

The Effect of Islamic Work Ethics and Organisational Cultural Motivation on OCB and Employee Performance at Bank Aceh Syariah

Yuliusdharma,^{a*} Amiur Nuruddin,^b Arfan Ikhsan,^c Doctoral Candidate in Islamic Economics at UIN Sumatera Utara, North Sumatera, Indonesia,^a Professor of Islamic Economics, Faculty of Islamic Economic and Business, UIN Sumatera Utara, North Sumatera, Indonesia,^b Lecturer of Economic Faculty in Universitas Negeri Medan,^c Email: yuliusdharma@unimalac.id^{a*}

The purpose of this study was to see how much Islamic work ethics and motivation effected Organisational Citizenship Behaviour (OCB) and employee performance at Bank Aceh Syariah. The population in this study was located in all sharia banking branch offices in Aceh province. There are 14 branches in 27 locations. The study used primary data obtained through interviews and questionnaires. A stratified proposition technique (namely random sampling), Structural Equation Model (SEM) methods and intervening variables were used. The results showed that commitment and loyalty greatly affect the value of employees' work culture at Sharia Bank. Islamic work ethics created in the form of Siddiq, Amanah, Tabligh and Fatanah are the main fundamental principles. Work ethic becomes a mirror of an employee's performance and shows a positive and significant influence on organisational culture. This can create an increase in the cultural performance of a good organisation.

Key words: *Work ethic, motivation, organisational behaviour and citizenship.*

Research Background

Bank Aceh has been converted into a sharia institution. Bank Aceh's efforts to welcome the needs of the community in financial activities harmoniously follow the principles of financial institutions that are based on Islamic law. This law is sourced from the Qur'an and Hadith. The examining author found quite an interesting phenomenon: Islamic work ethics, culture and employee motivation (in terms of organisational behaviour and perceptions in managing Islamic banking) and the development of Bank Aceh Syariah's performance are highly dependent on the performance of employees. It is expected to become a leading bank in Aceh by carrying out the business of Islamic financial institutions in a professional manner and by encouraging regional economic growth.

There has been little insight regarding the effects of Islamic ethics and organisational culture motivation on organisations, citizenship behaviour and employee performance at the Bank Aceh Syariah. There is a gap that has never been touched. It is interesting research for authors because the research is very beneficial to the community, especially in the Sharia banking industry. The impact is very strategic for work motivation, organisational culture and work ethics at the bank. Organisational Behaviour, 15th Edition (2013) by Robbins, Stephen, P, and Timothy A. Judge is the main reference. This is because organisational citizen behaviour theory (about organisational culture) is very influential on the organisation and will produce motivation or lack of motivation.

Akbarnejad (2011) explains that there are seven dimensions of Islamic work ethics: work intention, trusteeship, work type, work for Islamic Ummah, justice & fairness, cooperation & collaboration and work as the only source of ownership. A number of employees in Bank Aceh Syariah's management are currently grateful for the positive appreciation given by the people of Aceh. In Aceh, it is the bank of choice among 16 Commercial Banks, 12 Sharia Commercial Banks, 6 Sharia Business Units, 5 BPRs and 10 BPRs with 475 office networks. This is shown in the following table:

Table 1

The Development of the Employees of Bank Aceh Syariah According to their Level of Education in 2011-2015

| Pendidikan (Education Level) | 2016 | 2015 | 2014 | 2013 | 2012 |
|---------------------------------|------|------|------|------|------|
| -SD-Elementary School | 3 | 4 | - | - | 8 |
| -SLTP-Junior High School | 9 | 9 | - | - | 18 |
| -SLTA-Senior High School | 573 | 625 | 668 | 701 | 701 |
| -D3-Undergraduate | 265 | 242 | 259 | 288 | 303 |
| -S1-Graduate | 709 | 569 | 559 | 549 | 537 |

| | | | | | |
|----------------------------|-------|-------|-----|-------|-------|
| -S2-Master Program | 47 | 38 | 32 | 21 | 18 |
| Total | 1.606 | 1.487 | 21 | 1.559 | 1.585 |
| Penambahan-Addition | 119 | -13 | -14 | -26 | 25 |

(Bank Aceh Syariah Resources, 2017)

Employee performance can be interpreted as an achievement that appears as a form of work success in a person. Successful performance is also determined by one's work and abilities in the field. According to Rivai (2004), performance is real behaviour that is displayed by every person as a work achievement. It is generated by employees in their role in the company.

