

# Designing a Model of Professional Ethical Ideals Based on the Dimensions of Organizational Structure and Managers' Thinking Styles in Islamic Banking at the Agricultural Bank of Iran

Babak. Kalantari<sup>1</sup>, Sanjar. Salajeghe<sup>1\*</sup>, Ayyub. Sheykhi<sup>2</sup>

<sup>1</sup> Department of Management, Kerman Branch, Islamic Azad University, Kerman, Iran

<sup>2</sup> Department of Statistics, Faculty of Mathematics and Computer, Shahid Bahonar University of Kerman, Kerman, Iran

\* Corresponding author email address: S.Salajegheh@iauk.ac.ir

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### ABSTRACT

**Objective:** The objective of this research is to design a model of professional ethical ideals based on the dimensions of organizational structure and managers' thinking styles in Islamic banking at the Agricultural Bank of Iran.

**Methodology:** This study is classified as applied research in terms of its purpose, and as a descriptive correlational study in terms of data collection methods. The statistical population includes two groups: the first group consists of 50 experts and professors in management and banking and ethics, who hold at least a doctoral degree and were selected through random sampling. The second group includes all senior managers, provincial managers, and top-ranking heads at the Agricultural Bank, totaling 430 individuals. Data analysis was conducted using SPSS23 and AMOS23 software, Pearson correlation coefficients, and structural equation modeling.

**Findings:** The results showed that the direct effect of the exogenous variable of legal thinking style ( $p < .05$ ,  $t = 2.11$ ,  $\beta = .12$ ), holistic thinking style ( $p < .05$ ,  $t = 2.64$ ,  $\beta = .13$ ), free-thinking style ( $p < .05$ ,  $t = 7.34$ ,  $\beta = .57$ ), autocratic thinking style ( $p < .05$ ,  $t = 2.532$ ,  $\beta = .16$ ), organizational complexity ( $p < .05$ ,  $t = 2.65$ ,  $\beta = .32$ ), formality ( $p < .05$ ,  $t = 5.84$ ,  $\beta = .21$ ), and organizational centralization ( $p < .05$ ,  $t = 5.99$ ,  $\beta = .85$ ) on the variable of professional ethical ideals in Islamic banking is positive and significant. Additionally, the direct effect of the exogenous variable of conservative thinking style on the variable of professional ethical ideals in Islamic banking is negative and significant ( $p < .05$ ,  $t = 6.26$ ,  $\beta = -.43$ ).

**Conclusion:** Support for and backing of producers and exporters, farmers, industrialists, and others should be a serious concern for banks. Therefore, it is recommended that Islamic banks fully comply with the policies of the Islamic government and the laws and regulations of the central bank, avoiding any form of sectionalism and profit-seeking outside these laws and regulations.

**Keywords:** Professional Ethics, Organizational Structure, Thinking Styles, Managers, Banking.

## 1 Introduction

The banking industry is considered one of the most crucial sectors of any economy because banks, along with stock exchanges and insurance companies, are regarded as the main pillars of financial markets. Banking in the Iranian economy is of greater importance because, due to the underdeveloped capital market, banks are practically responsible for providing long-term financing; they also play a critical role in the process of financial market liberalization and integration with global markets, where efficiency is a necessary condition (Hosseini & Soori, 2007). In today's world, banks have become the main pillars of the economy in any country. Imagining economic prosperity and progress without banks in the current era is a challenging task (Yasin et al., 2023; Yudaruddin, 2024). One of the key roles of banks is to facilitate the circulation of money and to allocate monetary resources to various sectors. Optimal performance of banks in this regard plays a fundamental role in the economic development of countries (Ananda et al., 2023; Martínez-Navalón et al., 2023; Memari & Araei, 2023).

The current era has led to intense competition among banks and financial institutions, such that failure in this competition equates to elimination from the economic cycle. In this situation, banks and financial institutions are fully utilizing every tool and tactic to attract customers and generate profits for themselves. In our country's banking system, the growing number of private banks has intensified this competition and diminished ethical principles (Kalantari & Bassijeh, 2021). In this era that we live in, which we call the global village, and where communications have expanded, naturally, the role of money in the economy is important and an integral part of human life, and the role of money circulation is performed by banks. Banks in this respect are places of flow and also deposition of large sums of money; they have two types of attitudes: one purely sees the matter commercially and everything is defined based on profit and income generation alone, which is typical of those who either have no religious beliefs or do not involve beliefs, and the second attitude is ethics-focused banking, which is specific to belief and religion-centered systems (Akbarian & Rafie, 2008).

