001$).

Table 9
Direct and Indirect Effects Multi Group – Complete Results

Direct Effect				
	Total Sample			
	Original Sample (O)	(STDEV)	T Statistics	P Values
EI -> CB	-0.177	0.053	3.325	0.001
RELG -> CB	0.254	0.076	3.359	0.001
SI -> CB	0.750	0.073	10.336	0.000
SI -> EI	0.700	0.041	17.126	0.000
SI * RELG -> CB	0.014	0.022	0.644	0.520
Indirect Effect				
SI -> EI -> CB	-0.124	0.041	3.045	0.002

For individual data set of conventional banking group employees and Islamic banking group employees, mediation was checked to assess the mediation effect of EI on the relation amongst SI and CB. The outcomes for conventional bank employees (see table 14) exposed that the total effect of SI on CB was significant ($\beta = 0.657, t = 6.662, p = 0.000$). With the insertion of the mediating variable the effect of SI on CB is also significant ($\beta = 0.721, t = 15.136, p = 0.000$). The indirect effect of the SI on CB through EI was found significant ($\beta = -0.106, t = 2.123, p = 0.034$). This indicates that association between SI and CB is mediated by EI, which is partial mediation. The moderating effect of the spirituality over caring behavior in the presence of the religiosity was found to be insignificant ($\beta = 0.010, t = 0.313, p = 0.755$) but the impact of impact of religiosity over caring behavior was found to be significant ($\beta = 0.319, t = 3.370, p = 0.001$).

For the individual data set of Islamic banking group employees, the mediation role of EI on the relation between SI and CB was checked. The findings for Islamic bank employees (see table 14) exposed that the total effect of SI on CB was significant ($\beta = 0.898, t = 8.071, p = 0.000$). With the insertion of the mediating variable the effect of SI on CB is also significant ($\beta = 0.677, t = 9.396, p = 0.000$). The indirect effect of SI on CB through EI was found that insignificant ($\beta = -0.123, t = 1.445, p = 0.149$). This shows that the association between SI and CB is not fully mediated by EI, partial mediation exists. Moderating effect of spirituality over caring behavior in the presence of religiosity was found to be insignificant ($\beta = 0.023, t = 0.510, p = 0.610$) alongside impact of impact of religiosity over caring behavior was found to be insignificant ($\beta = 0.128, t = 0.901, p = 0.368$). Thus no moderating effect exists for the employees of Islamic banks.

Table 10
Direct and Indirect Effects Multi Group Comparison Results

Direct Effect	Conventional Group		Islamic Group	
	T Stats	P Values	T Stats	P Values

EI -> CB	2.23	0.026	1.614	0.107
RELG -> CB	3.37	0.001	0.901	0.368
SI -> CB	6.662	0.001	8.071	0.001
SI -> EI	15.136	0.001	9.396	0.001
SI * RELG -> CB	0.313	0.755	0.51	0.61
Indirect Effect				
SI -> EI -> CB	2.123	0.034	1.445	0.149

MICOM Results

MICOM - Measurement of invariance of composite model is deemed as a rational and essential stage before proceeding for MGA (Henseler et al., 2016), so we conducted test and confirmed complete invariance among the research variables under considerations in particular context (table 11 & 12).

Configural invariance – Step one:

All have been achieved as every aspect has been treated similarly for all the indicators and the assessment of intergroup relations. Identical and similar data treatment and algorithm setting has been utilized to assess selected data set through SMART PLS-SEM, which is itself default feature of the software.

Table 11
Compositional Invariance - Step 2

	Original Correlation	Correlation Permutation Mean	5.00%	Permutation PV
CB	0.999	0.997	0.991	0.773
EI	0.999	0.999	0.996	0.577
RELG	0.999	0.999	0.998	0.495
SI	0.999	0.999	0.997	0.273
SI * RELG	1	1	1	0.224

Table 12
Composite Equality - Step 3

	MOD (CONV- ISLA)	2.50%	97.50%	Permutation p-Values	VOD (CONV- ISLA)	2.50%	97.50 %	Permutation PV
CB	-0.111	-0.321	0.298	0.49	0.238	-0.398	0.32	0.199
EI	0.128	-0.307	0.313	0.414	-0.105	-0.887	0.692	0.798
RELG	0.059	-0.321	0.292	0.725	-0.254	-0.421	0.394	0.223
SI	-0.067	-0.313	0.3	0.678	0.032	-0.489	0.443	0.89
SI * RELG	-0.057	-0.374	0.426	0.797	0.226	-1.425	1.479	0.899

Multi-group Analysis

Multi-group analysis, a nonparametric significance test, tests for variances of groups specific results based on bootstrapping results (p<0.05) and it signifies difference in path coefficients between groups and values here are all greater than 0.05 which shows no significant difference in between professionals working in conventional and Islamic banks, way spiritual intelligence effects caring behaviors of the employees with mediation effect of EI & moderation effect of religiosity. Thus, these results provide significant information in deciding about the desired outcomes.