Based on the background outlined above, the formulation of the problem in this study is as follows: What is the Islamic work ethic? What is the influence on OCB at the Aceh Syariah Bank in Aceh Province? Does organisational culture influence OCB? Do Islamic work ethics affect employee performance at Bank Syariah Aceh in Aceh Province? These are problems that will be examined in this research, namely employee performance. Performance success is also determined by the person's work and ability in the field. According to Rivai (2004), performance is produced by employees that follow their role in the company

Theory and Method

Previous research has been carried out by researchers such as Pradana Rizki and Mikriani (2017). They explain the influence of Islamic work ethics on the OCB of a State Apparatus. Kadek Candra Dwi Cahyani and I Gusti Ayu Purnamawati (2015) describe the partially positive effect of education on the professional ethics of the auditor's work culture and motivation. Furthermore, Hayati Keumala et al (2012) explained the influence of Islamic work ethics on organisational commitments and the performance of employees at Bank Syariah Bandar Lampung, Koesmono (2005, p. 73) explained the influence of Budaya organisational effects on the motivation and satisfaction of work and performance. However, the research focused on the wood processing industry in East Java. The author uses the theory of Robbins, Stephen, P, and Timothy A. Judge (2013) as the main reference because the theory is very influential on the organisation.

Characteristics of the organisational culture are: the responsibilities, freedoms or independence that each individual has and the initiative that needs to be respected by the leadership of an organisation, as long as it involves ideas to advance and develop the organisation/company. Furthermore, the writer also uses the theory that the characteristics of the organisational culture are the responsibilities, freedoms or independence that each individual has. This initiative needs to be respected by the leadership of an organisation, as long as it involves ideas to advance and develop the organisation/company.

Akbarnejad's (2011) theory of research supports the authors by explaining there are seven dimensions of Islamic work ethics. These are work intention, trusteeship, work type, work for Islamic Ummah, justice and fairness, cooperative collaboration and work as the only source of ownership. Koesmono (2005) explained the influence of the Budaya organisational effects on motivation and satisfaction of work and performance.

Research Methodology

This research was conducted in all locations of PT. Bank Aceh Syariah in Aceh Province. The study was conducted from February 2017 to August 2017. The source of data used in this study is Primary Data. Primary data was obtained through interviews and using a list of questions (questionnaire) that has been structured to collect information from respondents at the research location, namely the employees of Bank Aceh in Aceh Syariah. The collection method was done through data analysis using the stateless random sampling method and using core, regression and variant analysis. The structure of the investigation is capable of describing empirical evidence (Arfan et al. 2018, p. 132).

Simultaneous models, formed with more than one dependent variable, act as independent variables for other tiered relationships. This research used The SEM method in modelling and hypothesis testing. SEM is a set of statistical techniques that allow the testing of a relative set of complex relationships simultaneously (Ferdinand, 2014).

In this study, two kinds of analytical techniques are used. These include confirmatory factor analysis to examine the degree of influence between the variables. According to Ferdinand (2014), seven steps must be taken when using SEM modelling. A complete SEM model consists of two main parts. These are the Measurement Model and the Structural model.

Result and Discussion

Islamic Work Ethics' Influence on the OCB at Bank Aceh Syariah in Aceh Province

Bank Aceh Syariah has grown significantly across all segments. The 2017 strategic planning phase of the Regional Leading Bank is in tune with management changes and the ongoing process of transformation of regional champions and re-leading banking in the regions. The results of the research data were obtained and then analysed to produce the following respondent characteristics, which can be presented as the Islamic Work Ethics Variable.

a. Islamic Work Ethics Variable

Respondents' answers have a minimum value of 1 and a maximum of 5 in all indicators. Thus, all answers to the questionnaire have been fulfilled according to research analysis criteria. Therefore, data can be used in this study, according to Table 2 below.

