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From the Editor - Dumb and Dumber

(Title borrowed from the Jim Carrey movie)



With nuclear armaments in the headlines as we go to press it is worth mentioning that we still have the stupidity of mass killing machines on this planet and in particular the sort of killing machines that can wipe out millions of innocent humans and many more millions of other life forms in one direct hit; but also in the longer term, dangerous war toys that speed up the end of liveability for all current life forms on this planet (apart from, apparently, cockroaches which must have a superior intellect).

The total stupidity of this situation defies belief and sense – but it is the never ending pattern of life on earth. It is nearly 2020 and we still live, and are forced to live, like barbarians.

Are we not yet at a point of development where none of this is allowable or tolerated? We teach school children not to be bullies but we tolerate bullies at national dictatorship level and let them do what their mad minds dictate. Of course they manipulate the weak minded and cowardly humans to get their way. Something needs to be done about that as well. Stupidity is not really the basis of any successful civilisation.

Unfortunately, speaking the truth is all the decent and courageous people of the world can do, but truth is a powerful weapon and the pacifists' only sword. Brutal idiots hate the truth – it is the only thing that they cannot fight or manipulate, though they try very hard to deny and conceal it.

Women worldwide have this past year had the courage to speak up against eons of assault and degradation, via the #Me too movement. School children have had the courage to speak up against those who claim their so-called rights to carry ridiculous personal killing machines.

Of course many others have laboured these same points, but they are eternally drowned out by the bellowing and rantings of the brutal and ignorant, or the mute responses of the impotent and apathetic, all of them cowards.

I have written on the Business of War previously (MEJB, January 2017 Volume 12, Issue 1). Sadly, business is what it is all about - putting personal power and wealth before the lives of fellow humans and the world.

Weapons of war have always been in the hands of despots, dictators, would be dictators and those with fanatical political or nationalist leanings. None of these warmongers have ever 'leaned' towards the protection of humanity as a whole and protection of the planet that we all dwell on.

If the world's wealth was not wasted on highly expensive apparatus to kill, torture, disfigure and rob innocent people, then the children of the planet, those who needlessly die every few seconds due to poverty related causes, may be allowed to live their lives, rather than have them sacrificed to some mad man's ego.

If no-one had weapons of war there would be no war – surely that is a better and far more sensible deterrent than building bigger and even more destructive killing machines. Unfortunately war is rarely about lawful claims – they can be settled in the justice systems– it is about gross mental health issues related to hatred, bloodlust and obsession with money and power.

Nuclear weapons are the most ludicrous of the war toys of the angry and deluded men who control them. Even more ludicrous is the fact that it is 2018 and this is still the status quo. We can cure complex illnesses, we have put a human on the moon, we can peer into the far reaches, indeed into the origins of the universe, but we just cannot behave decently, intelligently and fairly or deal effectively with these war-mongering miscreants within our midst and those who support them.

Dumb and dumber.

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The moderating effect of age, gender and educational level on relationship between emotional intelligence and job satisfaction: An analysis of the banking sector of Pakistan

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Abstract

This study investigated whether emotional intelligence as well as components (self-awareness, self-management, self-motivation, empathy and social skills) is significantly correlated with job satisfaction. It also explored the moderating effects of age, gender and educational level and their link between emotional intelligence and job satisfaction in the banking sector of Pakistan. The study contributed to the existing literature because age, gender and educational level were used as the moderating variable. Moreover the context i.e. banking sector, was used in the present study which has been neglected in previous literature. 250 employees participated in the study and were categorized based on three age groups; younger employees between the age of (20-30) middle age employees between the range of (31-40) and older employees above 40 years, in Islamabad and Rawalpindi. In this study the number of male participants was 194 and the number of female participants was 56. The educational levels were categorized from Bachelor to Master and above. The two valid and reliable tools were used to measure emotional intelligence and employee job satisfaction. Correlation and regression analysis were used to analyze these data. The result showed significant relationship between emotional intelligence and job satisfaction. Moreover the moderating effect of age, gender and educational level was also found.

Key words: Emotional intelligence, Job satisfaction, Age, Gender, Educational level, banking sector.

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Introduction

The most vital factor in accomplishing an organization's goals and objectives depends upon its human resources. The banking sector is one of the organizations in which most of the human resources are working hard; applying their skills, knowledge and ability to get competitive advantage in the market. The understanding and managing of emotions plays an indispensable role in the working place. Due to hyper competition in the banking sector the employees face a lot of stress and work overload which affects their job satisfaction. Therefore it seems that if the employees are emotionally intelligent it may increase work productivity. Emotional intelligence plays an essential role to manage emotions of self and emotions of others which help to control physiological and psychological stresses. Positive emotions lead to job satisfaction as well as encourage morale of the employee in the banking sector. According to Bagshaw (2000) negative emotions, such as dread; anxiety; annoyance and hostility, use up much of the individual's energy, and lower morale, which in turn leads to absenteeism and apathy. Cooper (1997) shows that emotions that are properly managed can, and do, have successful outcomes. Carefully managed emotions can drive trust, loyalty and commitment as well as increase productivity, innovation and accomplishment in the individual, team and organizational sphere. Therefore it becomes more important to study the relationship between emotional intelligence and job satisfaction in this sector.

The concept of "emotional intelligence" emerged in two academic journal articles (Mayer, et al., 1990). They revealed their elementary definition of emotional intelligence as the part of social intelligence that includes the capability to control self and others' feelings and emotions, to distinguish among them and to use this information to monitor one's thinking and activities. Schmidt (1997) presented that emotional intelligence is the skill to identify and reply to the sentiments and moods of others, as well as the ability to help others control their emotions. Goleman (1998) provides a useful definition

of the concept, and believes that emotional intelligence is the ability to know the feelings of self and the feelings of other and establish the relationship with others to perform the job effectively. According to Weisinger (1998) the intelligent use of emotions leads behavior and thinking in such a way that it increases performance. Songer and Walker (2004) defined that emotional intelligence is the skill to express, assess and control one's own feelings.

The dependent variable of the present study is job satisfaction. Job satisfaction is measured as an individual attitude toward the task and the corresponding relationship to employee motivation. Job satisfaction refers to a keen assessment of the work as a whole, but also refers to constituents such as financial payments, resources to get the job completed, interest, contest, practice of valued skills, variability, job-related status, self-sufficiency, and to establish relationships with supervisors and co-workers, participation in decision making, and ease elements such as hours, physical environment and transport time. The essence of job satisfaction is the fit of congruence of the worker and the job. Vroom (1964) described Job satisfaction as "a satisfying or progressive emotional state ensuing from the assessment of one's work or work proficiencies." Locke (1976) says that Job satisfaction is a group of attitudes, which employees know about their work. There are a variety of aspects that affect a person's job satisfaction; some of these aspects comprise the salary level and other returns, the apparent fairness of the promotion system within a company, the excellence of the working conditions, leaders and friendly relationships and the job itself. Tett and Meyer (1993) divided job satisfaction into two parts, external factors and internal factors. They found that employee job satisfaction was not only affected through external factors such as pay, promotion, working condition and supervision, but also internal factors such as emotions, exciting mood, close relationships and personality traits.

In this study age, gender and educational level are moderating variables. This study examines how much age, gender and educational level influence the association between emotional intelligence and job satisfaction. Furthermore this study will contribute to the existing literature on Emotional Intelligence and its components because of inclusion of age, gender and educational level as moderators. It will address the gap currently existing in the literature, especially in Pakistan and will provide a link between theory and practices. The result of the research study will majorly support those who have a keen interest in this topic.

Literature Review

Emotional Intelligence

The idea of emotional intelligence was first used by Aristotle (322, BC) who identified such ability and described it in these words: "Anyone can get angry – that is easy. But to be angry with the right person, to the right degree, at the right time, for the right purpose, and in the right way – this is not easy." There are various theories presented on emotional intelligence such as social intelligence theory presented by Thorndike (1920) who defines social intelligence as "the ability to understand

and manage men and women, boys and girls - to act wisely in human relations." Walker and Foley (1970) have further elaborated on the definition of Thorndike (1920) in that emotional intelligence is the skill of a person to be aware of and perceive his/her and others' emotional state, motives and behavior and to react positively to them based on this information.

Gardner's (1983) presented philosophy of multiple intelligences such as pictorial/spatial intelligence, bodily/kinesthetic intelligence, oral/linguistic intelligence, musical/rhythmic intelligence and logical mathematical intelligence. Gardner (1983) did not fully focus on emotions, he provided the concept of social intelligence which is an important domain of seven intelligences. Later Salovey and Mayer (1997) explained four broad areas of emotional intelligence such as emotional intelligence which is the capability to identify feelings, to access and create feelings so as to support thought, to know emotions and emotional information, and to reflectively control emotions so as to endorse emotional and intelligent progress. Emotional intelligence is described as having five components which are: self-awareness, self-management, self-motivation, empathy and social skills (Goleman, 1995). Self-awareness as the ability to know one's internal states, preferences resources and intuitions, while self-management as the ability to manage one's internal states, impulses and resources. Self-motivation is the ability of emotional tendencies that guide or facilitate reaching goals, while empathy is the ability to be aware of others feelings, needs and concerns and social skills or adeptness at inducing desirable responses in others (Goleman, 1995).

Job Satisfaction

Job satisfaction refers to a group of attitudes, which workforces have about their jobs. It is a "person's response to work experience". Job satisfaction is "a pleasant or positive emotional state resulting from the assessment of one's work or work experiences" (Berry 1997; Lock 1976). Job Satisfaction (JS) is the person's negative or positive evaluative decision about his/her work (Weiss, 2002). Research conducted by Haleem and Shah (2015) indicated that satisfied employees were multi-skilled, proactive, and customer-focused, that ultimately led to the organizational success. Similarly, Goleman et al. (2002) found that emotional intelligence of management and co-workers can contribute to the overall experience of an employee and influence how they rate their own satisfaction on the job. They determined that the level of a leader's emotional intelligence is associated to the positive mood of their employees which then leads to higher revenues through improved customer satisfaction scores, particularly in service industries.

