

## **Relationship between Level of Educational Attainment and Employee Performance: Mediating Role of Individual Religious Affiliation**

Author:

**Rabia Asif**

Asst. Professor  
Department of Management Sciences  
Lahore College for Women University  
[rabia\\_pms@hotmail.com](mailto:rabia_pms@hotmail.com)

Co-Author:

**Azka Naeem**

MS Scholar, Department of Management Sciences  
Lahore College for Women University  
[azka\\_naeem@yahoo.com](mailto:azka_naeem@yahoo.com)

### **ABSTARCT**

***Purpose:*** This study empirically investigates the relation between education level and employees' performance working in public sector universities from the viewpoint of Islamic religiosity when religious affiliations play mediating role. It has been experienced that more educated people are found to be more involved in performing tasks related to the religious affiliations. Due to the fact that people with higher education found less time to complete their religious obligations, they are more involved in alternative arrangements like charity and donations to fulfill the hunger of religious attainments. Therefore, in order to satisfy themselves religiously, they are more involved in religious affiliations. This high involvement in fulfilling religious arrangements impacts their individual job performance which is necessary to explore.

***Research Methodology:*** Data was gathered from the public sector university employees of Pakistan. Out of 900 distributed questionnaires, 520 were received with response rate of 73.65%. Regression analysis is performed in order to determine the association between level of education and individual performance. Further, in order to determine the mediating role of religious affiliations, the Barren and Kerry (1984) model is applied.

***Findings:*** Using questionnaire survey the results of the study showed that level of education significantly impacts the religious affiliations in positive manner and high religious affiliations increase the individual job performance. The results at this point indicated that an unobservable indicator, like propensity for logical rationale induces individuals for higher education and ultimately high religious affiliations.

**Recommendations:** *Based upon the results, it is recommended that religiosity and ethical values in management set up are need to be escorted by public reforms to let the identification of employees to their work values and their obligation to the performance of work-related tasks.*

**Originality:** *This study would be a clear contribution in the field of human behavior towards making alternative arrangements in order to fulfill religious obligations and at the same time identifying the mediating role of religious attainments in determining their individual performance.*

**Keywords:** *Religious, Affiliations, Education, Obligations*

## 1. INTRODUCTION

Assessment of employees' individual performance is always considered an essential part of organizational behavior and employee learning process (Christopher et al., 2012)<sup>1</sup>. The assessment process involves the making of judgments about employees' achievements and career progress as well. It includes several objectives like the assertion of achievements, the necessary reporting about employees' progress and most importantly, creating an environment for helping employees to take the first step in learning process of organizational behavior. This assessment of performance is the prime purpose of all assessment's procedures. However, the levels of attainments are also served as a benchmark of attainment that will provide inputs to the managers with a measure of performance assessment.

One of the factors of learning process is learning about religion. The religious learning targets the knowledge and understanding about the religious beliefs, celebrations and rituals; and moral and social practices for conducting ways of life. It also needs investigation skills, evaluation and interpretation of Muslim communities and ethical education, along with the study related to the philosophical nature and religious characteristics. The learning about religion provides an insight into the increasing ability to think rigorously as per the rules of Islam and present lucid, well-versed and comprehensive arguments by professional vocabulary. This factor is more pronounced in Muslim community as teaching in Islam provides a clear guidance on how to perform their official tasks in honest and loyal manner. This is called learning from religion.

Education and religion are totally different dimensions. The level of education and religion attainment are important factors of our society. Education is a learning process which human being gets from others and is the right for every human being. Learning has many types; two of the major types of learning are formal and informal learning. Religion refers to the belief of one on the basis of which, people can live their lives in accordance to the given principles. There are many religions in the world e.g. Islam, Hinduism, Catholic etc. Since, wide majority of researchers

have explored the impact of religion on social and cultural management (Parboteeah et al., 2009<sup>2</sup>; Parnell & Hatem, 1999<sup>3</sup>; Rokhman, 2010<sup>4</sup>; Chen & Choi, 2008<sup>5</sup>). Results revealed the fact that Islamic religiosity helps success and promotes hard work (Ali & Al-Owaihán, 2008<sup>6</sup>; Sedikides, 2010<sup>7</sup>).

