

The Relevance of Islamic Religiosity, Islamic Work Ethics, and Job Satisfaction of Employees in Islamic Financial Institutions in Gorontalo

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Abstract. *This research analyses the influence of Islamic religiosity and the Islamic work ethics on job satisfaction of employees in Islamic Financial Institutions in Gorontalo Indonesia. Using a questionnaire method, this research had 137 employees as samples spreading in 14 Islamic financial institutions in Gorontalo Province. This research used multiple linear regression approach. Based on data analysis, the result showed that simultaneously the religiosity and Islamic work ethics variables affected the employee's job satisfaction, whereas in partial, only the Islamic work ethics variable influenced the job satisfaction. Overall, the employees have not yet found a medium to explore their Islamic potential, thus their expressions of religiosity seemed to be scriptural and only limited to practices and rituals.*

Keywords: *Islamic Religiosity, Islamic Working Ethics, Job Satisfaction*

Abstrak. *Relevansi Religiusitas Islam, Etika Kerja Islam, dan Kepuasan Kerja Pegawai Lembaga Keuangan Syariah di Gorontalo. Penelitian ini melihat pengaruh religiusitas Islam dan etika kerja Islam terhadap kepuasan kerja di lembaga keuangan syariah di Provinsi Gorontalo. Berdasarkan hasil analisis data yang diolah dengan menggunakan metode regresi linier berganda dengan mengambil sampel sebanyak 137 pegawai yang tersebar di 14 lembaga keuangan syariah di Provinsi Gorontalo. Penelitian ini menyebutkan bahwa secara simultan variabel religiusitas dan etika kerja Islam berpengaruh terhadap kepuasan kerja, sedangkan secara parsial hanya variabel etika kerja Islam yang memberi pengaruh pada kepuasan kerja. Secara menyeluruh bahwa pegawai belum memiliki wadah untuk mengeksplor potensi keberagaman mereka sehingga ekspresi kebebasan keberagaman masih terkesan kaku dan hanya terbatas pada praktik dan ritualisme semata.*

Kata kunci: *Religiusitas Islam, Etika Kerja Islam, Kepuasan Kerja*

Introduction

Human resources are closely related to satisfaction and dissatisfaction, comfort and discomfort, pride and modesty, and many more factors that support humans to show productive work. Job satisfaction as the starting point of success, according to the researcher, should appear comprehensively with Islamic value in the concept of ethics and serve as proof of achievement in history as stated in Quran and hadiths. Indrawati (2013), in her article, quoted several experts' opinions and concluded that job satisfaction affected employees' performance positively. The employees' contentment is an accumulation that might be obtained from satisfaction toward work results and can be caused by other various factors.

Studies on job satisfaction have then noted within the dynamics of Islamic economy science, particularly regarding Islamic work ethics. Among them is Jalal et al. (2019), who put forward a study on the effect of personal attitude towards employees' job satisfaction in the frame of Islamic work ethics. Zaman et al. (2013) analyzed efforts in mediating Islamic work ethics and employees' job satisfaction, resulting in an intense relationship between the two. Soleman et al. (2020) raised the issue of Islamic job satisfaction, organizational commitment and impermanence in life as a model of Islamic work ethics. However, apart from many studies conducted, there have been limited studies analyzing the influence of Islamic work ethics on the job satisfaction of the employees of Islamic financial institutions.

Gorontalo Province is a province that is geographically located in the north of eastern Indonesia. "*Hulondalo*" in its traditional language refers to an area famous for trading across Makassar, Ambon, Manado and Ternate, which has made the area cross-trade flows. Having the most significant number of Muslim participants in Indonesia and the religious lifestyle of its society, it has become a new market field for the development of Islamic financial institutions in this area known as the Veranda of Medina.

Every year, Financial Service Authority (OJK) reports the growing assets of Islamic financial institutions in Indonesia, which unfortunately are not perfectly managed. This indicates that there are flaws in the management of the institution itself. The Caliph of Umar RA. highly prioritized the employee's rights, especially in establishing job satisfaction (Al-Haritsi, 2006). Ali et al. 1995 stated that intense religiosity could encourage its believers to do their jobs responsibly. Religiousness is perceived to have a relationship with job satisfaction, organizational commitment, and organizational behavior (Kutcher, 2010).

Using a sample of employees in Tasikmalaya industrial center, Amaliah (2015) proved that Islamic religiosity influenced job satisfaction. Meanwhile, Ghazzawi (2016) conducted his research in organizations and companies in southern California and found that Islam and other transcendent religious believers did not show a positive relationship toward job satisfaction. None of those studies focused on Islamic religiosity in Islamic financial institutions, in areas with custom philosophy based on Islamic values. This research will attempt to fill in this gap in the literature using the case of Gorontalo, where its customary principle is known by “custom is based on *shara*, and *shara* is based on the holy book of Allah.”

