



ANALYSIS OF ISLAMIC WORK ETHICS ON EMPLOYEE SATISFACTION AND PERFORMANCE OF EMPLOYEES IN INDONESIAN BANKS

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ABSTRACT *The purpose of this study was to obtain empirical evidence of the analysis of the influence of Islamic work ethics on job satisfaction and employee performance at the Medan Branch Office of Bank Rakyat Indonesia Syariah. The population of this study was all employees of PT Bank Rakyat Indonesia Syariah Medan branch office. The number of samples of employees of PT Bank Rakyat Indonesia Syariah Branch Office Medan as many as 83 people. Data analysis method used in this study using structural equation modeling. The results of this study indicate that Islamic work ethics have a positive effect on job satisfaction of employees of Bank Rakyat Indonesia Syariah is accepted. The test results show that the value of C.R is $2.769 > 1.96$ with a probability of $0.006 < 0.05$. Then it can be concluded that Islamic work ethics have a positive effect on employee job satisfaction in Bank Rakyat Indonesia Syariah, then Islamic work ethics have a positive effect on employee performance Bank Rakyat Indonesia Syariah is accepted. The test results show that the value of C.R is $3.436 > 1.96$ with a probability of $0.001 < 0.05$. Then it can be concluded that Islamic work ethics have a positive effect on employee job satisfaction at Bank Rakyat Indonesia Syariah. And it can be shown that Islamic work ethics has an effect of 33.2% on job satisfaction and Islamic work ethics has an effect of 40.7% on employee performance.*

Keywords: *Islamic Work Ethics, Job Satisfaction, Employee Performance*

I. INTRODUCTION

Islamic banking as one of the banking institutions that is run based on Islamic values also has an orientation on achieving optimal performance from all its employees. But until now the penetration of Islamic banking in Indonesia has been slow (6%), this is thought to be caused by many factors, both internal and external such as; limited human resources (HR) are reliable, lack of government alignments, lack of socialization and many other factors.

Human resources are valuable assets that are used to achieve the goals and strategic goals of the organization, therefore human resources are competent, reliable and visionary. The competency of human resources owned must be in line with the direction of the vision and mission of the organization or company.

In an effort to achieve optimal company performance, Islamic Banking is also committed and consistently runs Islamic values that are reflected in the Work Ethics of its



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employees in every aspect of service to customers and their business partners. Islamic banking always strives to instill a work ethic that is based on Islamic values to employees through a predetermined company vision and mission.

Islamic work ethic can be defined as a personality attitude that gives birth to a very deep conviction that work is not only to glorify himself, reveal his humanity, but also as a manifestation of pious deeds therefore has a very noble worship value Tasmara (in Zahra, 2015: 40). Islam places a strong emphasis on work, as explained in the Qur'an:

"And that man only gets what he has worked for. And in fact his efforts will be shown (to him). Then he will be rewarded with a perfect reply. "(Surat an-Najm, 53: 39-41):

Also explained in the Qur'an:

"O you who believe, eat among the good fortune we have given you and give thanks to Allah, if you truly worship Him you worship". (Surat al-Baqarah, 1: 172)

Performance is the process and results of work, where performance is a process of how the work takes place to obtain the work of Wibowo (2013: 30). Employee performance also means work quality and quantity achieved by an employee in carrying out their duties according to the responsibilities given to him Mangkunegara (in Zahra, 2015: 46).

PT Bank Rakyat Indonesia Syariah Tbk is the third largest Islamic bank based on assets. PT Bank Rakyat Indonesia Syariah Tbk is growing rapidly both in terms of assets, the amount of financing and the acquisition of third party funds. By focusing on the lower middle segment, PT Bank Rakyat Indonesia Syariah Tbk aims to become a leading modern retail bank with a variety of banking products and services.

In accordance with its vision, currently PT Bank Rakyat Indonesia Syariah Tbk pioneered synergy with PT. Bank Rakyat Indonesia (Persero), Tbk., By utilizing the network of PT. Bank Rakyat Indonesia (Persero), Tbk., As a Sharia Service Office in developing businesses that focus on raising public funds and consumer activities based on Sharia principles.

