



“An exploratory analysis of the effects of organizational culture of Islamic banks in Turkey on employee engagement and employee retention.”

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MA in Human Resource Management | National College of Ireland

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Project Submission Sheet

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AI Acknowledgement Supplement

Research Methods

An exploratory analysis of the effects of organizational culture of Islamic banks in Turkey on employee engagement and employee retention.

Your Name/Student Number	Course	Date
Fatih Karademir/22198229	Human Resources Management	04.05.2024

This section is a supplement to the main assignment, to be used if AI was used in any capacity in the creation of your assignment; if you have queries about how to do this, please contact your lecturer. For an example of how to fill these sections out, please click [here](#).

AI Acknowledgment

This section acknowledges the AI tools that were utilized in the process of completing this assignment.

Tool Name	Brief Description	Link to tool
ChatGPT	Brainstorming in 2 topics of the research	https://chat.openai.com/

Description of AI Usage

This section provides a more detailed description of how the AI tools were used in the assignment. It includes information about the prompts given to the AI tool, the responses received, and how these responses were utilized or modified in the assignment. **One table should be used for each tool used.**

[Insert Tool Name]	
ChatGPT was used to generate ideas about potential subtopics of the employee engagement and retention strategies.	
Can you tell me what effects the employee retention and engagement ?	Factors influencing employee retention and engagement include: Strong leadership Opportunities for growth Recognition and rewards Work-life balance Inclusive culture Effective communication

	<p>Clear job roles</p> <p>Supportive environment</p> <p>Feedback and performance management</p> <p>Alignment with organizational values</p> <p>Competitive compensation</p> <p>Social connection opportunities</p>
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Evidence of AI Usage

This section includes evidence of significant prompts and responses used or generated through the AI tool. It should provide a clear understanding of the extent to which the AI tool was used in the assignment. Evidence may be attached via screenshots or text.

Additional Evidence:



ChatGPT

Certainly! Here's a condensed version:

Factors influencing employee retention and engagement include:

1. Strong leadership
2. Opportunities for growth
3. Recognition and rewards
4. Work-life balance
5. Inclusive culture
6. Effective communication
7. Clear job roles
8. Supportive environment
9. Feedback and performance management
10. Alignment with organizational values
11. Competitive compensation
12. Social connection opportunities

These factors collectively contribute to employee satisfaction, motivation, and commitment, ultimately leading to higher retention rates and increased engagement within the organization.

Abstract

Organizational culture plays a very important role in companies' success, achieving goals, happiness, working environment, motivation, and many other work-related issues. While today's companies shape their organizational cultures with the concern for equality and justice, they aim to exclude many issues that can be considered discrimination or sensitive for people. Participation Banks in Turkey, on the other hand, incorporate religion into their organizational culture, which can affect people's lifestyles, world politics, relations between countries and people, and even indirectly their economies.

In the study, employee retention and engagement were evaluated based on the impact of Islam on organizational culture in these banks. 14 people who worked for at least 2 years in the largest participation banks in Turkey were interviewed and the study was supported by existing academic studies. Although there are studies on the relationship between organizational culture, employee retention, motivation and commitment, there is not enough academic studies about how a value that is more sensitive for people and may be risky for the company should be a part of the culture. With this study, the impact of sensitive values within the organizational culture will be analyzed.

Submission of Thesis and Dissertation National College of Ireland Research Students Declaration Form

(Thesis/Author Declaration Form)

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Degree for which thesis is submitted: MA in Human Resource Management

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- (a) I declare that the work has been composed by myself.
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- (c) My thesis will be included in electronic format in the College Institutional Repository NORMA (thesis reports and projects).
- (d) I declare that no material contained in the thesis has been used in any other submission for an academic award.

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Date: May 2024

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1.Introduction

The culture of organizations determines many dynamics within their structure. People's clothing preferences, communication styles, management style, business environment, employee experience and dozens of similar issues are directly or indirectly affected by organizational culture (Sindakis *et al.*, 2024) For the benefit of the company and the employees, all employees, together with the HR teams, must constantly strengthen this culture. Also, rapid adaptation of a new employee to the company culture is among the important priorities of human resources departments. Organizations that want to make profit or achieve a goal choose to shape their culture according to the expectations of their employees to increase the engagement and loyalty of their successful employees or employ employees who are suitable for their existing culture (Fuller, 2015). Thus, not only salary and career expectations, but also the emotional attachment to the company can motivate the employee to do more.

When considering the concepts that connect the employee to the workplace and increase their motivation, issues such as career, salary, learning, and development are the first ones that come to mind. Apart from these, the emotional and intellectual attachment of the employee to the organization can be considered as a much deeper bond (Untaru, 2024). Because different institutions can easily offer higher wages, transfers with promotions or better development programs. However, it is not possible to provide the emotional and intellectual satisfaction that organizational culture can provide. Religion is the set of ideas and emotions that direct the lives of people who choose to live this way in today's world. Considered this way, religious influences in a company's organizational culture and functioning can offer a unique experience to its employees.

Islamic banks operating under the name "participation banking" in Turkey are one of the most suitable research areas to answer questions about the relationship between organizational culture, employee retention, employee engagement and religion. In this study, the effects of religion on the organizational culture of participation banks will be evaluated through interviews with current and former employees of participation banks in Turkey. It will then be analyzed how this culture helps employee engagement and focus. In order for the study to be more objective, employees with different positions and titles will be interviewed. Three samples will be created: human resources employees, head office employees and branch employees. These groups will be selected from people who have at least 2 years of experience in participation banks, are currently working in participation banks or have previously worked in participation banks.

The aim of the study is to prove that employees who feel mentally and emotionally connected to a company have a much deeper engagement and commitment. By examining previous academic research on Islamic banking, organizational culture, employee engagement and employee engagement, existing knowledge gaps will be identified, and the importance of this study will be emphasized. As a result of the study, it will be understood that companies should focus on abstract issues as well as some concrete issues when designing their human resources strategies. By ensuring that the organizational culture is accepted among employees, companies can achieve sustainable success by ensuring that their talented employees are not tempted by other companies. How to ensure employee retention and employee engagement by including a sensitive concept such as religion within the organizational culture will be explained in detail.

The study will analyze the topic as follows:

Chapter Two: This chapter will provide further details about Organizational Culture, Employee Engagement, Employee Retention, and Participation Banking with literature review.

Chapter Three: The research question will be introduced, and the aim of the dissertation will be clearly explained.

Chapter Four: The methodology used will be stated. The reasons for choosing this methodology and why it is the right approach will be explained.

Chapter Five: Findings will be shared in this section. The found data will be analyzed and a more in-depth understanding of the subject will be provided.

Chapter Six: A discussion on the subject will be shared. The data will be interpreted and its meaning for the research question will be evaluated. Questions such as what the key findings are, what is their importance for human resources employees, and what future research can be done on this subject will be answered.

Chapter Seven: The study will be completed with the recommendations given by the author in this field and a Personal Learning Statement which summarizes the learning outcome of this study.

2. Literature Review

There is no sufficient study in the literature on how religious influences in organizational culture affect employee retention, engagement and motivation, and there is a gap in the studies in this field. A literature review was conducted in order to have a comprehensive understanding of organizational culture, Islamic banking, employee retention, engagement and motivation and to analyze the effects of these issues on human resources management.

By using the literature review NCI library online platform, the necessary resources were accessed with the keywords at the center of the research. For example, "Organizational Culture", "Employee Retention", "Employee Engagement", "Islamic Banking", "Sharia Rules in Banking", "Participation Banking", "Motivation", "HRM", "Human Resources".

2.1. Organizational Culture

Any business, regardless of its scale, exists with at least one person first. As the number of people working in businesses increases, the need for organization emerges. Different dynamics that develop over time cause the organizational structure to become more complex (Huang *et al.*, 2023). Organizing relationships, creating correct workflows, and developing a working environment with defined processes are among the primary duties of human resources teams and managers (Miletić *et al.*, 2023). With the combination of all these components, company culture is formed over time. Rather than written and mandatory rules, organizational culture is a whole formed by the habits of company employees, how they behave in the work environment, how they communicate with each other, and symbolic or emotional states that all employees can share, except for the job itself (Mercadal, 2023). In other words, it is the order that shapes employee behavior that contributes to a more successful management of the company.

Organizations consist of individuals with different cultural mosaics. These individuals came together with task and professional norms and criteria, and as a natural result of forming a group together, they created a system of beliefs and values that were different from other organizations, but relatively common within themselves (Halmaghi, 2023). This system helps the coexistence of different beliefs, values, attitudes, ways of thinking and morality within the organization, and this is known as 'organizational culture'.

In short, organizational culture is the sum of the beliefs, values and interaction methods that create the environment of an organization. Organizational culture encompasses the core values of a company or business. It also reflects the expectations and philosophy of an organization

and the experiences of employees and leaders within it, and often determines the future direction of the group (Raziq *et al.*, 2024). Culture in an organization governs many things, from how decisions are made to how employees interact. Learning more about the company's culture will help employees understand whether the company has the same values as they do. Additionally, understanding the organization's core values in the context of its culture will help determine whether the company will be a healthy environment for employees.