Keeping in view the above discussions, the aim of the present research is to investigate the relation between education level, employees' performance and religious affiliations. Results of this study reveal the fact that religious behavior of the people is impacted as their education level increases with the passage of time and this factor has a noticeable impact on employee performance. To the best of researcher knowledge, this would be the first study who unfolds the trio relation among education level, religious affiliations and employee performance at work level. By this research, employees from different organizations will be able to know the linkage between the level of education, their religious affiliations and job performance. The main objectives of the research are to identify whether:

- There exists a relationship between level of educational attainment and employees' performance;
- The religious affiliation of people is moderated by the performance of the employees' having different level of educational attainment.

## **2. LITERATURE REVIEW:**

Many researches have conducted researches around the world regarding the impact of level of education on religious affiliations. Keeping in view the trends from past literature, the literature on religious affiliations and educational attainment can be divided into three scopes:

- 1) First school of thought includes those who showed positive significant relationship between the two study variables (Brown et al., 2015<sup>8</sup>; Gulesci & Meyersson, 2012<sup>9</sup>; Mocan & Pogorelova, 2014<sup>10</sup>; Schwadel, 2015<sup>11</sup>).
- 2) Second school of thoughts explored a significant negative relationship (Hungeramn, 2011<sup>12</sup>; Rebekah et al., 2012<sup>13</sup>), and;
- 3) Third school of thought investigated that there exists no significant relationship between education and religious affiliation (Marrocu & Paci, 2012<sup>14</sup>).

The previous literature provides confusing evidences regarding the impact of level of education on religious affiliations. The current comprehensive literature review provides a clear evidence of existing studies conducted in this topic and provides a clear gap to carry on for further research.

Schwadel, (2015<sup>11</sup>) summarized the results of religious affiliations in age period of cohort models where the researcher compared the results of different age group of respondents. It was a longitudinal study where the researcher compared the results of religious affiliations of different age groups and found that as far as the respondent got older, there exists a strong religious affiliation because respondents are more able to understand the very existence of the religious. Christopher et al.,

(2012<sup>1</sup>) confirmed that the hypothesized association between religious affiliations and educational level is changing over time. The authors were of the view that employees style related to fulfilling the religious affiliations changes with the passage of time as their education level increases. It means that high education level boosts the employees to identify alternative means by which they can attach to their religions. Similarly, Brown et al., (2008<sup>8</sup>) from the National Child Development Study explored the positive relationship between education attainment and religiosity. Their study asserted that this positive association is a result of the increased awareness about religion between the respondents of the study.

Mocan & Luizapogorelova, (2014<sup>10</sup>) showed that an extra year of schooling led the respondents to decrease 11% in their superstitious behaviors like their dependence on lucky charms and horoscope etc. It means that high education leads them to believe on religious than other norms like horoscope or lucky charms etc. Fantasy et al., (2014<sup>15</sup>) described the role of ethics and religion with respect to high level of education keeping in view the data from UAE Universities. The aim of the researcher was to see the impact of Islamic values on the university student's ethical behavior. The result revealed that there is a great influence of Islamic values on ethical behavior of the university students. Islamic values forced students to pay their academic responsibilities with due care, honesty and loyalty. This factor also brings an increase in their overall academic score which leads to improved performance.

Gulesci & Meyersson, (2012<sup>9</sup>) conducted their study in Turkey. The results of the study revealed the fact that with the increase in the compulsory schooling law, Turkish women attitude towards covering their heads and vote for the Islamic party raises. This research showed that as the education increases it effects on the behaviors of the Turkish women towards religious affiliations. It means that women in Turkey are more affected by the level of increase in education and pay much attention towards performing their religious achievements than men.

