

THE EFFECT OF ISLAMIC ETHIC TO EMPLOYEE'S PRODUCTIVITY IN BANK MUAMALAT INDONESIA PANGKALPINANG

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ABSTRACT

Employee performance in this study is focused on performance whose measurement is through work assessment. This study aims to determine the effect of Islamic ethic to employee's productivity in Bank Muamalat Indonesia Pangkalpinang. Primary data from questionnaire become data source for this study and it will be analyzed using single linear regression with SPSS 26. This study sample is all of the population totally 28 respondents. Based on the results of the partial test calculation (T test), the $t_{\text{statistic}}$ value is $(2.163) < t_{\text{table}} (1.73406)$ with a significance level of $0.044 > 0.05$. This means that it shows that the Islamic Work Ethics variable partially and significantly affects the Productivity of the Employees of Bank Muamalat Indonesia Pangkalpinang Branch.

Keywords : *Employee, Islamic Work Ethic, Productivity*

1. INTRODUCTION

Integrity in work ethics is part of hard work, perseverance and others. Improving the form of one of the work ethics is the responsibility of the employee to the company. Every company must have a work ethic and awareness of each group and individual. With these conditions, companies can work together and are able to support the interests of the company's strategy to support all company needs (Fahmi, 2013).

The Islamic work ethic has the essence of the Islamic concept of humans, so that the work ethic is part of the process of human existence in the field of life and in a wide complex. The values that shape a person's personality at work is one of the work ethics (Azizi, 2005). The Islamic work ethic is a human character and habit with regard to work, emanating from the system of faith or Islamic creed which is a basic life attitude towards it. It can be

concluded that the Islamic work ethic is a human character or habit at work that is rooted in belief and aqidah. Islam is based on the Qur'an and Sunnah. Humans work is not only a motive to seek the life of the world but work is an order from religion (Asifudin, 2004) .

Service can be done with a polite and courteous attitude, so that it can provide a comfortable feeling for consumers (Sirajuddin, 2016). Employees must have good communication between employees and consumers in order to provide positive things. Discipline can be demonstrated by each employee having to arrive early and be on time, in order to do his job well. Employees must have a spirit of discipline because every company has rules that have been applied so that employees must comply with these rules. The effect of discipline on employees is that employees can train themselves to be better and obey these rules (Bangun, 2012).

Organizational productivity is very important, therefore productivity has a big role in determining the success or failure of a business (Mangkunegara, 2004). Therefore, productivity must be the most important part and should not be forgotten in formulating strategies that cover the fields of production, marketing, finance, and other fields. Increasing productivity is indirectly will provide job satisfaction to employees.

Factors that affect employee work productivity are complex and important issues to study because the amount of benefits that can be obtained from increasing employee labor productivity is strongly influenced by how much influence other factors have. For individuals, factors that affect employee productivity allow them to put more effort into increasing their happiness in life. For industry, the factors that affect employee productivity are used as indicators of increasing production and cost efficiency efforts of the company by optimizing the role of the workforce in building a high work ethic and emphasizing changes in better workforce behavior (Farisul adab, 2015).

Performance is a measure of the work or performance of a person with the input process as input and output as the output which is an indicator of employee performance in determining how the effort to achieve. Performance shows the level of efficiency of the process resulting

from the resources used, which are of better quality with the same effort (Mangkunegara, 2005).

Employee performance in this study is focused on performance whose measurement is through work assessment (Sastrohadiwiryono, 2002). This is because performance also means work performance, work implementation, work achievement or work results, work performance. Some of the performance dimensions include work attitudes, work environment relations and skills. Ethics includes work attitudes, therefore employees must have good work quality,

Based on the background described above, the researchers determined Bank Muamalat Indonesia Pangkalpinang Branch as a suitable research location because of its strategic placement so that the research entitled "**The Effect of Islamic Work Ethics on Employee Productivity at Bank Muamalat Indonesia Pangkalpinang Branch**".

2. LITERATURE REVIEW

Islamic Work Ethic

Work ethic can be defined as work ethic that characterizes a person or group of people who work, which is based on a trusted work ethic and perspective, and is realized through concrete determination and behavior in the world of work (Ginting, 2015). The Islamic Work Ethics emphasizes work creativity as a source of happiness and perfection in life

The Islamic work ethic is a human character and habit regarding work, emanating from the system of faith or Islamic creed which is a basic life attitude towards it. Based on this opinion, it can be concluded that the Islamic work ethic is a human character or habit in working that is based on belief and aqidah. Islam and is based on the Qur'an and Sunnah. Humans work is not only a motive to seek the life of the world but work is an order from religion (Tasmara, 2002).