In the context of Islamic economics, a novel concept called "Islamic Banking" emerges, where ethical teachings and high values of Islam intertwine with economic structures. This approach transforms banking beyond mere financial operations into a realm for realizing justice and equitable distribution of profits and losses (Kaffashpoor et

al., 2021). In Islamic banking systems, financing is conducted through permissible methods in accordance with Islamic teachings, avoiding any activities contrary to Sharia. In this interaction, the interests and rights of all stakeholders, including customers, shareholders, and other stakeholders, are considered. Islamic banking serves as an alternative model to conventional banking systems, providing a platform for realizing justice, equitable distribution of wealth, and economic prosperity accompanied by ethics and spirituality (Mohammadpour et al., 2017; Rahmdel et al., 2019).

The main concern of Islamic banks is that their financial methods comply with Sharia laws. Having Sharia consultants or a committee of respected jurists who can approve the activities of the bank is essential to ensure the credibility and reputation of these institutions (Mohammadpour et al., 2017). Islamic banks must convince their customers about their innovative financial services and prove that their services are in accordance with Sharia and yet relevant to modern business conditions (Hossein Zadeh et al., 2022). Employing ethical models in banking helps better understand customer needs and cater to them, which not only creates a competitive advantage for the company but also ensures customer satisfaction and secures the benefits for the entire society. The presence of ethical values in the banking industry means eliminating all criminal operations, including fraud, bribery, and corruption (Dadgar et al., 2017). Financial institutions are generally ethically approved due to their adherence to Sharia, aiming to promote justice and welfare in society (Amiri et al., 2010; Rahmdel et al., 2019).

Studies have shown that implementing values and ethical principles in private companies leads to a better understanding of customer needs and, consequently, better responsiveness to them, ultimately resulting in increased profitability for the companies (Shaw et al., 2000). The current non-compliance with some ethical standards has created significant concerns in both public and private sectors. In today's conditions, the failure to observe some ethical standards has led to financial corruption and significant concerns in public and private sectors, and focusing on ethics is the main way out of this crisis (Kaffashpoor et al., 2021; Kalantari & Bassijeh, 2021). It is essential that one of the major concerns of managers be how to create a suitable environment for human factors in the profession, so that individuals engage in their work with full responsibility and commitment and adhere to ethical principles (Dadgar et al., 2017; Herzog, 2019).

In today's competitive world, we witness a decline in ethics in the markets. This issue has created a challenge for researchers to find suitable theoretical foundations and propose solutions for ethical enhancement. Effective managers at various levels are also concerned about this issue and are looking for ways to create a suitable environment for their employees so that they act with commitment and responsibility towards society and their profession, observing their occupational ethical principles (Mohammadpour et al., 2017; Nurhayati & Khairas, 2020; Rahmdel et al., 2019).

Therefore, considering the issues discussed in the current research, we will design a model of professional ethical ideals based on the dimensions of organizational structure and managers' thinking styles in Islamic banking at the Agricultural Bank of Iran.

## 2 Methods and Materials

The present study, given its objective, is categorized as applied research and, in terms of data collection, as descriptive (non-experimental) correlational research, specifically employing structural equation modeling. This research, by its nature and method, is descriptive correlational. Data collection was conducted through field research. Additionally, another method used in this research involves expert opinions. This study utilizes both qualitative and quantitative data types. For designing the model of this research, a questionnaire was distributed among 50 experts, and the Delphi method, which is qualitative, was employed because experts in management, banking, and ethics can provide valuable assistance in model design.

The study sample consists of two groups: the first group includes 50 experts and professors in the fields of management, banking, and ethics who hold at least a doctoral degree and were selected via random sampling. The second group consists of all the senior managers, provincial managers, and top-ranking heads of the Agricultural Bank of the country, totaling 430 individuals.

This research includes predictor and criterion variables. The organizational structure variables, which consist of components such as complexity, formality, and centralization, and the thinking styles of managers, which include 13 components (legislative thinking style, executive thinking style, judicial thinking style, autocratic thinking style, hierarchical thinking style, tribalistic thinking style,

anarchistic thinking style, holistic thinking style, detail-oriented thinking style, internal thinking style, external thinking style, conservative thinking style, and liberal thinking style), are considered predictor or independent variables. The criterion variable is the professional ethical ideals in Islamic banking, which includes 9 components (promoting ethics and solving its dilemmas in society, presenting a process of change, self-discipline and personal development, environmental protection, safeguarding stakeholders' rights, establishing justice, realizing the goals of the Islamic government, meeting the needs of various societal strata, and productivity of human resources).