The situation that researchers noticed and got at PT Bank Rakyat Indonesia Syariah Tbk Medan branch is in line with the opinion of an expert who stated that the achievement of individual and organizational work in the globalization era needs to be based on psychological and organizational approaches, cultural and religious approaches to Mangkunegara (in Zahra, 2015: 45).

Based on this background, the problem discussed in this study is whether Islamic work ethics affect job satisfaction and employee performance

II. LITERATURE REVIEW

Performance

According Sedarmayanti (2011: 260) revealed that "Performance is a translation of performance which means the work of a worker, a management process or an organization as a whole, where the results of the work must be demonstrated concretely and measurable (compared to standards that have been determined). "

Meanwhile, according to Mathis and Jackson (2012: 378) explains that performance is what is done or not done by employees. Based on the definition of the opinions of the experts above it can be concluded that the notion of performance in this study is what is done or not



done by employees in order to maintain a cooperative relationship between management and employees to achieve good performance, the most dominant element is resources human, even though the planning has been arranged well and neatly but if the person or personnel who carry out are not qualified with no high morale, then the plan that has been prepared will be in vain.

Individual employee performance is influenced by several factors, including:

1. Compensation

One of the goals of someone wanting to work better is to want to get compensation. Expected compensation here is related to contributions made by employees / employees in achieving company goals. On the other hand compensation is also one of the dominant ways for companies to retain their employees.

2. Motivation

Motivation which means a condition that encourages or becomes the cause of people doing an action that goes on consciously. Motivation has a direct relationship with individual employee performance. Because of the position and relationship, it is very strategic if the development of individual employee performance starts from increasing work motivation. Motivation is a regulator of direction or purpose in carrying out activities, so that high motivation will take precedence over the weak.

3. Work Ability

The ability in this case is the ability of individuals to work. If the ability is high, the resulting performance will be high, but if it is low, then the performance will be low too. Ability is the potential possessed by employees / employees to carry out tasks or jobs. This ability consists of the ability of knowledge, skills, and attitudes in carrying out tasks.

4. Work environment

The work environment refers to things that are around and include the work of employees in the office. The condition of the work environment has a decisive role also on the performance / achievement of employees, because the environment does not support employees in carrying out work resulting in declining performance. Such as noisy atmosphere, cramped, dirty work environment, unsuitable lighting and less strategic workplaces, because of the difficulty of being reached by vehicles, relations between fellow employees and the surrounding community.

The condition of the work environment depends more and is created by the leader, so the working atmosphere created depends on the pattern created by the leader. Work environment in the company, can be in the form of task structure, job design, leadership patterns, cooperation patterns, availability of work facilities, and rewards (reward system).

A breakdown of these factors is as follows:

- a. Personal or individual factors, including elements of knowledge, skills (skills), abilities, confidence, job satisfaction, motivation and commitment possessed by each individual employee.



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- b. Leadership Factors, including quality aspects of managers and team leaders in providing encouragement, enthusiasm, direction and work support to employees.
- c. Team Factors, including the quality of support and enthusiasm provided by colleagues in a team, trust in fellow team members, cohesiveness and closeness of team members.
- d. System Factors, including work systems, work facilities or infrastructure provided by the organization, organizational processes and performance culture in the organization.
- e. Situational factors, including pressures and changes in the external and internal environment.
- f. Conflicts, including conflicts within individuals or role conflicts, conflicts between individuals, conflicts between groups or organizations.

5. Cooperation

Group collaboration is one of the most important elements in a company. An understanding of group cooperation depends on several aspects including individual aspects that can influence teamwork performance in achieving the goals set effectively and efficiently for the company.

