

THE INFLUENCE OF ISLAMIC WORK ETHICS, ISLAMIC WORK MOTIVATION AND ISLAMIC WORK ENVIRONMENT ON EMPLOYEE PERFORMANCE OF BANKS OF SYARIAH INDONESIA IN BANYUWANGI CITY AREA

Ribut Suprpto⁽¹⁾, Nawal Ika Susanti⁽²⁾, Mamlukhah⁽³⁾, Dewi Masitoh⁽⁴⁾

Universitas KH. Mochtar Syafaat Blokagung Banyuwangi

ributsuprpto@gmail.com⁽¹⁾, nawalika@iaida.ac.id⁽²⁾, mamlukhah@iaida.ac.id⁽³⁾, masitohdewi346@gmail.com⁽⁴⁾

Abstract

The purpose of this study was to determine the influence of Islamic work ethics (X1), Islamic work motivation (X2), and Islamic work environment (X3) on employee performance (Y) at BSI Banyuwangi City Region. This study uses a quantitative approach with a questionnaire research type. The sample collection technique uses Nonprobability sampling in the form of saturated sampling . The number of respondents obtained was 60 employees. The analysis tool uses multiple linear regression with the help of SPSS 25 software. Testing using (t-test) shows that Islamic Work Ethics do not have a significant effect on employee performance at BSI Banyuwangi City Area. It has a t count of 0.579 which is smaller than the t table of 1.672 with a significance probability level of 0.565 which is greater than 0.05. Islamic Work Motivation does not have a significant effect on employee performance at BSI Banyuwangi City Area. It has a t count of 0.625 which is smaller than the t table of 1.672 with a significance probability level of 0.535 which is greater than 0.05. Islamic Work Environment has a significant effect on employee performance at BSI Banyuwangi City Area . It has a t count of of 3.802 which is greater than t table 1 , 672 with a significance probability level of 0.000 which is smaller than 0.05. So from the results of the research conducted by the researcher, it can be concluded that together, Islamic Work Ethics, Islamic Work Motivation, and Islamic Work Environment have an effect on Employee Performance at BSI Banyuwangi City Area.

Keywords: Islamic Work Ethics, Islamic Work Motivation , Islamic Work Environment , Employee Performance .

A. INTRODUCTION

Financial institutions and the business world are very dependent on human resources itself, namely employee performance. An employee must have high quality performance. for the progress of institutions in the field of Islamic finance itself. Islamic financial institutions must be able to develop quality based on good performance, healthy environment, strong work motivation and able to compete in Islamic financial institutions in the current era of globalization which affects a financial institution in the banking sector, namely conventional banks, Islamic banks and financial institutions others that depend on employee performance. Employee

success can be measured by creating employee who is creative, has high ethics and work motivation. Factors that the most important thing is human resources themselves, because the source human power itself is the main actor in all thinking starting from planning to evaluation that is capable of utilize for the mutual benefit of the company by creating employee harmony . *So employee performance can be influenced by many indicators, including Islamic work ethics, Islamic work motivation and Islamic work environment.*

The following are verses about Islamic Work Ethics according to the views of the Al-Qur'an Surah At-Taubah verse 105 .

وَقُلْ اَعْمَلُوا فَسَيَرَى اللهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ
وَسَتُرَدُّونَ اِلَىٰ عِلْمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنَبِّئُكُمْ بِمَا كُنْتُمْ تَعْمَلُونَ

Meaning: "And work, then Allah will see your work, and His Messenger and the believers, and you will be returned to (Allah) the Knower of the unseen and the seen, then He will inform you of what you used to do." . QS. At-Taubah; 105. (Source: Jabal, Page 203) .

The verse above is a threat from Allah to those who disobey His commands. The work that is done will also be held accountable in the afterlife, whether there are bad things that are done in order to get money such as stealing, corruption, cheating or doing work that is forbidden by Allah Subhanahu wata'ala. A person who eats from the results of his own sweat is more important than a person who eats from other people's gifts, especially if he is still strong enough to work, healthy, and has reason. Therefore, begging is a despicable job in the eyes of Islam.

B. LITERATURE REVIEW

1. Human Resources

Human resource management is the process of leading a group of people in an organization using various strategies designed to increase employee capacity to realize the organization's vision through a number of missions and work programs set by the leader. Companies that practice good human resource management can empower employees not only for direct financial gain but also for their personal growth, development, and enjoyment (Rivai , 2011:366) .

2. Islamic Work Ethics

Islamic work ethics are human characteristics and habits regarding a profession, which originate from the system. Islamic belief or creed, which is a vital symbol of life for humans themselves, according to Desky (2014). Considering work as a fundamental attitude in carrying out their obligations to work as God's creatures

in particular and social beings in general, this study defines Islamic work ethics as the character or nature and work habits of Muslims that are reflected in Islamic creed.