For data collection in the qualitative phase, after reviewing the literature of previous studies domestically and internationally, and considering the theoretical foundations of professional ethics and the characteristics of Islamic banking, the Delphi method and the discretion of experts in management, banking, and ethics were used to determine the indices for the questionnaire on professional ethical ideals in Islamic banking. In the quantitative phase, field methods with questionnaires were used for data collection. The questionnaires used include the Robbins Organizational Structure Questionnaire (1987); the Sternberg and Wagner Thinking Styles Short Form Questionnaire (1992); and the researcher-developed questionnaire for professional ethical ideals in Islamic banking. To validate the extracted indices from exploratory factor analysis, confirmatory factor analysis was employed, and the results of confirmatory factor analysis were a significant validation of the questionnaire's reliability. The questionnaires were then electronically distributed to 430 senior managers, provincial managers, and top-ranking heads of the Agricultural Bank of the country. Finally, with excellent cooperation from the respondents, 430 questionnaires were returned. Based on the information obtained from the respondents, an optimal model was designed and ultimately validated. Data analysis was conducted using SPSS23 and AMOS23 software, Pearson correlation coefficients, and structural equation modeling methods.

## 3 Findings and Results

For examining the normality of the distribution of research variables in small samples, the Kolmogorov-Smirnov (KS) test is used. The results from this test are shown in Table 1.

**Table 1**

*Results of Normality Test of Research Variables*

Variable	Component	Z Value	Significance Value
Professional Ethical Ideals	Promoting ethics and solving its dilemmas	1.23	.07
	Process of change	1.33	.06
	Self-discipline and personal development	1.21	.1
	Environmental protection	1.2	.11
	Safeguarding stakeholders' rights	1.03	.24
	Establishing justice	1.25	.08
	Realizing goals of the Islamic government	1.04	.22
	Meeting societal needs	1.31	.06
	Productivity of human resources	0.93	.31
Managers' Thinking Styles	Legislative thinking style	3.05	.09
	Executive thinking style	2.61	.08
	Judicial thinking style	1.04	.23
	Autocratic thinking style	0.098	.2
	Hierarchical thinking style	0.105	.146
	Tribalistic thinking style	0.2	.113
	Anarchistic thinking style	0.137	.158
	Holistic thinking style	1.128	.329
	Detail-oriented thinking style	0.108	.2
	Internal thinking style	2.092	.131
	External thinking style	0.117	.2
Organizational Structure	Liberal thinking style	2.1	.13
	Conservative thinking style	0.392	.536
	Complexity	2.474	.091
	Formality	0.178	.2
	Centralization	0.696	.502

As the results of Table 1 indicate, the significance levels of all research variables are above .05, thus the condition for data normality is satisfied, and parametric tests can be used. Before performing other analyses, skewness and kurtosis of scales were checked to ensure necessary transformations if

excessive skewness or kurtosis was present. If skewness and kurtosis of scales are less than 2, there is no need to transform the variables, and the continuation of statistical analyses with these scales will not disrupt the results.

**Table 2**

*Descriptive Indices of Latent Variable Components*

Variable	Component	Mean	Standard Deviation	Minimum	Maximum	Skewness	Kurtosis
Professional Ethical Ideals	Promoting ethics and solving dilemmas in society	4.56	0.4	3	5	-0.73	-0.85
	Process of change	4.26	0.56	2.89	5	-0.21	-0.73
	Self-discipline and personal development	4.37	0.52	2.83	5	-0.72	-0.26
	Environmental protection	4.06	0.62	2.6	5	-0.25	-0.8
	Safeguarding stakeholders' rights	3.86	0.75	2	5	-0.25	-0.89
	Establishing justice	4.42	0.53	2.67	5	-0.71	-0.04
	Realizing the goals of the Islamic government	4.46	0.55	2.33	5	-0.68	-0.88
	Meeting the needs of various societal strata	4.27	0.56	2.78	5	-0.5	-0.54
	Productivity of human resources	3.91	0.8	2.33	5	-0.14	-0.74
Managers' Thinking Styles	Legislative thinking style	4.05	0.79	2.2	5	-0.67	-0.49
	Executive thinking style	3.17	1.22	1.2	5	0.07	-0.67
	Judicial thinking style	3.84	1.04	1	5	-0.75	-0.48
	Autocratic thinking style	3.63	0.82	1.2	5	-0.82	-0.12