Rebekah et al., (2012<sup>13</sup>) have investigated the issue using data from American Schools Communities in determining the impact of education level on fulfilling religious affiliations. The results of the study revealed the fact that there exists a negative association between education level and religion attachments. With the increase in the level of education the religious affiliation decreases in US Schools Communities employees. Hungerman, (2011<sup>12</sup>) drafted the linkage between education level and religion attachments from Compulsory Schooling Laws of Canadian schools. He found negative relationship between education attainment and later religiosity. As per the results, the study suggested that with the high level of educational achievements, the religiosity level decreased by 4 percent. While Small & Bowman, (2011<sup>16</sup>) found similar results and stated that an increase in one extra year of schooling leads to 10% decrease in the religious affiliations of the respondents. In their attempt to explain the association between

education and religion attachments, Glaeser et al., (2008<sup>17</sup>) explained that the level of positive or negative link between both of the variables vary from country to country and is also dependent on existing political factors of the country.

While as per the best of researcher knowledge, no existing study have determined the impact of level of education on employee performance taking into consideration the mediating role of religious affiliations, it is clear that there exist a clear research gap regarding the impact of the level of education on workers performance keeping in view their religious affiliation and this study seeks to fill that gap. The current study contributed to the literature in following ways:

- 1) Firstly, this study is an attempt to contribute to the emerging field of religious affiliations and individual performance where religiosity creates an ethical climate;
- 2) The current research therefore, added to the body of existing knowledge by examining ethical behavioral effects of workplace spirituality, and;
- 3) Finally, the vast majority of existing empirical researches on religious affiliations and work performance have been conducted in developed countries particularly in US and other European Countries; it is therefore significant to inspect these indicators within a developing countries context for the sake of getting meaningful comparison.

The next section of theoretical framework and methodology will highlight the rationale for variables and model selection to conduct the study.

### **3. THEORETICAL FRAMEWORK**

Religion is the way of living of the people around the world. It assists human being about the ways of living according to the given principles prescribed in each religion. The popular religions around the world are Christianity, Islam, Hinduism, Sikhism, Judaism, Buddhism and many others followed by many people. The teachings of each religion differentiate slightly in respect of formatting the guiding rules about the ways of living. Almost each religion led stress on the fairness of personality traits and straightforwardness in dealing. These are the guiding rules for promoting the performance of an individual and if an individual follow the guidelines in true spirit, there is no chance that he may lead to failure in any case.

Sacerdote & Glaese, (2001<sup>18</sup>) explained that as the education of the people raises, their attendance at the worship places increases. This shows the positive impact of education on religion affiliations but at the same time they found a decrease in the religious beliefs. At the same time, their performance at work place increases as far as their education level goes up. Based upon these findings, the study can hypothesize a positive linkage between level of education and improved performance at workplace. So, the hypothesis 1 of the study states that:

***H<sub>1</sub>: There exists positive relationship between level of education and individual work performance.***

Educations have many types formal and informal and have many levels as discussed above. Fantazy & Raħim, (2014<sup>19</sup>) stated that with the increase in education at university level, the ethical behaviors and Islamic values of the university students changed in a positive manner. Similarly, Krizmanich, (2014<sup>20</sup>) found positive relationship between educational attainment and religiosity later in the life of the people. This can be asserted that there is a direct association of education with religious affiliations. Based upon these grounds, the second hypothesis of the study states that:

***H<sub>2</sub>: There exists positive relationship between education level and religious affiliation.***

Mocan & Pogorelova, (2014<sup>10</sup>) found that the negative relationship between year of schooling and their beliefs on superstitious issues. The study found that with an increase in one year of education at school level, the superstitious behavior of the people decreases at 4% points. Hill, (2012<sup>21</sup>) stated that with level of educational attainment people’s behavior towards religious activities such as charity and donation increases. Further, their performance at work level also impacted as they pay more attention towards performing their duties. So, the final hypothesis of the study states that:

***H<sub>3</sub>: There exists positive relationship between religious affiliations and individual performances***

Further, to test the mediation impact, following hypothesis will be tested:

***H<sub>4</sub>: Religious affiliations mediate the relationship between education level and individual performances.***

Figure 1 below show the theoretical model of the study.