Ethics is a form of action based on morals as a measure. Morality and its size can be seen from various aspects, such as in terms of religion, conscience, and written and unwritten rule. Ethics is explained by distinguishing three meanings, namely:

- a. Knowledge about what is good and what is bad and about moral rights and obligations.
- b. A collection of principles or values relating to morality.
- c. Values about right and wrong held by a group of people (Fahmi, 2013).

Ethics is related to one's psychological values, every Muslim person should fill it with positive habits and there is a kind of longing to show his personality as a Muslim in the form of work and attitudes and behaviors that lead or lead to perfect results. Ethics is not just a personality or attitude, but more deeply, ethics is the dignity, self-esteem and identity of a person (Tasmara, 2002). Work ethic is the result of work dedication as the value of a virtue for the people as an embodiment of morals. Islamic work indicators are as follows:

- a. Accountability
- b. Truth
- c. Justice (Sirajuddin, 2016)

So, it can be concluded that the Islamic work ethic is a basic life attitude towards work habits which is identical to the system of faith and Islamic creed and what distinguishes the spirit of work in Islam is its relation to values and how to achieve its goals. For a Muslim who works is an essential obligation in order to reach the pleasure of Allah, that is what is called a total Islamic work ethic and is based on the intention of Lillahita'ala so that his work in addition to bringing material is also charity.

Employee Productivity

Productivity is a universal concept that aims to provide more goods and services to more people, using fewer real resources, to set effective goals, to make plans, to apply productivity ways to use resources efficiently. efficient, while maintaining high quality.

Productivity is defined as the result of measuring a performance by taking into account the resources used are human resources. Productivity can be measured at the individual, group or organizational level. (Sinungan, 2008).

Work productivity is the use or use of employee resources effectively and efficiently, the accuracy or compatibility of the use of methods or ways of working compared to the tools or time available in order to achieve goals. Work productivity is formed from increasing the ability of employees to generate company profits, which can be realized through optimizing performance as reflected in the amount of production, product quality, effectiveness and efficiency as well as realizing employee satisfaction at an optimal level (Mangkunegara, 2004)

Productivity is impaired when employees and managers do not have the same standard of performance, revealing the basic causes of poor performance is an important but often neglected function in the performance appraisal process, the main source of managers for providing employee performance appraisals is quality and quantity that can be objectively measured data through computer printouts and assessment of the work done (Nurjaman, 2014).

Work productivity is a form of increasing the ability of employees to generate company profits, which can be realized through optimizing performance as reflected in the amount of production, product quality, effectiveness and efficiency as well as realizing employee job satisfaction at an optimal level. Then there are also external forces that affect productivity, namely that productivity is not only a matter of how employees have to work hard, but most importantly work together with management, with leaders (Alma & Priansa, 2009).

There are 5 factors that affect employee work productivity as follows:

- a. Leadership Motivation, organizations need to know the work motivation of members of the employee organization.
- b. Education, education in general, someone who has a higher education will have better work productivity.

- c. Discipline in work, the mental attitude of a person or group who always wants to follow or comply with all the rules that have been determined.
- d. Attitudes and work ethics, the attitude of a person or group of people in fostering harmonious, harmonious, and balanced relationships within the group itself and with other groups.
- e. Skills, skills have a lot of influence on employee productivity, employee skills in the company can be improved through training courses (Anoraga, 1992).

Employee Performance

Performance comes from the word Job Performance or Actual Performance, work performance or actual achievement achieved by someone. achieved by an employee in carrying out his duties that is in accordance with the responsibilities that have been given to the employee. Based on the understanding of performance, performance is the result of work achieved by an employee with predetermined standards (Mangkunegara, 2004).

Performance standards are the level that a certain worker expects to be completed, and is a benchmark (benchmarks) on the goals or targets to be achieved. Work results are the results obtained by an employee in doing work according to job requirements or performance standards (Bangun, 2012). A person's performance is influenced by the level of education, initiative, work experience, work discipline, job satisfaction, wages or salaries and motivation. Performance is expected to be able to produce good quality work and the amount of work in accordance with standards. The performance sought by the company from a person depends on the ability of motivation and individual satisfaction of the employee received. However, motivation is often a forgotten variable, motivation is a desire in a person that causes the person to take action to achieve goals (Ismail, 2011).