Table 2

Islamic Work Ethics Answers

| Indicator | N | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|-----|---------|---------|------|----------------|
| EKI1 | 170 | 1 | 5 | 3.49 | 1.045 |
| EKI4 | 170 | 1 | 5 | 3.62 | 1.110 |
| EKI5 | 170 | 1 | 5 | 3.68 | 0.921 |
| EKI6 | 170 | 1 | 5 | 3.61 | 1.073 |
| EKI7 | 170 | 1 | 5 | 3.63 | 1.014 |
| Valid N (listwise) | 170 | 1 | 5 | 3.61 | 1.033 |

Based on Table 2 above, the behaviour of Islamic work ethics applied to Bank Aceh Syariah employees is already good. This shows that most employees like the indicators of measuring Islamic work ethics at Bank Aceh Syariah. The mean value of the respondents' answers to the Islamic work ethics variable is 3.61. This means that respondents' responses to the Islamic work ethics contract can be categorised quite well. It means that the respondent's responses to the Islamic work ethics contract can be categorised quite well. The average standard deviation of 1.033 means that the distribution of data in the study sample is normally distributed and is far below the deviation value.

b. Description of Respondents' Response to Work Motivation

Respondents' answers to work motivation have a minimum value of 1 and a maximum of 5 on all indicators. Thus, all the answers to questionnaires in this study fulfil the criteria and the data in table 3 can be used.

Table 3

Description of Respondents' Answers to Work Motivation

| Indicator | N | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|-----|---------|---------|------|----------------|
| MK1 | 170 | 1 | 5 | 3.29 | 1.075 |
| MK2 | 170 | 1 | 5 | 3.36 | 1.112 |
| MK3 | 170 | 1 | 5 | 2.73 | 1.119 |
| MK5 | 170 | 1 | 5 | 3.56 | 1.054 |
| Valid N (listwise) | 170 | 1 | 5 | 3.24 | 1.090 |

Table 3 shows that the work motivation of employees applied at Bank Aceh Syariah is good. This shows that employees are highly motivated and responsible for working, according to indicators that measure work motivation. The mean value of respondents' answers to work motivation variables of 3.24 means that the respondents' responses to the category of work motivation is good enough. The average standard deviation of 1,090 means that the data spread in the sample research has normal distribution and is far below the value of deviations.

Organisational Culture's Effect on OCB at the Aceh Syariah Bank in Aceh Province

Respondents' answers to the OCB variable have a minimum value of one and a maximum of 5 on all indicators. Thus, all answers to the questionnaire are met and the data can be used, according to Table 4 below.