**Theoretical Model  
Figure 1**

#### **4. RESEARCH METHODOLOGY**

The present research is an attempt to view the association between the level of education (EDU here afterwards) and religion affiliations (RA here afterwards)

because these are dominant features of the society and have too much importance in one's life. This research is quantitative in nature because the purpose is to find the relationship between levels of education, job performance (IP here afterwards) and religious affiliations. Data is collected by applying convenience sampling technique. The population of the study consists of employees from Public Sector Universities of Lahore, Pakistan. The target respondents of this research are the employees of selected Public Sector Universities of Lahore, Pakistan whose religion is Islam. Universities included e.g. Lahore College for Women University (LCWU), Forman Christian College Lahore (FC) and Government College University (GCU).

The sample size of this research is 520 employees. Self-administered data was gathered from respondent with the help of questionnaire survey. The data collected from every level of education in equal proportion. In questionnaire, the demographic variables of the research include age, gender, and education level. The independent variable is measured by three levels (Level 1=Intermediate, Level 2=bachelors, Level 3= masters) and the dependent variable is measured by two dimensions that are superstitious behavior and involvement in charity and donations. Total 15 questions were developed for the research in which 5-point likert scale is employed to measure the responses from the respondents. (Strongly agree= 5 to strongly s

Regression analysis is performed in order to determine the association between level of education and individual performance. Further, in order to determine the mediating role of religious affiliations, the Barren and Kerry (1984) model is applied. The model of the study is as follows:

$$EDU = \alpha + \beta_1 \text{RELIGIOUS} + \beta_2 \text{PERFORMANCE} + \epsilon$$

## 5. STATISTICAL ANALYSIS

This is a causal study and regression analysis was employed for the analysis with the help of SPSS 20.0 software.

### 5.1 Reliability Analysis

Scale reliability describes the consistency of obtained results (Newman & Benz, 1998<sup>22</sup>). Cronbach's alpha is used to estimate the reliability of obtained results. The alpha value provides adequate internal consistency if the value of alpha exceeds 0.70 (Nunnally, 1978<sup>23</sup>). For current study, the reliability statistics of Cronbach's alpha is 0.946 which shows that content of the questionnaire is reliable to conduct analysis.

**Table 01**  
**Reliability Estimates**

Cronbach's Alpha	N of Items
0.946	250

### 5.2 Demographic Analysis

Table 02 provides the results of descriptive statistics. Demographic data includes University, education level, age and gender. 900 questionnaires are distributed among people of Lahore but only 650 questionnaires are received back out of which 520 were completely filled and can be used for statistical analysis.

**Table 02**  
**Demographic Profile of Respondents**

	<b>Characteristics</b>	<b>Frequency</b>	<b>Percent</b>
Universities	Lahore College	191	36.73
	FC College	166	31.92
	GC College	163	31.34
	<b>Total</b>	<b>520</b>	<b>100</b>
Gender	Male	234	45.55
	Female	286	54.45
	<b>Total</b>	<b>520</b>	<b>100</b>
Age	21-30	164	31.56
	31-40	199	38.26
	41-50	127	24.42
	Above	30	5.76
	<b>Total</b>	<b>520</b>	<b>100</b>
Education Level	Bachelors	162	31.15
	Masters	148	28.46
	Above	210	40.38
	<b>Total</b>	<b>520</b>	<b>100</b>

It is clear that sample consists of almost equal weightage from each university in order to avoid the biasedness of the results from a particular university. Then there are more females in our sample than males due to the fact that LCWU is a female university. Further, the sample consists of more respondent from age category of 31-40 than any other age group and more respondents having education level that is higher than Master level.