Job Satisfaction

According to Gibson, Ivancevich, and Donnely (in Priansa, 2016: 291) suggested that job satisfaction is a person's attitude towards their service, that attitude comes from their perceptions about their work. Meanwhile, George Dan Jones (in Priansa, 2016: 291) job satisfaction is a collection of feelings, beliefs, and thoughts about how to respond to his work.

Based on the opinions of the experts it can be concluded that job satisfaction is the worker's confidence about the job and the work situation. Job satisfaction shows a person's feelings towards his job. This can be seen from the positive attitude of employees towards work and everything that is encountered in the work environment. Job satisfaction is a positive feeling about one's work that is the result of an evaluation of its characteristics. Employees with high levels of job satisfaction have positive feelings about their work, while employees who are dissatisfied have feelings about their work Robbins and Judge in Lailatirrohmah (2014: 46).

Job satisfaction according to Dadang (2013: 15) is a pleasant or unpleasant emotional state towards work, job satisfaction reflects a person's feelings towards his work.

According to Gilmer in Edy Sutrisno (2014: 77), the factors that influence job satisfaction are:

1. Opportunity to advance. In this case, there are opportunities to gain experience and increase ability during work.
2. Willingness to work. This factor is referred to as supporting job satisfaction for employees. Safe circumstances greatly affect employee feelings during work.
3. Salary. Salary causes more dissatisfaction and rarely people express work satisfaction with the amount of money they earn.



4. Company and management. Good company and management are able to provide stable working conditions and conditions. This factor determines employee job satisfaction.

Islamic Work Ethic

Ethics is a set of moral principles that distinguish what is right from what is wrong Beekun in Lailatirrohmah (2014: 45). Ethics is a profession because it determines what must be done or not done. Ethics includes moral issues and choices related to right and wrong behavior. Ethics can also be considered as basic principles through which employees and companies interact. These principles must be considered in business decision making and dealing with customers and customers (Noe et al, 2010: 5).

The great prophet Muhammad PBUH is an example in all aspects of life as explained in the Qur'an as follows.

"Indeed, the Prophet (s) is a good role model for you (that is) for those who hope for (the mercy) of Allah and (the coming of) the Day of Resurrection and He often mentions Allah. (Surat al-Ahzab: 21) ".

In the verse it is explained that in the Messenger of Allah there is a good role model, Akhlaq Rasulullah is not the result of human mind engineering, but is really a picture of the Qur'an in daily practice, as explained by a hadith "From Sa'id ibn Hisham ibn Ghomir once asked Ayesha RA about the morals of Rasulullah SAW. Ayesha answered,

"The morals of the Prophet SAW are the Koran." (Musnad Imam Ahmad, No. 23460)

From the above hadith it can be said that the person or the morals of the Messenger of Allah is a description of the implementation of the Qur'an in daily life at various stages of life including in it regarding work ethics, so that Islamic work ethics is ethics regulated in the Qur'an whose practice exemplified by the Messenger of Allah. Allah gave praise to His Prophet, in His word

"And indeed you are truly noble character." (Qur'an, 4: 4).

The closest term to ethics in Islam is Akhlaq. The term in the Quran that is directly related to ethics is alkhuluq. Al-khuluq is derived from the basic words khuluqa-khuluqan, which means, tabi'at, character, knighthood, hopelessness. Islam provides guidance on the belief in monotheism, the basis of monotheism is combined with the example given by the Prophet, which is expected to produce humans who have good morals or ethics.

By practicing work ethics according to the Messenger of Allah, it will automatically work with a good moral frame, because the best human behavior is the character of the Prophet, as explained in the hadith, Anas RA said,

"The situation of the Prophet Muhammad is the man with the most noble character". (Sahih Al-Bukhârî Hadith no. 5735).

Even one's faith is very much determined by the morality concerned, as stated in the hadith of the Prophet Muhammad

"Perfectly the faith of a believer is the best of morals" (HR. Turmudzi).

There are seven dimensions of Islamic work ethics namely, Work intention, Trusteeship, Work type, Work for Islamic Ummah, Justice & Fairness, Cooperation & Collaboration and Work as the only source of ownership.