Previous facts, theories, and researches have illustrated the importance of Islamic values in improving the performance of employees in Islamic financial institutions. By all means, as can be found in almost all literature, when religiosity is adopted in the religious system, it will be able to influence positive responses to the work itself without the employees realizing it. Currently, imbalances continue to occur in Islamic financial institutions, thus threatening the credibility of institutions that carry religious values in their operations. To deal with these issues, the researcher attempted to analyze the employees' job satisfaction through Islamic religiosity and employees' work ethics in Islamic financial institutions in Gorontalo, either partially or simultaneously.

Literature Review

Islamic Religiosity

Religiosity derived from the Latin *religion*, *originating from the* word, *relegate*, which means binding. Definition of religiosity in daily language can have equivalent meaning to 'piety' (KBBI, 2012). Religion can be essentially and commonly described as a collection of guidance and regulations that control human relations with the supernatural world, especially with their God (Natsir, 1999). Religion as a system and matters concerning religious emotions have a significant impact on someone in the form of human behavior (Abdel-Khalek, 2007). Even though religion and religiosity are often interpreted the same, essentially, the two are different. Religion refers to formal aspects of guidelines and responsibilities; meanwhile, religiosity refers to religious aspects that an individual has lived in the heart with (Fuad dan Rachmi, 2002).

The religiosity within an individual will encourage him to act according to his degree of obedience to religion in his daily life (Affandi dan Dewanti, 2011). Diversity or religiosity is manifested in various aspects of human life. Religious

activity occurs not only when someone performs ritual (pray) but also when he undertakes other activities driven by absolute power (Ancok dan Fuat, 2005).

Religiosity regards how much knowledge is, how strong beliefs are, how diligent the practice of worship is and how deep the appreciation of one's religion is (Stark dan Glock, 1968 and Holdcroft, 2006). The Islamic religiosity is defined as the extent of the strength of faith, the belief of a Muslim in which the dogma is practiced daily (Diponegoro dan Suptiyo, 2013).

Islamic Working Ethics

Ethics is often known as ethos, taken from a Greek word. It can be defined as something to believe, acting, attitude, and perception towards values of work. From this word, "ethics" is created, which means guideline, moral, behavior, or etiquette that refers to the polite manner (Tasmara, 1995). Mochtar Buchori stated that working ethos is attitude and view of work, work habits owned by someone, a community or a state (Buchori, 2002). Working ethos is behavior, character, and humans' inner life quality, moral and aesthetic style and inner feeling; it is a fundamental characteristic that reflects in the real world (Asy'arie t.t).

Ahmad Janan Asifudin stated that the characteristics of the Islamic work ethos could depend on the concepts of faith, knowledge and good deeds. The work ethics for a Muslim can be motivated by both fundamental attitude and Islamic life quality in the form of an environment created from the spirit of monotheism and translated into righteous deeds. In other words, the Muslim work ethos is a perspective believed by a Muslim that working is to honor himself as a human being and as a manifestation of good deeds, and therefore has a very noble worship value before God. Work is perceived as the elaboration of *aqidah*, based on the knowledge emulating the attributes of God and following His instructions (Djakfar, 2007).

Islamic work ethics is represented in the form of *sharia* consisting of Al-Quran, *Sunnah*, *Ijma*, and *Qiyas* (Triyuwono, 2000). Soleman et al. (2020) emphasize the roles of a manager in creating work ethics to ensure the availability of policy patterns for new employees and to communicate internal problems to avoid conflicts.

Job Satisfaction

Steve M. Jex defined job satisfaction as the degree of positive affection of an employee towards his job and the job situation (Chanzanagh dan Mahdi 2011). Job satisfaction is a set of employees' feelings about whether or not their work is

fun. Job satisfaction indicates the compatibility between an employee's expectations and the rewards provided (Sinambela, 2016).

Job satisfaction is a positive attitude of the employee about his job that emerged based on the assessment of the working situation. The assessment is done as a form of appreciation in achieving one of the crucial values at work. A satisfied employee would prefer his working situation compared to a dissatisfied employee who does not like his working situation (Davis dan Nnewstroom, 2001).

One indicator of satisfaction at work reflects on how someone being grateful to Allah SWT. The employees' job satisfaction in Islamic financial institutions can be achieved when they are always grateful for Allah SWT's blessings, feel proud of their jobs, get peace of life from work, and get compensation based on their work (Hamali, 2016).

Therefore, someone will be satisfied with his job after doing an assessment, with the assessment results always have a person's views and attitudes towards the work he has done (Natsir, 2012). In doing a job, humans are affected by various factors, are working tools, working methods, working capital, information, material, ownership of production equipment, management style, salary, rewards, etc., that commonly referred to as working environment (Rokhman, 2010). Working is a human activity to change a particular situation from a natural environment. The change aims to fulfill the needs of life and maintain life, which is basically to meet the purpose of life (Darsono dan Tjatjuk, 2011).