Theorists have determined two aspects in job satisfaction: External factors such as payment, promotion and colleagues while internal factors included spirit and personality traits (Mayer, Salovey & Caruso, 2000). There are two important parts of job satisfaction, one is external factors such as features of an organization, society and culture while internal factors included emotional feelings, exciting mood and personality traits (Tett and Mayer, 1993). The emotional intelligence and job satisfaction highly affects the competitive environment. The high level of emotional intelligence will raise level of job satisfaction.

Emotional Intelligence and Job Satisfaction

Many studies have been directed to find out the relationship between Emotional intelligence and job satisfaction. Research suggests that there is a positive relation between emotional intelligence and job satisfaction (Rahman & Haleem, 2018; Villard, 2006; Thomas & Tram, 2006; Guleryuz et al, 2008; Monafared et al, 2010; Ghoniem, 2011; Jeloudar & Goodazi, 2012; Mousavi et al, 2012, Mehdi et al, 2012; Abi e alias, 2012). Rahman & Haleem (2018) conducted a survey on university employees and found strong and significant impact of emotional intelligence on job satisfaction. Similarly, Goleman (1998) stated that emotional intelligence is closely related with job satisfaction and job success. Emotional intelligence does expect job satisfaction and job performance. The outcome shows that respondents who are of high emotional intelligence perform well and are more satisfied with their job than respondents who are of little emotional intelligence (Afolab, 2010). Emotional intelligence is one of the determinants of job satisfaction (ahin, 2011). Emotional intelligence is positively associated with academic success, business success and satisfaction, and emotional health and regulation (Elias, Zins, Weissberg, Frey, Greenberg, Haynes, Kessler, Schwab-Stone & Shriver, 1997).

Furthermore, Gardner and Stough (2003) determined that job satisfaction has a positive link with the components of emotional intelligence and emotional management and emotional control. Moreover Hasankhoyi (2006) also determined that there is positive significant association between the components of emotional intelligence and level of job satisfaction. Mousavi et al, (2012) found the relationship between emotional intelligence as well as components and job satisfaction of physical education teachers in Zanjan Province. They found a significant positive relationship between emotional intelligence and job satisfaction and between the components of social skills, empathy, and motivation and job satisfaction. Moreover the outcomes further showed that social skills, empathy, and motivation were predictors of teacher's job satisfaction. Kafetsios and Zampetakis (2007) found that dimensions of emotional intelligence have a significant relationship with job satisfaction. They determined that self-awareness and self-management influence the level of job satisfaction, because it may positively affect the social relationship and work experience. They also stated that self-management causes a sense of job satisfaction in the working environment. Research found that empathy and social skills are considering the foundation of job satisfaction. They are not only establishing friendship relationship among co-workers and managers but also improve their level of job satisfaction. In the light of the above literature, a number of hypotheses are derived, which are stated below.

H1: There will be a positive relationship between emotional intelligence and Job satisfaction) in the banking sector of Pakistan

H1a: There will be a positive relationship between self-awareness and job satisfaction in the banking sector of Pakistan

H1b: There will be a positive relationship between self-management and job satisfaction in the banking sector of Pakistan

H1c: There will be a positive relationship between self-motivation and JS (job satisfaction) in the banking sector of Pakistan

H1d: There will be a positive relationship between empathy and job satisfaction in the banking sector of Pakistan

H1e: There will be a positive relationship between social skills and job satisfaction in the banking sector of Pakistan

Moderating Effect of Age, Gender and Educational Level

Literature revealed mixed result of studies that age, gender and educational level moderate the relationship between emotional intelligence and job satisfaction. Researchers have shown a relationship between age and job satisfaction, indicating that older workers are more satisfied with their jobs than younger workers. Moreover, with the increase in the number of years overall job satisfaction of workers increases as well (Berns, 1989; Grady, 1985; Nestor & Leary, 2000). Likewise, regarding the level of job satisfaction and emotional intelligence, researchers also revealed that ages show significant differences among students. Furthermore, the level of emotional intelligence of older students was higher than younger students. In addition, the level of emotional intelligence is high among those above 40 years (Bar-on and Handley, 1999; Noor-Azniza and Jdaitawi, 2009; Kumar and Muniandy, 2012;). Some researchers in contradict that there is positive relationship between age and emotional intelligence. Researchers explained that when age increases the level of emotional intelligence does not generally increase. Researchers also found that age does not increase other relationships such as emotional intelligence, mental health and spiritual intelligence (Rahim & Malik, 2010; Shabani Hasan, Ahmad & Baba, 2010; Birks, McKendree and Watt, 2009).

Researchers found relationship between gender and job satisfaction because when the number of areas of responsibility increased for females, job satisfaction increased as well (Nestor and Leary, 2000; Riggs & Beus, 1993; Bowen et al. 1994). Furthermore females have more emotional intelligence because they are more socially skillful compared to men and they show more respect for their colleagues (Hargie, Saunders, & Dickson, 1995; Rahim & Malik, 2010). Researchers studied that the greater levels of emotional Intelligence in women may be related to the association between the mother and her child wherein female children are likely to get more emotional expression from their mothers than male children (Lopes, Salovey, and Straus, 2003). In addition gender has insignificantly inclined with job satisfaction, emotional intelligence significantly affects job satisfaction, emotional intelligence and gender interact to influence the job satisfaction (Ghoniem et al, 2011). Another study suggested that there is no relation between emotional intelligence and gender. Researchers determined that emotional intelligence does not differ according to gender (Barrett, Lane, Secherst, & Schwartz, 2000; Landa et al. 2008; Birol et al, 2009).

According to literature there is a positive relationship between educational level and job satisfaction, so when the education level increases the level of job satisfaction also increases. (Herzberg et al, 1957; Berns, 1989). Likewise education level also has a positive relationship with emotional intelligence because

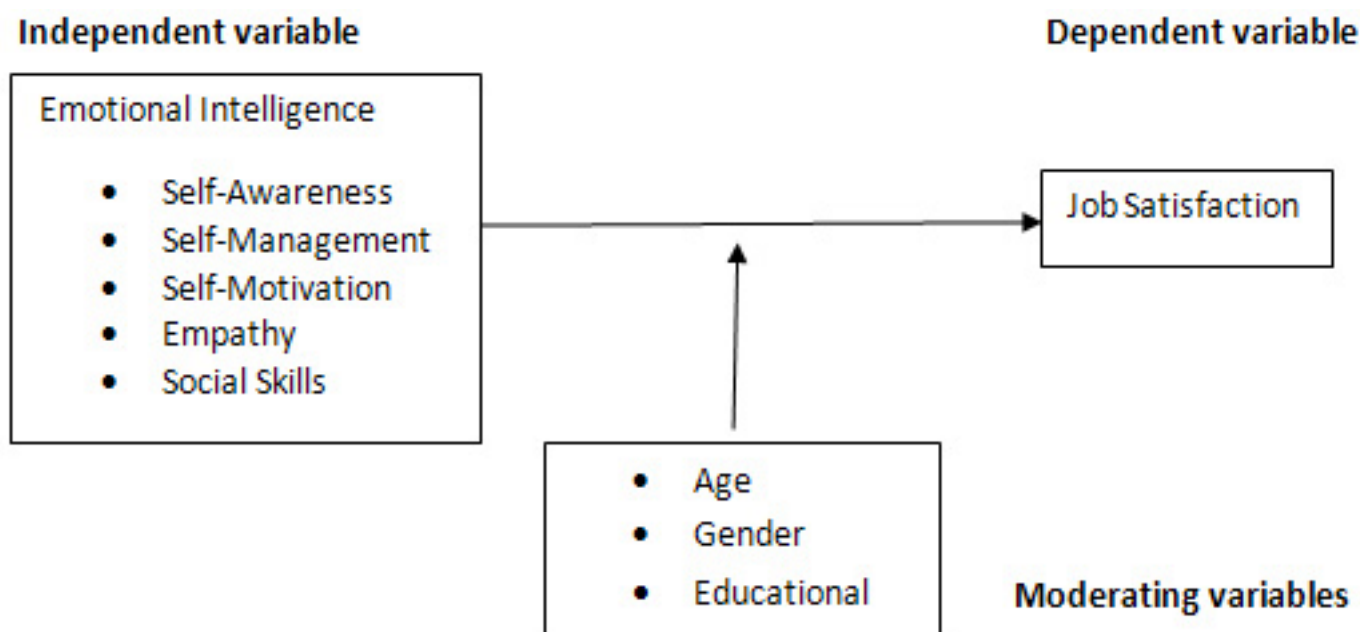
educators are more aware of their emotions and their ability to manage and motivate others (Noriah et al.2006). Moreover, other researchers revealed a positive relationship between emotional intelligence and academic achievement (Fannin ,2002; Farooq, 2003; Mayer and Cobb, 2000). In the light of the above literature, a number of hypotheses are derived, which are stated below.

H2: Age will moderate the relationship between emotional intelligence and Job Satisfaction in the banking sector of Pakistan

H3: Gender will moderate the relationship between emotional intelligence and Job Satisfaction in the banking sector of Pakistan

H4: Educational level will moderate the relationship between emotional intelligence and Job Satisfaction in the banking sector of Pakistan

Figure 1: Theoretical Framework of Emotional Intelligence and Job satisfaction with Age, Gender and Educational level as a Moderating variables



Source: Adapted from Goleman(1998), Klesh(1979)

Methodology

Participants

To obtain relevant data, a total of 400 questionnaires were distributed conveniently to participants in different banks namely Habib bank, United bank, National bank, Askari bank, Mezan bank, Summit bank, Sind bank, Bank of Punjab, Muslim commercial bank, Islamic MCB, Standard Chartered and First woman bank, in Rawalpindi and Islamabad, out of which 250 questionnaires were returned, providing a response rate of 62%. Participants in the study constituted 250 and they were categorized based on three age groups; younger employees between the age of 20-30, middle aged employees between the range of 31-40 and older employees above 40 years, in Islamabad and Rawalpindi. In this study 194 males and 56 females participated; educational levels were categorized based on Bachelor and Master or above, employees in the banking sector.