There may be many different factors that affect the culture of companies. It may be necessary to analyze the positive or negative effects of these elements on employees and approach the organizational culture as a living entity, developing and changing it over time. Although this change often occurs naturally, the basic feeling or thought will not change deeply. For example, even if there are minor changes in the organizational culture of a company with intense competition in its culture, the fundamental working environment will always be competitive. Based on this, since religion is a factor that can change people's behavior at every point of their lives in today's world, it is certain that it will affect employees when religious goals and rules are included in the organizational culture.

2.1.1. Benefits of Organizational Culture to an Organization

The values revealed by the organizational culture regarding employees determine the extent of the individual's integration with the organization. Communication with managers is stronger when individuals are considered part of the organization. The mental and emotional parallelism of management to employees is an effective motivation tool if it can be directed well. On the other hand, when individuals are perceived only as tools to achieve the goals of the organization, it is clear that individual-organization integration cannot be achieved easily.

It is seen that the values, attitudes, beliefs, habits, traditions, and similar cultural characteristics to which organizations adhere are also reflected in social activities. Meetings, ceremonies and similar activities that intensify the relationships of organizational members with each other and with the external environment also enable the individual to integrate with the organizational culture. Graduation ceremonies or meetings held in academic uniforms are traditional behaviors that reflect the culture of universities. Collective physical exercises performed in some organizations aim not only for the physical health of employees, but also for group behavior. These and similar activities, shaped according to the values developed in different organizations, strengthen the sense of belonging in individuals.

Culture, which is formed as a result of certain influences and a process in businesses, has some benefits for managers and employees in businesses. These can be listed as:

- Perhaps the most important factor for individuals working in businesses to stay and continue working in that business is their ability to achieve their personal goals (Imran *et al.*, 2022). However, it cannot be said that every employee works happily and peacefully. In these cases, people may have to work even if they do not want to for various reasons. In such a situation, psychological disorders called dissatisfaction or depression and degradation occur. Organizational culture is an important factor in eliminating these discomforts.
- Organizational culture causes employees to understand certain standards, norms and values, and thus to be more determined and consistent in order to achieve the level of performance expected from them, and to increase their degree of harmony with their superiors (Nofriadi *et al.*, 2024). It also increases job satisfaction.
- Organizational culture has a very important role in intra-organizational communication and interpersonal relations (Usman, 2019). Culture connects individuals to each other and to the organization; It provides togetherness and develops the feeling of "we". By improving the organizational climate in a positive way, it can prevent groupings and dualities within the organization if a broad consensus is achieved in the organizational culture.
- Conflicts may arise in organizations for various reasons. Conflicts arising from goals, conflicts arising from differences in perception, conflicts arising from intra-organizational dependency, can be rationalized or softened through some standard practices and procedures brought by the organizational culture (Ferine *et al.*, 2021).
- Just as general judgments about a society are derived from the cultural identity of that society; Evaluations about an organization are made with the culture of that organization. Culture is like a promotional identity. Traces of organizational culture can be found in behavior, attitude, and relationships within and outside the organization.
- Organizational culture contributes to the training and development of new managers by helping them acquire knowledge, skills and behavior.

Organizational culture provides many benefits for managers and other personnel working for that organization.

2.2. Employee Engagement

Employee engagement and organizational culture have always been directly related to each other. It has been the subject of many academic studies that the success rate will be higher in organizations where employees are emotionally or intellectually committed (Froiland, 2024).

Employee engagement is the alignment of employees working in an organization with their own goals and interests and the vision and goals of the organization. Employees who establish a bond with the institution they work for will be happy and will work to provide the maximum benefit they can for the development and profit of their institution (Ramdhani and Djamil, 2024).

Ensuring the engagement of all employees, as well as retaining key people and talents in institutions, gains special importance. Employee engagement enables people to continue their activities successfully in institutions. This directly affects the achievement of corporate goals without loss of time and labor (Maulia, 2023).

As factors affecting employee engagement, we can list topics such as motivation, salary, social rights, leadership, management style, working environment, and resources provided to the person (Masharyono *et al.*, 2023). These factors may increase or change according to today's conditions and the field of activity of the business.

Job descriptions of employees, work processes, goals, objectives, and structure of the organization should be clearly designed (Erika *et al.*, 2023). A balance must be struck between being in a managerial position and establishing close relationships with employees. Expectations regarding leadership should be defined and managers should be trained accordingly. The manager's empathy with the employees, his ability to respond to requests and expectations, and his ability to gain the trust of his employees increases employee engagement.

Giving employees the right to have a say in the decisions to be made, allowing them to express their opinions, being freely involved in the work, and ensuring that they can take initiative in their own areas of responsibility plays an important role in employee loyalty (Bora, 2024). With a management style that empowers employees, employees can be made to feel happier and more self-confident in their companies, as well as revealing their potential.

Managers need to make an effort to ensure that the physical working environment is sufficient to meet expectations and needs, and that the communication established between all individuals coming together under the roof of the institution is positive. Physical environments and facilities

that appeal to employees' ideas and desires strengthen the feeling that this is the right workplace for them.

It becomes very valuable for managers to provide their employees with the resources they need to increase their performance, contribute to their professional development, advance their employees, and thus connect them to the organization (Cin and Sönmez, 2024). Human resources teams can also support engagement through training and development by diversifying the training employees receive in the areas in which they want to improve themselves and by promising more in terms of continuous learning.

In order for employees to feel their contribution and involvement in the work, their suggestions should be taken and encouraged with rewards (Zhu *et al.*, 2022). Providing incentives by increasing salaries or giving rewards after a certain development can create employee loyalty. Payments that do not constitute a significant expense for companies, such as bonuses, promotions, and gift certificates, can mean a lot to employees. Because employees understand that their success is noticed in this company and are motivated to do more.

People may need motivation from time to time. It may not always be possible for an employee to work with full motivation and potential. Some requests and needs may need to be met. Whether or not these demands and needs are met directly affects the job performance of employees. Knowing the right motivation methods and applying them at the right time according to the employee is another important factor affecting engagement.

2.2.1. Benefits of Employee Engagement to an Organization

Employee engagement refers to the emotional connection employees have to their companies, their work, their managers, their teams, and their company's mission. This bond leads them to do more than “the job assigned to them”. They can combine their passion with their work, and this has many benefits for both them and their companies. These benefits can be listed as follows:

Productivity increase:

According to Gallup's report, connected teams achieve up to 17% more productivity (Jim, 2017). Since productivity is one of the parameters that is most reflected in financial results, indirectly increasing employee loyalty can also be beneficial in this direction. Since engaged

employees find their jobs more meaningful, they tend to do more work in less time, which means increased productivity (Al Zeer *et al.*, 2023). Again, engaged employees work more effectively than happy employees. Happiness and satisfaction are an "inner" emotion, but engagement means effectiveness and efficiency.

Decrease in turnover rate:

Engaged employees leave their companies less frequently under similar circumstances, and the emotional strength that ties them to the company enables them to stay and put in more effort (Kossyva *et al.*, 2024). We also know that after an employee leaves the company unintentionally, finding an employee who can do the same job in a similar way, adapting to the culture, training, and reaching a certain level can create an additional cost of up to 2.5 times the annual cost of the employee who left the company.

Increased customer happiness:

Engaged employees provide better service to their customers. Studies show that customer satisfaction is up to 10% higher in organizations with more committed employees (Michel *et al.*, 2023). We actually experience this every day, especially if we come across a committed employee in the service sector, as a customer we leave more satisfied and often spend more.

Revenue growth:

Making employees more engaged can also increase revenue. Increasing income becomes even more possible because engaged employees work with enthusiasm and passion, want to do more than their share, and find their work meaningful.

Less absenteeism:

Studies show that engaged employees show less "unreasonable absence" behavior. This is important both for the person's psychology and for work output and productivity. Employees who are disengaged, looking for another job, and who are incompatible with the company may engage in the behavior of not coming to work more and making excuses (Jha and Kumar, 2016).

Increased work quality:

Engaged employees are not only more productive but also do higher quality work because they love what they do, work enthusiastically with their teams and managers around a goal, and see their contribution to the company's mission (Oke *et al.*, 2023). This also brings with it positive

behaviors such as expressing themselves, presenting new ideas, doing business more carefully, and being able to ask for help when necessary.

More contribution to positive culture:

Engaged employees generally work enthusiastically at work and contribute their positive and high-energy attitudes to the company culture (Utami *et al.*, 2023). Their desire to serve the mission and achieve the vision can be contagious. They participate more in team work, contribute more to meetings, and can be more constructive in conflicts. They honor the organization they are in by feeling like it is their own company. Thus, in addition to the benefits we have conveyed numerically, they also make an extremely positive contribution culturally.

More creativity:

As engaged employees express themselves more freely, they also find the opportunity to be more creative. Organizations that encourage and reward their employees to be more creative have more committed employees (Singh and Phoolka, 2024). This is also a feature that increases autonomy. Employees who can autonomously take responsibility for their decisions are more creative.

More loyalty:

Engaged employees are proud of their company outside the company as well, and can act as advertisers, references, or defenders. Nowadays, every reference is very valuable, and organizations where every employee acts like a sales manager are more successful. Engaged employees are proud of their company, carry their work ethically with honor, and are natural marketing of their company (Basheer *et al.*, 2019).

