

Developing a Model to Improve Human Resources Performance based on Islamic Perspectives: A Case Study among Lecturers of Islamic University of Riau, Indonesia

Zulfadli Hamzah¹, Astri Ayu Purwati², Hamzah³, Muhammad Arif⁴ and Muhammad Luthfi Hamzah⁵

¹*Departement of Sharia Banking, Universitas Islam Riau, Pekanbaru, Indonesia*

²*Departement of Management, School of Business, Pelita Indonesia, Pekanbaru, Indonesia*

³*Departement of Islamic Studies, Universitas Islam Riau, Pekanbaru, Indonesia*

⁴*Departement of Islamic Economy, Universitas Islam Riau, Pekanbaru, Indonesia*

⁵*Department of Information System, State Islamic University of Sultan Syarif Kasim, Pekanbaru, Indonesia*

Keywords: Human Resources (HR), Culture of Islamic Organization, Lecturer Performance, Islamic Leadership, Islamic Work Ethic and Islamic Work Motivation

Abstract: Islamic University of Riau is an Islamic Organization that has noble goals listed in Catur Dharma (Education, Research, Community Service and Da'wah Islamiyah). The Culture of Islamic Organization is very essential to support Lecturers' performance in the Islamic University. Thus, every lecturer in Islamic University of Riau should possess Islamic Leadership, Islamic Work Motivation, and Islamic Work Ethics to support the realization of the Culture of Islamic Organization. This study applied a quantitative method in which the data were collected through a questionnaire. The population of this study was all permanent lecturers at the Islamic University of Riau, while the number of samples in this study was 200 people using random sampling technique. The hypothesis testing was utilized by using SEM (Structural Equation Modelling) with the AMOS 4 program. The results of this study found that there was no significant influence of Islamic leadership towards the culture of Islamic organization. However, this study revealed that there was a significant influence of Islamic work ethic on the culture of Islamic organization. Besides, Islamic leadership existed in UIR could affect Lecturers' performance as a whole; Islamic motivation influenced the performance of Lecturers of UIR; Islamic work ethic had a significant influence on the performance of Islamic University of Riau; and the culture Islamic organization had an influence on the performance of Lecturers of UIR. This research suggested the authority of Islamic University of Riau to always enhance the Culture of Islamic Organizations in order to improve the Lecturers' Performance at Islamic University of Riau.

1 INTRODUCTION

Islamic University of Riau is one of the organizations in education field that is based on Islam as the main foundation in every organizational process. One of the goals of Islam is stated in CATUR DHARMA Higher Education which consists of Education and Teaching, Research, Community Service and Islamic Da'wah so that this results in an advantage for UIR where the campus life is surrounded by Islamic environment such as Muslim dress and smoke free, clean and tidy, and comfort work and study. In addition, the curriculum in higher education is not only following the development of science and technology,

but also supported by the values of Islamic da'wah in each subject in order to establish intelligent, empathetic, religious, sincere and trustworthy (CERIA) characters. Therefore, the output produced is alumni who are competent in accordance with each of the disciplines and have Islamic insights.

Leadership factors play an important role in bringing success to an organization. A good leader must be able to create a conducive organizational culture so that the organization's vision can be achieved and the mission can be carried out. This is in accordance with the results of a study conducted by Abbasi et al. (2010) which showed that leadership, as the main model, and people who have direct and indirect in-

fluence over others are the main elements in shaping organizational culture and employee performance. In the Islamic perspective, a leader must administer and be responsible for the mandate given to him based on the Qur'an and Hadist. In addition, an Islamic leader must also be able to create an organizational culture that is based on Islam in order to improve employees' performance.

Work motivation is also a major factor in shaping organizational culture which will also improve employee performance. It is similar to the research conducted by (Satriyani, 2015) in which Islamic work motivation has a positive and significant effect on the Performance of BPRS Saka Dana Mulia Kudus Employees. This means that the higher the motivation given, the higher the Employees' performance is. On the other hand, the lower the motivation given, the lower the employee's performance is. In the perspective of Islam, all activities performed in this world, including work, are not only to fulfill the needs in this world but also to fulfill the needs in the hereafter. Thus, it implies that the Islamic work motivation is not only material but also spiritual.

Work ethic possessed by employees also enables the institution to shape its organizational culture which will ultimately improve the employees' performance. A study conducted by (Kusumawati, 2015) quantitatively obtained the results that there is a positive influence between Islamic work ethic on Islamic work behavior or the performance of lecturers and employees of Sultan Agung Islamic University, Semarang. In the view of Islam, a Muslim is required to have an Islamic work ethic in working; a Muslim is required to always work hard, be productive, creative and innovative to demonstrate better performance.