Emotional Intelligence Questionnaire

Emotional intelligence was assessed using the original 40-item measuring scale developed by Rahim and Minors (Rahim, 2002), called the Emotional Intelligence Index (EQI). These 40 items measured the emotional intelligence which included five sub scales, namely, self-awareness, self-management, self-mo-

tivation, empathy and social skills. The Instrument contains 40 items using a 5-point Likert scale, where 1 represents 'strongly disagree' and 5 'strongly agree'. Rahim (2002) reported Cronbach Alphas for five sub scales from range of 0.62 to 0.98. For the present research, the reliability of coefficient Emotional Intelligence showed good overall reliability ($\alpha=.93$).

Job Satisfaction Questionnaire:

Job Satisfaction subscale of Michigan organization assessment Questionnaire (Cammanm, Fichman, Jenkins, & Klesh 1979; Appendix B) was used. This tool consists of three items that assess overall job satisfaction. A five point scale was used where 1 represents 'strongly disagree' and 5 'strongly agree'. Grandey (2003) report a high alpha of 0.93 for this subscale. For the present research, the reliability of coefficient Job Satisfaction was shown as good overall reliability ($\alpha=.71$).

Results

Data Analysis:

To test the relationship between emotional intelligence as well as its components and job satisfaction, correlation analysis was done. The analysis revealed a significant relationship between emotional intelligence as well as components (self-awareness, self-management, self-motivation, empathy, social skills) and job satisfaction.

Table 1: Correlation between emotional intelligence as well as its components and job satisfaction of banking sector employees

	EI	JS	SA	SM	SMO	EM	SS
EI	1						
JS	.483**	1					
SA	.47**	.25**	1				
SM	.78**	.33**	.06	1			
SMO	.78**	.34**	.06	1.00**	1		
EM	.46**	.20**	1.00**	.12	.12	1	
SS	.66**	.37**	.10	.49**	.49**	.12	1

** Correlation is significant at the 0.01 level (2-tailed), EI=Emotional Intelligence, JS=Job Satisfaction, SA=Self-Awareness, SM=Self-Management, MO=Self-Motivation, EM=Empathy, SS=Social Skills

Based on Table 1, the correlation between emotional intelligence and job satisfaction is significant at $p < 0.01$ level. Further, the calculated "r" at $p < 0.01$ level suggests a significant positive relationship between self-awareness, self-management, self-motivation, empathy and social skills job satisfaction of banking sector employees.

Table 2: Regression Analysis between EI (Emotional Intelligence) as well as its components and JS (Job Satisfaction)

Predictors:	Dependent Variable: JS		
	Beta(β)	R Square (R^2)	Adjusted R^2
EI	.483***	.233	.230
SA	.255***	.065	.061
SM	.344***	.118	.115
SMO	.344***	.118	.115
EM	.208***	.043	.040
SS	.371***	.137	.134

P-value is statistically significant at the 0.01 level (two-tailed)

EI=Emotional Intelligence, JS=Job Satisfaction,

SA=Self-Awareness, SM=Self-management, SMO=Self-Motivation,

EM=Empathy, SS=Social Skills

Table 2 represents the result of regression analysis as it shows job satisfaction was ($\beta=.483, R^2=.233, p<0.01$) significantly related with emotional intelligence, thus accepting the hypothesis H1, and job satisfaction was ($\beta=.255, \beta=.344, R^2=.065, R^2=.118, p<0.01$) significantly related with self-awareness and self-management, thus accepting hypothesis H1a and H1b.

Furthermore job satisfaction ($\beta =.344, \beta =.208, \beta =.371, R^2=.118, R^2=.043, R^2=.137, p<0.01$) also significantly related with self-motivation, empathy and social skills, thus accepting hypothesis H1c, H1d and H1e respectively.

Table 3: Moderation Analysis for Age

Predictors	JS		
	β	R ²	ΔR^2
Predictors			
EI	.03	.24	
Age	-.905		
EI*Age	1.27	.26	.02
Age			
20-30 years	.18	.03	
31-40 years	.32	.10	
Above 40	.57	.32	

P-value is statistically significant at the 0.01 level (two-tailed). EI=Emotional Intelligence, JS=Job Satisfaction

Table 3 presents the results of moderated analysis whereby age moderated the relationship between emotional intelligence and job satisfaction ($\Delta R^2=.02, \beta=1.27, p<0.01$). In other words it explains that age plays a role of moderator between emotional intelligence and job satisfaction thus accepting (H2) hypothesis. Table 3 also shows that older employees above 40 years ($\beta=.57, R^2=.32$) are more positively affecting the relationship than younger employees 20-30 years ($\beta=.18, R^2=.03$)

Table 4: Moderation Analysis for Gender

Predictors	JS		
	β	R ²	ΔR^2
Predictors			
EI	.04	.26	
Gender	-.531		
EI*Gender	.94	.27	.01
Gender			
Male	.26	.07	
Female	.81	.66	

P-value is statistically significant at the 0.01 level (two-tailed). EI=Emotional Intelligence, JS=Job Satisfaction

Table 4 presents the results of moderated analysis that gender moderated the relationship between emotional intelligence and job satisfaction ($\Delta R^2 = .01$, $\beta = .94$, $p < 0.01$). In other words it explains, gender plays a role of moderator between Emotional intelligence and job satisfaction thus accepting (H3) hypothesis. The table also indicated that females ($\beta = .81$, $R^2 = .66$) are more emotionally intelligent and satisfied with their job than males ($\beta = .26$, $R^2 = .07$).

Table 5: Moderation Analysis for Educational level

Predictors	JS		
	B	R ²	ΔR^2
Predictors			
EI	-.49	.23	
Educational level	-1.07		
EI*Educational level	1.82	.26	.03
Educational level			
Bachelors	.19	0.03	
Master or above	.52	.27	

P-value is statistically significant at the 0.01 level (two-tailed). EI=Emotional Intelligence, JS=Job Satisfaction

Table 5 presents the results of moderated analysis that Educational level moderated the relationship between emotional intelligence and job satisfaction ($\Delta R^2 = .03$, $\beta = 1.82$, $p < 0.01$), in other words it explains that Educational level plays a role of moderator between Emotional intelligence and job satisfaction, thus accepting (H4) hypothesis. The table also indicates that emotional intelligence increases with increasing Educational level. Masters or above employees ($\beta = .52$, $R^2 = .27$) show more emotional intelligence and satisfaction with their job than Bachelors ($\beta = .19$, $R^2 = .03$).

Discussion and Conclusion

The study was conducted to examine the relationship between emotional intelligence as well as components and job satisfaction. The moderation effect of age, gender and educational level was also examined. It is concluded that the relationship of emotional intelligence and job satisfaction is positive and significant. The moderation effect of age, gender and educational level between emotional intelligence and job satisfaction are also positive and significant. The result of the first hypothesis is that there is positive relationship between emotional intelligence and job satisfaction in the banking sector of Pakistan. The results of the research are directly linked with the results of Goleman (1998), Thomas and Tram (2006), Guler-yuz et al. (2008), Monfared et al. (2010), Jeloudar & Goodarzi (2012), Abiealias (2012) and several other researchers.

The results of the sub hypothesis of emotional intelligence such as self-awareness, self-management, self-motivation, empathy and social skills are positively associated with job satisfaction is directly linked with result of Gardner and Stough (2003), Clanton (2005), Kafetsios and Zampetakis (2007), Mousavi et al. (2012). The result of the second main hypothesis was that age positively affects the relationship between emotional intelligence and job satisfaction and is directly

consistent with results of Berns (1989), Grady (1985), Bar-on and Handley (1999), Nestor & Leary (2000), Noor-Azniza and Jdaitawi (2009), Kumar and Muniandy (2012) and several other researchers.

The result of the third main hypothesis was that gender positively affects the relationship between emotional intelligence and job satisfaction and is directly linked with results of Riggs & Beus, 1993; Bowen et al. 1994, Hargie, Saunders & Dickson (1995), Nestor and Leary (2000), Lopes, Salovey and Straus (2003), Rahim and Malik (2010). The result of the fourth main hypothesis was that educational level positively affects the relationship between emotional intelligence and job satisfaction is effectively consistent with results of Fannin (2002), Farooq (2003), Noriah et al. (2006), Mayer and Cobb (2000) and several other researchers.

Recommendations for Future Research

The present study is only the starting program to study the role of emotional intelligence in the banking sector. The findings of the research study revealed important insights about variables that effect job satisfaction of employees. Further

research is required to fill the gap of study to explore the understanding of the factors, which further contribute to the development of emotional intelligence and job satisfaction with moderating role of age, gender, and educational level. The current study is based on a cross sectional study instead of longitudinal study which might decrease the reliability and generalizability of the results. Future research should focus on longitudinal study to increase reliability and generalizability of results. Moreover the current study was analyzed quantitatively; the result can improve by adding qualitative elements and analyzing data through a mixed method approach.

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The July 2018 issue of MEJB originally carried an article entitled "Work Environment, Job Stress, Job Satisfaction, and Burn-out among the Nurses of the Government Hospitals of Khyber Pukhtunkhwa, Pakistan, Using Structural Equation Model" which was found to plagiarise an article by Bronwyn Hayes, Clint Douglas & Ann Bonner, "Predicting emotional exhaustion among haemodialysis nurses: a structural equation model using Kanter's structural empowerment theory" 2014 John Wiley & Sons Ltd, and removed accordingly.

The Architecture of Medical Simulation - Collaborative Design Approach brings sophistication to teaching with procedure-specific silicone simulation

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Abstract

Advanced manufacturing technologies are improving both the practice of medicine and the teaching of medicine. This paper reviews the application of specific simulation using life-like physical models in the teaching of surgical techniques to medical and surgical students. The direct engagement of the teaching professionals in the design of the models, and as an ongoing strategic partnership and usage feedback loop, to address specific clinical pathologies and procedures and provide better teaching outcomes.

Key words: teaching, surgery, medical models, simulation,

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Introduction

MediModels contacted the Royal Australasian College of Surgeons (RACS) to discuss their current simulation model needs and find out about their engagement with simulation in a general sense.

Until recently surgical procedures and training were carried out under an apprenticeship style system. Here a student, young doctor or surgical trainee observed and assisted the surgeon on the live patient and by a series of steps incrementally developed the skills needed in performing an entire operation. When the surgeon was happy the trainee had acquired the skills they were allowed to proceed and eventually operate independently. This process was carried out in theatre on live patients.