More suggestions to develop work:

Engaged employees make more suggestions and embrace them to improve the company, speed up processes and increase quality. They can make suggestions outside their own fields, exchanges ideas with different people in the company, and prefers open communication for the betterment of his team and his business.

Less labor loss:

In the research conducted by Gallup, disengaged employees do not do some work and do not contribute because they are not connected "when they could". This shows that approximately one-third of the salary paid to them is wasted. We see that this cost decreases as we increase

loyalty. With a simple calculation, if the rate of disengaged employees in your company is 20%, which is an extremely likely rate, you are throwing away 6.7% of your total salary budget as the cost of disengagement.

During this period, employee engagement has become even more important. Team leaders' ability to create engaged teams is making an impact. Increasing employee engagement is moving up companies' to-do lists, and every step in this direction is invaluable.

2.3. Employee Retention

With the global changes taking place today, it has become more important for organizations to keep up with the changes to survive. In the process of keeping up with change, organizations need their employees. It can be said that the superiority of an organization among its competitors is only possible to the extent of the abilities of its employees. For this reason, it is of great importance for organizations to obtain especially talented employees and keep these employees at work for a long time.

Employee retention, in its most general definition, is "keeping the right employee in the right job" for every organization (Froiland, 2023). This concept also refers to the employment policies and practices used by organizations to encourage valuable employees to remain committed to their jobs. With a different definition, employee retention is the ability of an organization to retain its employees. In this case, retention can be thought of as a strategy based on the efforts made by an organization to retain its employees. In other words, this concept includes measures that encourage employees to stay in the organization for the maximum period.

The concept of retention begins long before an employee's first day on the job. As a matter of fact, the employee's desire to stay at the job begins when the organization official makes the job description, continues during the interviews and job acceptance stages, and becomes stronger when the job orientation is carried out (Al Maalouf *et al.*, 2023). In other words, the concept of retention is affected by organizational culture, job descriptions, empowerment, selection, and employee orientation.

When the above definitions are examined, the concept of employee retention can be expressed as strategies to prevent employees, especially talented employees, from staying in the organization for a long time or from moving to rival organizations (Tiwari *et al.*, 2023). The

reason why organizations implement practices to keep employees at work is because they realize the importance of the employee as an organization and as a business.

2.3.1 Importance of Employee Retention

Contemporary organization and management theories accept human resources as vital for the organization. Accordingly, it can be inferred that employees are the main factor in the rise and fall of organizational effectiveness. For this reason, it is very important not to lose talented employees and, moreover, not to transfer these employees to rival organizations (Popescu and Ciorei, 2023). Because losing a talented employee in a key position for an organization; In addition to having a negative impact on their individual creativity, the break in the relationship will cause difficulties in re-orienting the new employee and adapting them to the requirements of the job.

High labor turnover is a significant problem for organizations. For this reason, achieving a reasonable rate of labor turnover plays a vital role for organizations. Because organizations with high labor turnover cannot benefit from their employees efficiently, cannot find good employees and cannot ensure that their employees stay in the organization for a long time (Alam, 2023). Therefore, in today's competitive environment, it is important for organizations to focus on employee retention to ensure employee loyalty and manage workforce turnover. Employee retention is not only important to reduce the cost of labor turnover or the cost of training new employees in the organization. Employee retention is also very important to keep talented employees at work. In other words, the most important reason for keeping employees at work is not to lose talented employees. As a matter of fact, it is very difficult to find replacements for talented employees in the competitive talent market. Academic resources have found a positive relationship between employee retention and organizational performance (Hausknecht *et al.*, 2009). Employee retention is the building block for an organization to gain a competitive advantage among other organizations.

Considering what has been discussed above, it is possible to state that employee retention is related to labor turnover. Losing talented employees has a high cost to the organization. As a result, it can be stated that the performance of the organization is negatively affected. Therefore, it is considered important to know the factors that affect employee retention and for organizations to provide the necessary conditions to their employees.

2.4. Islamic/Participation Banking

When the banking system is discussed, one of the major instruments that comes to mind is interest. In fact, interest is almost synonymous with conventional banking. On the other hand, since the Islamic religion prohibits all transactions related to interest, the commercial activities of Muslim societies are endangered, and it makes it impossible for people who define themselves as religious to work in/with conventional banks that operate with interest (Bynum, 2022).

Participation banks, which operate accordingly to sharia law, or the moral code comes from the Qur'an and Islamic practices and refuse to do business with sectors that are religiously prohibited (weapons, alcohol, drugs, etc.), creates employment opportunities in the banking sector for people with these beliefs (Islam, 2024). It can be assumed that the religious sensitivity of the employees working in participation banks is high, and it can be evaluated that the employees in these banks are highly influenced by this religious culture as well as the employer brand, career opportunities, compensations etc.

Participation Banks operate in accordance with Islamic rules and differ from conventional banks. Interest, the most important instrument of conventional banks, is prohibited by Islam. Participation Banks, on the other hand, carry out banking activities without using any of the interest-bearing transactions and products. For this reason, they have opened the doors of banking to millions of customers who want to live by the rules of Islam and who do not want to make interest-bearing transactions that Islam prohibits (Ramadhani and Bilen, 2024). Participation banks' employees are expected to comply with these Sharia rules in every transaction or project they carry out. Therefore, religious rules and way of thinking have become part of the organizational culture.

Religious goals and expectations within the organizational culture make participation banks not only a company with career opportunities for many employees, but also a place where employees can reflect their own ideas into the workplace.

Participation banking is a banking model that works in accordance with interest-free banking principles, carries out all kinds of banking activities within these principles, collects funds based on profit and loss participation, and provides funds through trade, partnership and financial leasing methods. There are many widespread examples of the Interest-Free Banking System around the world (Ali, 2023). There are more than 100 interest-free banks in the world. Examples of countries with interest-free banks include Switzerland, Luxembourg, Denmark,

the Philippines, the United States, the United Kingdom, South Africa and the Bahamas. Among the banks that have established interest-free banking units, Citibank, Union Bank of Switzerland, Kleinwort Benson, ANZ Grindlays, Goldman Sachs, United Bank of Kuwait and Arab Banking Corporation can be given as examples.

Participation banking meets the funding needs by receiving money from people under the name of profit share, in order to share in the profits and losses (Soumadi and Al Smadi, 2023). It makes savers share in bank transactions in proportion to the money they give. It makes profits by using the funds it obtains through dividends in trade and industry or by buying and selling foreign currency. It distributes the profit it makes among those who provide funds to the bank through dividends, in proportion to the funds they provide. While 80% of the profit is distributed as dividends, 20% remains in the bank as a corporate share.

Participation share, the funding model of the participation bank, is profit and loss sharing. In other words, making profit for those who give deposits to the participation bank under the name of participation share is not guaranteed (Tartan and Tetik, 2023). The account owner may incur losses. However, in practice, it is not generally encountered that the depositor suffers a loss. Participation banks do not work on the basis of a cash credit system, they help finance the purchase and sale of goods and invoiced or recorded transactions.

Participation banking, which has a different operation, generally has a pool system operation. In this process, income from financial leasing, money lent and other expenses are collected, and a share payment system is applied to investors for their contribution to participation (Toh and Jia, 2023). Participation banking aims to provide income to participants on a profit and loss basis, based on the principle of no interest, which is the main principle of participation banking. Instead of directly giving the principal to those who apply for a loan, what we call leasing is to buy the goods that the customer needs in advance from the seller and sell them on a deferred basis, rent them or form a partnership with the business owner in the form of a project.

2.5. Turkish Workforce Analysis within the Framework of Islamic Religion

99% of the Turkish population consists of Muslims, the remaining 1% consists of Orthodox, Catholic, Protestant, Assyrian, and other sects (Aydogdu *et al.* 2021). Everyone living in the country has freedom of religious belief. No one can be forced to worship, participate in religious rites and ceremonies, or express their religious beliefs (Smith, 2022). No one can be blamed or prevented from worshiping because of their religious beliefs. The rights and freedoms

mentioned are protected by both laws and social rules. Since almost the entire society follows the religion of Islam, a different distribution in customers and workforce cannot be expected.

Even though it is observed that the effects of religion on social life have decreased in Turkish modernization, at the point reached today, the place of religion in Turkey continues to exist in the form of a reality that will rule out all kinds of speculation.

When the belief in the existence of God of the citizens living in Turkey is evaluated, the rate of those who say that they "believe that God really exists and is one and have no doubt about it" is 98.7% (Sohn *et al.*, 2023). When the belief in the existence of God is examined based on the variables of place of residence, gender and age group, it is seen that there is no significant difference in the beliefs about the existence of God in rural-urban, male-female and 18-65+ age groups. While the rate of those who are illiterate and believe that God really exists and is one, and who state that they have no doubt about it, is 99.7%, while this rate is 94.8% among those who have a bachelor's degree or higher (Sohn *et al.*, 2023).

The rate of those who agree with the proposition that people will be resurrected after death and will be held accountable for their actions is 96.2% across the country, while the rate of those who disagree is 0.9% (Sohn *et al.*, 2023). According to their educational status, the rate of those who agree with the proposition that people will be resurrected after death and will be held accountable for their actions is 97.1% among those who have not graduated from school, while this rate is 94.1% among those with a bachelor's degree or higher.