2 LITERATURE REVIEW

2.1 Leadership in Islam

An Islamic leadership is an ideal leader who has the knowledge sourced from Al-quran and hadith, and also Islamic literature (such as faith, infaq, fasting and so on) as the main principal. According to (Mujiono, 2005), the leadership in Islam is a leader who performs human functions as a caliph on earth that must be based on the Qur'an and hadith. Hence, it can be concluded that the style of Islamic leadership is the way of leading demonstrated by a leader who can maintain his mandate and responsibility to his members and Allah SWT based on the Qur'an and hadith.

The indicators of Islamic leadership style according to (Hakim, 2012) are:

- Shiddiq / Honesty
- Amanah / Trust
- Fathanah / Smart
- Tabligh.

2.2 Motivation

Motivation comes from "motive" or in Latin known as "movere", which means "to mobilize". Martoyo in Erqoni (2008) states that motive or encouragement is an impulse that becomes the reason of someone for doing something or working. A highly motivated person is a person who demonstrates substantial efforts to support the production goals of his working units and the organization in which he works. On the other hand, an unmotivated person only performs minimum efforts in working. Thus, motivation or motivation means giving motives, producing motives, or things that creates encouragement, or circumstances that arises encouragement. It can be said that motivation is a process that begins with physiological or psychological deficiencies that drive the behavior or impulse to achieve goals or incentives (Luthans, 2006).

In Islam, work motivation also fulfills not only a living but also the obligation to worship Allah after other services. The indicators of motivation in Islam, according to (Anisah, 2014), include: Motivation of aqeedah, motivation for worship and motivation of muamalah.

2.3 Islamic Work Ethic

Work ethics can be interpreted as attitudes and views on working, working habits, characteristics or traits regarding the workings of a person, a group of people, or a nation. Meanwhile, the meaning of the Islamic work ethic, according to (Asifudin, 2004), is the character and habits of humans with regard to work, reflected from the system of faith / Islamic aqeedah which is a fundamental attitude towards Allah. (Tasmara, 2002) asserts that the Islamic work ethic is the earnest efforts accomplished by mobilizing all of the assets, thoughts, and remembrance to actualize or reveal the meaning as a servant of God who must subjugate the world and become as a part of the best society (khairul ummah). In other words we can also say that man can only humanize himself by working. It can be concluded that the Islamic work ethic is the attitude, character and work habits that is reflected from the system of faith / Islamic aqeedah to reveal the meaning of himself as a servant of Allah who must subdue the world and place himself as part of the best society (khairul ummah).

Indicators of the Islamic work ethic, according to (Asifudin, 2004), are: Active and likes to work hard, Eager and economical, Diligent and professional, Efficient and creative, Honest, disciplined and responsible, Independent, Rational and has a vision far ahead, Confident but able to cooperate with others, Simple, steadfast and persistent, Physically and mentally healthy.

2.4 Organizational Culture

Islamic organizational culture applied will lead to an Islamic perspective in a certain culture in order to provide a foundation or basis to make forms and methods that need to be held collectively through an organization, making calls or invitation for someone (leader) to follow the teachings and rules inside the organization. According to the (Mesjid, 2018), quoted from Immasjid.com, Islamic organizations are institutions or organizations that preach in Islam to carry out da'wah activities originating from the Qur'an and Sunnah of the Prophet Muhammad SAW with strategies, programs, Islamic-based activities and Islamic developments that have principles, objectives, vision, mission and values. Then, (Denison and Mishra, 1995) formulate the indicators of organizational culture as follows:

- Involvement
- Consistency
- Adaptability
- Mission

2.5 Performance

Performance is related to the process of performing one's duties in accordance with their responsibilities. This performance includes employees' achievement to set working goals, achieving the goals, ways of working, and personal characteristics of employees. John Bernadin (1993) states that there are six characteristics used to measure the extent of individual employee performance:

- Quality Quantity
- Punctuality
- Effectiveness
- Independence
- Working Commitments

3 RESEARCH METHODOLOGY

3.1 Population And Sample

Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by researchers, to be studied and draw the conclusions. So the actual population is not only people but also objects or subjects along with their characteristics. The population in this study was 583 lecturers in the Islamic University of Riau. The sample was selected based on the opinion of (JFJ et al., 1998) who state that if the number of variables is 5, the minimum sample size taken is 200 samples.