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1. Work Intention is the intention in carrying out a job. Work that is commendable in economic activities is part of good deeds, which have a major position in Islamic economics carried out with a view to getting closer and increasing faith in God, so that the above intentions of economic activity in Islam that is to reach the pleasure of Allah.
2. Trusteeship. Trust (amanah) is a suggestion for Muslims to have large social capital in socio-economic relations. It is important to mention that Islam encourages Muslims to trust not only in economic activities but also in all aspects of life.
3. Work type. Observations of the increasing number of followers of Islam on the Arabian peninsula made the region one of the centers of business at that time and the economic activities undertaken were trade, and in Islam, trade (business) was the most blessing activity. The many types of work require Muslims to choose according to their capacity and not to conflict with Islamic law.
4. Work results for Islamic Ummah. In Islam, economic activities that do not produce benefits for Muslims specifically or if this activity is detrimental to brothers of other religions are strongly discouraged, so that true economic activity is profitable, giving strength and potential to Muslims.
5. Justice and Fairness. Truth and justice in Islamic economics provide prosperity for all people. Islam strictly forbids the accumulation of wealth through bad or unlawful roads. Justice applied will make the relationship between Muslims stronger and eliminate distance or social class differences.
6. Cooperation & Collaboration. The Islamic community is encouraged to help one another and cooperate, especially in economic activities and this is recognized as one of the characteristics of pious people. Mutual help and cooperation in work will help improve teamwork and can support increased productivity in the company.
7. Work as the only source of ownership. Work is the only way in the process of equitable distribution of wealth in Islam, and every Muslim will get wealth from the fruits of his work. Based on Islamic teachings, every Muslim must work to earn a living and people who live as for others are strongly discouraged. This should not conflict with other dimensions of Islamic work ethics. Work done with the intention of hoarding money and not to get closer to God will cause harm to the Islamic community and other beliefs (Chanzanagh and Akbarnejad 2011: 58).

III. RESEARCH METHODS

Data Collection Techniques

The data collection techniques in this study are:

1. Questionnaire / questionnaire is a data collection technique that is done by giving a set of questions or statements to other people who are respondents to answer.
2. Observation is a data collection technique that not only measures the attitudes of respondents (interviews and questionnaires) but can also be used to record various phenomena that occur (situations, conditions).



Data Analysis Techniques

1. Descriptive Statistics Analysis.

This data analysis is done to determine the general perception of respondents regarding a variable - variables in this study, this analysis takes the form of non-statistical elaboration using reasoning based on existing theories, which relate to the problem to be analyzed.

2. Inferential Analysis.

In this study to process data from research using inferential analysis (quantitative). The model used in this study is a model of causality or influence relations. To test the hypothesis proposed in this study, the analytical technique used is SEM which is operated through AMOS (Analysis of Moment Structure) version 21. SEM is a collection of statistical techniques that enable the testing of a series of relatively "complicated" relationships simultaneously.

Modeling through SEM enables a researcher to answer research questions that are dimensional (ie measuring what are the indicators of a concept) and regressive (measuring the influence or degree of relationship between factors that have been identified in their dimensions). This research uses two kinds of analytical techniques, namely:

a. Confirmatory Factor Analysis

Confirmatory factor analysis in SEM is used to confirm the most dominant factors in one group of variables. In this study, confirmatory factor analysis is used to test indicators that form variables: capabilities, tangible resources, intangible resources, competitive positions, and position advantages.

b. Regression Weight

Regression Weight in SEM is used to examine how much the variable capabilities, tangible resources, intangible resources, competitive position, and position advantage. In this study regression weight was used to test the hypothesis H1, H2, and H3.

According to Hair et al, (2013: 30), there are seven steps that must be taken when using SEM modeling. A complete SEM modeling basically consists of a Measurement Model and a Model Structure. Measurement Model is intended to confirm the dimensions developed on a factor. Structure Model is a model regarding the structure of relationships that form or explain causality between factors.