Across the country, the rate of those who say they are very religious is 19.4%, the rate of those who say they are religious is 68.1%, and the rate of those who say they are neither religious nor not is 10.2%. While the rate of those who say they are not religious is 1%, the rate of those who say they are not religious at all is 0.3%.

3. Research Question

3.1. Title

“An exploratory analysis of the effects of organizational culture of Islamic banks in Turkey on employee engagement and employee retention.”

3.2. Aim and Objective

The intention of the author for this research is to qualitatively explore the deeper engagement and commitment of the participation banks' employees in Turkey who feel mentally and emotionally connected to their companies with the effects of religious culture. The problem this research intended to solve is the lack of data regarding the experiences of Islamic Banks' employees in the literature generally and its absence regarding the Turkish workforce specifically, and the effects of this deficit of information has on the ability of Human Resources teams who wants to increase the engagement and retention for their companies.

Based on literature review and interviews with Participation Bank employees in Turkey, this research will clarify the emotional effects of culture in companies on employees, the possible positive and negative outcomes of having a sensitive element such as religion at the center of company culture, and employee engagement.

With the basic sub-groups developed in the research question, it will be investigated whether the experiences that the Islamic Banking culture provides to the employees are the same in 3 different areas of the banks such as Branch, Head Office and Human Resources, and if there are differences, it will be investigated. Insight will be developed to answer questions such as whether employees feel the impact of culture the same regardless of their duties and titles, and whether having a religious culture puts employees under emotional pressure or motivates them.

The overall goal of the research question was to develop data that would ultimately be used by HRM to inform approaches to managing religious influences found in organizational culture, best policies and practices, and an employee-friendly organizational culture. As a result of the study, it will be understood that companies should focus on abstract issues as well as some concrete issues when designing their retention strategies. By ensuring that the organizational culture is accepted among employees, companies can achieve sustainable success by ensuring that their talented employees are not tempted by other companies. How to ensure employee retention and employee engagement by including a sensitive concept such as religion within the organizational culture will be explained in detail.

4. Methodology

4.1. Philosophy

The goal of this research was to explore and explain the experiences of participation bank employees, specifically in Turkey, and to provide know-how to inform Human Resources practices and policies.

The literature review showed the organizational cultures' direct effects on motivation, retention, and engagement. Existing academic research has shown that the objectives and ways of operating of Islamic banks can directly affect people's experiences and the way they do business. Since the loyalty employees feel to their companies and the pleasure, they get from working are subjectivist, the researcher focused on analyzing the social effects of the professional experiences of the sample groups using this philosophy.

While creating the philosophy, the researcher used Saunders *et al.*'s interpretive philosophical approach, defined by the six-layered "research onion", through subjectivist methodology (Saunders *et al.*, 2009). The most important outcome of interpretive research is to create new, richer understandings and interpretations of social worlds and contexts (Fonseca *et al.*, 2023). When studying social groups, for business and management researchers this means looking at organizations from the perspectives of different groups of people. By creating these groups appropriately, the aim is to approach the center of the layers in the onion. As each layer of the onion is peeled away, the study gets closer to the target, and it naturally follows that the research is therefore "inductive" rather than "deductive". These philosophies will serve the purpose of the study as themes such as commitment, religion, happiness, motivation and belonging are not possible with logical reasoning and are complicated by social feelings.

Using a phenomenological philosophy, the researcher structured his research by focusing on individuals' experiences, feelings, and meanings (Robinson and Williams, 2024). This approach aims to understand participants' personal experiences and perceptions by asking them the right questions. When examining the relationship of employees in Islamic banks with organizational culture, the influence of religion in the workplace, and their commitment to participation banks, qualitative data was focused on to understand the experiences of the participants and to discover how these experiences interact with the organizational culture.

4.2. Qualitative Approach

It is possible to define qualitative research as follows; "qualitative research is a method that adopts an interpretive approach to the multi-method research problem in focusing (on a certain point) (Naeem *et al.*, (2023). This means that qualitative researchers deal with the phenomena that are the subject of research in their own environments.

Human and social behavior is examined in social science fields such as psychology, sociology, anthropology and education. It is difficult to explain these behaviors with numbers. Measurements tell us how many people behave and how, but “why?” cannot answer the question.

In order to achieve the purpose of this research, it was decided that a quantitative approach would not be appropriate, and a qualitative approach would lead to results (Smith, 2023). The researcher was interested in qualitative approaches based on his personal education and 7 years of professional work experience in Human Resources. Additionally, as a Human Resources professional, he wants to understand people more and continue his work in this direction.

In each of the interviews, in-depth semi-structured interviews were conducted with the participants. Due to the difficulties of finding a relatively small portion of the Turkish workforce, the reference method was used to find interviewees in this research, often finding interviewees through personal contacts.

4.2.1. Stakeholder Analysis

According to organizational psychology, stakeholder analysis is a research approach based on the view of the existence of numerous relevant parties and groups around any phenomenon, affecting and/or being affected by the phenomenon itself and having an interest in it in some way (Gilstein, 2023).

It includes identifying all stakeholder groups that may be positively or negatively affected by the proposed project, determining, and analyzing the interests, problems, potentials, and other characteristics of these groups. The results of this analysis are then reflected in the project design.

Stakeholders: Individuals, groups of people, institutions/organizations or companies that have an interest in a project/program are defined as "stakeholders" (Khan *et al.*, 2019). They may be

directly or indirectly affected positively or negatively by the activities or outputs (results) of the project or programs or may affect the project process. Often different subgroups need to be considered.

Considering all interviewees as stakeholders, the researcher wanted to observe all the common effects through interviews. This analysis method, which is mostly used as a problem-solving or decision-making mechanism, supported the researcher in this research. The researcher was enabled to evaluate the experience in a larger context by making more general inferences.

4.2.2. One on One Qualitative Interviews

In order to achieve the purpose of the study, the researcher conducted one-on-one interviews to hear people's experiences. One-on-one interviews are one of the basic data collection methods of qualitative thesis studies and it is important that they are structured and conducted correctly (Stofer, 2019). Some critical points that the researcher pays attention to when conducting one-on-one interviews and the benefits of these interviews to the research are as follows:

Planning the Interview Structure:

The interview structure was planned by the researcher and an interview protocol was prepared. The researcher made this plan to better understand the participants' experiences, thoughts, and feelings. The protocol includes the questions to be followed during the interview, the duration of the interview, the topics, and the order to be followed during the interview. The researcher informed the participant approximately how much time will be spent for the interview. Information about the structure of the interview was also provided before the video recording.

Participant Selection and Invitation:

The researcher selected interviewees suitable for the purpose of his thesis and tried to interview people with various positions and titles. All the interviewees have worked in Islamic Banks in Turkey for at least 2 years. Most of them currently continue to work in Islamic Banks. In addition, to conduct more objective and rational research, interviews were organized with people who previously worked in Participation Banks but left their jobs for various reasons. While organizing the interviews with the participants, the researcher sent an information e-mail explaining the purpose of the research, the interview process, the personal data processing policy, and privacy policies.

Trust and Privacy:

Before the interview, the researcher tried to establish a trusting relationship with the interviewees and assured them that confidentiality would be ensured (Neves *et al.*, 2023). It is guaranteed that the information obtained in the study will be used for academic purposes only. The fact that this study can raise awareness about Islamic Banking and the workplace culture of Islamic Banking in Turkey has increased the sympathy of the interview participants for the study. The researcher tried to create a friendly environment and exhibit an empathetic attitude to make the interviewees feel comfortable at every stage of the interview process.

Use of Open-Ended Questions:

The fact that one-on-one interviews provide the opportunity to collect in-depth and detailed data, which is the greatest benefit to research, is directly related to the questions to be asked (Kariya, 2002). The researcher used open-ended questions to ensure in-depth answers from the interviewees. The researcher asked using yes/no questions only to get more accurate answers to the original questions. Open-ended questions help gain a better understanding of the participant's thoughts and experiences. The questions in the pre-prepared interview protocol were used in the interviews, but flexibility was shown when necessary, considering that it could expand the topic and contribute to the study. The questions used in the interviews are shared in the Appendix section.

Listening and Observing:

During the interview, the researcher actively listened to the interviewee and focused on his statements. Not only the words spoken, but also body language and emotional expressions were taken into consideration by observation (Salmon *et al.*, 2012). Interviewees sometimes tended to give long answers to a question when they had specific experience with it. In order not to interrupt the emotional transfer, the relevance of some of the answers was not considered by the researcher. It is aimed to encourage the interviewees and provide the necessary environment for them to be more emotionally open. Interviews were conducted via the Microsoft Teams application and the interview transcript was automatically produced by the application. The researcher also took notes of the special and important sentences said by the interviewees with keywords, but at the same time tried to provide a natural dialogue environment by focusing completely on the participant.

Being understanding and empathetic:

The researcher strived to be empathetic throughout the entire research process and especially during the interviews. He has always been aware that interviewees may share emotional and challenging topics, as the research content will include sensitive topics such as employees' work experiences, religious beliefs, and the way they choose to live life. Regardless of the answer, judgmental, impulsive, or negative reactions were strictly avoided during the interviews.