Performance can be measured into 2 aspects of employee performance, namely as follows:

- a. Quantity of work is the achievement of employee performance that can be seen in the employee himself at work, which includes timing in doing work, accuracy in doing tasks and also being skilled in doing assignments.

- b. Work quality is the achievement of employee performance as measured by the work achieved by workers at work, work quality can also be measured by output or work results compared to the output standards set by the company (Nurjaman, 2014).

Performance can be measured into 7 parts to see the quality of employee performance as follows:

- a. Quality of Work, namely the quality of work achieved based on the requirements of suitability and readiness.
- b. Quantity of Work, namely the amount of work done in a predetermined period of time.
- c. Creativity (Creativeness) is the originality of ideas that are raised in actions to solve problems that arise.
- d. Cooperation (Cooperation), namely awareness to cooperate with fellow members of the organization.
- e. Dependence or Introspection (Depend Ability), namely awareness and can be trusted in terms of attendance and completion of work.
- f. Initiative , namely the action in completing the work.
- g. Personal Quality, which involves personality, leadership, friendliness, and personal integrity (Sastrohadiwiryo, 2002).

3. RESEARCH METHODOLOGY

POPULATION AND SAMPLE

This study uses the entire population as respondents, because the population is under 20 people. Respondents in this study were the number of employees obtained through observation to Customer Services at Bank Muamalat Indonesia Pangkalpinang Branch, totaling 23 respondents.

DEFINITION OF OPERATIONAL VARIABLES AND THEIR MEASUREMENT

Dependent Variable

Productivity is defined as the result of measuring a performance by taking into account the resources used are human resources. Productivity can be measured at the individual, group or organizational level. Productivity also reflects the success or failure in achieving performance effectiveness and efficiency in relation to the use of resources. People as human resources in the workplace are very important resources and need to be taken into account (Schermenharn, 2003).

Independent Variable

The Islamic Work Ethics emphasizes work creativity as a source of happiness and perfection in life. Hard work is a virtue, and those who work hard are more likely to progress in life and otherwise not work hard are a source of failure in life. Life without work is meaningless and carrying on economic activity is an obligation. the meaning of attitude, personality, character, character, and belief in something (Farisul adab, 2015).

DATA ANALYSIS

Table 1 Simple Linear Regression

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	8,817	8,031		1,098	,287		
TOTAL	,614	,284	,454	2,163	,044	1,000	1,000

a. Dependent Variable: Produktivitas

Source: SPSS Program Data Processing Version 26.0

Based on table 1, it is known that the coefficient value of the regression equation in this study used a simple regression equation, namely:

$$Y = a + bx$$

Note:

X = Islamic Work Ethics

Y = Work Productivity

From the output table, the results of the simple linear regression equation coefficients obtained the following equation:

$$Y = 8.817 + 0.614 X$$

Based on the above equation, it is known that a constant of 8.817 indicates that if the Islamic Work Ethics variable is zero or fixed, it will increase employee productivity by 8.817%. Variable Islamic Work Ethics 8.817 indicates that if the Islamic Work Ethics variable increases by 1 unit, it will increase Employee Productivity by 0.614 units or by 61.4%.

Hypothesis Test

Uji R² (Coefficient of Determination)

The coefficient of determination is a form of measurement to determine the suitability or accuracy of the relationship between the independent variable and the dependent variable in a regression equation.

Tabel 3 Uji R² (Koefisien Determinasi)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,454 ^a	,206	,162	2,436	2,013

a. Predictors: (Constant), TOTALX

b. Dependent Variable: TOTAL

Sumber: Pengolahan Data Program SPSS Versi 26.0

Based on table IV. 11, it can be seen that the coefficient of determination (Adjusted R Square) is 0.162. This can be interpreted that the contribution of the influence of the

independent variable (Islamic Work Ethics) on the dependent variable (Employee Productivity) is 16.2%, while the remaining 83.8% is influenced by other variables not in this study.

t-test (Partial Test)

The T test is to test whether an independent variable (Islamic Work Ethics) has an effect or not on the dependent variable (Employee Productivity). This is done to compare the value of t-count with t-table. The steps to determine the partial test (t test) are as follows:

Ho is accepted, if t-count < t-table

Ha is accepted, if t-count > t-table

With an error rate of 5% or 0.05.