Table 4

Descriptions of Respondents' Answers to OCB

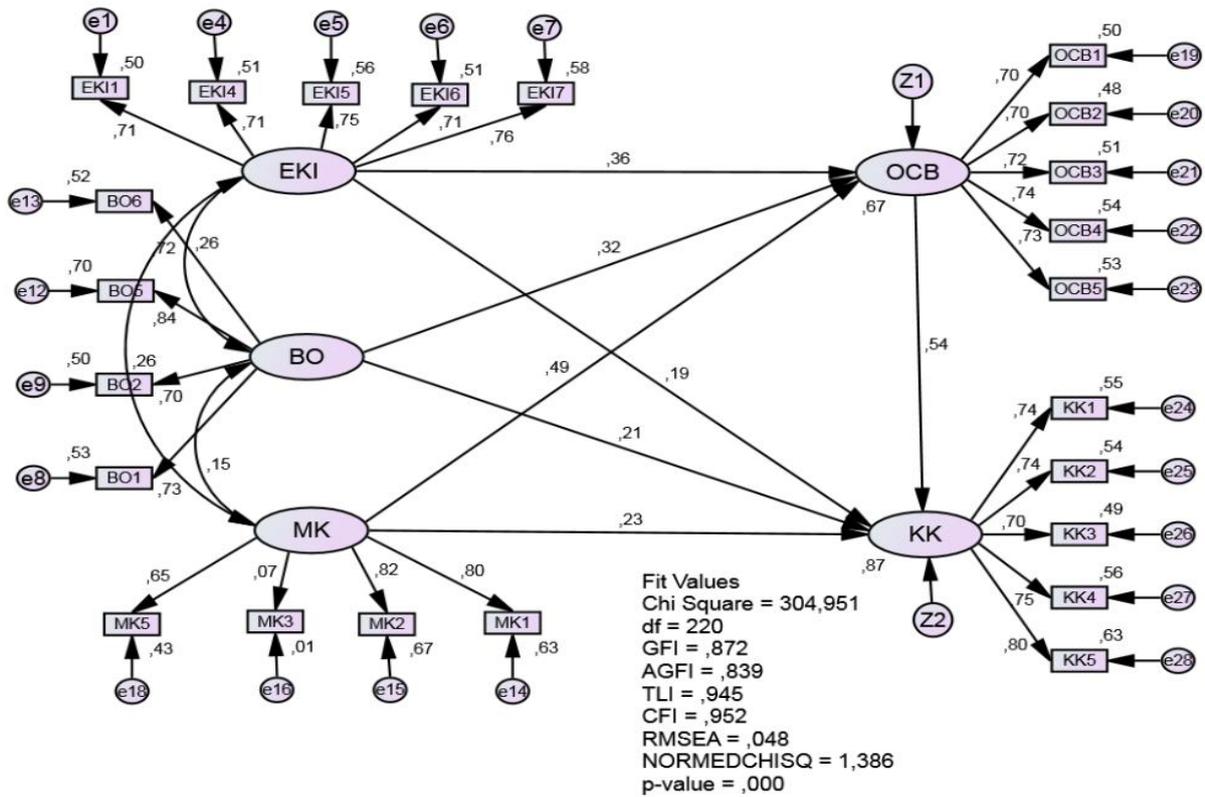
| Indicator | N | Minimum | Maximum | Mean | Std. Deviation |
|---------------------|----------|---------|---------|------|----------------|
| OCB1 | 170 | 1 | 5 | 3.46 | 0.968 |
| OCB2 | 170 | 1 | 5 | 3.42 | 0.965 |
| OCB3 | 170 | 1 | 5 | 3.31 | 1.077 |
| OCB4 | 170 | 1 | 5 | 3.45 | 1.088 |
| OCB5 | 170 | 1 | 5 | 3.54 | 1.044 |
| Valid (listwise) | N 170 | 1 | 5 | 3.44 | 1.028 |

Table 4 shows that the OCB that is applied to employees is good. It shows that employees always behave, help each other, take responsibility and are very happy with working conditions according to indicators measuring the OCB variable. The mean value of the respondents' answers to the leadership variable was 3.44. It means that respondents for the OCB category are good enough. While the average standard deviation of 1,028 means that the distribution of data in the study sample is normal. It is far below the deviation value.

Analysis of Structural Equation Modelling (Full Model)

A full SEM model test is a test conducted on all exogenous and endogenous variables that have been combined into one. They are kept intact through a variance and covariance matrix. The full model is called the research model. AMOS 20 has found the results through data processing, as can be seen in Figure 1 below:

Figure 1
AMOS 20 Data Processing Results



A full model SEM is used to see the results of the goodness of fit test in Table 5 below:

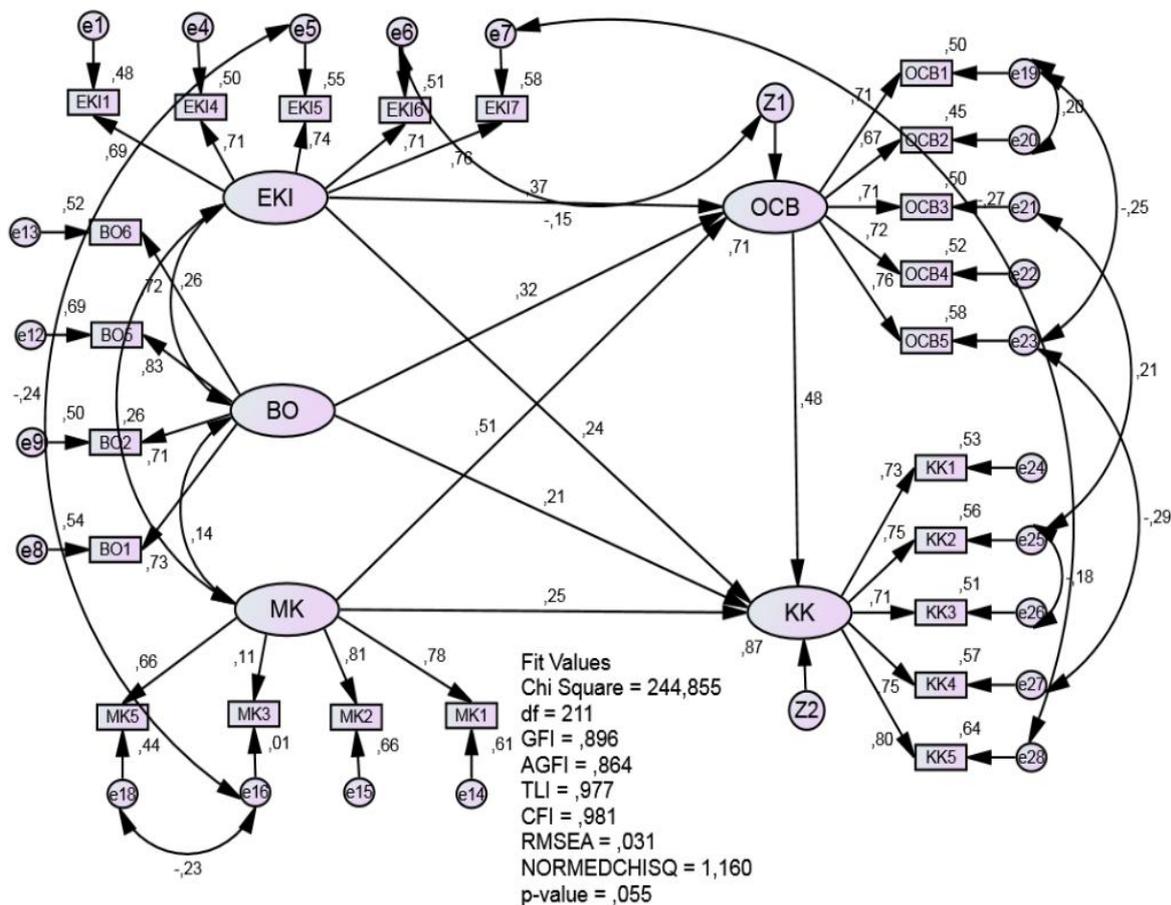
Table 5
Goodness of Fit Indexes Full Model

| Goodness of Fit Index | Cut-off Value | Hasil Analysis | Evaluation Model |
|-------------------------------|------------------|----------------|------------------|
| χ^2 Chi-Square Statistic | Diharapkan Kecil | 304.951 | Baik |
| Probability | >0,05 | 0.000 | Marginal |
| CMIN/DF | <2.00 | 1.386 | Baik |
| GFI | >0.90 | 0.872 | Marginal |
| AGFI | >0.90 | 0.839 | Marginal |
| TLI | >0.95 | 0.945 | Baik |

| | | | |
|-------|------------|-------|------|
| CFI | >0.95 - | 0.952 | Baik |
| RMSEA | <0.08 - | 0,048 | Baik |

The results of the goodness of fit analysis show that the overall evaluation of the model has met the specified criteria, except the probability value, GFI and AGFI. These three are still marginal. This model should be modified to obtain a better goodness of fit. This can be seen in Figure 2 below.

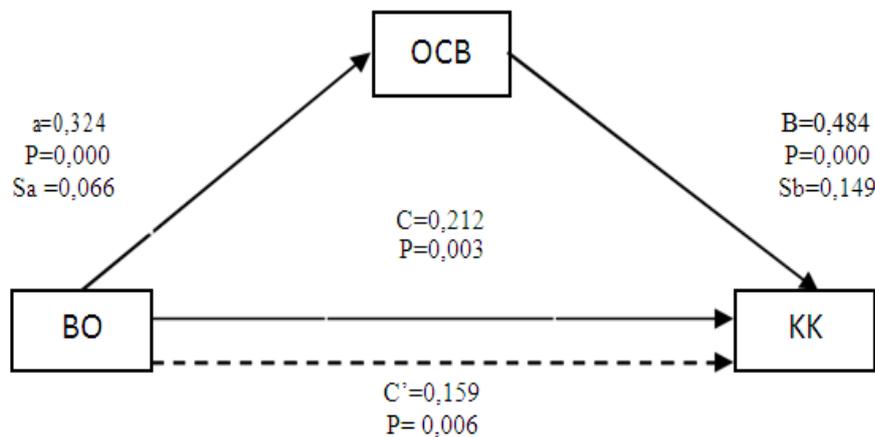
Figure 2
Structural Models after Modification