With technological advances, medico legal pressures and so many new operations being devised, this system has become outdated.

As a result skill training laboratories were developed and are an integral part in the development of surgeons. These centres allow the practitioner to perform the most basic techniques such as incisions, knot tying and suturing, to major surgery. With the introduction of endoscopic surgery and radical new procedures on all regions of the body the apprentice system did not work as well. Skills required, for example knot tying, were more technically difficult. The skills laboratory is now used for all types of orthopaedic procedures, vascular procedures and the very common gall bladder and hernia operations. The supervisor can be happy the trainee has the skills before actually touching the patient.

But it was not just for these complex procedures that more training is required. As part of the ongoing pursuit of excellence, continuing education has become mandatory. It was expected by the profession and also by the community. The

skills laboratory and workshops helped achieve these goals of teaching new skills and maintaining them.

In Medical training, young doctors were not exposed to some of the most basic skills such as the diagnosis and surgery of skin lesions, ingrown toe nails, suturing, lacerations and drainage of an abscess.

As a result there were many practitioners in both the city, rural and remote areas deficient and lacking confidence in these skills. They required additional training.

Associate Professor Maurice Brygel took a special interest in teaching these skills. He has been designing, producing and conducting training programmes at the Royal Australasian College of Surgeons in Melbourne Australia for many years. He expanded his training both in the State of Victoria and across Australia to most capital cities and rural communities in Queensland.

Maurice Brygel is Associate Professor at Notre Dame Medical School in Australia, is director of the Melbourne Hernia Clinic, and Sydney Hernia Centre and Melbourne Haemorrhoid and Rectal Bleeding Clinic.

Early in his career Maurice saw the need for further education in these clinical and surgical skills. He passes on the clinical knowledge from his own teachers which has been handed down from generation to generation.

Initially he developed a series of books and videos, entitled the Video book of Surgery. However, the doctors still need to practice even though the videos did demonstrate the techniques.

This resulted in the development of a series of workshops on common conditions seen in general practice. These have a variety of titles including Brygel's Surgi Skills, SOS (Surgical Office Skills) and skin cancer.

One particular topic is the treatment of ingrown toenails. Ingrown toenails are a common condition generally affecting adolescents. They usually occurs in the big toe. They can be quite a painful condition and infection commonly supervenes.

Ingrown toenails can be treated in a variety of ways in the office setting.

Surgical treatment can involve removal of the nail edge, the use of a phenol to ablate the nail bed from which this nail grows. An operation termed wedge resection surgically excises this nail bed. The procedure is commonly performed under a local anaesthetic – and is termed a digital block in the office setting.

Students and doctors at the tertiary hospitals, where complex surgery is the order of the day rarely had the opportunity to even see or practice this procedure.

Thus these doctors often went to rural or remote areas without the training or confidence to implement these techniques.



Toe model

Years ago a toe model for performing procedures upon was developed and imported from China. The model was fairly simple and it did not reproduce what was required.

In 2017, Maurice began discussions with Medimodels, a new medical simulation startup company based in Western Australia, who had been in discussions with The Royal Australasian College of Surgeons in Melbourne. Medimodels founder, Ben Croudace, developed an interest in medical simulation after spending his early career in Architecture and 15 years in Architectural model making. He is a firm believer in the power, clarity and effectiveness of physical models in teaching and communication. With experience in many model making techniques, including 3d printing, Ben, who himself has also had a life-long interest in the medical fields and health care, is bringing a fresh perspective to medical training through advanced manufacturing techniques in medical simulation.

“Years of working with 3D form in architecture and thousands of hours exploring different model making techniques, has allowed us to apply our knowledge and experience to the human body and make realistic and functional simulation models through collaboration with strategic partners in the medical industry. Our focus is on creating models that produce effective teaching outcomes, so we work closely with clinicians to achieve this. We try to keep flexibility in our manufacturing process so things can be fine tuned over time to add value to our models and to move with the times and our clients’ teaching needs.”

Working in collaboration, Medimodels and Associate Professor Maurice Brygel developed a sophisticated ingrown toenail model which is now being used throughout Australia and overseas in universities and clinical training workshops. As a result of this interest in ingrown toenails, Brygel's Surgi Skills has developed an online teaching program with videos to support training with the models

On this model doctors can practice:

1. digital block anaesthesia,
2. excision of a nail edge
3. wedge resection, (excision of a portion of the nail bed)
4. the use of phenol ablation
5. bandaging
6. post operative care

Among other things, the ingrown toenail model came out as an easily identifiable need as it was a wide reaching condition. Medimodels started with a number of prototypes and experimented with different ways of making a toe model for toenail surgery. There were many challenges along the way but through a collaborative process they worked with Maurice Brygel, General Surgeon of the RACS, using different trial models and eventually a new toenail model evolved. We were able to apply our 20+ years of model making experience to the needs of the toe model which itself has some innovations derived from architecture in the way it is put together. The main driver here was to directly address the intricacies and key parts of current 'world best practice' surgical toenail procedures, and the nature of the human toe and the way it responds to interaction with a scalpel and other instruments.

With medical simulation for specific procedures, it is not always about making an 'exact copy' of the human body part, (although realism is important) but more so making a model that has markers and characteristics that form the critical points of the teaching process.

Once design is completed and ready for teaching, Medimodels simulation models typically go through a beta testing phase where feedback is obtained from clinicians on their effectiveness as teaching aids for specific procedures. Feedback is obtained on visual, practical and kinaesthetic aspects of the models such as densities and textures. Once fine-tuning is completed over a trial period they are released to the wider marketplace.

Medimodels are developing simulation products for general and laparoscopic surgery training in gynaecology, podiatry, gastroenterology, ENT, hand surgery, emergency medicine, rhinoplasty and other general surgery applications.

Conclusion

The outcome of the collaborative model design process and ongoing strategic partnership has led to a more effective teaching process and outcome. The closer that a specific procedure simulation can get to real life, the more effective it will be - not only in the classroom, but for the trainee clinician when the skills they learned are transitioned to a live patient. More confidence in surgery through practice on models can be obtained, particularly as the model was originally designed, tested and redesigned in concert with one who intimately understands the intricacies of the physical engagement with the object. Perhaps the ideal is that there is zero difference between the simulated toe procedure and the real toe procedure, and Medimodels and Prof Maurice Brygel have been edging closer to this ideal through new technologies in iterative advanced manufacturing coupled with extensive collaboration between clinician and manufacturer. Medimodels welcomes enquiries from clinicians who are looking to develop a simulation model for a specific teaching application.

Customer's Attitude towards Diminishing Partnership Home Financing: A Comparative Study of Malaysia and Pakistan

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Abstract

This study aims to compare the customer's attitude towards the diminishing partnership Islamic mortgage, which is offered in Malaysia and Pakistan. The questionnaires were randomly distributed in both countries and only potential homebuyers from Karachi and Kuala Lumpur were invited to participate in the study. The finding indicates that there are differences between the Malaysian and Pakistani customers' attitude towards diminishing partnership Islamic mortgage. This difference lies in the method and concept of profit-sharing in diminishing partnership home financing, the method of computing the profit, and fairness of pricing. There are various limitations that apply to this study. Firstly, the current research work is only confined to two cities which are, namely, Karachi and Kuala Lumpur. Secondly, the research scope may be extended to other cities in both the countries in order to generalise the findings. This study is one of the first comparing customers' attitude towards Islamic mortgage product in Malaysia and Pakistan.

Key words: Attitude, Diminishing Partnership, Home financing

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Introduction

House or shelter is imperative of all the necessities required for an individual to fulfill the important segments of life including protection of life and protection of wealth (Shahwan, Mohammad, & Rahman, 2013). There are a variety of different products available in the dual banking system which is either based on interest, offered by conventional banks, and interest-free products offered by the Islamic banks. Islamic home financing products being interest-free are mainly divided into two broad categories, debt-based and equity-based. *Bay bithaman Ajil (BBA)*, *Al Ijarah Thumma al Bay (AITAB)* & *Tawarruq* are categorized as debt-based Islamic home financing, whereas, *Musharakah Mutanaqisah (MM)* is categorized as equity-based home financing mortgage (Hanafi, 2012).

Bank Negara Malaysia, defines diminishing *Musharakah* as "Diminishing partnership which is technically a partnership contract between two or more parties to a particular asset or venture, which allows one of the partners to gradually acquire the shareholding of the other partner through an agreed redemption method during the tenure of the contract" (BNM, 2010). As there are different ethnic groups living together in Malaysia, therefore BNM therefore allowed the dual banking system to operate by looking at needs of mixed religious and ethnic groups. Adopting a dual banking system the Malaysian nation became the first to implement a dual banking system, hence providing the space to Islamic and conventional banks to operate in a single bank (Sadar, Ismail, & Yahya, 2004).

Like Malaysia, in Pakistan there also exists a dual banking sector and the State Bank of Pakistan (SBP) is responsible for regulating and formulating policies and guidelines for conventional, as well as Islamic, banks. However, conventional banks are still more popular than the Islamic banks in Pakistan (Sayyid, 2003). The State bank of Pakistan is putting in efforts for revival of Islamic Banks and as a result, many local and foreign Islamic banks are operating today beside conventional banks.

This study aims to identify differences in customer's attitude towards diminishing partnership Islamic mortgage between Malaysia and Pakistan, for two reasons. Firstly, the aforesaid product has been available in both the countries for almost a decade. Secondly and more importantly, according to Hantais and Mangel (1998) conducting a comparative cross-national study, leads to a different understanding of the most critical issues in different countries besides identifying gaps in the knowledge. An individual country practices one's national culture, which involves the means of feeling, thinking and ingrained acts in societal convention and common values (Nakata & Sivakumar, 2001).

In the past, various studies on the perceptions of Muslim customers were carried out in different parts of the world including the UK, Malaysia, Bahrain, Jordan, the UAE and Kuwait including ; (Ahmad & Haron, 2002; Al-Sultan, 1999; Bley & Kuehn, 2004; Erol & El-Bdour, 1989; Erol, Kaynak, & Radi, 1990; A. Hamid & Nordin, 2001; Haron, Ahmad, & Planisek, 1994; Metawa & Al-mossawi, 1998; Omer, 1992; Wajdi Dusuki & Irwani Abdullah, 2007). Apart from these studies, many researchers have compared BBA to MM but there is no comparative study on customers' attitude towards Islamic mortgage (Edib & M., 2011; Osmani & Abdullah, 2010). Additionally, there is no research that compares the differences that may exist in the customer's attitude for Islamic mortgage in two countries.