Sample Size

Sample size has an important role in estimating SEM results. The sample size results in a basis for estimating sampling errors. Hair et al (2013: 32) state that the representative sample size is between 100-200, and suggest that the minimum sample size is 5 observations for each estimated parameter.

Ferdinand mentioned (2014: 40) the model estimation technique available in AMOS 21.0. These include: Maximum likelihood Estimation (ML), Generalized Least Square Estimation (GLS), Unweight Least Estimation (ULS), Scale Free Least Estimation (SLS), and Asymptotically Distribution - Free Estimation (ADF).



Reliability and Variance Extracted Test

Reliability Test.

Basically, the reliability test shows the extent to which a measuring instrument that can provide relatively the same results if carried out measurements again on the same subject. The acceptable level of reliability is greater or equal to 0.70. Reliability test in SEM can be obtained through the formula:

$$\text{Construct Reability} = \frac{(\sum \text{standard Loading})^2}{(\sum \text{standard Loading})^2 + \sum e_j}$$

Information:

- Standard Loading is obtained from standard loading for each indicator obtained from computer calculations.
- $\sum e_j$ is the measurement error for each indicator. Measurement error can be obtained from 1 - error

Variance Extracted

In principle, the measurement of variance extract shows the amount of variance of the indicator extracted by the latent construct developed. The acceptable extracted variance value is greater or equal to 0.50. Formula used:

$$\text{Variance Extract} = \frac{(\sum \text{standard Loading})^2}{(\sum \text{standard Loading})^2 + \sum e_j}$$

IV. RESULTS & DISCUSSION

1. Effect of Islamic Work Ethics (X) on Job Satisfaction (Y1) of Bank Rakyat Indonesia Syariah Employees

The results showed that Islamic work ethics at Bank Rakyat Indonesia Syariah had an effect on job satisfaction. This can be seen from the regression analysis through the Regression Weight which is positive with a C.R value of 2.769 with a probability of 0.006. Based on these results, it can be concluded that Hypothesis 1 (one) in this study is proven and acceptable. The positive direction shows that every time there is an increase in Islamic work ethics carried out by Bank Rakyat Indonesia Syariah employees, it will cause an increase in job satisfaction of Bank Rakyat Indonesia Syariah employees simultaneously by 0.332 units. In other words when the Islamic work ethics carried out by Bank Rakyat Indonesia Syariah employees consisting of generous, motivation to serve, remember God and become the main priority increases, job satisfaction of Bank Rakyat Indonesia Syariah employees will increase as well, but there are 66.8% Islamic work ethic variables of other employees as a cause in increasing job satisfaction.

Ethics is a set of moral principles that distinguish what is right from what is wrong Beekun in (Lailatirrohmah, 2014: 45). Ethics can also be considered as basic principles through which employees and companies interact. This means that consideration and decision-making must be based on moral principles.



Based on the opinion above, the better the Islamic work ethic of employees, the higher the level of job satisfaction. Likewise, the Islamic work ethic of employees at Bank Rakyat Indonesia, which consists of being generous, motivating to serve and remember God and be a priority and which will then be set forth in the basic principles of interacting the employees and the company. With the existence of these basic principles, all Bank Rakyat Indonesia Syariah employees are able to do mentally challenging work, create supportive working conditions, assume the salary or wages provided are appropriate, able to adjust their personality and work and support their respective duties of every colleague.

2. Effect of Islamic Work Ethics (X) on Employee Performance (Y2) of Bank Rakyat Indonesia Syariah

The results showed that Islamic work ethics affect the performance of Bank Rakyat Indonesia Syariah employees. This can be seen from the regression analysis through Regression Weight which is positive with a C.R value of 3.436 with a probability of 0.001. Based on these results, it can be concluded that Hypothesis 2 (two) in this study is proven and acceptable. The positive direction shows that every time there is an increase in Islamic work ethics carried out by Bank Rakyat Indonesia Syariah employees, it will cause an increase in job satisfaction of Bank Rakyat Indonesia Syariah employees simultaneously by 0.407 units. In other words, when Islamic work ethics carried out by Bank Rakyat Indonesia Syariah employees consisting of generous, motivation to serve, remember God and become the top priority increases, job satisfaction of Bank Rakyat Indonesia Syariah employees will increase as well, but there are 59.3% Other employees' Islamic work ethics variables as a cause in improving employee performance.