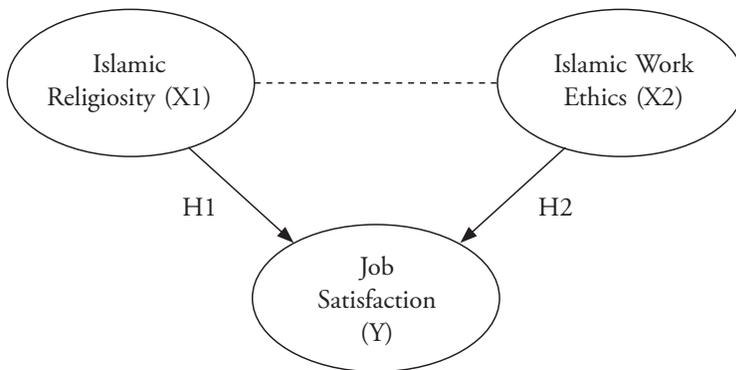
Methods

This research used a quantitative approach collecting data from a survey to the employees of 14 Islamic financial institutions in Indonesia's Gorontalo Province. Multiple linear regression analysis then analyzes the data. In this research, proportionate stratified random sampling was utilized to determine the amount, which was then calculated using the Slovin method (Rivai, 2011) with a significance level of 5% tolerance. Thus, out of 207 respondents, 137 samples were chosen. In preparing the measurement scale, the Likert scale (Umar, 2004) method was used where each respondent was asked to rate his opinion on a statement with a rating scale from 1 to 5. Data analysis methods include validity test, reliability test, classic assumption test (multicollinearity test, heteroscedasticity test, and normality test), regression analysis and hypothesis test (t-test and F test), and accuracy of the model or goodness of fit of a model test, which is the coefficient of determination (R²).

Dimensions of belief (ideology), ritual or religious practice (ritualistic), dimension of appreciation (experiential), dimension of implementation (consequential), and the dimension of religious knowledge are all at least five dimensions of Islamic religiosity (intellectual) presented by Suryani dan Hendryadi, 2015). Further, trusteeship, work goal, work type, work results from the Islamic Ummah, fairness, and cooperation are the six dimensions of Islamic work ethics (Stark and Charles, 1968). Meanwhile, job satisfaction includes gratitude, pride, quiet life, and compensation (Chanzanagh dan Mahdi, 2011).

Based on the explanation above, the model and hypothesis of this research can be formulated as follows:

Figure 1: The Model and Hypotesis



In which:

- H1: There is a positive and significant influence of Islamic religiosity on job satisfaction;
- H2: There is a positive and significant influence of Islamic work ethics on job satisfaction;
- H3: There is a positive and significant influence of Islamic religiosity and Islamic work ethics on job satisfaction.

Hypothesis Test Analysis

This research used religiosity and Islamic work ethics as independent variables and job satisfaction as the dependent variable. The relationship among variables will be described as follows:

1. Hypothesis test simultaneously (F test)

The F test was used to determine the overall impact of the model's independent variables on the dependent variable, namely the impact of Islamic religiosity and work ethics on job satisfaction. The table below shows the results of the T-test:

Table 1: ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
	Regression	569.936	2	284.968	11.436	.000 ^b
1	Residual	3339.013	134	24.918		
	Total	3908.949	136			

a. Dependent Variable: Satisfaction

b. Predictors: (Constant), Ethic, Religiosity

The test was carried out in two ways: comparing the numbers in the F-count and F-table and comparing the significant (sig) level results of calculations with a significant level of 0.05 (5%). It is found that F-count of 11.436 > F-table 2.29. While the research's significance number (sig) was calculated to be 0.00 < 0.05, indicating that H0 is rejected and Ha is accepted. This indicates that Islamic religiosity and work ethics have an impact on job satisfaction.

2. Partial determination coefficient test result (t-test)

To examine the effects of independent factors (Islamic religiosity and Islamic work ethics) on the dependent variable (job satisfaction), a statistical t-test was performed. Further explanation is shown in the following table:

Table 2: Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
(Constant)	24.645	4.185		5.888	.000	
1	Religius	.142	.090	.135	1.577	.117
	Etika	.349	.096	.311	3.624	.000

a. Dependent Variable: Satisfaction

The table above shows that there is an influence between independent and dependent variables with different t values.

a. The influence of Islamic religiosity on job satisfaction

Based on the calculation, it is found that t count of 1,577 < t-table of 1,977. While the significance is 0,117 > 0,05, which means H0 is accepted, and Ha is rejected. In other words, there is no influence of Islamic religiosity on job satisfaction.

b. The influence of Islamic work ethics on job satisfaction

The calculation shows that the t count of 3,624 is greater than the t-table of 1,977. The significance of 0,000 is lesser than 0,05, indicating that Ha is accepted and H0 is rejected. This suggests that there is a 0.349 effect of Islamic work ethics on job satisfaction.