3.2 Techniques of Data Analysis

3.2.1 Validity Testing

Validity testing is used to measure the validity of a questionnaire. A questionnaire is valid if it consists of questions that can reveal something that will be measured by the questionnaire. If the loading factor > 0.50 it can be said valid.

3.2.2 Reliability Testing

Reliability testing is intended to measure the level of consistency of research instruments. In this study, the reliability was tested through Confirmatory Factor Analysis, and if the Cronbach's alpha value is greater or equal to 0.60, it means that the instrument is reliable.

3.2.3 Hypothesis Testing

Hypothesis testing is conducted by using SEM (Structural Equation Modeling) with the AMOS 4 program. SEM analysis techniques have several steps that can be described as follows:

- Developing a Model Based on Theory
- Arranging a Path Chart
- Selecting the Model Input and Estimation Matrix
- Assessing the Identification of Structural Models
- Assessing the Criteria for Goodness-Of-Fit
- Model Interpretation and Modification

Data analysis method is used to process the research results in order to obtain a conclusion. By looking at the theoretical framework, the technique of data analysis applied in this research is quantitative analysis using the SEM (Structural Equation Modeling) model or the AMOS program.

Table 1: The Result of Validity and Reliability Testing

Variable	Symbol	Correlation	Cronbach's Alpha	CR	AVE
Islamic leadership	X1.1	0.808	0.825	0.787	0.555
	X1.2	0.811			
	X1.3	0.802			
	X1.4	0.800			
	X1.5	0.822			
	X1.6	0.823			
	X1.7	0.816			
	X1.8	0.818			
	X1.9	0.789			
	X1.10	0.805			
Islamic Motivation	X2.1	0.716	0.713	0.763	0.635
	X2.2	0.694			
	X2.3	0.715			
	X2.4	0.696			
	X2.5	0.693			
	X2.8	0.709			
	X2.9	0.695			
	X2.10	0.712			
Islamic Work Ethics	X3.2	0.772	0.786	0.71	0.551
	X3.3	0.766			
	X3.4	0.765			
	X3.5	0.77			
	X3.6	0.745			
	X3.7	0.744			
	X3.8	0.762			
	X3.9	0.785			
	X3.10	0.776			
	Islamic Organizational Culture	Y1.1			
Y1.2		0.8			
Y1.3		0.773			
Y1.4		0.787			
Y1.5		0.778			
Y1.6		0.761			
Y1.7		0.76			
Performance	Y2.1	0.812	0.824	0.798	0.535
	Y2.2	0.812			
	Y2.3	0.819			
	Y2.5	0.829			
	Y2.6	0.807			
	Y2.7	0.813			
	Y2.8	0.813			
	Y2.9	0.817			
	Y2.10	0.814			
	Y2.11	0.803			
	Y2.14	0.806			
	Y2.15	0.802			

4 FINDING AND DISCUSSION

4.1 Validity and Reliability Testing

In order to obtain valid data, firstly the data were analyzed through a test using a program. Through the va-

lidity testing with SPSS 19.0 program, it was revealed that if $r \text{ count} > r \text{ table}$ = Valid and $r \text{ count} < r \text{ table}$ = Invalid. Meanwhile, reliability testing was used to determine whether the indicators used were trusted or reliable as a variable measuring instrument. The pur-

pose of being reliable is to obtain the consistency of the results of the measurements if a re-measurement of the same object is carried out. The reliability of an indicator can be seen from the value of cronbach's alpa (α). If the value of cronbach's alpa (α) is greater than 0.60, the indicator is reliable, whereas if the value of cronbach's is negligible (α) smaller than ≤ 0.60 , the indicator is considered unreliable. The results of the validity test and complete reliability test can be seen in Table 1 as follows:

Validity testing was applied to measure the accuracy of survey instruments to measure the respondents' perceptions. Correlation test was used to measure the validity of the survey instrument. The results of the correlation test of all indicators were more than 0.600 with a p-value of 0.000. The limit of validity testing is 0.600 (JFJ et al., 1998). It can be said that all indicators, for the construct Islamic management principle, Islamic motivation, Islamic work ethic, Islamic organizational culture and performance were valid. Then, confirmatory analysis was applied to measure the convergent validity of the loading factor known as average variance extracted (AVE) of the construct. The results of the AVE of this analysis were all above 0.500 while the limit allowed in testing AVE is 0.500 (Hair et al., 1998), so that all indicators and constructs were worthy to be used in this study.