3. Islamic Work Motivation

Mangkunegara (2010: 61) asserts that employee attitudes toward their work arrangements within the company shape their motivation. Employees who are guided or directed to achieve the goals of the company's organization are motivated. Employees who have a pro and positive mental attitude toward their work will be more motivated to work hard and do their best. So, based on various definitions, it can be concluded that motivation is basically a mental state that drives action and gives strength to achieve goals, produces satisfaction, or reduces imbalance. Whenever someone is motivated, their needs, ambitions, and drive to take action in pursuing their goals are taken into account.

4. Islamic Work Environment

The physical, social, and psychological climate of an organization that influences employee performance and productivity is commonly referred to as the "Islamic work environment." Some professionals define the Islamic workplace as everything that surrounds employees and influences the way they work and perform their duties. In addition, some experts argue that the Islamic work environment includes all the tools that employees must deal with, including the setting, practices used in the workplace, and any group or individual work arrangements. (Yuyati, 2017) .

5. Employee Performance

More focused performance emphasize on the results of the abilities and skills possessed by the employee is the ability and skills of workers in demonstrating the competence of human resources owned by the organization. Performance begins with the cognitive, affective, and psychomotor abilities of employees. Work is what is achieved by an employee through carrying out his duties in accordance with the responsibilities given to him (Busro, 2018: 87).

C. RESEARCH METHOD

In this study, quantitative research was used. Research quantitative with questionnaire method used by researchers to to know the influence of Islamic work ethics, Islamic work motivation and Islamic work environment on employee performance . The time of this research started in the month December 2022 to June 2023. This research took place at BSI Banyuwangi City Region (BSI Banyuwangi

Branch Office A Yani, BSI Banyuwangi Branch Office S Parman, BSI Banyuwangi Branch Office Rogojampi 1)

The data sources used in this study are primary data. Data collection in this study used an adapted method with the problem to be researched. In this case the method that used include questionnaires , observations and documents. Data analysis in The research begins by testing validity and reliability, which are in the form of statement items in the questionnaire. After that, the analysis was carried out by using multiple linear regression test, where the dependent variable (Y) is Employee performance at BSI Banyuwangi City Region and the independent variable is Islamic Work Ethics (X1), Islamic Work Motivation (X2) and Islamic Work Environment (X3).

D. RESULT AND DISCUSSION

1. Result

a. Validity Test

The results of the validity test of the research instrument are presented in Table 4.3. which is the result of the validity test of the value instrument and significance with the SPSS program.

Table 1 Results of the calculated *r* values of Islamic work ethics (X1), Islamic work motivation (X2), Islamic work environment (X3), and employee performance (Y) and the significance of the validity test of the research instrument.

Variables	Item	R count SPSS	R table	Significant	Performance Criteria	Conclusion
Islamic work ethics (X1)	1	0.698	0.2542	0,000	1. $P sig < 0.05$ then the instrument is said to be valid.2. $r count > r table$ then the instrument is said to be valid	Valid
	2	0.712	0.2542	0,000		Valid
	3	0.821	0.2542	0,000		Valid
	4	0.819	0.2542	0,000		Valid
	5	0.750	0.2542	0,000		Valid
	6	0.800	0.2542	0,000		Valid
	7	0.818	0.2542	0,000		Valid
	8	0.783	0.2542	0,000		Valid
	9	0.635	0.2542	0,000		Valid
	10	0.890	0.2542	0,000		Valid
Islamic work motivation (X2)	1	0.649	0.2542	0,000	1. $P sig < 0.05$ then the instrument is said to be	Valid
	2	0.625	0.2542	0,000		Valid
	3	0.788	0.2542	0,000		Valid
	4	0.659	0.2542	0,000		Valid