### 5.3 Correlation Analysis

Table 03 shows the correlation analysis of the respondents. A result of the correlation estimates indicates the presence of significant relationship among all variables. It is clear from the results that all values of correlation coefficients are



above the level of 0.6, which defines that correlation is present at moderate level. Further, the sign is positive which states that all variables are positively correlated with each other. The high value of correlation ( $r = 0.769$ ) is present between education level and religious affiliations while the bottommost correlation ( $r=0.654$ ) exists between religious affiliations and individual performance. Education level and individual performance also shows positive and significant association ( $r=0.727$ ).

**Table 03**  
**Correlation Analysis**

	Mean	SD	EDU	IP	RA
<b>Education Level</b>	44.27	9.82	1		
<b>Individual Performance</b>	46.76	10.29	<b>0.727**</b>	1	
<b>Religious Affiliations</b>	48.26	11.38	<b>0.769**</b>	<b>0.654**</b>	1

\*\*Pearson Correlation is significant at the 0.01 level.

**5.4 Regression Analysis**

The aim of present study is to determine the level of dependence between education level and individual performance with the mediating role of religious affiliations. The correlation estimates show significant connotation but fails to explicate the dependence of relationship among the variables. For this, regression analysis is applied using following hypotheses:

**H<sub>1</sub>**: Education Level has a direct association with Individual Performance

**H<sub>2</sub>**: Education Level has a strong direct impact on Religious Affiliations

**H<sub>3</sub>**: Religious Affiliations have a positive association with Individual Performance

**H<sub>4</sub>**: Religious Affiliations mediates the relationship between Education Level and Individual Performance

To test H<sub>1</sub>, the results are as follows:

**Table 04**  
**Model Summary**

Model	R	R Square	Adj. R Square	Std. Error
1	0.557 <sup>(a)</sup>	0.563	0.562	7.73

a. Predictors: (Constant), Education Level

Table 04 displays the Model summary for H<sub>1</sub>. The results show that more than 50% variation in individual performance is explained by increase in education level (R square 56.3%).

**Table 05**  
**Coefficients**

	<b>Beta</b>	<b>Sig</b>	<b>F</b>	<b>Sig</b>
(Constant)	9.550	0.000	233.896	0.000
Individual Performance	0.754	0.000		

Education level has the significant impact on individual performance as shown by the high F value. The null is rejected that Education level has no impact on individual performance. From table 05, it is clear that the relationship between Education level and individual performance is positive and strong (b=0.754). It emphasizes that an increase in one unit of education level, will lead towards an increase in the performance by 0.754 units.

Table 06 shows the model summary and table 07 shows the regression results for second hypothesis. From table 06, it is clear that variations in the religious affiliations are explained by the education at 68.6%.

**Table 06**  
**Model Summary**

<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adj. R Square</b>	<b>Std. Error</b>
1	0.697(a)	0.686	0.684	6.92

a Predictors: (Constant), Education Level

**Table 07**  
**Coefficients**

	<b>Beta</b>	<b>Sig.</b>	<b>F</b>	<b>Sig</b>
(Constant)	6.339	0.000	332.875	0.000
Religious Affiliations	0.956	0.000		

While, in table 07 the F statistic shows that education level has significant positive impact on religious affiliations (F=332.875, p=0.000). Hence, the null hypothesis is rejected that education level is not associated to religious affiliations. It means that religious affiliations increase by 0.956 units with an increase in each unit of education level. Table 08 and table 09 show the results for the H<sub>3</sub>.

**Table 08**  
**Model Summary**

<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adj. R Square</b>	<b>Std. Error</b>
1	0.484(a)	0.498	0.496	7.581

a. Predictors: (Constant), Religious Affiliations

Results predict that 49.8% variability in performance is determined by religious affiliations.