Therefore this research addresses the differences for diminishing partnership financing in two countries and adds to the literature to fill in the existing gap. Further, the remaining paper consists of different sections. Section 2 includes the literature review, section 3 discusses the methodology. Section 4 presents findings and finally, section 5 leads to discussion and conclusion.

Literature Review

Brief Overview of attitude

Fishbein and Ajzen (1975), define attitude as "an evaluative effect of positive or negative feelings of individuals in performing a particular behaviour". In the past, there have been various studies which relate attitude to behaviour including, but not limited to (Gopi & Ramayah, 2007; Ramayah & Suki, 2006; Taib, Ramayah, and Razak (2008)) and these studies find a significant relationship between behaviour and attitude. The current study focuses more on a descriptive context and does not investigate the relationships between attitude and behaviour.

Empirical studies on Islamic mortgage

There is still scarcity in terms of empirical studies on the Islamic mortgage. There exists various empirical studies with regards to Malaysia but there is a dearth of studies in the context of Pakistan. Literature on previous empirical studies in the context of Islamic mortgage is considered including (Abduh & Abdul Razak, 2011; Amin, 2008; Amin, Abdul, & Razak, 2013, 2014a, 2014b, 2016; Amin, Rahim, Dzuljastri, & Hamid, 2017; Amin, Rahman, & Razak, 2014; Ayesha and Omar (2011); M. A. Hamid, Yaakub, Mujani, Sharizam, & Jusoff, 2011; Razak & Taib, 2011; Taib et al., 2008).

Amin (2008) in his study on Islamic mortgage employs a quantitative approach. He applied independent samples T-test and analysis of variance (ANOVA) for investigating the Malaysian customer's preferences for house mortgage selection criteria. This study was unable to explore a dependent variable, whereas antecedents were established. In order to gather the responses for the perception of Malaysian customers, a questionnaire survey was used. The findings of the study are significant and furnish that the principle of Shari'ah, transparent practice and lower and flexible monthly payment, interest-free practice and 100 percent financing, are vital factors. The study limits the use of ANOVA analysis in examining religious differences as most of the respondents were Muslims. Later on M. A. Hamid et al. (2011) investigated the factors responsible for the adoption of home financing. The study finds that there is a difference in awareness level of Chinese and Malay on Islamic home financing and there also exists a significant relationship between respondents' age and education level against awareness level. Importantly, this study also finds there is a strong relationship between factors such as individual and financial institution. (Ayesha & Omar, 2011) like Amin (2008) examined the factors responsible for customer's choice towards Islamic mortgage in the context of Pakistan. They also used a similar approach to Amin (2008) using the independent T-test and ANOVA. However, this study reports that five essential factors are observed by Pakistani customers when they opt for Islamic housing finance, namely, the principle of Shari'ah, price, the reputation of the bank, fast and efficient services and flexibility in conditions of the product. Further, the result of this study cannot be generalized as the sample used is limited to 4 banks in a specific location in the city of Lahore, Pakistan with 200 samples. It is important to note here that these empirical studies on home finance which are discussed above did not make reference to diminishing partnership home financing but Islamic home financing in general. Empirical studies like Taib et al. (2008); (Abduh & Abdul Razak, 2011; Razak & Taib, 2011); which were carried out on acceptance of MM home financing and examined the behaviour of Islamic bank customers using theory of reasoned action (TRA). In a similar vein (Taib et al., 2008) collected cross-sectional data using survey and applied factor analysis, correlation and regression analysis to test TRA on MM home financing. This study finds that both subjective norms and attitude tend to be the important determinant in one's willingness to intend to use MM home financing. Further findings of the study reveal TRA to be valid for MM home financing and those postgraduate students who were respondents in the study were influenced by subjective norms to opt for MM home financing. This study has limitations in terms of examining only two factors in order to check the willingness for MM and use of convenience sample because it may not be able to gather the differences as a whole in generalizing the results. (Razak & Taib, 2011) examined MM home financing from bank clients' perception and report that IB customers are not satisfied with the terms of BBA based on price and injustice with individuals. It is also reported that in MM home financing both the bank and customer share the risk and profit with fairness and justice to them. It is empirically proven in the study that MM contract is close to the objectives of Shari'ah. Similarly, the study by (Abduh & Abdul Razak, 2011) also applied TRA and conclude that intention of the customer to use MM is more influenced by subjective norm than attitude.

Amin et al. (2013) in an effort to investigate customers' acceptance of Islamic mortgage, used an integrated model combining two theories, namely, TBP and diffusion theory of innovation (DOI). Moreover, Amin, Rahman, et al. (2014) in a similar quest for consumers' eagerness to use Islamic mortgage, applied TPB to determine those who want to be a partner in diminishing partnership Islamic mortgage facility. They used structural equation modelling in order to find the relationship between customer's willingness and attitude, perceived behavioural control and subjective norm. It was concluded that there was a significant relationship between aforesaid variables, with attitude being the most instrumental predictor.

Drawing upon the ordered probit model, Amin, Abdul, et al. (2014a) found that perceived behavioural control, attitude, Islamicity of product and subjective norms tend to be the influential predictors of the consumers' acceptance. Mainly the determinant Islamicity of the product turns out to be the most significant factor that affects the consumer to acknowledge the Islamic mortgage products.

In a similar vein, Amin, Abdul, et al. (2014b) considered another angle to provide an understanding of Islamic mortgage and introduced the theory of Islamic consumer behaviour in the context of Islamic mortgage in order to investigate the determinants that affect the consumer's preferences towards the Islamic home financing. This study put forward a different approach in contrast to Amin, Abdul, et al. (2014a) and Amin, Abdul, et al. (2014b). They combined religious satisfaction with the objectives of *Shariah* formulating an Islamic framework. Thus, it is found that religious satisfaction and education are important predictors in determining the preferences of Islamic mortgage; with this in mind, still the theory of consumer behaviour has limitations and empirically may not justify them.

Moreover, Amin et al. (2017), further carried out an empirical work and examined the attitude of the consumers towards the unexplored factors, namely, Islamic debt policy, product choice, and service quality effects. The consumers' attitude in this study mediated the relationship between the product choice, consumer preference, Islamic debt policy and service quality. This study finally leads to an important finding, which is the significance of all the results of the abovementioned variables on the customer's preference.

These findings from the previous studies have mixed results. Given the fact that most of the studies attested that the theory of planned behaviour is of particular importance and all the original constructs of the TPB, as well as those added in a modified TPB model, predicts the consumers' acknowledgment for the Islamic mortgage. Above all two of the TPB constructs, namely, attitude, and subjective norm are found to be instrumental in predicting intention of Islamic bank consumer's to use its Islamic mortgage products. Nevertheless, the previous literature varies in adding different variables which have not been attested before, then examining their significance in determining consumer's intention.

Moreover, these studies have demographic and geographic limitations. This comparative study between Malaysia and Pakistan compared diminishing partnership Islamic mortgage in two different countries with entirely different financial, economic, ethnic and demographic backgrounds of respondents and filled in the gap in the literature. Furthermore, this study suggested recommendations for improvement of the Islamic home financing banking industry.

Methodology

Survey instrument

This research adopted quantitative research technique. For the collection of primary data, a self-administered survey was administered in two places in Malaysia and Pakistan, namely, Kuala Lumpur and Karachi. As stated previously the respondents were customers of an Islamic bank in Kuala Lumpur, Malaysia, and Karachi, Pakistan. Moreover, respondents chosen were supposedly potential homeowners, who had an intention to apply for Islamic mortgage sooner or later. The customers of the bank were selected randomly from Kuala Lumpur and Karachi since the attitude of customers in two cities in different countries was to be investigated.

The questionnaire used to gather the information consisted of two sections with closed-ended and open-ended questions respectively. The first section, was comprised of open-ended questions related to demographic details of the respondents, namely, highest education, age, occupation, and gender. In the following section, the respondents had to choose questions related to attitude towards DP home financing along with a 5-point Likert scale on a strongly agree-strongly disagree scale for each of the statements.

Measures

The total of 15 items in the form of statements, were added to section 2 of the survey questionnaire. In order to capture customer's attitude towards diminishing partnership home financing, these statements were adopted from (Abduh & Abdul Razak, 2011). Moreover, the 800 questionnaires were retrieved from Kuala Lumpur and Karachi.

Findings

Validity and Reliability

First of all, the reliability analysis of all 15 items was checked. Reliability analysis is the measure of the internal consistency. Table 2 exhibits the reliability analysis of 15 items in both the cities, Kuala Lumpur and Karachi. The result explains that the Cronbach's alpha exceeds the cut-off point value of 0.70 recommended by (Nunnally & Bernstein, 1994) and ranged between 0.801 and 0.834 in Karachi and Kuala Lumpur respectively. Hence, this result confirms that all factors have good reliability and internal consistency among the items.

Table 1: Reliability Analysis

Total Items	Kuala Lumpur (α)	Karachi (α)
15	.834	.801

Source: Primary data.

Respondents' profile

Firstly in this section, descriptive statistics of respondents are demonstrated and include the demographics, which is the frequency of different gender, age groups, respondent's qualification and occupation in both cities Kuala Lumpur and Karachi. In Table 1 detailed demographic characteristics are exhibited.