Variables	Item	R count SPSS	R table	Significant	Performance Criteria	Conclusion
	5	0.799	0.2542	0,000	valid. 2. rhitung > rtable then the instrument is said to be valid	Valid
	6	0.809	0.2542	0,000		Valid
	7	0.752	0.2542	0,000		Valid
	8	0.812	0.2542	0,000		Valid
	9	0.724	0.2542	0,000		Valid
	10	0.704	0.2542	0,000		Valid
Islamic work environment (X3)	1	0.574	0.2542	0,000	1. $P_{sig} < 0.05$ then the instrument is said to be valid. 2. $r_{count} > r_{table}$ then the instrument is said to be valid.	Valid
	2	0.628	0.2542	0,000		Valid
	3	0.710	0.2542	0,000		Valid
	4	0.780	0.2542	0,000		Valid
	5	0.768	0.2542	0,000		Valid
	6	0.722	0.2542	0,000		Valid
	7	0.686	0.2542	0,000		Valid
	8	0.750	0.2542	0,000		Valid
	9	0.830	0.2542	0,000		Valid
	10	0.710	0.2542	0,000		Valid
Employee performance (Y)	1	0.803	0.2542	0,000	1. $P_{sig} < 0.05$ then the instrument is said to be valid. 2. $r_{count} > r_{table}$ then the instrument is said to be valid.	Valid
	2	0.823	0.2542	0,000		Valid
	3	0.802	0.2542	0,000		Valid
	4	0.810	0.2542	0,000		Valid
	5	0.845	0.2542	0,000		Valid
	6	0.807	0.2542	0,000		Valid
	7	0.774	0.2542	0,000		Valid
	8	0.822	0.2542	0,000		Valid
	9	0.842	0.2542	0,000		Valid
	10	0.880	0.2542	0,000		Valid

Source: Processed Primary Data, 2023

Based on the results of the validity test, it is stated that the questions on the independent and dependent variables are valid, because the calculated r for each question is greater than the table r.

b. Reliability Test

Table 2. Results of the Research Instrument Reliability Test

Variables	SPSS Alpha Value	Performance Criteria	Caption
Islamic work ethics (X1)	0.912	>0.6	Reliable
Islamic work motivation (X2)	0.903	>0.6	Reliable
Islamic work environment (X3)	0.890	>0.6	Reliable
Employee performance (Y)	0.943	>0.6	Reliable

Source: SPSS 25.0 Processing

Based on the results of the reliability test, the SPSS alpha value for each variable is greater than 0.6, so it can be interpreted that the instrument in this study is reliable.

c. Normality Test

Table 3 Normality Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		60
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2.22848663
Most Extreme Differences	Absolute	,102
	Positive	,050
	Negative	-,102
Test Statistics		,102
Asymp. Sig. (2-tailed)		,187 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Processed by SPSS 25.0

Based on the results of the normality test, it shows that based on the *One-Sample Kolmogorov-Smirnov Test*, the *Asymp. Sig (2-tailed)* value is 0.187 more than greater than 0.05. So it can be concluded that the data is normally distributed.

d. Multiple Linear Regression Analysis

Table 4 Results of Determination Coefficient

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.729 ^a	0.531	0.506	2,287

a. Predictors: (Constant), Environment, Ethics, Motivation

b. Dependent Variable: Performance

Source: Processed by SPSS 25.0

Based on Table 4 above, it can be seen that the R value or *multiple R* shows the correlation between the independent variable and the dependent variable yields 0.729. Because multiple linear regression with four variables then it is said that the multiple correlation between Islamic work ethics, Islamic work motivation, Islamic work environment on employee performance is 0.729 or 72.9%. So it can be concluded that the relationship between the independent variables (Islamic work ethics, Islamic work motivation, Islamic work environment) and the dependent variable (employee performance) is strong. *Adjusted R Square* of 0.506 means that there is variation in employee performance. explained by Islamic work ethics, Islamic work motivation, Islamic work environment influences employee performance by 50.6%. While the rest 49.4% is influenced by other variables that were not examined in the study This.

Table 5 F Test Results

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	332,247	3	110,749	21,167	,000 ^b
	Residual	293,003	56	5,232		
	Total	625,250	59			

a. Dependent Variable: Performance

b. Predictors: (Constant), Environment, Ethics, Motivation

Source: Processed by SPSS 25.0

Based on the results of the F test, the calculated F was 21.167 with a significance level of $0.000 < 0.05$. With Thus it can be concluded that Islamic work ethics, Islamic work motivation, Islamic work environment, have a positive and significant influence on performance of BSI employees in Banyuwangi City Region.

Table 6 Regression Coefficients

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	14,790	4,773		3,098	,003
	Ethics	0.088	0.151	0.077	0.579	,565
	Motivation	0.079	0.127	0.104	0.625	,535
	Environment	0.490	0.129	0.588	3,802	,000

a. Dependent Variable: Performance

Source: Processed by SPSS 25.