After that, construct reliability was used to measure the consistency and stability of the indicators in contributing to the construct. The construct reliability results are shown in Table 4. The construct reliability results obtained by all constructs were more than 0.900, even though the limits were set at only 0.70 (JFJ et al., 1998). The same thing was also obtained by using Cronbach's Alpha which value for all constructs is also more than 0.900. The limits allowed in reliability testing are 0.70 (JFJ et al., 1998). Thus, all constructs were reliable. From the results of this test, it can be concluded that the survey instruments used were feasible to be used in this analysis.

4.2 Goodness of Fit Test

The steps that must be done before assessing the feasibility of the structural model is to assess whether the data processed meets the assumptions of structural equation models. Assessing goodness of fit is the main goal of SEM to find out to what extent the hypothesized model is "fit" or matches the data sample (Ghozali, 2011). The results of goodness-of-fit are shown in the table below:

In this study, eight criteria were implemented to analyze the model, consisting of chi-square, Goodness of Fit Index (GFI), Adjusted Goodness of Fit In-

Table 2: Goodness of fit test

Goodness of Fit Test	Cut-Off*	Result	Decision
Chi-Square		170.002	
Probability	≥ 0.05	0	Marginal
GFI	≥ 0.90	0.897	Marginal
AGFI	≥ 0.90	0.837	Marginal
TLI	≥ 0.90	0.933	Fit
CFI	≥ 0.90	0.951	Fit
NFI	≥ 0.90	0.916	Fit
IFI	≥ 0.90	0.952	Fit
RSMEA	0.05-0.08	0.079	Fit

dex (AGFI), Tucker Lewis Index (TLI), Comparative Fit Index (CFI), Normed Fit Index (NFI), Incremental Fit Index (IFI) and Root Mean Square Error of Approximation (RMSEA). There are five of eight criteria, namely TLI, CFI, NFI, IFI and RMSEA, that fulfill the criteria (fit). Meanwhile the other three were marginal. GFI and AGFI did not encounter the criteria limit, but with a value of 0.897 (GFI) and 0.837 (AGFI), they already approached the critical points (0.900) so that they have not reached the "not applicable" criteria or they were still acceptable. On the other hand, the value obtained for chi-square was quite large (170.002) and the probability of 0.000. This is more due to the large number of samples ($n = 200$) so that the probability cannot be calculated (Hair et al., 1998). Hence, based on the overall criteria used to test the goodness of fit, it can be concluded that the SEM model used in this study was good and feasible to be used for further analysis.

4.3 Path Analysis Hypothesis Testing (Path Analysis) with Analyze of Moment Structure (AMOS)

The results of hypothesis testing showed that only hypothesis 1, which stated that there was a positive influence of Islamic leadership on the culture of Islamic organizations, demonstrated insignificant result. On the other hand, other hypotheses showed significant influence

4.4 The Influence of Islamic Leadership on the Culture of Islamic Organization

The results of this study indicate that there is no significant influence between Islamic leadership on Is-

Table 3: Hypothesis Testing (Path Analysis)

Hypotesis	Exogenous Variable	Endogenous Variable	Standardized Coefficient	Critical Ratio	P- Value	Conclusion
H1	Islamic leadership	Islam Islamic Organizational Culture	0.116	1.192	0.233	Not Significant
H2	Islamic work ethic	Islam Islamic Organizational Culture	0.326	4.098	0	Significant
H3	Islamic Leadership	Performance	0.363	4.486	0	Significant
H4	Islamic Motivation	Performance	0.256	4.355	0	Significant
H5	Islamic work ethic	Performance	0.091	3.052	0.002	Significant
H6	Islamic organizational culture	Performance	0.398	3.554	0	Significant

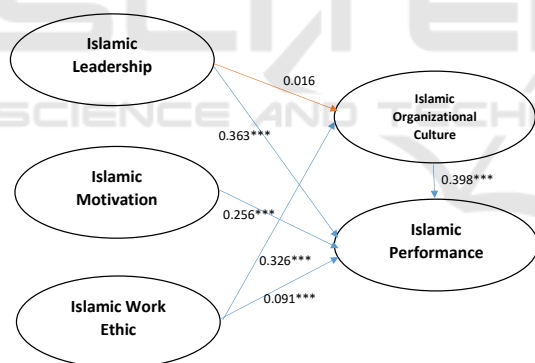


Figure 1: Results of the Hypothesis Model

Islamic organizational culture. The results of respondents' test also reveal that the Islamic leadership at Islamic University of Riau generally has been in a very good category. However, the results of this study are not in line with the research conducted by (Hakim, 2012). In that research, Hakim found that there was a significant influence of Islamic leadership on the Culture of Islamic Organization. Leadership is one of the important factors to determine the working relationships between employees and organizations. (Nowack, 2004) concludes that leadership creates a dynamic vision of the organization that can

provide encouragement to have new creations and innovations. Leaders can inspire employees to have a sense of admiration, pride and loyalty so they can be motivated to do more than what is expected.