**Table 09**  
**Coefficients**

	<b>Beta</b>	<b>Sig.</b>	<b>F</b>	<b>Sig</b>
(Constant)	14.890	.000	318.854	0.000
Religious Affiliations	0.679	.000		

From the F statistic, religious affiliations are found to have significant impact on individual performance (F=318.854, p=0.000). Hence, the null hypothesis is rejected. The results from regression show positive beta value. It displays that increasing religious affiliations, increase the individual performance by 0.679 units.

To highlight the mediation effect of variable of religious affiliations, the hypothesis H<sub>4</sub> is tested applying four-step mediation analysis of Baron & Kenny (1986). If the effect of predictor on dependent in first equation is less than the effect in 4<sup>th</sup> equation, mediation can be validated. Results of H<sub>4</sub> are narrated in table 10 and 11 as follows:

**Table 10**  
**Model Summary**

<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adj. R Square</b>	<b>Std. Error</b>
1	0.669(a)	0.691	0.688	6.792

The model summary makes it clear that variation in performance explained by the religious affiliations and education level is 69.1%. Table 11 shows the mediation analysis in order to determine the mediating role of religious affiliations on the relation between education level and individual performance.

**Table 11**  
**Mediation analysis**

S.NO	IV	DV	R-Square	Regression Estimates	p-value
1	EDU	IP	0.563	IP=9.550 + 0.754 (EDU)	0.000
2	EpDU	RA	0.686	RA=6.339+ 0.956 (EDU)	0.000
3	RA	IP	0.498	IP= 14.890+ 0.679 (RA)	0.000
4	EDU & RA	IP	0.691	IP = 10.082 + 0.809(EDU) + 0.200(RA)	0.000

The table 11 shows mediation analysis. It is clear that all of the four conditions are satisfied is the mediation results which means that religious affiliations is found to be significantly related to the performance when controlling for the education level. Moreover, the effect of education level on performance became significantly weak as compared to education level effect on performance in first regression equation from 0.563 to 0.691, demonstrating a partial mediation of religious affiliations on education-performance relationship. Hence, the null hypothesis has been rejected.

### 6. DISCUSSIONS

This paper determines the effect of educational attainment religious belongings in employees' life. The results showed that higher levels of education effects religious affiliation in direct way. The existing literature provides no clear evidence to determine the relationship between study variables. Further the mediating role of religious affiliations is still lacking in human behavior literature. Past work has defined that educational enhancement have significant impact on health and other civic participation etc. Existing work has also found impacts of education on religion fulfillment. If education leads towards religiosity for producing positive outcomes then the direct effect of education on other outcomes may be even larger than prior work suggests. However, this study relies on variation in levels of education. It is possible that variation in secondary education might have a different effect on religion.