Table 2: Frequency Statistics

Demographic information		Malaysia		Pakistan	
		Frequency	Percentage	Frequency	Percentage
Gender	Male	212	53.0	232	58.0
	Female	188	47.0	168	42.0
Age	Less than 20	28	7.0	20	5.0
	20-40	264	66.0	196	49.0
	41-60	88	22.0	84	21.0
	60 and above	20	5.0	100	25.0
Education	High School	36	9.0	28	7.0
	Advanced Diploma	168	42.0	144	36.0
	Bachelor Degree	116	29.0	124	31.0
	Master Degree	80	20.0	104	26.0
Occupation	Full-Time	272	68.0	22	5.5
	Part-Time	24	6.0	48	12.0
	Self-employed	92	23.0	100	25.0
	Student	12	3.0	230	57.5

Source: Primary data

The demographic details were placed in section 1 of the questionnaire, which exhibits a profile of respondents in terms of gender, age, qualification, and occupation. In section 1 the comparison between different respondents from the two cities Kuala Lumpur and Karachi are shown. It was interesting to note that the ratio of respondents from both cities in terms of gender i.e. male and female, age, qualification was almost same and occupation as well to a certain extent. For instance, the findings depicted that 212 (53%) of the respondents in Malaysia were Male and advance diploma holders 168 (42%). Similarly, 232 (58%) of the respondents in Pakistan were male also and advance diploma holders 144 (36%). In terms of occupation, most of the respondents were full time workers in Malaysia with 272 (68%) whereas 230 (57.5%) were students in Pakistan. From the above demographic profile, it is evident that most of the respondents in both countries had a high level of education and qualification. As such, they are eligible to participate in this survey without suspicion of response bias regarding selecting the propitiate sample.

Comparative Analysis

To identify differences in customers' attitude towards diminishing partnership home financing, Table 3 compares the mean analysis of each component of attitude in Kuala Lumpur and Karachi, accordingly moving from "Strongly disagree (1) - Strongly agree (5)" on a Likert scale where a higher mean explains more attitude towards diminishing partnership.

The findings in Table 3 show that the responses from Kuala Lumpur surpass Karachi due to a higher standard deviation as well as better mean than responses from Karachi. Moreover, Table 3 explains and gives a clear picture of the difference in respondents' attitude for diminishing partnership home financing between Kuala Lumpur and Karachi. It is worth mentioning here that responses which were collected from Kuala Lumpur mostly weigh as much as the responses which were collected from Karachi. The item "profit sharing concept in diminishing partnership home financing is not similar to conventional home financing" scored the high mean of 4.20 in Kuala Lumpur however for Karachi the mean score was 4.14. Hence, this demonstrates that the respondents in Kuala Lumpur consider diminishing partnership home financing more different from conventional home financing and might have better awareness. The same item "profit sharing concept in diminishing partnership home financing is not similar to conventional home financing" also scored highest in Karachi. For this item, the mean value difference is 0.0725. Among all the observations the least scored item for Kuala Lumpur was "Diminishing partnership home financing does not cause hardship and harm to the individual" with a mean value of 3.6100. Interestingly, the mean value for the same item in Karachi is also lowest by all means and stands at 3.4625. The value for standard deviation was also highest for this statement with 1.32374 for Kuala Lumpur and 1.37962 in Karachi. This shows that respondents in both cities do not agree that diminishing partnership home financing really solves the problems relating to hardships that customers may face in case of default and the fear still persists that diminishing partnership may not necessarily resolve the imminent hardships to the prospective customers arising from Islamic home financing in Malaysia and Pakistan. Another lowest observation that "Usury (riba) does not exist in diminishing partnership home financing" scored 3.6150 in Kuala Lumpur and 3.6050 in Karachi respectively. For this item, the mean value difference is 0.01. It elaborates that respondents are well-aware of diminishing partnership to contain an element of riba to some extent and do not consider diminishing partnership to be free from riba in Malaysia and Pakistan. Regarding "the pricing of diminishing partnership home financing is fair because it is based on the rental value of the property" the customers of Islamic banks in Karachi are more optimistic than customers in Kuala Lumpur as the variation is -0.0625. This is because respondents in Karachi are given available information on different banks' websites as to how the valuation of the property is carried out and the success of diminishing partnership home financing with a lower rate of default as well as abandoned projects because most of the banks only finance the outright purchase of property already constructed.

Besides that, it is also interesting to note that respondents in Kuala Lumpur attained a mean of 3.7800 for diminishing partnership home financing pricing differing from conventional home financing. Whereas respondents of Karachi are more in support of diminishing partnership home financing differing in pricing than conventional with a mean score of 3.8075.

In Malaysia, there is much more criticism for pricing of diminishing partnership home financing, which argued to mimic conventional home financing and being similar in computa-

tion. There is much awareness in respondents regarding pricing issues in diminishing partnership home financing may be because of the media campaign and such cases are available in Malaysia as a precedent, whereby Islamic banks are criticized for charging exorbitant amounts in name of profit. Such cases are not much highlighted in the case of Pakistan and maybe that is the reason why most of the respondents are not aware of pricing issues, which are present in current diminishing partnership model practices of most of the Islamic banks.

However, the response for "the price using rental rate in diminishing partnership is lower than interest rate" and "Diminishing partnership home financing is Shari'ah complaint because there is the real purchase of property and the bank takes ownership risk" the mean score is the same 3.9300. This implies that respondents in Kuala Lumpur are moderate for both the statements.

Further in the last 2 columns in Table 3, the mean difference between both cities, which are Kuala Lumpur and Karachi, is exhibited. The difference in Mean, M is denoted by $\Delta (M)$ and the difference in standard deviation, SD is denoted by $\Delta (SD)$. However, the difference of mean ($\Delta (Mean)$) is mostly positive values except for a few negative values; this depicts that in Kuala Lumpur and Karachi the respondents had more mixed perceptions for attitude towards diminishing partnership. Similarly least of the values of $\Delta (SD)$ in the last column of Table 3 are negative with few positive values. For this study the item "Diminishing Partnership home financing product is based on justice and equality" had a much distant mean with a difference of 0.2075 (3.75 – 3.54). It means that the customers from Kuala Lumpur do have more faith in the diminishing partnership home financing product to be fair, which is offered by Islamic banks in Malaysia, meaning that customers believe diminishing partnership home financing is based on the premise of justice and equality.

On the other hand, the perception of respondents from Karachi is not much different than their counterparts in Kuala Lumpur. It shows that respondents from both the countries agree that DP is more close to the spirit of Shari'ah with the element of justice and equality. The mean difference of 0.2075 in both the countries can be explained by the justification that Malaysia is considered a hub for Islamic finance due to research and promoting Islamic finance by the initiatives taken by the government of Malaysia.

Therefore Islamic banks are also able to promote product awareness at a higher level compared to the government of Pakistan, which are still striving to promote Islamic finance and lag behind their Malaysian counterpart. Therefore it ascertains that even though people in Pakistan are aware of diminishing partnership home financing to be near to justice and equality, still Malaysian respondents are a bit better off in terms of awareness. As stated earlier the majority of respondents in Malaysia and Pakistan agree with most of the statements and consider diminishing partnership home financing to be different from conventional home financing and above all nearer to the objective of Shari'ah due to the presence of profit-sharing and fairness.

Table 3: Descriptive Statistics of Attitude for DP home financing

Attitude for DP Islamic home financing acceptance	Kuala Lumpur (MAL)	SD	Karachi (PAK)	SD	$\Delta = (\text{MAL-PAK})$	
	Mean		Mean		Δ Mean	Δ Std. Deviation
The profit sharing concept in DP home financing is not similar to conventional home financing	4.2200	.99704	4.1475	1.08798	0.0725	-0.09094
The method of computing profit in DP home financing is not similar to conventional home financing.	4.1000	.92311	4.0650	.91261	0.035	0.0105
The pricing of DP home financing is not similar to conventional home financing as rental rates replace interest rate.	3.7800	.96640	3.8075	.96839	-0.0275	-0.00199
The pricing of DP home financing is fair because it is based on the rental value of the property.	3.9900	.99618	4.0525	.99610	-0.0625	0.00008
The price using rental rate in DP is lower than interest rate.	3.9300	1.05255	3.9100	1.05579	0.02	-0.00324
DP home financing is Shariah compliant because there is the real purchase of property and bank takes ownership risk.	3.9300	.98363	3.9075	.98304	0.0225	0.00059
The bank takes liability on the defects of my house in DP home financing.	3.9000	.92311	3.8825	.91968	0.0175	0.00343
DP home financing product is based on justice and equality	3.7500	.98485	3.5425	1.08911	0.2075	-0.10426
DP home financing does not cause hardship and harm to the individual.	3.6100	1.32374	3.4625	1.37962	0.1475	-0.05588
There is no need for me to pay the bank rental if the house is abandoned and not completed.	3.6550	1.07184	3.6700	1.06486	-0.015	0.00698
DP home financing contributes positively to the equitable distribution of wealth and income.	3.6200	1.10845	3.6075	1.09382	0.0125	0.01463
DP home financing reflects the true spirit of Islam in promoting the well-being of society.	3.6650	1.08892	3.5675	1.18489	0.0975	-0.09597
Usury (<i>riba</i>) does not exist in DP home financing.	3.6150	1.09534	3.6050	1.12345	0.01	-0.02811
The bank can easily assist me during financial difficulties under DP home financing.	3.9600	1.01537	3.8975	1.08625	0.0625	-0.07088
If I apply for home financing, I will seriously consider taking DP home financing.	3.8950	.99320	3.8325	1.06644	0.0625	-0.07324

Source: Primary data.

Discussion and Conclusion

The present study was an attempt to primarily investigate the differences in customer's attitude towards the diminishing partnership home financing product. Although a number of studies have examined the perception of customer's attitude and behaviour towards Islamic Bank products; very few studies have attempted to explore customers' attitude towards diminishing partnership home financing in two different countries, namely, Malaysia and Pakistan. As a result, this study has provided some evidence concerning the differences in customer's attitude towards diminishing partnership home financing product and has shown that there are not many dif-

ferences between the Malaysian and Pakistani customers' attitude towards the diminishing partnership home financing contract. To elaborate, the perceptions of the Malaysian customers considered diminishing partnership much more different from conventional and have better awareness compared with the perception of the respondents from Pakistan. This can be explained by the justification that Malaysia is considered as a hub for Islamic finance due to research and promoting Islamic finance by the initiative taken by the government of Malaysia. As a consequence, Islamic banks are able to promote product awareness at a higher level compared to the government of Pakistan, which is still striving to promote Islamic finance and lag behind their Malaysian counterpart. Therefore it ascertains that even though people in Pakistan are aware of

diminishing partnership home financing, still Malaysian respondents are a bit better off in terms of awareness.