4.5 The Effect of Islamic Work Ethics on Islamic Organizational Culture

The results of this research showed that there was a significant influence of Islamic work ethic on the culture of Islamic organizations. This result was also supported by the results of the responses from lecturers at Islamic University of Riau in which the work ethic value was very good. Ethical behavior is an important system in working relationships in each organization. The results of the research conducted by (Kusumawati, 2015) showed that organizational culture can help employees with high work ethics to achieve good performance.

4.6 Effects of Islamic Leadership on Working Performance

A leader's characters and behavior reflect a process to influence the activities of organized groups to achieve goals by identifying themselves as agents of change, trusting leaders, staffs and everything involved, all of

which is done by paying attention to Islamic norms according to the Qur'an and Al-Hadith. The results of this study indicated that Islamic leadership in UIR could affect the overall performance of the Lecturers. This result is also in line with the research conducted by (Abusama et al., 2017; Hakim, 2012; Rizki et al., 2017) It implies that the quality of Islamic leadership can be implemented properly, so that it becomes better for employee performance.

4.7 Effects of Islamic Motivation on Working Performance

The results of this study showed that Islamic motivation influenced the working performance with an average response value that was very good. This is in line with the research conducted by (Abusama et al., 2017) which found that as an interesting area for researchers regarding their contribution to companies, work motivation is defined as a driver to improve organizational performance (Dwivedula et al., 2015). When an individual is very motivated to complete tasks and accept challenging jobs, he will take the initiative to complete the work. As a result, his performance in the workplace will contribute to provide the best for the organization.

4.8 Effects of Islamic Work Ethics on Working Performance

The Islamic work ethic is a "dedication to work" as a policy. Islamic Work Ethics is an obligation of people who are able to make enough effort in work. In order to avoid mistakes and overcome the obstacles, cooperation and consultation is highly recommended. After that, social relations at work are strongly encouraged to manage the individuals and social life,. Working is a means to build self-identity, freedom, respect, personal growth, and satisfaction, in which working creativity is seen as a source of noble achievement and happiness. In this study, Islamic work ethic gives a significant influence on the performance of Lecturers in the Islamic University of Riau. This result is in line with research conducted by (Hadisi, 2014; ?) who found that when employees have a high Islamic work ethic, it will improve the employees' performance.

4.9 Effect of the Culture of Islamic Organization on Working Performance

The results of this research revealed that the culture of Islamic organization had an influence on the perfor-

mance of UIR Lecturers. This is in line with the findings of the research conducted by (Hakim, 2012). He found that the perspective of Islamic organizational culture that can improve working performance consists of any values, thoughts, and symbols based on Islamic norms that influence a person's behavior, attitudes, beliefs and habits in a certain journey of life. The success of the Prophet Muhammad in developing a conducive working atmosphere was caused by his attitude of feeling sorry for others as stated (Qur'an 3: 159). The success of the Prophet Muhammad in developing a conducive working atmosphere was caused by his attitude of feeling sorry for others as stated (Qur'an 3: 159). Here, Islamic teaching combines the culture and profession.

5 CONCLUSION AND SUGGESTION

5.1 Conclusion

Based on the data description presented in the Research Results and Data Analysis previously, some conclusions can be drawn from the results of the research relating to Developing a Model to Improve Human Resource Performance Based on Islamic Perspective (A Case Study among lecturers of Islamic University of Riau); they are as follows:

- Islamic Leadership does not affect the Culture of Islamic Organizations. This means that Islamic Leadership does not need to be taken seriously in order to improve the Culture of Islamic Organizations because it does not influence at all.
- The Islamic Work Ethic influences the Culture of Islamic Organizations. This means that the Islamic Work Ethic is very essential to be possessed by all lecturers of the Islamic University of Riau to improve the Culture of Islamic Organizations.
- Islamic leadership influences the lecturers' performance in the Islamic University of Riau. This means that Islamic leadership is very much needed to improve the performance of lecturers in Riau Islamic University.
- Islamic motivation has a positive and significant effect on the lecturers' performance at the Islamic University of Riau. This means that the changes occurred in the lecturers' performance at the Islamic University of Riau are much influenced by Islamic Motivation. If you want to improve the lecturers' performance at Islamic University of Riau, Islamic Motivation needs to be improved.