In Figure 2, Structural Models After Modification are used to see how exogenous variables (leadership, work discipline and work motivation) affect intervening variables (job satisfaction). Endogenous variables (employee performance) are determined by the level of

fatigue sig ≤ 0.05 (5%). In other words, there is another 95 percent confidence range. The significant path can be seen in Figure 3 below:

Figure 3
Mediation Effect in Test Results



Description:

BO = Organisation behaviour (predictor variable)

OCB = OCB (mediator variable)

KK = Employee work behaviour (variable outcome)

a = Coefficient of organisation behaviour variable effect ---> OCB

b = Coefficient of OCB effect ---> employee work behaviour

P = Probability or significance.

The picture above explains that the coefficient of path A and path B are significant. The probability of path C is also significant, so it can be concluded that there is no partial mediation relationship. In other words, organisational culture variables (independent variables) are able to mediate partial mediation on employee performance (the dependent variable) through mediator variables, namely OCB. OCB is a part of the organisation's culture. It influences the performance of its employees at the Aceh Syariah Bank (Baron and Kenny, 1986). The results of the research that has been obtained through data analysis with structural models (SEM) are associated with supporting theories and previous research. This section emphasises the testing of hypotheses that have been prepared with the aim of getting answers to the hypotheses. It is associated with theoretical and empirical evidence from previous studies, based on the results of analysis of research data. It can be explained as follows:

The Effect of Organisation on the OCB of the Aceh Syariah Bank in Aceh Province

The results of this research showed that there was no influence on the motivation of working on the performance of Bank Aceh Syariah for employees with coefficient values estimated to be standardised at 0.250. These employees have a critical ratio (CR) value of 2,651 and significance of $0.008 > 0.05$ (5%). The results of the data analysis show that work motivation has a significant effect on the performance of Bank Aceh Syariah employees. This means that the work motivation of Bank Aceh Syariah employees has an impact on improving the performance of Bank Aceh Syariah employees.

The research findings indicate that the organisational culture adopted by Bank Aceh Syariah employees is in accordance with Islamic values, which are the culture of the people of Aceh. This culture is in line with the demands of individuals who have a philosophy of life and it upholds high values that have been guided by Bank Aceh Syariah employees. Organisational culture has the specific characteristics of an organisation so that it can reflect the image of the organisation. Culture is a guideline acting for all members carrying out their activities. Research findings on the implementation of the concept of organisational culture have five dimensions (Islamic). These include integrity (Silaturrahim), civility and sincerity. They have an effect on OCB and the performance of the employees of PT. Bank Aceh Syariah.

Bank Aceh Syariah employees understand, believe, and implement the cultural values that will be developed with the Islamic concept of organisational culture. Stronger values, adopted consistently, will be able to improve OCB and the performance of the employees of PT. Bank Aceh Syariah. In accordance with the current condition of the organisation, it is heading towards a better renewal of Bank Aceh Syariah.

Conclusion

Based on the conclusion presented above, some suggestions based on the results of this research are as follows:

1. The development of the banking world is a strategic and highly competitive element in an organisation. Islamic banks consider it very important to maintain the Islamic work ethics held by employees. To start with, the recruitment, placement, and career development of employees must be done professionally. The role of Islamic work ethics should be enhanced for employees who have the ability, attitude, values, and personality to carry out operational bank activities.
2. The dimensions of the organisational culture of Bank Aceh, (namely integrity, friendship, loyalty, trustworthiness, civility and sincerity) are very relevant values to be developed by



banking organisations. This is especially so for Bank Aceh Syariah, in accordance with the current organisational conditions that are heading towards its renewal.

3. There are 3 ways that become strengths in maintaining the cultural values of an organisation. These are: (1) understanding employee work ethics, (2) Top management policies, (3) socialisation methods. Thus, employees can internalise each organisational cultural value, so that they will become the norm and become guidelines for all members of the organisation.
4. OCB is proven to either directly or indirectly (by intervening) affect employees' performance. The limitations of this research are in the method of data analysis. It uses the AMOS tool to answer the research hypothesis. It is advisable that further study can use WarpPLS. On the other hand, the research variables use OCB as an intervening variable regarding the performance of Bank Aceh Syariah employees.



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