	Hierarchical thinking style	4.26	0.53	1.6	5	-0.71	-0.86
	Tribalistic thinking style	3.92	0.82	1.2	5	-0.22	-0.25
	Anarchistic thinking style	3.02	0.82	1.4	5	0.14	0.84
	Holistic thinking style	3.02	1.31	1.2	5	0.3	-0.7
	Detail-oriented thinking style	3.69	1.24	1	5	-0.61	-0.96
	Internal thinking style	3.25	1.11	1.2	5	0.07	-0.94
	External thinking style	3.46	1.15	1	5	-0.24	-0.94
	Liberal thinking style	4.21	0.73	1.8	5	-0.91	-0.1
	Conservative thinking style	3.3	1.16	1	5	-0.3	-0.71
Organizational Structure	Complexity	4.13	0.57	2.7	5	0.008	-0.82
	Formality	4.1	0.43	2.6	5	-0.51	-0.2
	Centralization	3.85	0.47	2.5	4.8	0.21	0.56

The results from Table 2 indicate that the skewness and kurtosis indices of the variables are within  $\pm 2$ , demonstrating the variables' appropriateness for conducting parametric tests.

To explain the components of professional ethical ideals in Islamic banking and to confirm the factor structure derived from exploratory factor analysis, confirmatory factor analysis was employed. To determine the appropriateness of model fit to the data, fit indices were used. Several fit indices were considered following Kline's (2011) recommendation, including the chi-square to degrees

of freedom ratio ( $\chi^2/df$ ), Goodness of Fit Index (GFI), Bentler's Comparative Fit Index (CFI), Incremental Fit Index (IFI), Normed Fit Index (NFI), Tucker-Lewis Index (TLI), and the Root Mean Square Error of Approximation (RMSEA). A model is considered to have an acceptable fit if the  $\chi^2/df$  ratio is equal to or less than 3, and the GFI, CFI, IFI, NFI, and TLI values are around 0.90 or higher. A RMSEA value less than 0.06 also indicates an acceptable fit. The results showed in this study:  $\chi^2/df = 2.93$ , GFI = 0.899, NFI = 0.903, CFI = 0.906, TLI = 0.897, IFI = 0.903, and RMSEA = 0.059. Thus, the model exhibits satisfactory fit.

**Table 3**

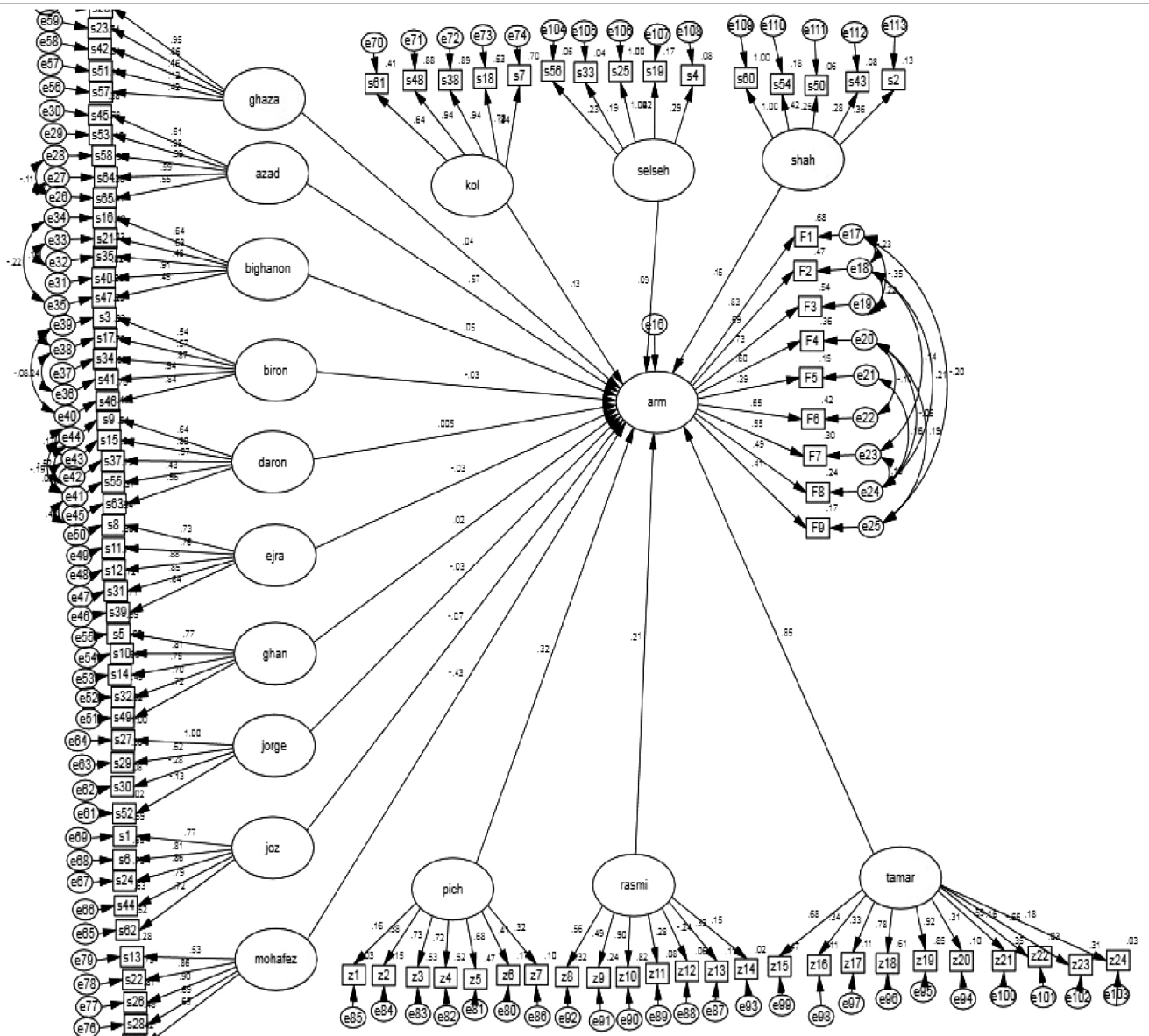
*Direct Effects of Latent Variables on Each Other*