- Islamic Work Ethics influences the lecturers' performance at the Islamic University of Riau. This means that the changes occurred in the lecturers' performance at the Islamic University of Riau are also much influenced by the Ethics of Islamic Work. If you want to improve the performance of Riau Islamic University Lecturers, you need to improve the Ethics of Islamic Work.
- Islamic Organizational Culture influences the Performance of Lecturers at the Islamic University of Riau. This means that the changes that occur in the performance of the Lecturers of the Islamic University of Riau are also much influenced by the Culture of Islamic Organizations. If you want to improve the lecturers' performance at the Islamic University of Riau, you need to improve the Culture of Islamic Organization.

5.2 Suggestion

To add to the perfection of the research activities, researchers provide some suggestions as follows:

- For Islamic University of Riau, it is suggested to improve the existing Islamic Organizational Culture in order to improve the lecturers' performance at the Islamic University of Riau.
- For other researchers, it is expected that this research can be a reference for conducting more in-depth research on the Culture of Islamic Organization and the Lecturers' Performance at Islamic University of Riau from all aspects.

REFERENCES

- Abusama, M., Haming, M., and Hamzah, M. N. (2017). Effect of motivation, competence and islamic leadership on job satisfaction and teacher performance in vocational high school. *IOSR Journal of Business and Management (IOSR-JBM)*.
- Anisah, S. (2014). *Pengaruh Motivasi Islami dan Pelatihan Kerja Terhadap Kinerja Karyawan di BMT Harapan Umat Kudus*. Skripsi Jurusan Syariah dan Ekonomi Islam di Sekolah Tinggi Agama Islam Negeri Kudus.
- Asifudin, A. J. (2004). *Etos Kerja Islami*. Penerbit Universitas Muhammadiyah Surakarta.
- Denison, D. and Mishra, A. (1995). *Toward Of Organizational Culture And Effectiveness*. Organization Science.
- Ghozali, I. (2011). *Aplikasi Analisis Multivariate Dengan Program SPSS*. Semarang: Badan Penerbit Universitas Diponegoro.
- Hadisi, M. (2014). *The Effect of Islamic Work Ethics on the Performance of Muslim Employees of Marketing Sector in Multinational*. *International Journal of Organizational Leadership* 3:31-40.
- Hakim, A. (2012). The implementation of islamic leadership and islamic organizational culture and its influence on islamic working motivation and islamic performance PT bank muamalat indonesia tbk. *Employee in the Central Java. Asia Pacific Management Review*, 17(1).
- JFJ, H., Anderson, R., RL, T., and WC, B. (1998). *Multivariate Data Analysis (Fifth edit)*. Prentice Hall International, inc.
- Kusumawati, D. A. (2015). *Peningkatan Perilaku Kinerja Islami Dengan Budaya Organisasi Islami Sebagai Variabel Moderasi*. Presiding di 2nd Conference in Business, Accounting and Management.
- Luthans, F. (2006). *Perilaku organisasi*. Edisi 10.
- Mesjid, I. M. (2018). *Pengelolaan Organisasi Islam*. Retrieved at 25.
- Mujiono, I. (2005). *Kepemimpinan dan Keorganisasian*. UII Press, Yogyakarta.
- Nowack, K. (2004). *Does Leadership Practices affect a Psychologically a healthy Workplace? Working Paper*. Consulting Tools Inc.
- Rizki, F., Armanu, T., Surachman, S., and Rofiaty, R. (2017). Study on the relationship between islamic leadership style, work ethics, job satisfaction, and employee performance. *Russian Journal of Agricultural and Socio-Economic Sciences*, 61(1).
- Satriyani, R. A. (2015). *Pengaruh motivasi kerja Islam, disiplin kerja dan lingkungan kerja terhadap kinerja karyawan BPRS Saka Dana Mulia Kudus*. Skripsi Fakultas Ekonomi dan Bisnis Islam di Universitas Islam Negeri Walisongo Semarang.
- Tasmara, T. (2002). *Membangun Etos Kerja Islam*.