Table 2 Uji t (Partial)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	8,817	8,031		1,098	,287		
TOTAL	,614	,284	,454	2,163	,044	1,000	1,000

a. Dependent Variable: TOTAL

Sumber: Pengolahan Data Program SPSS Versi 23.0

Based on table 2, after calculating using the SPSS version 23 program, the value of tcount is 2.163 while ttable is 1.73406 (df=n-k, where n is the number of respondents and k is the number of independent and dependent variables). Thus tcount (2.163) > ttable (1.73406) with a sig value of 0.04 which is smaller than the significance level of 0.05 or 5%. so it can be concluded that H0 is rejected and H1 is accepted. This shows that there is a positive and significant influence between Islamic Work Ethics on Employee Productivity at Bank Muamalat Indonesia Pangkalpinang Branch.

DISCUSSION

The results of the simple linear regression equation coefficients obtained equation

$$Y = 8,817 + 0,614 X$$

It is known that based on constant results of 8.817, it shows that if the Islamic Work Ethics variable is zero or fixed, it will increase Employee Productivity by 8.817%. Variable Islamic Work Ethics 8.817 indicates that if the Islamic Work Ethics variable increases by 1 unit, it will increase Employee Productivity by 0.614 units or by 61.4%.

Research conducted by Anna Thesya based on research results, that Islamic work ethics in employee performance is a person's attitude at work that is in accordance with the attitude of a Muslim who has honesty, confidence, respect for time, always grateful, independent, and conveys the mandate (Saimona, 2020).

The Influence of Islamic Work Ethics on Employee Productivity Bank Muamalat Indonesia Pangkalpinang Branch

Based on the results of the partial test calculation (T test), the $t_{\text{statistic}}$ value is $(2.163) < t_{\text{table}}$ (1.73406) with a significance level of $0.044 > 0.05$. This means that it shows that the Islamic Work Ethics variable partially and significantly affects the Productivity of the Employees of Bank Muamalat Indonesia Pangkalpinang Branch.

Based on the results of simple linear regression, the coefficient value of the Islamic Work Ethics variable is 8.817, indicating that if the Islamic Work Ethics variable is zero or fixed, it will increase Employee Productivity by 8.817%. Variable Islamic Work Ethics 8.817 indicates that if the Islamic Work Ethics variable increases by 1 unit, it will increase Employee Productivity by 0.614 units or by 61.4%.

The results of this study are in line with research conducted by Farisul Adab (Farisul adab, 2015), and Hhusnul Khotimah, et.al (Sylvia et al., 2018) which states that Islamic work ethics have a positive and significant influence on employee productivity. Therefore, in carrying out his responsibilities he always emphasizes honesty, hard work, does not waste time and

considers what he does is useful. It can be said that the better the Islamic Work Ethics, the higher the level of Employee Productivity of Bank Muallamat Indonesia Pangkalpinang Branch and vice versa if the Islamic Work Ethics is getting worse, the level of Employee Productivity of Bank Muallamat Indonesia Pangkalpinang Branch will be worse.

4. CONCLUSIONS AND SUGGESTIONS

CONCLUSIONS

Based on data that has been found in research in the field and after being processed about Islamic work ethics on employee productivity at Bank Muallamat Indonesia Pangkalpinang Branch

It can be concluded that based on the answers from respondents, Islamic work ethic variable has a positive and significant influence on employee job satisfaction where the t value (2.163) is greater than the t table value (1.73406) with a significance probability (0.044) less than 0.05. This means that it shows that the Islamic Work Ethics variable partially and significantly affects the Productivity of the Employees of Bank Muallamat Indonesia Pangkalpinang Branch.

SUGGESTION

Based on the results of research, data analysis, discussion of the conclusions that have been drawn, the following suggestions can be put forward:

1. For future research

- a) For the next researcher, this research can still be continued with a different object. If you want to research with the same variable, the research instrument should be further developed and deepened so that the ability to measure it is better. This is because the results of the study only affect 16.2%, while the remaining 83.8% is influenced by variables outside the study.
- b) For further research, if you want to continue research on this, the sample and research area should be further expanded and or add other variables as factors of employee productivity.

2. For companies

Companies should pay more attention to the role of Islamic work ethics. Because these variables have a positive and significant influence on employee productivity. It must really be a concern, leaders must be able to provide maximum support to employees, so that this can increase maximum productivity and good performance.

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