Dependent/Independent	Standard Parameter	Standard Error	t-Value	P-Value
Professional Ethics from Legislative Thinking	0.12	0.21	2.11	0.03
Professional Ethics from Executive Thinking	-0.03	0.19	-0.538	0.59
Professional Ethics from Judicial Thinking	0.04	0.14	0.756	0.45
Professional Ethics from Holistic Thinking	0.13	0.14	2.46	0.01
Professional Ethics from Detail-Oriented Thinking	-0.07	0.20	-1.31	0.19
Professional Ethics from Free Thinking	0.57	0.70	7.34	0.001
Professional Ethics from Conservative Thinking	-0.43	0.34	-6.26	0.001
Professional Ethics from Hierarchical Thinking	0.09	0.66	1.40	0.16
Professional Ethics from Autocratic Thinking	0.16	0.40	2.532	0.01
Professional Ethics from Tribalistic Thinking	-0.03	0.18	-0.64	0.52
Professional Ethics from Anarchistic Thinking	0.05	0.29	0.90	0.37
Professional Ethics from Internal Thinking	0.005	0.2	0.09	0.93
Professional Ethics from External Thinking	-0.03	0.19	-0.52	0.60
Professional Ethics from Organizational Complexity	0.32	0.18	2.68	0.007
Professional Ethics from Formality	0.21	0.21	5.84	0.001
Professional Ethics from Centralization	0.85	0.6	5.99	0.001



Figure 1

Model with Standard Coefficients



Based on the information in Table 3, the results showed a direct positive and significant effect of the exogenous variable of legislative thinking style on the variable of professional ethical ideals in Islamic banking ( $p < 0.05$ ,  $t = 2.11$ ,  $\beta = 0.12$ ). Additionally, a direct positive and significant effect of the exogenous variable of holistic thinking style on the variable of professional ethical ideals in Islamic banking is evident ( $p < 0.05$ ,  $t = 2.64$ ,  $\beta = 0.13$ ). The direct effect of the exogenous variable of free-thinking style on the variable of professional ethical ideals in Islamic banking is positive and significant ( $p < 0.05$ ,  $t = 7.34$ ,  $\beta = 0.57$ ). Moreover, the direct effect of the exogenous variable of conservative thinking style on the variable of professional ethical ideals in Islamic banking is negative and significant ( $p < 0.05$ ,  $t =$

$6.26$ ,  $\beta = -0.43$ ). The direct effect of the exogenous variable of autocratic thinking style on the variable of professional ethical ideals in Islamic banking is positive and significant ( $p < 0.05$ ,  $t = 2.532$ ,  $\beta = 0.16$ ). Additionally, a direct positive and significant effect of the exogenous variable of organizational complexity on the variable of professional ethical ideals in Islamic banking is noted ( $p < 0.05$ ,  $t = 2.65$ ,  $\beta = 0.32$ ), the direct effect of the exogenous variable of formality on the variable of professional ethical ideals in Islamic banking is positive and significant ( $p < 0.05$ ,  $t = 5.84$ ,  $\beta = 0.21$ ). Also, the direct effect of the exogenous variable of organizational centralization on the variable of professional ethical ideals in Islamic banking is positive and significant ( $p < 0.05$ ,  $t = 5.99$ ,  $\beta = 0.85$ ).

