



UNIVERSALITY OF ISLAMIC WORK ETHICS ON BANKING EMPLOYEES IN INDONESIA AND ITS IMPACT ON ORGANIZATIONAL COMMITMENT

Sri Mulyono¹, Yuliana^{2*}, Wahyu Wiguna³, Ahmad Mukhlis⁴

¹Institut Daarul Qur'an Jakarta, Indonesia

²Universitas Pasifik Morotai, Indonesia

^{3,4}Universitas Bina Bangsa, Indonesia

Email: abdullahyuliana32@gmail.com²

Abstract

There is a scarcity of credible Islamic human resources who are not only professionals in banking operations but also understand, animate, and implement Islamic teachings in a comprehensive way. The purpose of this research is to show whether the Islamic work ethic is universal and to analyze whether the Islamic work ethic influences organizational commitment. The research method uses descriptive analysis and simple linear regression using SPSS. The results of his research are that the Islamic work ethics of bank employees show a high value scale (good) and that Islamic work ethics have a significantly positive effect on the organizational commitment of conventional banks and Islamic banks.

Keywords: *Etika Kerja Islam, Komitmen Organisationsional.*

INTRODUCTION

An employee at work requires high commitment in the form of organizational commitment, which is the employee's psychological bond to the organization, the willingness to work hard, and the desire to maintain membership. Studying employee behavior in organizations is very important because developing and retaining employees, especially potential employees, is not easy. The commitment that employees have towards their organization makes them have good dedication to advancing and carrying out the vision and mission of the organization (Hidayat, 2015). Likewise with research on organizational commitment, this has an impact on employee loyalty to remain in the institution. Research on organizational commitment has often been done before. However, most of the research discusses organizational commitment as a whole. According to Meyer and Allen (1997), organizational commitment has three aspects, namely normative commitment, continuance commitment, and affective commitment, so there is a need for multidimensional research. Commitment does not only talk about how long the employee has worked in an organization but also relates more to the psychological relationship of the organization, comfort, and also the principle of perceived benefits, both from the employees and the organization's perspectives. This is what is called affective commitment.

In the context of Islamic banking in Indonesia, it continues to experience rapid development. One of the reasons is because Islamic banks have proven to be the toughest in the face of economic shocks. (Astutin, Septin Puji, et al., 2009). In Indonesia, there are currently banks that purely operate the sharia system; several banks operate a dual banking system, namely the conventional banking system and the sharia system; and there are also conventional banks that open Sharia Business Units

(UUS). This then has a negative impact, including making the application of Islamic Sharia in the banking system ineffective. As a result, the development of products that truly have a strong sharia foundation and at the same time have business reliability is hampered.

This HR crisis also gave rise to negative excesses, for example, the emergence of 'public secrets' circulating in the community of Islamic economic activists about the leadership of an Islamic bank who often has the heart to scold employees in front of many people, the fact that there are Islamic banks that do not require Muslim female employees to dress in Muslim clothing, and the fact that there are Islamic banking executives who feel obligated to get super luxury car facilities, just like conventional banking executives (Tho'in, 2016). Such conditions can cause the commitment of Islamic banking employees to decrease.

One of the strategic steps on this issue, among others, is to require sharia bankers to have an Islamic work ethic, which makes Islam a living system that regulates all aspects of their lives, especially their work. Thus, it is hoped that Sharia bankers will internalize the creed, morals, and sharia and practice them consistently. This study aims to determine the Islamic work ethics of bank employees and analyze their effect on employee performance.

Many studies have been conducted in order to explain Islamic work ethics and organizational commitment, the majority of which were carried out in the context of business organizations and bank employees. So this study re-examines the role of Islamic work ethics in increasing organizational commitment. Work ethics and their influence on organizational commitment, job satisfaction, and individual and organizational variables have received a lot of attention in the literature, such as Yousef (2001), Fitria (2003), and Biological & Caniago (2013).