The quality of the data is increased and enriched through one-on-one interviews, thus enabling more in-depth analysis in research. By directly interacting with participants through interviews, it helps you gain a more comprehensive understanding of the research topic. Having an emotional transfer can increase the consistency of the study and provide a richer understanding of the subject. One-on-one interviews are a valuable data collection method to improve the quality of the thesis study and answer research questions more comprehensively.

4.3. Sample Groups

The interviewees are basically divided into two groups: those who currently work in Islamic banks and those who have worked in Islamic banks in the recent past. The reason why the researcher included people who have previously worked in Islamic banks in the interview is to increase the objectivity of the research. These people will be able to share their negative thoughts in a more impartial way, without feeling guilty. Additionally, since they start working in a different sector, they can evaluate their experiences more clearly.

The researcher preferred to differentiate the sample groups in response to the risk that employees affected by the same culture under a common roof may have different levels of feeling this religious culture depending on their duties within the company. Therefore, the interview participants currently working in Islamic banks were selected from those working in different banks and positions, and the Participation Bank experience was evaluated in a broader context by considering all variables. In short, the researcher did not find it sufficient to measure the experience, for example, that all these participants were branch employees of one of the Participation Banks in Turkey. Interviews were held with people working in different positions and different Participation Banks in the Human Resources departments, Head Office positions and branches. Thus, the study, which is not limited to sales teams or Human Resources teams already trying to strengthen the organizational culture, will create a cleaner insight.

When selecting interview participants, the single most important criterion is that they have worked at the Participation Bank long enough to be able to talk about their experience. "Emic

approach" was used during the interviews with the interview participants who had worked in Participation Banks for at least 2 years.

The term "emic approach" is a concept used in social sciences. This term refers to an approach in which a researcher attempts to understand and interpret a culture, or a particular situation, from the internal perspective of members of that group (Orey and Rosa, 2015). The emic approach adopts an internal perspective to understand the internal dynamics and meaning systems of a culture.

The emic approach requires researchers to act as an internal participant rather than an external observer. This approach emphasizes that researchers interact with and listen to members of a culture or society to understand their perspectives, values, beliefs, and behaviors.

4.4. Ethical Considerations

The researcher completed the NCI ethics review form and complied with the ethics-related guidelines outlined by the National College of Ireland. Due to research ethics, personal information of the participants will not be disclosed without their consent. The anonymity of the interviewees will be protected.

Since guaranteeing the anonymity of the participants' information would enable the researcher to obtain more objective and reliable results, information regarding confidentiality was provided before the interviews.

5. Findings

5.1. Data Collection Process

In order to proceed in a planned and step-by-step manner during the research process, the researcher analyzed the qualitative interviews with thematic analysis method.

Thematic analysis is a method of qualitative data analysis that involves reading a range of data and looking for patterns in the meaning of the data to find themes (Miller, 2023). It is a process of active reflexivity in which the researcher's subjective experience is central to making sense of the data.

Thematic analysis is a typical method in qualitative research. It emphasizes identifying, analyzing, and interpreting qualitative data patterns.

With this analysis, qualitative data can be looked at in a specific way. It is often used to describe a group of texts, such as an interview or a set of transcripts. The researcher looked closely at

the data to find common themes: a specific focus on recurring ideas, topics, or ways of expressing things.

All stages of the thematic analysis method, defined by the researchers as six stages, were evaluated and used in this research (Miller, 2023).

As a first step, the researcher evaluated each of the sources to get to know them. Interviews, focus groups, observations, or document reviews have been completed. After having a basic overview of each piece, the researcher read it again to fully understand the information it presented. Critical points for the study were noted and any themes that emerged were observed to be aligned with the purpose of the study.

During the data coding phase, the researcher identified different patterns in the texts and interviews and grouped them into codes in a way that would be useful for his study. For example, interview transcripts are created and meaningfully edited at this stage.

In the third step, the researcher analyzed the data he coded and divided it into broader categories known as themes. The researcher listed the codes with his notes and evaluated the data they contained to understand which codes fit into larger categories. Simply the data is labeled and categorized.

In the fourth step, the researcher examined the themes in the data and compared them with the themes he created to ensure that the themes covered the data he wanted to analyze. Similar codes are grouped, and common or recurring themes are identified. The researcher also made sure that the themes he chose accurately represented the data and categorized all the important information.

Then, after verifying each theme and the information it contained, the researcher defined and named its themes. Defining themes involves crafting an explanation of exactly what each means and what they tell you about the data they represent. Naming themes made it easier to use and identify them in research.

In the final step of the thematic analysis, the researcher wrote the final report of your thematic analysis. This report includes an introduction that tells the reader the research question and the type of research analysis performed. It also describes the methods of collecting the sources studied and the processes and levels of thematic analysis it used to examine them. The analysis ends with a summary of the results and an explanation of answering the research question.

5.2. Interview Report

As a result of the interviews, 5 key themes determined in order to achieve the purpose of the research are listed and explained below.

5.2.1. A freer and more respectful environment for me

The most dominant theme in almost all interviews was the culture of freedom and understanding provided by the working environment of Participation Banks in Turkey. Almost all interviewees with experience in Participation Banks emphasized the respect that their managers, colleagues, and senior management have for employees.

When one of the interviewees was asked what makes Islamic Banks different from other organizations, her answer provided a clear understanding of the level of freedom she felt in the working environment. The interviewee explained her level of freedom at work "While my colleagues in other companies are doing their jobs, even the smallest disruptors cause discomfort in the work environment, even if I pray 5 times a day, no one pays attention." by not feeling any pressure while performing her religious rituals.

Another interviewee "everyone can understand the thoughts and feelings of their colleagues. Our company culture reminds us of the value of being respectful" stated that organizational culture of the Islamic Banks is related to respect in the work environment.

Again, the same theme is highlighted by another interviewee "the work environment does not become oppressive with the influence of Islam on the organizational culture. On the contrary, an environment that is softer and more conducive to diversity is created because being understanding and calm is felt everywhere in the company" by explaining the influence of religion in the company culture makes employees more open minded.

An interviewee who had experience in different companies in the field of Human Resources "We could easily come together and work with employees from many different units for the same purpose." compared her Participation Bank experience with other companies. She stated that employees were given more space and that this was related to the culture and history of the company.

Participation Banks experienced interviewees reported their satisfaction and happiness in almost all questions "there is desire to be successful, but there is also respect to the rights of colleagues" through the positive effects of the working environment on them.

Interviewees who graduated from Turkey's best universities stated that they were provided more inclusiveness due to the culture of Islamic Banks in Turkey, "I knew my ideas would be valued and not belittled." In addition, people with the profile that companies specifically want in the talent market prefer Islamic Banks in Turkey because of their high development opportunities. A company structure emerges that not only provides flexibility in religious rituals for these talents, but also develops them professionally, does not exclude them due to their culture, and offers them opportunities to realize their ideas. Nowadays, many companies are looking for ways to motivate talents, especially those at the beginning of their careers, by providing inclusiveness. When new graduates start a company, they can easily feel inadequate because they do not have enough knowledge about professional business life, how work is done in real life, and business policies. Losing the most critical talents of the future before they become productive has become a nightmare for companies. For this reason, companies provide training for managers, orientation programs, training sessions and many other practices to motivate these young talents, provide them with a feeling of success and adapt them to the job more easily. On the other hand, Islamic Banks in Turkey are very successful in terms of inclusiveness only thanks to the religious influences in their organization.

5.2.2. I wouldn't change my job for money

Another theme frequently reported by interviewees was that they were generally not open to alternative job opportunities. They agreed that the source of their commitment to their company is the organizational culture, the company's mission, the working environment, and the opportunities offered to them.

Another interviewee commented that in the workplace, people can be too greedy and overly competitive for various reasons. The interviewee stated that "In my company, we never even talk about promotions and bonuses. Because this is not something that worries us, there is no injustice in Participation Banks" she felt sorry for her friends working in other companies and that she was happy to work in a culture away from ugly competition.

One of the interviewees, who started in one of the Participation Banks in Turkey in her first job experience and left the job due to health after working for 6 years, reported that she received many good offers from rival companies during her this time, but she did not even think about accepting or evaluating the offers "money is not everything at "the end of the day". She also added that during this process, although she was quite competent in her field and thought she

could easily find higher-paying jobs, she did not even apply for any job postings because she thought she could not find the level of satisfaction she received from her job in another company.

One of the interviewees, who currently works as an HR Specialist in one of the Participation Banks in Turkey, explained that he received a job offer with a better title from a global company last week. However, he stated that he rejected the offer because he was sure that he could develop his career at his current company and because he did not want to exchange his happiness for a promotion. Regarding whether the career process is fair or not, he thinks that he will not have any problems getting promoted in Participation Banks as long as he does his job successfully due to the requirements of the Islamic religion. "If I am successful, I will get my promotion here anyway. If I am unsuccessful, this is something I have to work on." During this meeting, it was discussed that Islamic Banks work hard to ensure fairness in career processes and that no one would want a promotion received unfairly.