#### 4 Discussion and Conclusion

In the present study, a model of professional ethical ideals based on organizational structure dimensions and managers' thinking styles in Islamic banking at the Agricultural Bank of Iran was designed. Data were collected through field research methods. The results indicated that in this study, the chi-square/degrees of freedom ratio was 2.93, the Goodness of Fit Index (GFI) was 0.899, the Normed Fit Index (NFI) was 0.903, the Comparative Fit Index (CFI) was 0.906, the Tucker-Lewis Index (TLI) was 0.897, the Incremental Fit Index (IFI) was 0.903, and the Root Mean Square Error of Approximation (RMSEA) was 0.059. Therefore, the model enjoys satisfactory fit. According to experts, nine dimensions were identified as professional ethical ideals in Islamic banking, which are productivity of human resources, meeting the needs of various societal strata, presenting a process of change, self-discipline and personal development, promoting ethics and solving its dilemmas in society, environmental protection, safeguarding stakeholders' rights, realizing the goals of the Islamic government, and establishing justice.

In this research, three ideals of organizational professional ethics, namely presenting a process of change and behavior correction, self-discipline and personal development, and promoting ethics and solving ethical conflicts, were validated, and six ideals including productivity of human resources, meeting the needs of various societal strata, environmental protection, safeguarding stakeholders' rights, realizing the goals of the Islamic government, and establishing justice were replaced with the ideals identified in the model. Bernard Gert (2004) in his book "Professional Ethical Ideals" generally mentions five principles including preventing harm, alleviating suffering, eliminating ethical role divisions, encouraging adherence to ethical roles, and encouraging adherence to ethical ideals, where the first two principles, namely preventing harm and alleviating suffering, are adaptable with the ideals obtained in the model (Nurhayati & Khairas, 2020; Rahmdel et al., 2019). All dimensions of organizational structure (complexity, formality, centralization) have a positive and significant relationship with professional ethical ideals, which indicates that organizations should pay special attention to the dimensions of their organizational structure to move towards becoming ethical organizations. Banks with low formality, low centralization, and fewer organizational levels can be much more successful in achieving professional ethical ideals. Furthermore,

legislative, holistic, free-thinking, and autocratic thinking styles have a positive and significant relationship, and conservative thinking style has a negative and significant relationship with professional ethical ideals. In other words, organizations should foster and develop legislative, holistic, free-thinking, and autocratic thinking styles at all stages from recruitment, training, promotion, and appointments to make their organization more ethical.

Therefore, it is recommended that our country's banking system and all banks engaged in Islamic banking, especially the Central Bank of the Islamic Republic of Iran, should define professional ethical ideals as a guiding light in the form of an ethical vision for the banking system and implement all laws, regulations, and directives in their various operational areas including marketing and sales of banking services, credit and facilities, investment, human capital, currency services, and international services in alignment with this vision. Islamic banks should serve all segments of society, regardless of their financial status, age, gender, etc., and avoid favoring specific customers or affluent classes or biases based on ethnicity, race, religion, etc. The Islamic bank plays a significant role in the Islamic economy; therefore, it has a substantial responsibility in the economic sector of the Islamic society and in achieving the economic goals of the Islamic government. Support and backing for producers and exporters, farmers, and industrialists should be a serious concern for banks. Thus, it is recommended that Islamic banks fully comply with the policies of the Islamic government and the laws and regulations of the central bank, avoiding any form of sectionalism and profit-seeking outside these laws and regulations.

#### Authors' Contributions

All authors have contributed significantly to the research process and the development of the manuscript.

#### Declaration

In order to correct and improve the academic writing of our paper, we have used the language model ChatGPT.

#### Transparency Statement

Data are available for research purposes upon reasonable request to the corresponding author.

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## Declaration of Interest

The authors report no conflict of interest.

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## Ethical Considerations

In this research, ethical standards including obtaining informed consent, ensuring privacy and confidentiality were observed.

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