In addition, the findings of this study revealed that the customers of Islamic banks in Karachi are more optimistic than customers in Kuala Lumpur for the pricing of diminishing partnership home financing and consider it fair and reasonable compared to conventional products. This is because customers in Karachi are given available information on different banks' websites as to how the valuation of the property is carried out and the success of diminishing partnership home financing with a lower rate of default as well as abandoned projects because most of the banks only finance the outright purchase of a property already built. In contrast, Islamic banks in Malaysia are criticized for charging exorbitant amounts in name of profit. Such cases are not greatly highlighted in the case of Pakistan and maybe this is the reason why most of the respondents are not aware of pricing issues, which are present in current diminishing partnership model practices by most of the Islamic banks in Malaysia. It is also interesting to note that respondents of Karachi are more in support of diminishing home financing differing in pricing than conventional financing compared to Malaysian customers. This is because in Malaysia there is much more criticism regarding pricing of diminishing partnership home financing, which argued to mimic conventional home financing and be similar in computation. The results also showed that respondents in both cities do not agree that diminishing partnership home financing solves the problem relating to hardship that customers may face in case of default and the fear still persists that diminishing partnership home financing does not necessarily determine the imminent hardship to the prospective customers arising from Islamic home financing. In general, the majority of the respondents in both cities agreed with most statements and consider diminishing partnership home financing to be different from conventional home financing and above all close to the spirit of Shari'ah with the element of justice and equality.

To sum up, the findings of this research represent a general outlook of the differences in customer's attitude towards the diminishing partnership home financing product in two different countries. It provides a better understanding of customer's attitude and offers a variety of propositions by offering indicators of attitude towards diminishing partnership home financing. Therefore, the results of this study are expected to assist Islamic banks in Malaysia and Pakistan in making decisions regarding the development of home financing products particularly diminishing partnership. Policy makers and top management can also use the findings of this research as a valuable input to justify their efforts in developing and implementing appropriate learning and improvement to support diminishing partnership home financing which, in turn, will help the policy makers and managers of Islamic banks better understand the attitude of customers in both countries.

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Online Art Exhibition

About the artist:

Ebtisam's Story

There are many displaced persons in today's world, with people fleeing their country, not so much for a better life, but to be able to live out the life they were given. This has become impossible for many people around the globe and it affects people from all walks of life; labourers, artists and professional people. People have to leave their homes, their communities and their loved ones when it is no longer safe or viable to live in the country they were born in and had hoped to spend their lives in.

While it can become a necessity to flee it still takes sacrifice and a great deal of courage.

Dr Ebtisam Elghblawi, born in Tripoli, Libya, is such a person. Ebtisam is a dermatologist and an artist. I have known her for the last 10 years from my work as Publisher of the Middle East Journal of Family Medicine and the Middle East Journal of Ethical and Sustainable Business and have published her art works in the "Society" section of the latter journal. Her art is her great passion and during the collapse of everyday life in Libya, losing her employment, and her every day amenities, it was something she was still able to maintain, even though in the later years, sketches and paintings were done on scraps of paper. My personal favourite was done on a piece of lined paper and photographed on her iPhone and sent to me that way. Like much of Ebtisam's art it has recently shown faceless people among intricate detail of everyday life. She fled to the UK to seek a safer life and after arriving she became homeless. Her art became even more important as a means to express herself and to lose her worries for the precious minutes that it took to create. As scraps of paper even became luxuries, Ebtisam found an Apple shop in Liverpool, UK, and started to paint on the demonstration iPad as a relatively easier method to paint and has emailed her iPad illustrations. She is well known in the Apple shop and most staff welcome her.

I decided to put together an online exhibition of her work in the MEJB (I have done this for other needy artists in the past) in the hope that she may sell a few prints..

If you would like to purchase a print to help support Ebtisam we are selling them for \$US150 plus postage.

Prints are 36 cm x 36 cm and printed on quality semi gloss paper. Prints will be numbered. Only 50 of each artwork will be reproduced. Each print will be accompanied by a copy of Ebtisam's story.

Lesley Pocock

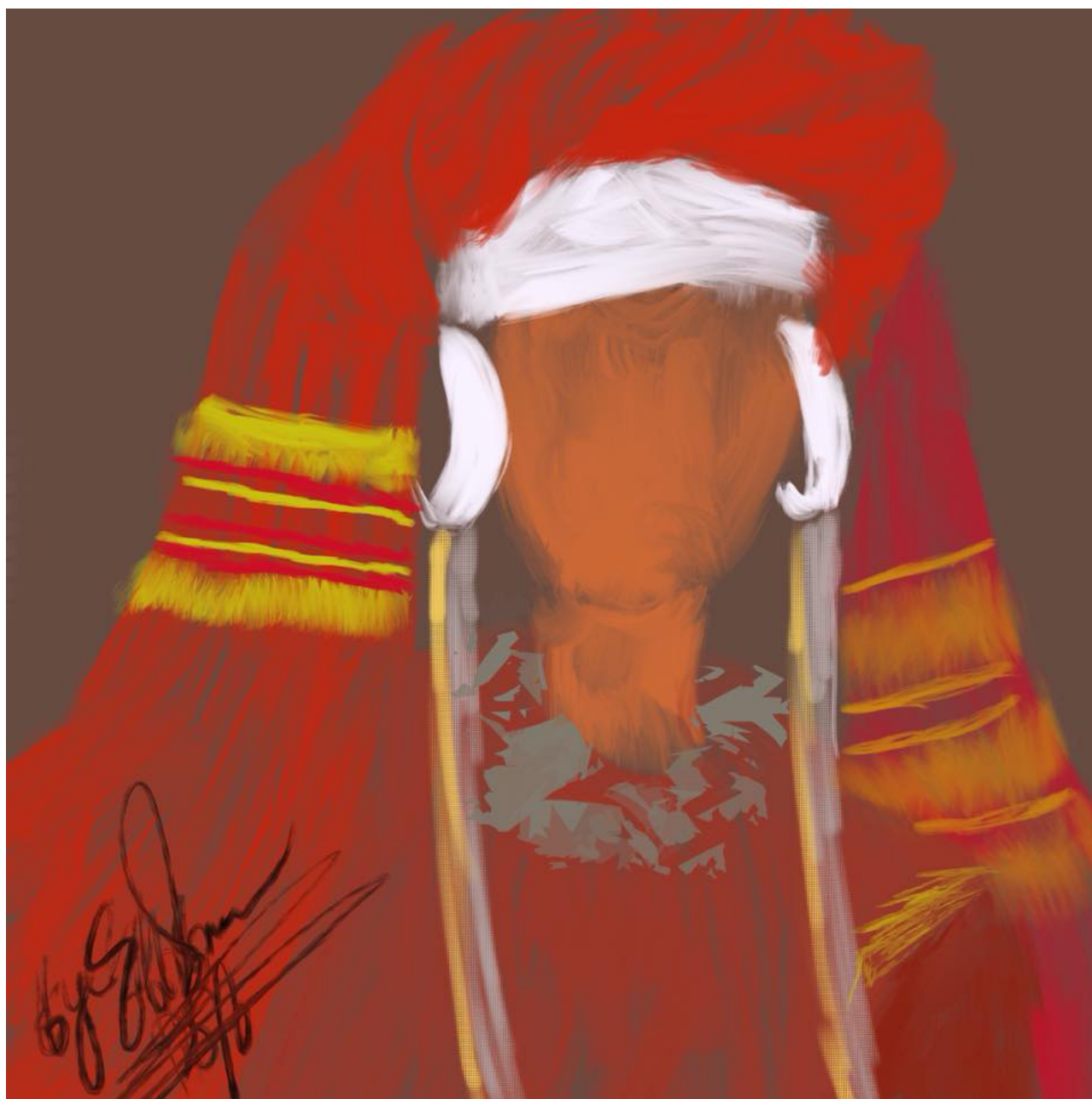


Image 1: Bride. 36cm x 36cm.



Image 2: A different pattern of oneself. 36cm x 36cm.



Image 3: A style of expression. 36cm x 36cm.



Image 4: Amazagh ladies in crewel work. 36cm x 36cm.



Image 5: Amazagh lady enjoying crewel work. 36cm x 36cm.

