

## THE EFFECT OF CORE VALUES AKHLAK EFFECTIVENESS TO EMPLOYEE PERFORMANCE

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### Abstract

This research is motivated by the many problems that occur in Indonesian Islamic Banks related to the decline in banking performance caused by the many cases of embezzlement of customer funds and the provision of fictitious financing so that it indicates the low effectiveness of implementing the core value of AKHLAK which results in poor banking performance which is nothing but a reflection of poor performance employee. The purpose of this study was to examine the effect of the effectiveness of the core value of AKHLAK on employee performance. The research was conducted at the Bank Syariah Indonesia (BSI) in the city of Bandung, with the method used was a verification method with a quantitative approach. The distribution of questionnaires was carried out as a data collection technique with respondents from all BSI employees in the city of Bandung.

**Keywords:** *core value AKHLAK, employee performance, Bank Syariah Indonesia.*

### 1. INTRODUCTION

The development of Islamic banking in Indonesia continues to increase, this can be seen from the assets owned, which grew 16.35% in July 2021, financing grew 6.82% and third-party funds/DPK grew 17.98%. BSI is the largest Islamic bank in Indonesia, having a fairly good performance in semester I/2021 (OJK, 2017 a). However, in reality for the last three years non-performing financing has continued to increase according to OJK data in August 2020 (OJK, 2017b). In 2018 it was 6.6 trillion rupiah, increased in 2019 to 7.2 trillion rupiah and in July 2020 it increased to 7.7 trillion rupiah. The problematic financing indicates a decline in the performance of Islamic Banking. This happens because there are still many corruption cases committed by managers and employees at Islamic banking institutions such as cases of alleged corruption in the provision of export facilities for Crude Palm Oil (CPO) and its derivatives in January 2021 to March 2022 carried out by officials of Bank Syariah Indonesia (BSI) (Ketut, 2022). In 2021, there has been an arrest of the head of a branch of a sharia bank in

Sidoarjo due to a fictitious financing case of 14.5 billion rupiah (Leonard, 2021). Previously, at BJB Syariah there were allegations of corruption cases worth 566 billion rupiah (Falatehan, 2018).

The problems above explain the existence of a violation of sharia principles which ultimately shows the poor implementation of the employee's work ethic. Based on research that has been done by Nurfahmiyati, Roosallyn and Riani (2019) and Nurfahmiyati., Lestari., Oktaroza., Azizah., Pratiwi., and Lathifiana (2021). Regarding Islamic banking institutions, especially those related to Islamic work ethics, it becomes very important to investigate further, namely how the effectiveness of the application of Islamic work ethics at Bank Syariah Indonesia in improving employee performance is.

In connection with the above problem, the Ministry of State Owned Enterprise (SOE) has determined the existence of AKHLAK as core values, values that will guide SOE employees in achieving better performance. It is very important (urgent) to conduct research on how the effectiveness of core values of AKHLAK can improve employee performance at Bank Syariah Indonesia (BSI) in Bandung, which is later expected to strengthen the existence of core values of AKHLAK in Bank Syariah Indonesia so that it can become a role model for all SOEs in Indonesia. Furthermore, it can provide a basis for the government, the Ministry of SOE as a regulator in strengthening the regulations that have been made related to Islamic work ethics in assessing the performance of employees in the SOE environment.

Based on the description above, the research team intends to conduct a study that will examine the effect of the effectiveness of core values AKHLAK on employee performance at Bank Syariah Indonesia (BSI) in Bandung.

## **2. LITERATURE REVIEW**

The concept of Islamic work ethic comes from the Qur'an and the teachings of the Prophet Muhammad (Ali and Al-Kazemi, 2007). The Islamic work ethic provides a set of guidelines on how to work and do business. One has to work to the best of his ability. Business and working relationships must be conducted honestly and openly to create trust and must bethere is equal treatment for employees, meaning that there is no discrimination (Forster and Fenwick, 2015).

AKHLAK is stated in the Circular Letter of the Minister of SOE Number SE-7/MBU/07/2020 dated July 1, 2020 regarding the Core Values of SOE Human Resources. It can be said that the application of Islamic work ethics in SOEs is carried out by implementing the core values of AKHLAK as set by the Minister of SOEs since 2020.

AKHLAK as the core values of all SOEs, can be described as follows:

1. Amanah means holding fast to the trust given; namely fulfilling promises and commitments, being responsible for tasks, decisions, and actions taken and adhering to morals and ethics.
2. Competent means continuing to learn and develop capabilities; namely increasing self-competence to respond to ever-changing challenges, helping others learn and completing tasks with the best quality.
3. Harmonious means caring for each other and respecting differences; namely respecting everyone regardless of their background, likes to help others and build a conducive work environment.
4. Loyal means being dedicated and prioritizing the interests of the Nation and the State; namely maintaining the good name of fellow employees, leaders, SOE and the State, being willing to make newspapers to achieve bigger goals and obeying the leadership as long as it does not conflict with law and ethics.
5. Adaptive means continuing to innovate and enthusiastic in moving or facing change; namely quickly adapting to be better, continuously making improvements following technological developments, acting proactively.
6. Collaborative means to build synergistic cooperation, which is to provide opportunities for various parties to contribute, be open to working together to generate added value and mobilize the use of various resources for common goals.

While employee performance can be measured from the following dimensions (Robbins, 2012) there are six dimensions of performance on individual employees, namely:

1. Quality. The quality of work is measured by employees' perceptions of the quality of the work produced and the perfection of tasks on the skills and abilities of employees.

2. Quantity is the amount produced expressed in terms such as the number of units, the number of cycles of activity completed.
3. Punctuality is the level of activity completed at the beginning of the stated time, seen from the point of coordinating with the output results and maximizing the time available for other activities.
4. Effectiveness is the extent to which the use of organizational resources (manpower, money, technology, raw materials) is maximized with the aim of increasing the results of each unit in the use of resources.
5. Independence is the level of an employee who will later be able to carry out his work duties.
6. Work Commitment is a level where employees have a commitment to work with the agency and employee responsibilities to the office.

Furthermore, the Islamic work ethic teaches to do all work with the intention of "because of Allah". Considering his work as a form of worship (Kadir, 2015: 6). Worship is broad in scope, not only narrow, namely in the aspect of ritual (prayer and remembrance) but all daily activities, including work, if carried out sincerely for the sake of Allah and do it according to Allah's guidance, then it is worship.

Judging from the dimensions that exist in the core values of AKHLAK and the dimensions in Employee Performance, to test the effect of the effectiveness of core values of AKHLAK on employee performance, two dimensions are reduced, namely the quality dimension and the work commitment dimension because the quality dimension has the same meaning as the competent dimension and the work commitment dimension. The same meaning as the loyal dimension.

This study refers to previous research on the application of Islamic work ethics in Islamic banking institutions and research on Islamic work ethics can improve employee performance. In 2011, Abbasi, Rehman and Bibi (2011), proved that Islamic work ethic have great potential to improve the business performance of an organization. In 2012, Abbasi and Hussain (2012) showed that the application of a good Islamic work ethic was able to develop employee innovation at work so as to improve company performance. In 2015 Wahyudi (2015) proved that organizational commitment and Islamic work ethic have an important effect on job performance, but institutionally based does not have a moderate role in the effect of Islamic work ethic on job

performance (Khadijah, Kamaludin and Salin, 2015).

Furthermore, in 2019, