

Implementation of Islamic Work Ethic and Its Impact to Job Satisfaction

Survey on BRI Syariah Bandung

Mega Rachma Kurniaputri, Agus Rahayu, and Neni Sri Wulandari
Universitas Pendidikan Indonesia, Bandung, Indonesia
mega.rachma.kurniaputri@student.upi.edu, {agusrahayu, neni.wulandari}@upi.edu

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Abstract: The existence of Islamic banking in Indonesia has existed for a long time. However, it is known that turnover rate in this industry increase 5 – 15% per year. Based on that issue, it can indicate the lack of job satisfaction, management human resources issues in organization, the quality of human resource in banking industry, and also other issues caused by the employees itself such as fraud, indiscipline, or disobedience. Therefore, every organization need an instrument to prevent issues also to improve human resources within the organization which is implement the work ethic. One of work ethic imply in organization is Islamic work ethic, which has relate work and religion. This study aims to find how Islamic work ethic influences employees satisfaction and its effect to organization. Through quantitative causal method, this research was conducted to 100 employees of BRI Syariah KC Bandung. The results of this study proves that as one of the biggest Islamic bank in Indonesia, BRI Syariah has implied Islamic work ethic as their own management human resource system which is not only affect to the employees but also improves organizational performance.

1 INTRODUCTION

Bank is one of organization which has human resources as the main factors, where at present Islamic banking sector growth in Indonesia is at peak. But in its development, the degree of work turnover is quite high, i.e. it reaches 5 – 15% per year (Otoritas Jasa Keuangan, 2015). Work turnover is one behavior that indicated when employees feel unsatisfied about his work. Whereas, the forming element of organizational performance is worker satisfaction. Based on the survey results conducted OJK (2015) in Figure 1, the factors that most affect employees turnover is mismatch compensation in the banking sector.

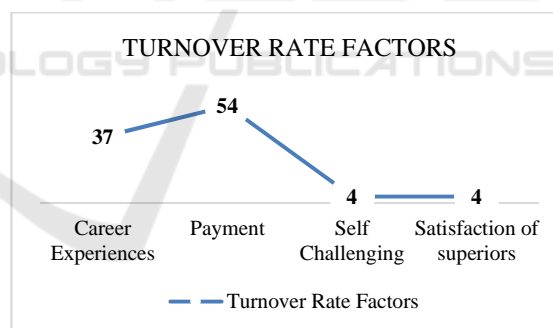


Figure 1: Turnover rate factors.
Source: Otoritas Jasa Keuangan, 2015

A successful organization is an organization that has a good performance with sustained by high quality human resources. The quality of human resources will greatly support organization achievement. Therefore, it need an instrument to improving human resources within the organization, which is to implement the work ethic.

Work ethic become one of organizational succes to optimize work performance. If the work ethic not applied, it cause harm to the organization as in the case of Bank Syariah Mandiri in 2012, the employees

made fictitious credit disbursement by using of 197 debtors such as 113 debtors are fictitious (Kompas, 2012). In order to avoid bad things happen to organization as BSM case, then need an ethic in the workplace. Ethic is a concept about what is wrong and right and about moral rights (Rivai, 2012). Meanwhile, work ethic is moral concept applied at work

The development of work ethic started from Protestant Work Ethic concept found by Max Weber in 1985. Since then, the concept of work ethic based religion began. However, the Protestant Work Ethic only used in Europe, and could not generalized to other religion, especially for Muslim workers. Muslim has special life guide that is from Al Qur'an, neither does the rules about work.

The application of Islamic values in work is known as the Islamic work ethics. Islamic work ethics is an orientation that form and influences employee involvement in the workplace viewed from the work objectives, the way of work and the achievements gained from his work based on Al Qur'an as the way of human life (Ali & Owaihan, 2008).

Islamic work ethic shows the legal system and morality that covers all aspects of human life like action and spirituality. One of them is Allah Swt. command to human about working in Islam in the Quran surah At Taubah verse 105:

“And say, “Do [as you will], for Allah will see your deeds, and [so, will] His Messenger and the believers. And you will be returned to the Knower of the unseen and the witnessed, and He will inform you of what you used to do.”

Based on the paragraph above, Allah SWT strongly ordered the human to work. Besides Allah SWT has reminded the human race that he as the All-Seeing, will always keep an eye on every effort and behavior we are and in the next life later human beings will be rewarded according to what is done. Therefore, if the Islamic work ethic always applied by employees in the work it will be able to form and influence the personality of the individual to be a true Muslim. On top of that, the work performance is not only achieved by itself but also the company which will further generate a sense of satisfaction. The theory is supported by the results of research conducted by Merri, et al. (2012) which states that Islamic work ethics can provide satisfaction for employees who apply it well on the organization.

2 LITERATUR REVIEW

Al Quran has explained that work is human duty as in Al Jumua verse 10:

“And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah, and remember Allah often that you may succeed.”

Based on the verse above, Allah commanded us to work. Therefore all forms of work for Muslim should be done with consciousness and as a devotion to Allah SWT., which will lead to world and hereafter welfare. When people reached their prosperity, they will feel satisfy. As well as employees reach their goals, they will satisfy about their own job.

According to Luthans (2011), job satisfaction is *“a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experience”*. Job satisfaction will be felt by the employees as a result of employees hope about how well their job provides those things that are viewed as important. There are five dimensions that have been identified to represent the most important characteristics of a job about which employees have affective response, these are pay, the work itself, promotion opportunities, supervision, and coworkers. Those five dimensions has relationship to ethic in the workplace.

Ethics has been derived from the Greek root of ethos which has the meaning on custom and habit. Ethics may be defined as the set of moral principles that distinguish what is right and wrong (Beekun, 1996). Nowadays, work ethic has relation to religion such as Islamic work ethic. Within an Islamic context, Islamic work ethic closely related to *khuluq* or *akhlak*. Definition of Islamic work ethic itself according to Ali (2008) is *“an orientation that form and influences the involvement and participation of employee in workplaces based on the Qur'an”*. In addition, Islamic work ethic shows the legal system and morality that covers all aspects of human life by their action and spiritual sides

Meanwhile, work satisfaction is one of emotion felt by worker when their expectation of work are achieved. But in Islam, work satisfaction will be felt if Muslim worker prioritize the purpose of work as a worship not only to fulfil their own needs. In the end of work, they will pay more attention to what is done and always remember the main purpose of work because of *Lillahi ta'ala*. As the results of research conducted by Amalia (2015), found that the work of Muslim worker is influence by religious values that they apply at work or in their daily life.

3 METHODS

This research is using quantitative causal method. The object in this research are employees of BRI Syariah, one of Islamic Bank in Indonesia with total 100 sample respondents out of 212 population by using cluster random sampling technique. In addition, data collection technique in this research are questionnaires and by interviews.

Meanwhile, in order to have high level of accuracy, the questionnaire should to test the validity

and reliability through SPSS 23.0. Then, the result of data research is processed to know the coefficient determination and how big the impact of Islamic work ethic to job satisfaction by statistic analysis.

4 RESULTS

The following results of research on the implementation level of Islamic work ethic based on the characteristics of respondents:

Table 1: Respondent score by gender.

No	Gender	Total Score	Implementation of Islamic work ethic	Job Satisfaction	Respondents
1	Male	3087	82,88	53,22	58
2	Female	2244	84,13	53,43	42
Total					100

Based on the result from Table 1 shows that female employees get the highest score than male employee. It can conclude that the employee who tend to apply more Islamic work ethics are female employees. The results are in accordance with Becker & Ulstad (2007) research, that is ethics in workplace will be more applied by female employees because they has basic nature to follow rules than aggressive nature of men.

In accordance with implementation of Islamic work ethics by the employees, the level of job

satisfaction is more felt by female employee. Based on their human nature, female has different perception, potential, values and characteristics than male. Likewise in work when they apply work ethics and take decision so that will also affect the value of work, also job satisfaction level amongst employees (Becker & Ulstad, 2007).

When viewed from educational background has shown different result. The following result of the research are:

Table 2: Respondent score by educational background.

No	Educational background	Total Score	Implementation of Islamic work ethic	Job Satisfaction	Respondents
1	Diploma	2379	84,96	53,57	28
2	Bachelor	5317	83,08	53,21	72
Total					100

From the table 2 it shows that diploma employees are apply more Islamic work ethic than bachelor employees. Based on data, most of the diploma employees work in front office such as supervisor, teller, customer service and pawn which mean they

have to meet with costumers directly every day. In that case, they become a face of organization who should give service excellent in many ways. Here are also the results of this research based on division of work:

Table 3: Respondent score by work division.