## **References**

- <sup>1</sup>: Christopher P. Scheitle, Buster G. Smith, (2012), Religious Affiliation, College Degree Attainment, and Religious Switching, in Lisa A. Keister, John Mccarthy, Roger Finke (ed.) Religion, Work and Inequality (Research in the Sociology of Work, Volume 23) Emerald Group Publishing Limited, pp.205 - 226.
- <sup>2</sup>: Parboteeah, K. P., Paik, Y., & Cullen, J. B. (2009). Religious Groups and Work Values: A Focus on Buddhism, Christianity, Hinduism, and Islam. *International Journal of Cross-Cultural Management*, 9(1), 51-67.
- <sup>3</sup>: Parnell, J. A., & Hatem, T. (1999). Cultural Antecedents of Behavioral Differences Between American And Egyptian Managers. *Journal of Management Studies*, 36(3), 399-418.
- <sup>4</sup>: Rokhman, W. (2010). The Effect of Islamic Work Ethics on Work Outcomes. *EJBO- Electronic Journal of Business Ethics and Organization Studies*.
- <sup>5</sup>: Chen, P.-J., & Choi, Y. (2008). Generational Differences in Work Values: A Study of Hospitality Management. *International Journal of Contemporary Hospitality Management*, 20(6), 595-615.
- <sup>6</sup>: Ali, A. J., & Al-Owaihian, A. (2008). Islamic Work Ethic: A Critical Review. *Cross Cultural Management: An International Journal*, 15(1), 5-19.
- <sup>7</sup>: Sedikides, C. (2010). Why Does Religiosity Persist? *Personality and Social Psychology Review*, 14(1), 3-6.
- <sup>8</sup>: Brown, S., Gray, D., McHardy, J., & Taylor, K. (2015). Employee trust and workplace performance. *Journal of Economic Behavior & Organization*, 116, 361-378.
- <sup>9</sup>: Gulesciy, S, Meyerssonz. E (2012),” Education, Religion, and Empowerment in Turkey.
- <sup>10</sup>: Mocan, Naci H. and Pogorelova, Luiza, Compulsory Schooling Laws and Formation of Beliefs: Education, Religion and Superstition. IZA Discussion Paper No. 8698.
- <sup>11</sup>: Schwadel, P. (2015). Explaining Cross-National Variation in the Effect of Higher Education on Religiosity. *Journal for the Scientific Study of Religion* banner. Vol. 54, No. 2, pp. 402-418.
- <sup>12</sup>: Hungerman, D. (2011). The Effect of Education on Religion: Evidence from Compulsory Schooling Laws. *Journal of Economic Behavior & Organization*. pp. 104 ·
- <sup>13</sup>: Rebekah P. Massengill, Carol Ann MacGregor, (2012), Religious Non-affiliation and Schooling: The Educational Trajectories of Three Types of Religious “Nones”, in Lisa A. Keister, John Mccarthy, Roger Finke (ed.) Religion, Work and Inequality (Research in the Sociology of Work, Volume 23) Emerald Group Publishing Limited, pp.183 – 203.
- <sup>14</sup>: Marrocu, E., & Paci, R. (2012). Education or creativity: What matters most for economic performance? *Economic geography*, 88(4), 369-401.
- <sup>15</sup>: Fantazy, K., & Abdul Rahim A. Al Athmay, A. A. (2014). Ethics and religion in higher education: Evidence from United Arab Emirates universities. *International Journal of Commerce and Management*, 24(2), 180-196.
- <sup>16</sup>: Small, J. L., & Bowman, N. A. (2011). Religious commitment, skepticism, and struggle among

US college students: The impact of majority/minority religious affiliation and institutional type. *Journal for the Scientific Study of Religion*, 50(1), 154-174.

- <sup>17</sup>: Glaeser, E. L., & Sacerdote, B. I. (2008). Education and religion. *Journal of Human Capital*, 2(2), 188-215.
- <sup>18</sup>: Sacerdote. B & Glaese. E (2001) 'Education and Religion' National Bauru of Economic research Working paper; Vol. 8080, No. (12), pp. 1-52.
- <sup>19</sup>: Fantazy, K. Alaa-Aldin Abdul Rahim A. Al Athmay, (2014) "Ethics and religion in higher education: Evidence from United Arab Emirates universities", *International Journal of Commerce and Management*, Vol. 24 Issue: 2, pp.180-196.
- <sup>20</sup>: Krizmanich. T (2014), "The Relationship between educational attainment, religiosity, and prosocial behavior. *Journal of Economic Behavior & Organization*. Vol. 221 pp.1-12.
- <sup>21</sup>: Hill. M (2012) "The relationship between volunteering and charitable giving: review of evidence" CGAP Working Paper, PP.1-8.
- <sup>22</sup>: Newman, I., Benz, C. R., & Ridenour, C. S. (1998). *Qualitative-quantitative research methodology: Exploring the interactive continuum*. SIU Press.
- <sup>23</sup>: Nunnally, J. C. (1994). *Psychometric theory* 3E. Tata McGraw-Hill Education.