Some of the interviewees stated that they had never looked for a job while working in Islamic Banks in Turkey. They think that they cannot find the positive feelings they experience in Participation Banks in companies with different organizational cultures. They reported that even if they change jobs, they will want to build the organizational culture of Islamic Banks in their new workplaces. They stated that there is more of labor and money equation in workplaces and that this experienced culture gives mental comfort.

One of the interviewees, who has a bachelor's and master's degree in psychology, gave an interesting reason for not leaving the Participation Bank where she worked and not considering other offers. The interviewee who wanted to work in Islamic Banks after her graduation mentioned that she received very convincing job offers after she started working because she graduated from a very well-known university. She stated that she wanted to spend "5 years" long enough at the Participation Bank and that she did not want to evaluate a different offer "without it being really beneficial". She thought that only in this way could she repay the contributions of the business environment, culture, and Participation Banking.

5.2.3. We share common goals, thoughts and feelings

The third theme was revealed by the interviewees based on the naturalness and necessity of having companies with an Islamic organizational culture due to the proportional dominance of the Muslim population in Turkey.

The answer of one of the interviewees, "Since 99% of Turkey is Muslim, there is a need for such companies in the labor market," mostly covers the theme. It was mentioned during the interview process that Islamic Banks should be an example for other companies as they provide the opportunity for people who share the same feelings and ideas to work together.

One of the interviewees, who has worked in one of the Islamic Banks in Turkey for more than 15 years, said that the majority of the company's employees are people who identify as Muslims and that these employees can work together more "harmonic". Since he worked in different departments of the participation bank he worked for throughout his career, he reported that the culture affected the company in a homogeneous way. He attributed the reason why all employees are so open to working together to the fact that they do not have prejudices against each other and see each other as close.

It was stated by an employee interviewee who is a recruiter that the issue of whether new hires will be able to adapt to the culture is evaluated in detail. He thinks that strengthening the common values and mind-set in the company adds value to the company. It has been reported that new recruits are also assigned training to introduce the company culture to their orientation processes.

More than one interviewee stated that they were able to move towards the same goal very easily as a company. He stated that the reason for this is that organizational culture is in the minds and hearts. He thinks that it will be easier for people who want to achieve the same goal to move forward with common feelings. It was mentioned in the interview that the results of teamwork are better because the employees of Islamic Banks in Turkey like to do the same social activities, enjoy spending time together, adopt similar lifestyles and are close to each other intellectually.

One of the interviewees stated how emotionally compatible they were with each other by saying "we have the same emotional reactions to the same things." The interviewer stated that people who believe in common issues, feel sad and rejoice together are the secret behind successful teams. He also wanted to emphasize that this does not mean that there is no diversity. He thinks that it does not make sense to ensure diversity through physical characteristics such as race,

gender, age, or skin color. He thinks that real diversity is the ability to come up with different ideas and contribution of different talents to a task while doing it.

5.2.4. Emotional or intellectual commitment to culture is a must

One of the aims of the study is to provide recommendations to companies while structuring or strengthening organizational culture through this study. Thus, big differences can be made in global human resources practices with small touches. Based on this, one of the interview questions was to evaluate the impact of religion, philosophical thoughts, national feelings, and similar sensitive issues in the organizational culture on the company and employees. The answers received from this interview question formed the fourth theme in the research.

One of the interviewees stated that the HR teams of Islamic Banks in Turkey have achieved a certain level of "auto retention" thanks to their organizational culture. To be more precise, he thinks that even if there is no retention policy, employees are relatively less likely to experience negative situations such as low motivation, searching for a new job, and burn-out syndrome, which are often experienced in the workplace, because they are already committed wholeheartedly. It is thought that the strong effect of organizational culture provides great convenience to HR teams.

It has been stated that since organizational culture strongly affects every aspect of the company, the workplace environment is also seriously affected by it. An interviewee working in the Head Office of one of the Participation Banks stated that the relationships established with employees in different units are based on respect, understanding and being helpful. It is thought that the first communication people have with each other is entirely a reflection of organizational culture. For example, he explained that when people he has never met before in other units come to their unit for any reason, he and his colleagues always act sensitive, helpful, and hospitable, like guests coming to their home.

Another interview participant also described the culture and work environment as "naturally motivating." It has been mentioned that employees exceed their potential while working in Islamic Banks because they think they are "doing the right thing" and they put in a lot of effort to do their jobs in the best possible way. With the desire to do their jobs better, employees can easily be motivated to improve themselves. In this way, employees develop themselves

professionally and the company's business output improves as a result of the development of the employees.

Interviewees recommend other companies to connect their employees emotionally or intellectually to benefit their global Human Resources practices. She prayed for all employees to feel what she felt, saying "I am committed from my heart" in an interview. She stated that people are unhappy because they get tired in their working lives and get older quickly. She thinks that everyone should work due to financial concerns, but no one "deserves to experience these negative emotions". From the comments made by the interviewees, the idea that business life is generally a tiring and challenging environment, but that it is "inhumane" to force more people than it should be, emerges.

One of the interviewees stated that HR teams should act "smart" and gave himself as an example. He stated that while working at Participation Banks, he worked very hard because he believed that the company's vision, mission, and organizational culture were beneficial to his society, his own religion, his colleagues, and himself. Companies think that when they give their employees such emotional reasons, their productivity will "quadruple". He thinks that people can achieve anything when they believe in it and will enjoy this feeling of success. While working in different companies, the interviewee also noticed that the change in motivation level has changed very seriously. The interviewee, who described himself as a professional and successful expert, stated that the workplace where his success and efficiency are at the highest level is Islamic Banks.

5.2.5. I am building a career and getting emotional satisfaction

Another last but very important theme that emerged as a result of the interviews is that the employees of Islamic Banks in Turkey are emotionally satisfied with their work while taking the steps they want in their careers.

One of the interviewees worked for 5 years in one of the Participation Banks in Turkey and then moved to England. For this reason, she had to quit her job. When she remembered her old days in the Islamic Bank she worked, she emphasized how much her work satisfied her emotionally and mentally. She thinks that the fact that her work is indirectly beneficial for Muslims and society also increases the quality of her work. Although she is currently working in the same field of expertise in England, the pleasure she gets from the job is at a much lower level.

An interviewee, who previously worked in one of the Islamic Banks for more than 5 years and had to leave the job due to health problems, said, "If I work again, I want to work in one of the Islamic Banks again." Although she has not worked for a while and wants to get away from working life, she stated that her only choice will be Islamic Banks due to the emotional satisfaction and professional gains she received. She explained how great the influence of the bank she worked for was in all the steps she took in her career. In addition to the success she achieved in her career, she emphasized that the company's "removal of society and economy from the interest rate swamp" benefits future generations and the country's economy.

In another interview, he thinks that being able to live a religious life is an opportunity that makes people happy. The fact that the requirements of Islam are very difficult to implement requires many Muslims to choose between business life and religious life. The interviewees think that the Islamic Banks in Turkey completely remove this anxiety from the minds of their employees and offer a great comfort area to the employees. He reported that there is never a problem in Participation Banks where employees feel bad and become preoccupied when they cannot fulfill their religious rituals. He explained that employees work more peacefully after fulfilling their religious rituals, and that the emotionally satisfied employee's sole focus is on his own work.

Another interviewee talked about the working areas of Participation Banks and described the emotional satisfaction he received from the company. He thinks that Participation Banks work to benefit society because they do not fund any Islamically prohibited organizations. All kinds of organizations that produce and sell alcohol, all food vendors with missing hygiene certificates, weapons manufacturers and distributors and similar organizations are business areas where trading is not permitted in Islam. The fact that Participation Banks do not allow these companies to open loans, credit cards, accounts or other banking transactions makes the interviewee feel very peaceful. Thus, he thinks that he is "walking on the right path" and does not harm anyone directly or indirectly while successfully advancing his career, which is the interview.

6. Discussion

The discussion part of this research has been completed in the light of the summary given by Dr. Kriukow (2022) on how this field should be written during the dissertation writing process (Kriukow, 2022). Based on the existing academic studies included in the research, the research problem will be re-evaluated in the discussion section, the accessed data will be interpreted and illustrated, the importance of the study for global HR applications will be explained, the limitations of the study will be discussed, and what future research can be done on this subject will be answered.

6.1. Research Problem

This study analyzed, explained, and explored the workplace experiences of Islamic Bank employees in Turkey with the purpose of generating data to contribute to the global HR practices in the path of building and strengthening organizational culture. The aim of this research problem is to evaluate the effects of having religion, philosophy, national feelings, and similar sensitive issues at the core of the organizational culture of companies on employees, by benefiting from the experiences of professionals who currently work or have previously worked in Islamic Banks in Turkey. In this way, the lack of academic research in this field worldwide and specifically in Turkey will be filled. As a result of the study, it will be explained in a clearer way to HR teams and company founders how they should plan the feelings and mental bonds they will create with their employees while shaping their organizational culture.

Although some inferences can be made about the culture of Islamic Banks through existing academic research, it seems that research that directly explains and conveys the experiences of experienced people in this field would be more consistent. Since Sharia Rules and the orders of the Islamic Religion are implemented in the working methods and rules of Islamic Banks, the company's business environment will also be affected by these situations. As given in the literature review, 99% of the Turkish workforce are Muslims. For this reason, companies working with Islamic culture seem necessary in the Turkish talent market. When this situation is interpreted globally, it can be said that companies in different cultures, countries and groups should shape the core of their organizational culture according to employee needs.