No	Work Division	Total Score	Implementation of Islamic work ethic	Job Satisfaction	Respondents
1	Front Office	1542	83,97	53,17	29
2	Back office	3789	82,82	53,37	71
Total					100

Although front officer has a few employees than back officer, but the result stated that front officer more apply work ethic than back officer. Based from score in Table 3, it also shows that back officer has the highest job satisfaction level than front officer. The difference from both work division determine level of satisfaction and willingness to apply work ethic. Front officers has to meet costumers every day so they should behaving carefully at work and has to follow rules more than back officers. While back officers does not need to meet costumers every day,

they tend to analyzing and doing work behind costumers. From job satisfaction level, back officers has the highest score than front officers. It because back officers has higher salary levels and also has different job grade than front officers, so it would impact their feeling at work. According to Sinambela, when employees has higher job grade also higher salary than others they tend to feel satisfy in work (Sinambela, 2016).

Otherwise when viewed from length of work, employee age and work experience, the results are:

Table 4: Respondent score by length of work.

No	Length of work	Total Score	Implementation of Islamic work ethic	Job Satisfaction	Respondents
1	<1 year	265	83,40	53	5
2	1-5 year	3631	82,26	52,62	69
3	6-10 year	1435	87,15	55,19	26
4	>10 year	0	0	0	0
Total					100

Table 5: Respondent score by employee age.

No	Employee age	Total Score	Implementation of Islamic work ethic	Job Satisfaction	Respondents
1	<25	265	83,40	53	4
2	25-30	1652	82,77	53,29	33
3	31-35	1189	83,52	51,70	18
4	36-40	1940	83,62	53,89	42
5	>40	175	91,67	58,33	3
Total					100

Table 6: Respondent score by work experience.

No	Work Experience	Total Score	Implementation of Islamic work ethic	Job Satisfaction	Respondents
1	Yes, i have	4019	84,14	53,59	74
2	No, i don't	1365	82,18	52,50	26
Total					100

Based from Table 4, 5 and 6 the results of the research from length of work, age and experience shows that senior employee apply more Islamic work ethic than younger employee as well as job satisfaction. It means the senior employees has more experiences, maturity and adapting well in organization. Generally, younger employees still have high expectations of work such as salary, work environment, bonus, career achievement, and promotion. Unlike senior employees, they have less expectations because they has experience of work so

they will tend to feel more satisfied and apply work ethics well (Sinambela, 2016).

In accordance with this research, results from previous research by Purida, et al (2010) also shows that senior employees tend to be more satisfy and applying work ethic than younger employees. The senior employees are more adaptable in any ways because they has experiences more than younger employees.

From general result, BRI Syariah employees has always implement the Islamic work ethic on the organization. It means that work ethics in BRI

Syariah has been followed well by employees, where the organization has PASTI OKE a written work ethics that include behavior may should done and not be done by the employee in workplace.

Then the coefficient of determination (R^2) tested to measure how big the impact of work ethic implementation to job satisfaction.

Table 7: Coefficient Determination Analysis (R^2).

Model	R	R Square	Adjusted R Square	Std. Error
1	,470	,221	,213	3,62705

The result of the analysis test shows that Islamic work ethic impact the job satisfaction is only 22,1% which means the rest of 77,9% job satisfaction influenced by other factors which was not investigated by this research. While the result of T test found that Islamic work ethic give an impact to job satisfaction, these are the results of T test analysis:

Table 8: T test.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	28,641	4,702		6,091	,000
X	,279	,053	,470	5,250	,000

Based on Table 8, T_{count} test is 5,250 which means T_{count} is bigger than T_{table} ($T_{table} = 1,98447$) and it can be said that Islamic work ethic give an impact to job satisfaction. The more employees apply the work ethics, as well as the job satisfaction level increases. The statistic results support previous research by Yousef (2001), Qistina (2017), Marri (2012), Amalia (2015), Nouman and Haseeb (2015) which describe that Islamic work ethic give an impact to employees at work and their life. It because when employees apply the work ethics based on religious value at work, their behaviour in daily life will also change and it also make their perspective about job and satisfy feeling changed. When the Islamic work ethics make employees feel satisfy about their work, indirectly the organization and also employees performance will increase.

5 CONCLUSION

Based on the results of this research and discussion of the previous chapter it can be concluded that BRI Syariah employees has been implement the Islamic work ethic in workplace. Even if there has a differences between respondents characteristics but in general, the employees always implement the Islamic work ethic based on written work ethic and Islamic values such as work intention, honesty, relationship at workplace, commitment, justice and fairness, also self-generosity. Furthermore, the Islamic work ethic has an impact to job satisfaction which mean if the employees applying Islamic work

ethic more, the job satisfaction will be increases. Based on the research, job satisfaction level is more felt by employees who are more likely to apply Islamic work ethic although there has other things affect job satisfaction when viewed from the respondent characteristics.

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