3. Simultaneous determination coefficient test result

To find out the effect of Islamic religiosity and Islamic work ethics variable on the job satisfaction simultaneously, it can be seen from the result calculation in the table below, particularly the R square number:

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.382 ^a	.146	.133	4.99179

a. Predictors: (Constant), Ethics, Religiosity

The R Square (r²) value is 0.146. The coefficient of determination (KD) is calculated using the formula below to determine the effect of Islamic religiosity and Islamic work ethics on job satisfaction:

$$KD = r^2 \times 100\%$$

$$KD = 0,146 \times 100\%$$

$$KD = 14,60\%$$

This figure reveals that Islamic religiosity and Islamic work ethics have 14.60% influences on simultaneous job satisfaction, with the remaining 85.40% are impacted by other factors. In short, 14.60% of job satisfaction variability can be explained by Islamic religiosity and Islamic work ethics variables.

Results and Discussions

The researcher in the following discussion would further explain the result of the research data above:

1. The influence of Islamic religiosity on the job satisfaction

Overall, this research indicates that there is no influence of Islamic religiosity towards job satisfaction in Islamic financial institutions in this province with a Muslim population of 98,20%. There are many reasons why Islamic religiosity is still problematic. For instance, many employees have no medium to explore their religiousness and cannot express religious freedom in their workplace. Besides, it is supported that 90% of Islamic financial institution employees in Gorontalo are not equipped with Islamic financial institutions knowledge. Barhem et al. (2009) added that overwhelming working demands have contributed to disharmony between faith and job satisfaction, especially among women.

Specialization of Islamic factors of employees at work proved that most of the financial institutions' employees still consider religiosity a mere practice and ritual of worship (King, 2015). On the other hand, Ali et al. 1 (2015) claimed that religiosity is strongly influenced by ethnic and racial discrimination. Thus the management of Islamic issues will quickly increase one's religiosity level.

Many similar studies have shown that the degree of one's religiousness or certain religions bring a positive impact on job satisfaction (Amaliah et al., (2015), Wening and Choerudin (2015), Onyemah et al. (2018), and Bednarczuk (2019)). However, the findings of Darto et al. (2015) and Ghazzawi et al. (2016) supported this research that the religiosity of Muslims and other transcendent religious believers did not show a positive effect on their job satisfaction.

2. The influence of work ethics on job satisfaction

The results of the research indicate that Islamic work ethics affects job satisfaction. This shows that job responsibility as evidence of faith in Allah SWT has embedded in employees. The managers have successfully run training and educational programs that support Islamic work ethics. Yousef (2001) stated that work ethics in Islam is highly influenced by age, level of education, and working experience. This proved that Islamic financial institutions in Gorontalo have successfully adopted Islamic work ethics in a *kaffah* manner.

In Islamic banking, work ethics should go along with Islamic principles and

values (Nasution et al., 2020). Work ethics is essential in determining the success of an institution engaged in service sectors, not to mention Islamic financial institutions that put forward *akhlakul karimah* in running their organizations. Al-Shahbah (2017) explained that employees' awareness about implementing work ethics based on Islamic principles would motivate and increase job satisfaction. Job satisfaction will also improve when the managers try to promote Islamic work ethics.

Other than the studies mentioned above, previous researches have also proved that Islamic work ethics affected job satisfaction not only in Islamic-based institutions (Marri et al. (2012); Zaman et al. (2013); and Haroon et al. (2012)). Meanwhile, Jalal et al. (2019) research revealed that Islamic work ethics did not influence job satisfaction.

Conclusions

Based on the discussion in the previous chapters, it is concluded that:

Simultaneously, Islamic religiosity and Islamic work ethics affect job satisfaction in Islamic financial institutions in Gorontalo Province. It is shown in the level of religiosity and works ethics adopted and implemented in accordance with rules of Islam as seen in their services and work procedures. This proves that customary principle that upholds the value of Islam in the Veranda of Medina country spreads to all sectors.

Islamic religiosity partially does not influence the employees' job satisfaction in Islamic financial institutions in Gorontalo Province. This indicates that religiosity in Islamic financial institutions is merely limited in the form of symbols and rituals.

Islamic work ethics partially gives the effects on job satisfaction. This proves that almost all Islamic financial institutions in Gorontalo Province have implemented work procedures according to Islamic work ethics. It has become the major concern of the managerial boards.

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