6.2. Findings

As a result of the literature review and interviews in the research, how employees in Islamic Banks in Turkey are affected by the organizational culture is reported based on 5 core themes. All interviewees who identified themselves as Muslims gave almost the same messages, although they were unaware of each other. In addition, since the interviewees were in different Participation Banks and in different positions, it can be concluded that the experience is quite similar in all Participation Banks.

Based on the data obtained from the literature review, it is understood that there is almost no limit to the issues affected by the organizational cultures of companies. In addition to issues that concern HR teams more closely, such as the working environment, ways of doing business, career opportunities, trainings, and communication style, organizational culture also has a great impact on issues directly in the financial or market field, such as the success of the company, goals, how to achieve the goal, marketing and so on. It can be seen from different academic sources that the relationship between organizational culture and engagement and retention is directly connected to each other, but during this study, more than one example proving this connection was seen (Lombongadil and Djamil, 2023).

Discussion regarding the 5 basic themes that emerged in the interviews and their importance for HR are explained in more detail below.

6.2.1. A freer and more respectful environment for me

Companies should be knowledgeable about creating the right working environment and positioning their employees correctly to increase productivity and profits (Listiyorini and Kasmir, 2023). From the seating arrangement to the atmosphere in the environment, each of them has an impact on the work. Many companies are trying different methods on how the workplace working environment should be.

Flexible working arrangements are becoming increasingly popular in the business world today. Flexibility such as remote working, flexible working hours and freelance work environments play an important role in meeting the needs of businesses and employees (Krajčák *et al.*, 2023). These flexible working arrangements can have many different psychological effects on employees and companies. One of the most significant psychological effects of flexible working arrangements on employees is the ability to balance work and private life. The fact that employees of Islamic Banks in Turkey have the flexibility to complete their religious rituals

is an indication that they are provided with a freer work environment (Van Laer and Essers, 2024). This can reduce employees' stress levels and increase their overall life satisfaction. The effects of this working environment on Participation Banks are also important. This freedom in the workplace environment can help Participation Banks attract and retain talented employees by offering more flexibility to their employees.

Respect in the business environment, frequently mentioned in interviews, is a key element for the success of a company. The existence of this concept increases employee motivation, ensures cooperation, and improves productivity. Respect is the cornerstone of relationships between employees. Treating everyone fairly and humanely, valuing ideas and opinions, and respecting the feelings of others are examples of respect (Banner *et al.*, 2022). Being tolerant of colleagues, embracing diversity, and treating everyone equally fosters respect. A respectful work environment allows people to communicate and express themselves comfortably. This creates an environment where innovation and creativity are encouraged.

A softer competitive environment, which is frequently mentioned by interviewees, also provides mental comfort for many employees. Competition in today's business life is generally quite high. This situation can affect every aspect of employees' lives, but its effects are felt most in business life. Competitive and production-oriented business culture can turn some business environments into an extremely tense environment where it is not even known how to communicate (Yıldız *et al.*, 2024). Some work environments are so challenging that they can have a very negative psychological impact on employees. Because such workplaces are so stressful, they can affect employees' daily lives and even their health (Gupta and Chawla, 2024). In fact, such environments are not only stressful but also toxic. Whatever the reason, turning employees into racehorses by alienating them from human values is not right. Because such an environment influences its employees and steals their motivation from them, even if they love what they do and want to do something good; makes them lose their productivity and creativity. It causes its employees to become so stressed that after a while, people start not wanting to go to work and come home from work stressed. When employees find themselves in such an environment, of course the best thing they want to do is to leave. The fact that the employees of Islamic Banks in Turkey have never felt this extreme competition throughout their careers seems quite positive for them.

As a result of the interviews, it was understood that discrimination in the work environment due to lack of experience, gender, age, or education level is not welcomed due to Islamic influences

in the organizational culture. Participation Banks, which provide people with a space where they can practice their religion and add the positive behaviors that Islam recommends to people, to their culture, seem to have solved many problems that may be the most important in the working environment, without any effort.

6.2.2. I wouldn't change my job for money

Employees' commitment to the company is important from the lowest to the highest levels of the company (Yadav *et al.*, 2024). First, if everyone from the lowest title to the highest title is happy and loyal to their job, customer loyalty will also progress in the same proportion. It is extremely important for the success of a business that its employees display a happy and positive atmosphere. No customer wants to talk to a representative who is toxic and constantly talks about negativity. But it is preferable to do business with someone who is committed to his job and whose work makes him happy. In short, the most important advantage of employee commitment may be company success and business continuity. The emotional ties of Participation Bank employees to their companies can directly and positively affect the quality of service provided to customers.

Another issue where employee loyalty is important is that in the case of constant employee turnover. The costs of recruiting and training new employees can be a big financial issue for organizations (Sai and Pinapati, 2023). For example, if a specialist is hired for a job that requires extensive knowledge and experience quits after a few months and this situation occurs frequently. The HR team of the company must hire someone with similar skills, and train her from scratch results in both financial and time loss. However, since people who are still learning their job have a high probability of making mistakes, critical mistakes made by new people who do not have a deep specialization can cause financial losses for companies (Irawati *et al.*, 2024). Experienced professionals prevent losses and provide their companies with many advantages along with their knowledge, as they have a deeper knowledge and experience. The fact that the employees of Islamic Banks in Turkey tend to reject offers from companies with different cultures ensures that the work that needs to be done is done by employees who are experts in that field.

Employees' commitment to their companies supports business productivity. Happy and committed employees in the service and production process will work more efficiently and

harmony will prevail in all areas of the business (Indrawati, 2023). Participation Bank employees seem a good example of this situation. These employees will be willing to improve themselves, and these personal development efforts will progress in parallel with the development of the company's business processes. For this reason, people who are committed to their job and love their job will bring more innovation and progress to the company. Employees' commitment to their work ensures that communication among themselves progresses sincerely and strongly. Time is needed for human relations to develop. For this reason, it will be easier for people who are committed to their jobs and have been working for a long time to get along and be sincere, rather than short-term relationships. This sincerity will affect every aspect of the company because toxicity also happily disperses into the environment.

In summary, as a result of the interviews, it was observed that it was very difficult to persuade the employees of Participation Banks in Turkey to change jobs. For Participation Banks, this eliminates many potential risks such as business continuity, the cost of hiring new candidates, training costs and operational daily risks.

6.2.3. We share common goals, thoughts and feelings

The third theme, which is an outcome of the interviews, explains how important harmony, empathy and communication are in the workplace. Many of the interviewees are very pleased that their teammates can empathize with them and have the same feelings and thoughts in the same situations.

In companies, the key to making the vision come true is for first the teams and then the entire company to move towards the same goal together (Chen *et al.*, 2016). While unity can be achieved by working hard on unity, it can also be achieved faster with a strong culture and representatives of this culture. Clarity of vision and employees' belief in it can make organizations act as a whole. Goals must be determined in accordance with this vision and in a logical manner. Since the goal of "an interest-free society and economy" of the employees of Islamic Banks is also a rule of the Islamic religion, the people working here believe in the vision and can move towards the goals in unity. By keeping the culture and emotional ties strong, all employees' commitment to your vision can be guaranteed.

Additionally, team members who value and respect each other's thoughts and beliefs tend to be more united (LaGree *et al.*, 2023). When different ideas, interpretations, and lifestyles are

embraced by other team members, these differences can lead to greater unity. Islamic Banks in Turkey seem to have brought a different interpretation to the issue of diversity, which is on the agenda of many global companies. If different ideas cannot be discussed easily in work environments where there is racial, cultural, or national diversity, it can be said that there is no real diversity here. The fact that HR teams support this union in new recruitments is also appreciated by the employees.

The ways of establishing relationships between team members have become traditional in Participation Banks, as in many institutions. A communication tradition that helps employees get to know each other or work together to overcome challenges can prevent many communication accidents and make relationships stronger.

6.2.4. Emotional or intellectual commitment to culture is a must

Another important theme emerging from the interviews is the positive effects of employee retention, which is formed under the influence of organizational culture and Human Resources practices, on the employees of Islamic Banks in Turkey. Retention and engagement issues are also important agendas of today's companies, and this policy is carried out differently in each company (Froiland, 2023). Participation Banks have based their retention strategies on emotional and intellectual ties and are constantly trying to strengthen these ties.

Employee engagement can be defined as the emotional investment employees make in their jobs in terms of the passion they show for their jobs and the motivation they feel to do their jobs well (Azmy, 2024). Employees who feel committed to their company work harder and motivate their teammates to do the same. Employee engagement impacts nearly every important aspect of the business, including profitability, revenue, customer experience, employee turnover, and more. Depending on employee engagement levels, employees may be less committed or disengaged to their jobs. Disengaged employees only devote certain hours to their jobs and leave. They do not involve themselves in activities outside of work. Such employees are not only unproductive, but also detrimental to the work done by other employees. Engaged employees also participate in activities outside of work.