Islamic work ethic is a personality attitude that gives birth to a very deep conviction that work is not only to glorify himself, reveal his humanity, but also as a manifestation of pious deeds, so that any consideration and decision-making besides based on moral principles are also based on good deeds (Lailatirrohmah, 2014: 45). From this opinion it can be understood that the Islamic work ethic refers to the performance of Bank Rakyat Indonesia Syariah cartawan in carrying out their respective duties which can be seen from their thoughts, attitudes, and behaviors. The work ethic of Islam will be able to improve performance which will refer to an increase in the quantity of work, an increase in the quality of work, a good timeliness, a good level of attendance and an increase in the ability to cooperate.

V. CONCLUSION & SUGGESTION

Conclusion

Based on the analysis of the results of the research and discussion of the analysis of Islamic work ethics on job satisfaction and employee performance at Bank Rakyat Indonesia Syariah, the following conclusions can be drawn:

1. The first hypothesis (H1) proposed by the author states that Islamic work ethics have a positive effect on job satisfaction of Bank Rakyat Indonesia Syariah employees. The test results revealed that the value of C.R was $2.769 > 1.96$ with a probability of 0.006



- <0.05. Then it can be concluded that the Islamic work ethic has a positive effect on employee job satisfaction at Bank Rakyat Indonesia Syariah.
2. The second hypothesis (H2) proposed by the author states that Islamic work ethics has a positive effect on the performance of Bank Rakyat Indonesia Syariah employees. The test results are known C.R value of $3.436 > 1.96$ with a probability of $0.001 < 0.05$. Then it can be concluded that the Islamic work ethic has a positive effect on employee job satisfaction at Bank Rakyat Indonesia Syariah.
 3. The third hypothesis (H3) proposed by the writer states that Islamic work ethic influences 33.2% of job satisfaction and Islamic work ethic influences 40.7% of employee performance.

Suggestions

Based on the conclusions of the study results, further both for the benefit of practitioners and for the benefit of further studies, the following suggestions are submitted:

1. Suggestions to Bank Rakyat Indonesia Syariah, it is hoped to continue to be able to maintain and encourage good communication and good teamwork so that employees are able to keep an arrogant attitude towards other colleagues so that the conducive working environment is maintained. Then Bank Rakyat Indonesia Syariah is expected to be able to avoid or prevent its employees from dishonest actions by creating a harmonious working environment, instilling character values such as honesty values, activating the rules and regulations of the company and also being able to establish cooperation between employees in solving problems that happens at work. Therefore, the implementation of these two suggestions is expected to further enhance the attitude of Islamic work ethics at Bank Rakyat Indonesia Syariah.
2. Suggestions to Bank Rakyat Indonesia Syariah, in order to be able to continue to provide training and knowledge to employees regarding the work provided so that employees are not burdened and able to complete the work provided well. then it is also expected to encourage employees to pay more attention to other employees so that each employee feels they have a colleague who works as a team rather than selfish and there is also a need for encouragement from the company to further enhance work relations / better communication between employees. Therefore, the implementation of these two suggestions is expected to further increase the job satisfaction of each employee at Bank Rakyat Indonesia Syariah.
3. Advice to Bank Rakyat Indonesia Syariah, related to indicators of timeliness, to continue to maintain in providing training and training to employees so that employees are able to complete work faster than the specified time so as to improve employee performance. Then it is expected that it must always remind employees of the importance of the quantity of work, especially accuracy in carrying out the work and also must always carry out assessments and evaluations so that employee performance can be improved even better.



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