METHOD

This research was conducted in Banten with a target population of Muslim bank employees residing in Banten. The total number of bank employees in Banten who are Muslim is not known with certainty. So then the sample size is determined by estimating the proportion of the number of objects to be studied, where the proportion of the population (p) is unknown. To determine the minimum sample population whose number is unknown, the following formula is used (Nawawi, 1995):

$$n = \frac{(Z \frac{1}{2} \alpha)^2 \cdot (\delta)^2}{(\epsilon)}$$

In this case, if the error rate (α) is set at 5%, then $Z \frac{1}{2} \alpha = 1.96$; the maximum error (ϵ) is 0.1, and the standard deviation (δ) is 0.5. Then the minimum sample size required based on the formula above is 96.04, whereas in this study the sample was set at 100 respondents. Samples were taken from each type of bank, namely conventional banks and Islamic banks.

Variable measurements were carried out in the form of a checklist, where each respondent was asked to indicate his agreement or disagreement with each statement on a scale between 1 (strongly disagree) and 5 (strongly agree). Respondents' answers were measured using a Likert scale consisting of 5 rating points (5 = strongly agree, 4 = agree, 3 = neutral, 2 = disagree, 1 = strongly disagree). Organizational commitment is measured by eight undimensional indicators, namely affective commitment, as described by Meyer and Allen (1997). Islamic work ethic is measured using the instrument version of J.Abas Ali's (1985) questionnaire, which consists of 17 question items. Data analysis used simple regression techniques, and data processing used SPSS software.

RESULT AND DISCUSSION

The questionnaire distributed contains the respondents' answers to 3 groups of questions consisting of the identity of the respondent, statements regarding research variables, and open-ended questions that solicit respondents' responses regarding Islamic work ethics. The following table provides a demographic description of the respondents, including gender, age, last education level, and length of service.

Table 1. Profile of Respondents

Profile of Respondents		Conventional Banks	Islamic Banks	Total
Gender	Man	38	32	70
	Woman	62	68	130
Age	< 20	0	6	6
	20 – 39	77	83	160
	40 – 49	15	11	26
	> 50	8	0	8
Education	Diploma	15	43	58
	S1	52	40	92
	S2	7	5	12
	Other	26	12	38
Length of working	< 1 year	23	11	34
	1 – 3 years old	15	7	22
	> 3 years	62	82	144

Furthermore, the validity test has been carried out using product moment correlation, and the results of all statement items from the Islamic work ethics and organizational commitment variables have been declared valid. Likewise, the reliability test using Cronbach's alpha can be declared reliable and can be continued for the next stage. The classical assumption test in this study consists of tests for normality, heteroscedasticity, autocorrelation, and multicollinearity. The results of the normality test

show that all variables are normally distributed because they show a significance value greater than 0.05. The heteroscedasticity test was carried out using the Glejser test, which showed that $X \text{ sig } \alpha$ 0.05, which means that symptoms of heteroscedasticity are known. The autocorrelation test was carried out using two auxiliary values obtained from the Durbin-Watson table, namely dL and dU. Autocorrelation test results with an alpha of 5 percent show a DW value of 1.113 and 1.876, which means that the Durbin Watson value is not between dU and 4-dU. Thus, there is autocorrelation in this model. The multicollinearity test is measured by the variance inflation factor (VIF), the tolerance value, and the correlation between the independent variables. It is known that the VIF value is less than 10 and the tolerance is equal to 1, so it can be concluded that multicollinearity does not occur in the research model.

To determine the magnitude of the influence of Islamic work ethics on performance, a simple linear regression analysis tool is used with the help of SPSS software. The following are the results of a simple linear regression analysis.

Table 2. Simple Linear Regression Analysis Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.208	2.687		6.032	.000
	IWEK	.255	.039	.556	6.626	.000

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.733	2.838		5.543	.000
	SYARM	.255	.039	.548	6.485	.000

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.440	2.866		4.341	.000
	DUALBK	.238	.040	.517	6.010	.000

Based on the results of the simple linear regression above, a simple linear regression equation can be made as follows:

$$Y-1 = 16,208 + 0,255 X_{1+e}$$

$$Y-2 = 15,733 + 0,255 X_{2+e}$$

$$Y-3 = 12,440 + 0,238 X_{3+e}$$

Statistically, the regression equation can be stated as follows:

- **Constant** (a) of 16.208, 15,733, and 12.440 indicates that the value of the Islamic Work Ethics variable is 0, so the value of organizational commitment for each type of bank is 16.208, 15,733, and 12,440.
- **b1, b2, and b3** = 2.225; 0.225; and 2.238 indicates a positive regression coefficient, meaning that an increase in the Islamic work ethic for each type of bank will also lead to an increase in organizational commitment of 2.225; 0.225; and 2,238 units.
- **The coefficients of determination** are 0.309, 0.300, and 0.267. This means that the performance of each type of bank is influenced by the Islamic work ethics variable by 30.9%, 30%, and 26.7%, while the rest is explained by other variables not examined.

Furthermore, based on the simple regression analysis table, it can be seen that the Islamic work ethic variable has an influence on the organizational commitment variable by looking at its significance value. From the table, it is known that all sig., the independent variable for the three types of banks, is 0.05. This means that the Islamic work ethics variable has a significant influence on organizational commitment in the three types of banks studied.

To answer the problems in this study regarding the Islamic work ethics of banking employees, it can be seen from the average response of respondents to questions about Islamic work ethics. The average value obtained from the Islamic work ethics question items can be seen in the following table:

Table 2. Average Islamic Work Ethic Values of Banking Employees

Bank Type	Average Value of Islamic Work Ethics
Conventional	4.085
Sharia	4.217
Dual System	4.224

Based on the table above, it can be seen that the Islamic work ethic of bank employees in the three types of banks is generally good or high, which is more than 4. This occurs because most of the respondents answered the Islamic work ethic question items on a scale of 4 and 5, which indicated approval (agree and strongly agree), which means they agree with the work ethic that applies in Islam, for example, the belief that laziness is a bad thing, dedication to work is a good thing, working well is beneficial to oneself and others, fairness and comfort in the workplace are important for the common good, and so on.

Based on the table, it can also be seen that even though they have relatively the same values, the Islamic work ethic of dual bank system employees shows the highest score, followed by employees of Islamic banks and conventional banks.

Furthermore, to find out the difference between the Islamic work ethic of employees of Islamic banks, conventional banks, and the dual bank system, it can also be done by comparing the average

values of the Islamic work ethic at the three types of banks, which show relatively the same value scale, which ranges from a value scale of 4 to Thus it can be indicated that the Islamic work ethics of the employees of the three types of banks are also relatively the same or do not show significant differences.

The results of the analysis show that the Islamic work ethics in the three types of banks have good values and are not significantly different. This is understandable because the Islamic work ethic is basically universal, so it can be applied by anyone and in any type of organization, even if the person or organization does not believe in Islam as a way of life or belief. Islamic work ethics that are universal are demonstrated by behaviors and beliefs such as: hard work, work commitment, work dedication, work creativity, cooperation, competitiveness, work values, social and economic integrity of work, fairness and generosity, and appreciation of time.

The results of the study also prove that the Islamic work ethic has a positive effect on organizational commitment in the three types of banks studied. This condition is understandable because the Islamic work ethic demonstrates behaviors that support the desire of employees to remain in the organization. And because of its universal nature, this Islamic work ethic applies to the three types of banks studied, even though these banks are not based on sharia principles. Thus, Islamic work ethics are not absolutely owned by the employees (HR) of Islamic banks but also by employees of dual-system banks and even conventional banks.

CONCLUSION

The Islamic work ethic for employees of conventional banks, Islamic banks, and banks with a dual system shows a high (good) value scale. Based on simple linear regression analysis, it is known that Islamic work ethics have a significant positive effect on the organizational commitment of conventional banks, Islamic banks, and banks with a dual system. There is no difference between the Islamic work ethic of conventional bank employees, Islamic banks, and dual-system banks.

Based on the results of research showing that the Islamic work ethic has a significant influence on organizational commitment, the banking sector should always try to internalize the values contained in the Islamic work ethic into the company's work ethic because, actually, the Islamic work ethic is universal and can be applied to any belief. Furthermore, banking parties should maintain and continue to strive to improve the Islamic work ethic of their employees, with efforts that can be made, for example, to make it part of the corporate culture, which is always heavily marketed to all employees.

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