Retention function, which is one of the basic functions of human resources, is of great importance for the development of the business. In the past, people started a job and retired from there, businesses did not focus on people, they saw them as an element of capital, but

today, with the emergence of the human resources department, people have begun to be seen as "value" rather than "capital" (Mittal and Kaur, 2023). Talented and competent people are much more important for businesses. Especially in the 21st century. At a time when the competitive market is strong, this situation has led to a race among businesses to search for talented and competent people. For these reasons, one of the Participation Banks changed the name of its Human Resources unit to Human Values.

If people are hired even though they do not suit the business culture and philosophy, both the employee and the business may suffer losses (Susanto *et al.*, 2023). In the comments made during the interviews with the Human Resources teams of Participation Banks in Turkey, it was stated that the issue of "cultural adaptation" was evaluated in detail in the candidates to be recruited. If a person is hired even though he/she does not comply with the customs and traditions of the business, he/she may feel psychologically and physically uncomfortable, incompatible and may cause the person to become less confident. Inefficiency of the retention practices can lead to increased personnel turnover, loss of capital, and losses in production and service. At the same time, talented and competent people are also important for other businesses. In the new world order, competition continues not only in the commercial dimension but also in the human capital dimension. For example, a person working at company A may attract the attention of company B and compete to recruit that employee.

In this competition, employees may receive offers such as extra salary, flexible working hours, and bonuses. If the employee thinks that the culture, vision, and mission of Company B are not suitable for him, he may not choose it despite these advantages. One of the themes of the research is that Participation Bank employees are relatively less willing to change jobs. However, if company A makes the employee feel comfortable with its culture, vision, mission, values, and provides the salary that he deserves, the company may not lose the employee despite good offers. Organizations must pay attention to many factors to retain employees. Employees must be supported, mobbing must be eliminated, internal communication must be strong, trust and value must be provided, and justice within the business must be ensured. Even interviewees with no experience in this field gave similar answers to academic research to the question of what is required in the company for the strong implementation of retention strategies.

Not only the human resources department should support retention, but also other managers and employees. If these conditions are provided for the employee, the employee's performance,

motivation, and commitment may increase. One of the focuses of retention strategy should be on effective talent management and connecting the employee to the corporate culture.

To summarize, with the development of businesses, the perspective on people has changed. Competition towards talents has increased. Therefore, the business needs to develop and implement a retention strategy in order not to lose both profit and a qualified employee.

6.2.5. I am building a career and getting emotional satisfaction

The last theme that emerged because of the interviews was the satisfaction of Participation Banks employees with their jobs and the support provided by their employers in their career processes.

Job satisfaction describes how self-motivated and satisfied an employee is with their job. Job satisfaction occurs when employees feel like they have a stable job, room to grow in their careers, and a good balance between work and personal life (Hoffman-Miller, 2022). This means that the employee is happy in his job because the job meets the employee's standards.

The environment, attitude in the work environment, and work quality that a company can provide to its employees can also greatly affect employees' job satisfaction. Since Participation Banks serve the Islamic lifestyle in accordance with their vision and working rules, Muslim employees feel that they are working for a right purpose. This provides them with job satisfaction. Job satisfaction refers to employees' general feelings about their jobs. It is a state of well-being and happiness related to a person's performance in the workplace and environment. It can be an excellent predictor of productivity within a company. In summary, the right motivation provided to employees helps them both reveal their potential and make them happy.

Employee job satisfaction is also very important for organizations. Employee satisfaction can increase positive energy, creativity, and motivation to succeed.

6.3. Future Research

In this research, interviews were conducted with employees in different positions and experiences of the largest participation banks in Turkey. However, the Islamic Banking sector is growing day by day and branchless digital Participation Banks have also started to operate. The work can be taken one step further with the experiences of those who will work in these digital Participation Banks.

Since Participation Banks have an Islamic culture, the effect of religion being at the center of organizational culture on employees is limited to Islam only. Conducting similar studies with companies with different organizational cultures may enrich the research. For example, this study can be carried out in companies where there are different religions, philosophical thoughts, or national feelings in the organizational culture. This way, more general comments can be made about how emotional or intellectual issues that may be sensitive or inherently divisive affect employees.

In addition, there may be employees from different religions in Participation Banks, albeit in a very small number. Although it is not easy to identify these employees, a new perspective can be added to the research if a different study is conducted with only these employees.

Finally, the subgroups created in this study were created mostly based on professional and company differences. By creating different subgroups, it can be analyzed whether the experience differs according to the subgroups.

7. Conclusion

This research has provided outputs that will contribute to global HR practices on several topics.

7.1. Recommendations to HR practices by author

* Since the starting point of the study was organizational culture, the most important outputs were obtained under this topic. When building and strengthening their organizational culture, HR teams and founders of organizations should place issues that connect employees emotionally or intellectually to the company at the center of the culture. Although religion is a very sensitive issue, when positioned correctly in a company's organizational culture, it can provide serious benefits to both employees and the company.

* HR teams should do their best to align the company's work environment with the organizational culture. People want to be comfortable, free and peaceful in their working

environments. The work environment can make employees' happiness permanent and even make happiness a part of the culture. Being able to communicate correctly, empathize and be understanding are behaviors that every employee wants at work. Managers should also be given special training on these issues.

* A work environment that provides flexibility for religious rituals provides employees with great peace of mind. In today's busy and competitive business environment, the time employees spare for themselves can be described as a waste of time for the company. However, if these employees feel that they are valued and their companies provide them with this space, it can lead to the creation of a loyal and happy employee base in the long run.

* It can also be concluded from this study that employees who are emotionally committed to their companies will not want to transfer to different companies for money or career. In this way, companies can retain their expert professionals and avoid many costs caused by new hires.

* Trust in justice in the workplace also plays an important role in retaining employees. Some of the interviewees explained not being open to offers from different companies to with the fairness of their career processes in Participation Banks. Employees' confidence that they will get what they deserve makes their companies a difficult environment for them to give up.

* Human Resources teams have a lot of responsibilities that will affect the organizational culture and employees at many points. The recruitment process is one of the most critical of these. When HR employees who perform recruitment duties are going to hire new candidates, they should also evaluate in detail the candidates' adaptation to the culture.

* Social norms and talent market expectations should be taken very seriously when planning culture and ways of doing business. Building the right culture is very important for acquiring, motivating, and retaining talents. By doing this, groups can be formed that can more easily advance together towards the same goal. It may also be easier for people who do not have difficulty understanding each other and who can react similarly to the same situations to work together.

* It follows that diversity is not about skin color, nationality, gender or religion. People who are very similar in lifestyle may have very different ideas on many issues. It can be inferred from the study that true diversity is related to thinking style.

7.2. Personal Learning Statement

The research result was very inspiring for me. I learned many details that I had not learned in my 8-year Human Resources career, through the experiences of different people and academic studies. Although I have worked in Islamic Banks in Turkey for more than 7 years in total, listening to the effects of organizational culture from the employees' own perspectives has enabled me to make significant professional development. I learned that each employee's reason for being engaged and motivated in their company may be different. New ideas came to my mind, especially regarding diversity and retention, that I had never heard before and had not seen the like in global HR practices. I am happy that it will contribute to the development of my career by transferring these gains to my professional life.

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Appendix

Interview Questions

1. Can you tell me about your experience working in an Islamic bank and your ideas about it?
2. Before you started working at a Participation Bank, did you know that there is an organization that works within the framework of Islamic rules? How did the religious influence in the bank's business culture affect your decision to start working here?
3. How does working within the rules of your religion affect your motivation?
4. If you were working in a company with a different culture, do you think there would be a change in your motivation and engagement level? How would this affect you professionally and emotionally?
5. How would you feel and what would you do if you received a job offer that would be better for your career or financial situation? (e.g. a promotion or a higher salary)
6. In your opinion, are Participation Banks different from other organizations? So what are the issues that make it different?
7. If you were to relate your relationship with your colleagues to the general culture of the company, what kind of interaction do you think there is between these issues?
8. What is the religious impact of your organization on you? How does this situation affect you emotionally?
9. What is the impact of the Human Resources practices in your organization on the company's culture and on you?
10. What do you think will be the consequences of issues such as religion affecting the culture in companies that may be sensitive for people?

*Background questions: age, education level, position in the company, religious belief, professional competencies, length of professional career

Data Privacy and Policy Document

My name is Fatih Karademir, and I am conducting this research as part of my master's Dissertation in HR Management at National College of Ireland. Through this interview, I am attempting to explore the impact of organizational cultures of Participation Banks in Turkey to their employee's motivation, engagement and Hr policies including retention strategies.

This meeting will be recorded but I will ask for your consent for all the data processed and used. Participation and data collected will be confidential and anonymous. This study will not use any identifying information, such as your name, email address, company, or IP address. All data and responses will be stored in a password protected folder, on a password protected laptop, and will only be used for the purpose of this research. As per, NCI's Data Protection Policy, data will be securely stored for a maximum of 5 years, after which it will be destroyed.

Participation is completely voluntary, and if at any point you wish to stop, simply exit the Microsoft teams, or ask me to stop.

If you have any further questions about the research, please do not hesitate to contact me (Fatih Karademir) via email at fatihkarademirr@icloud.com. Alternatively, you can also contact the research supervisor (Pauline Kelly Phelan) via email at Pauline.KellyPhelan@ncirl.ie. I will share these information about the data policy through your email address.