Table 13
Multi Group Analysis

	Path Coefficients-diff (Conventional - Islamic)	P-Value original 1-tailed (Conventional vs Islamic)	p-Value new (Convent vs Islamic)
EI -> CB	0.029	0.426	0.851
RELG -> CB	0.196	0.135	0.270
SI -> CB	-0.237	0.944	0.113
SI -> EI	0.044	0.318	0.636
SI * RELG -> CB	-0.015	0.640	0.721

Welch Satterthwait (see table 14) Parametric significance test, tests for dissimilarity of groups specific PLS-SEM result and considers unequal variance across groups. The parametric Test (see table 15), test parametric significance for difference of group and assumes equal variance across groups. The results of both the below-mentioned test signify that there is no significant difference between professionals working in conventional and Islamic banks, the way SI affects caring behaviors of the employees with the mediation effect of EI and moderation effect of the religiosity.

Table 14 & 15
Welch Satterthwait Test & Parametric Test

	PCD	TV	PV		PCD	TV	PV
EI -> CB	0.029	0.218	0.828	EI -> CB	0.029	0.232	0.817
RELG -> CB	0.196	1.118	0.267	RELG -> CB	0.196	1.102	0.272
SI -> CB	-0.237	1.591	0.116	SI -> CB	-0.237	1.413	0.159
SI -> EI	0.044	0.508	0.613	SI -> EI	0.044	0.519	0.604
SI * RELG -> CB	-0.015	0.303	0.763	SI * RELG -> CB	-0.015	0.296	0.767

DISCUSSION & CONCLUSION

The outcomes of results related to SI show dynamic aspect of spiritual intelligence on employee behavior related to two different business streams of the same business. The overall impact of SI on CB was found to be generally significant in the banking industry in general. Findings in support of the significance of SI on employee`s performance have been reported by [Emmons and Robert \(2000\)](#). Whereas, when focused on conventional banking industry it was found that SI is effective and plays a vital role in developing the caring behavior of the employee ([Masitoh & Sudarma, 2019](#); [Murniasih & Sudarma, 2016](#)) and similar findings have been reported about the Islamic banking sector ([Noegroho & Wulansari, 2020](#)). The indirect effect of SI through EI was also found to be significant ([Hosseini et al., 2010](#); [Vaughan, 2002](#)) generally in the banking sector, whereas similar findings have been reported specifically for the conventional banking sector. In this connection, it was found to be insignificant in the Islamic banking sector of Pakistan, which is quite astonishing. It may be due to the aspect of involvement of EI, which leads to more involvement of emotions than the spiritual aspect and this nullifies the impact of SI on CB.

The total effect of emotional intelligence is interestingly found significant ([Geyer et al., 2018](#)) as an overall factor in banking sector and it plays a similar role specifically in the conventional stream of banking sector, as it has shown significant relation between SI and CB. This relation is highly insignificant in its direct and indirect effect in the Islamic banking sector. The reason

behind such finds would be that a spiritually charged employee will be working best under his spiritual beliefs but once he involves his own emotions may not be working with that efficiency, so that is why the mix-up of spiritual and emotional intelligence will bring in the insignificant result. Religiosity is found to be significant when assessed on the overall sample or when it was analyzed in separate domains of conventional banking. It was always having high insignificant effect as a moderator in the case of Islamic banking. [Iksyaniyah, Hakim and Listyadi \(2021\)](#); [Noegroho and Wulansari \(2020\)](#); [Jamal, Budiyanto and Agustedi \(2021\)](#) have also reported the insignificant relation of the religiosity with employee performance. These findings are entirely contradicting findings of [Abualigah et al., \(2021\)](#); [Robbie Iqbal, Khusnul and Novianti \(2020\)](#), who report that religiosity can play the significant role enhancing organizational and employee performance.

The reason behind these insignificant relations would be the treatment of religion as a separate factor by employees not involved in professional and working life and that is why employee, in general, have not contained the importance of religion in their life and does not like to discuss and penetrate their religious values amongst their peers at workplace, as certain people would be having different and diverse beliefs. This justification rationalizes insignificance of variable of religiosity in the Islamic banking sector. Our research was conducted countrywide through a respondents survey, explored the part played by spiritual intelligence, mediated by emotional intelligence and moderated by religiosity, and assess effects of such practices on caring behavior of employees in the banking sector. Findings validate that: (i) spiritual intelligence significantly affects the caring behavior of employees, out of all sector-wise results showed the insignificant indirect effect of spiritual intelligence on caring behavior over aspect of emotional intelligence (ii) mediating relation of emotional intelligence had considerable part in encouraging energies geared for sustainability as it shaped a joint collaborative attitude of individual's goal towards caring behavior of the employees (iii) the moderating effect of the religiosity was moderately insignificant.

The aforesaid findings should be taken in the context of the boundaries of this research study and that we propose might be adopted in future research. The first limitation which is involved in our research is that we have embraced the variable which is more of the latent nature than observable, it means that several other activities and aspects of employees may be assessed to gain more all-inclusive sight in this overlook like capacity development, conflict and decision making, organizational/industrial relations ([Godard, 2010](#); [Guest, 2011](#)). A similar notion has been asserted by [Kolodinsky et al. \(2008\)](#) he says that the level of religious effect towards work is highly dependent upon perceived support provided by the organization, and if it is lacking then aspect of religiosity will be missing or will not be considered important by the employee. The consequent constraint is that data collection is one-short, which is expression of employee for a definite point in time. Thus upcoming researchers can gather data on multiple instances to increase the rigor of the research. Lastly, in our study, the individual is the unit of analysis as this can produce partialities in study findings. Although we have tried to overcome CMV aspect, it is advised to reduce this CMV aspect by focusing on dyed relationships which could enhance results.

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