Based on table 6, the partial test results can be interpreted as follows:

- a. As for Islamic work ethics is smaller than T table ($0.579 < 1.672$) then H_0 is accepted and H_a is rejected. The positive t value indicates that Islamic work ethics does not have a unidirectional relationship with employee performance. Thus, it can be concluded that there is no influence and is not significant between Islamic work ethics and employee performance of BSI Banyuwangi City Region.
- b. Islamic work motivation T table for $df = nk-1$ (where n is the number of respondents and k is the number of variables) then, $df = 55$ with a significance of 0.05 to obtain a T table value of 1.672. This result shows that Islamic work motivation is smaller than T table ($0.625 < 1.672$) then H_0 is accepted and H_a is rejected. A positive t value shows that Islamic work motivation does not have a unidirectional relationship with employee performance. Thus, it can be concluded that there is no influence and is not significant between Islamic work motivation and employee performance at BSI Banyuwangi City.
- c. While the Islamic work environment T table for $df = nk-1$ (where n is the number of respondents and k is the number of variables) then, $df = 55$ with a significance of 0.05 so that the T table is 1.675 while the T count value is 3.802 this shows that the significant value is smaller than the significant rate ($0.000 < 0.05$) and the T count value is greater than the T table ($3.802 > 1.675$). then H_a is accepted and H_0 is rejected. Thus it can be concluded that there is an influence and significance between the Islamic work environment on the performance of BSI employees in the Banyuwangi City Region

2. Discussion

- a. The Influence of Islamic Work Ethics Variable (X1) on Employee Performance (Y)

Based on the results of the study, it shows that Islamic work ethics do not have a positive and significant influence on employee performance. The statistical results that have been carried out indicate that the Islamic work ethics variable is known to have a t count of 0.579. Smaller than Ttable which is 1.675. The significant value of 0.565 is greater than 0.05 so that it can be seen that the Islamic work ethics variable partially does not affect the performance of BSI employees in the Banyuwangi City Region. This supports the research put forward by Layaman and Maya Jurnalnia (2018) which states that Islam views work ethics as an effort or work that is placed in a framework of piety to Allah SWT. Islamic work ethics are based on *good morals* starting from commendable attitudes and behavior. Therefore, ethics are no longer an indicator that makes employee performance better but it is an employee's obligation to have good ethics. So it can be concluded that BSI employees in the Banyuwangi City Region already have good Islamic work ethics but there is no influence on employee performance.

b. *The Influence of Islamic Work Motivation (X2) on Employee Performance (Y)*

Based on the results of the study, it shows that the Islamic work environment has a positive and significant influence on employee performance. The statistical results that have been carried out indicate that the Islamic work environment variable is known to have a T count of 3.802. Smaller than T table which is 1.675. The significant value of 0.000 is greater than 0.05 so that it can be seen that the Islamic work environment variable partially influences the performance of BSI employees in the Banyuwangi City Region. This supports the research put forward by Marisa (2020) who said that Islamic work motivation is interpreted as a desire that arises from within a person or individuals because they are inspired, motivated and driven to carry out activities with sincerity, joy and sincerity so that the results of the activities he does get good and quality results. However, for BSI employees in Banyuwangi City, this is not an indicator of performance but it is their obligation to have inspiration, enthusiasm, and be motivated to carry out activities with sincerity, joy and sincerity .

c. *The Influence of Islamic Work Environment (X3) on Employee Performance (Y)*

Based on the results of the study, it shows that the Islamic work environment has a positive and significant influence on employee performance. The statistical results that have been carried out indicate that the Islamic work environment variable is known to have a T count of 3.802. Smaller than T table which is 1.675. The significant value of 0.000 is greater than 0.05 so that it can be seen that the Islamic work environment variable partially affects the performance of BSI employees in the Banyuwangi City Region. This supports the research presented by Bagja Hidayah, M. Kholil Nawawi and Syariah Gustiawati (2022) who said that a good work environment can meet employee work needs

and employees themselves can be aware of their responsibilities to the company. So it can be concluded that BSI Bank in the Banyuwangi City Region can meet the needs of employees such as a comfortable work space, a prayer room, prayer equipment, conducting regular religious lectures and prayers together every Friday. This indicates that the better the level of Islamic work environment that BSI Bank in Banyuwangi City Region has, the better the level of employee performance, so that these results show that the Islamic work environment has an effect on employee performance.

E. CONCLUSION

Based on the results of research and data analysis in the chapters that have been discussed previously, the conclusion obtained from the research on Islamic Work Ethics (X1), Islamic Work Motivation (X2), Islamic Work Environment (X3) on the Performance of BSI Employees in Banyuwangi City Region (Y). Islamic Work Ethics (X1), Islamic Work Motivation (X2), Islamic Work Environment (X3) in general together or simultaneously have a positive and significant effect on the Performance of BSI Employees in the Banyuwangi City Region (Y). And the results of the study the coefficient of determination (R^2) shows that the three independent variables namely Islamic work ethics (X1), Islamic work motivation (X2) and Islamic work ethics (X3). Islamic Marketing (X3) has an influence on the dependent variable, namely Employee performance (Y) was 0.531 or 53.1% which indicates that there is an influence of the variables of Islamic work ethics (X1), Islamic work motivation (X2) and Islamic work environment (X3). While the remaining 46.9% influenced by other variables not explained in other studies.

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