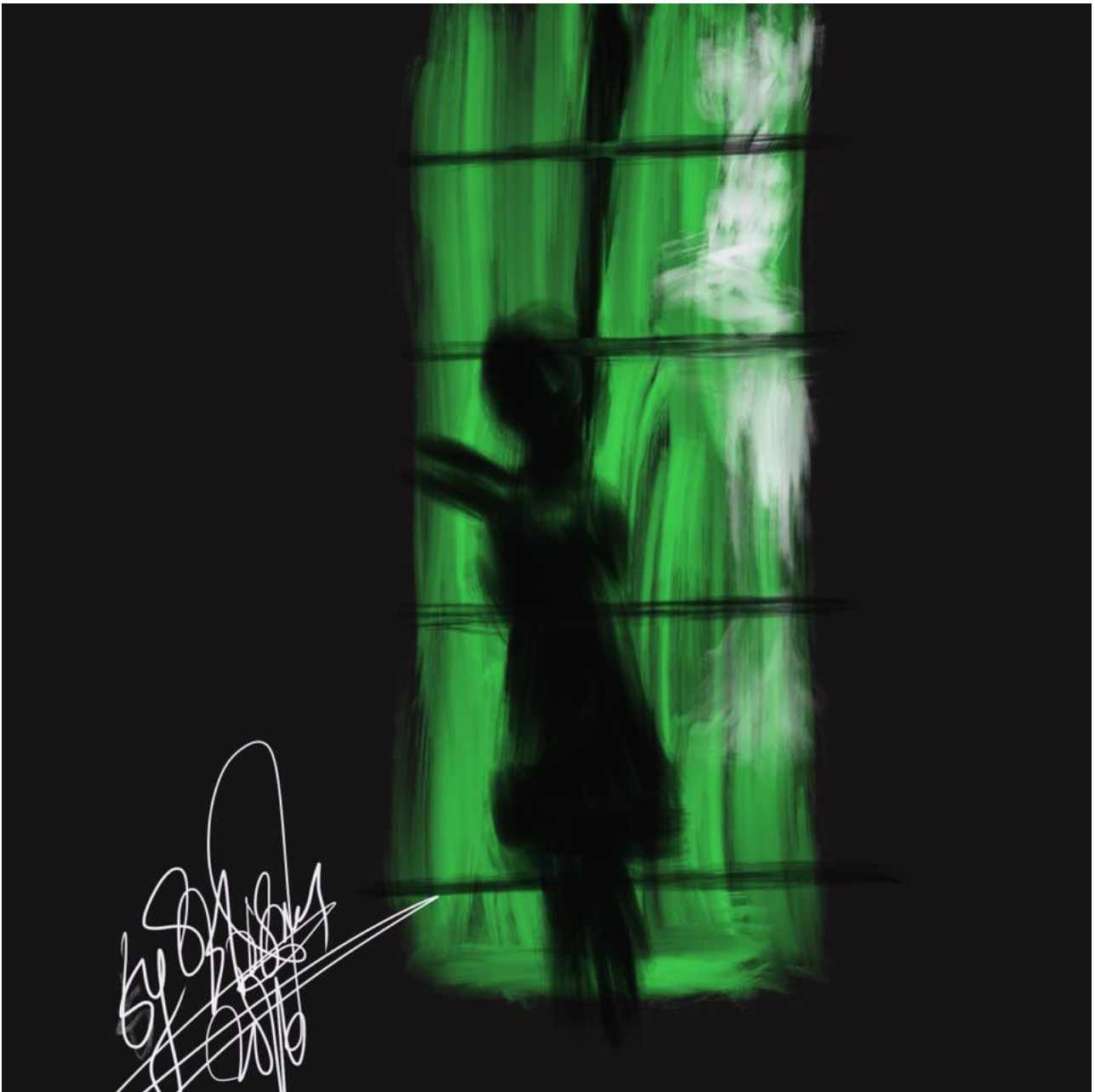


Image 6: Broken morality. 36cm x 36cm.

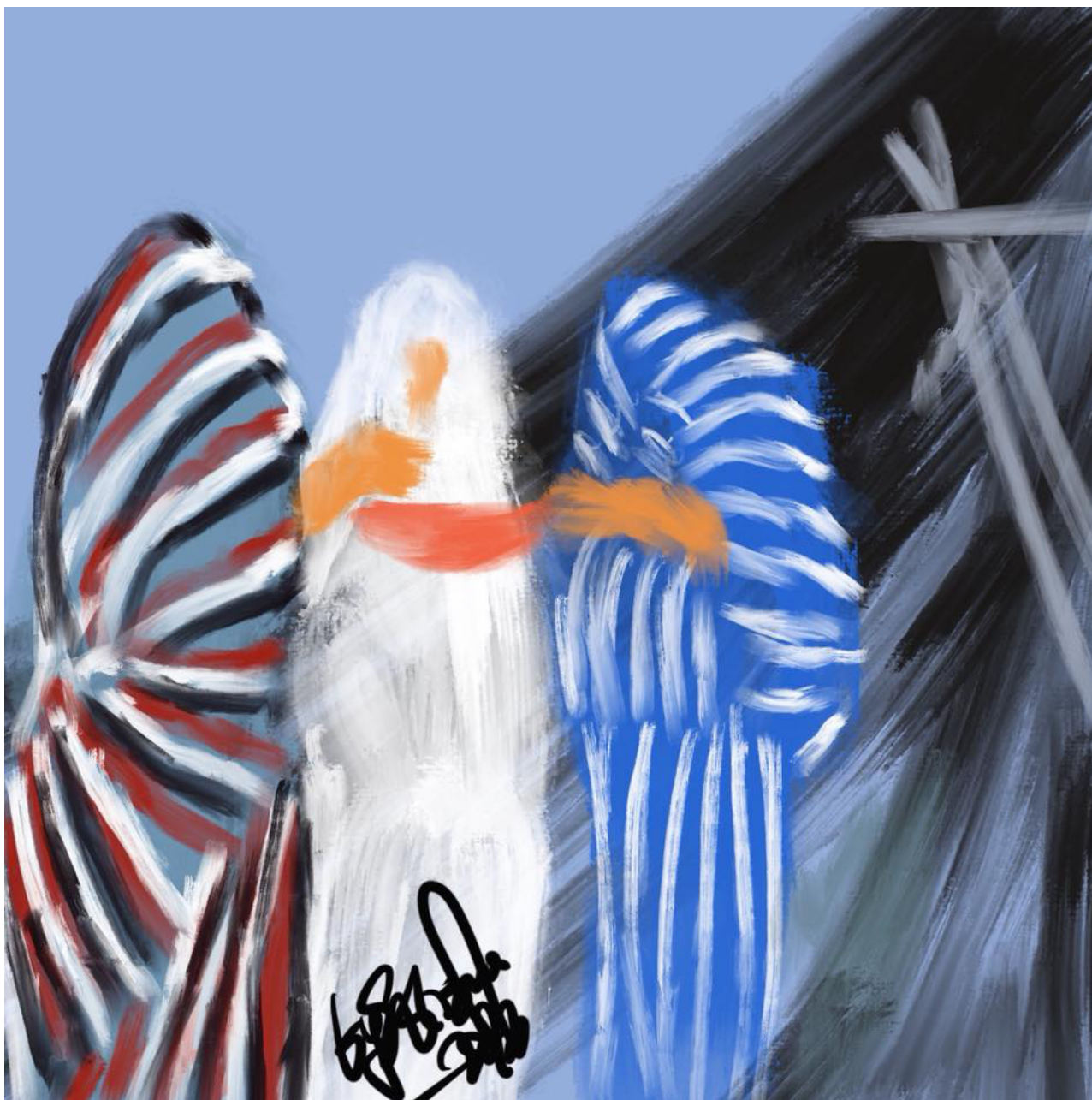


Image 7: Chatty ladies. 36cm x 36cm.



Image 8: Crewel work by local ladies. 36cm x 36cm.



Image 9: Crewel work by local ladies. 2 . 36cm x 36cm.



Image 10: Crewel work with Amazagh sign. 36cm x 36cm.



Image 11: Local lightening tools 36cm x 36cm.



Image 12: Making a special tea. 36cm x 36cm.



Image 13: Reflecting self inside and out. 36cm x 36cm.



Image 14: Refugee child needs peace 36cm x 36cm.

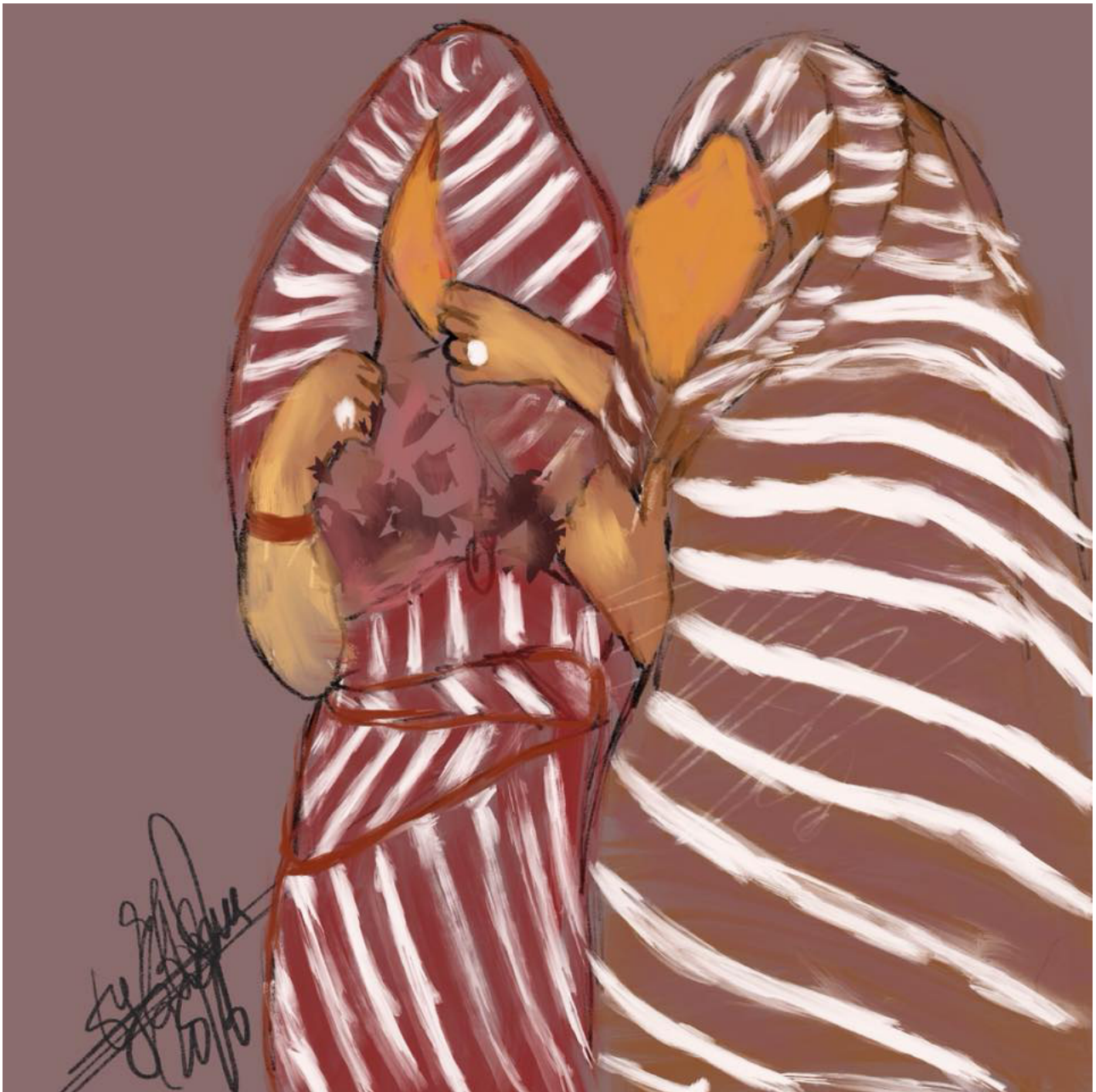


Image 15: Shyness and calmness. 36cm x 36cm.

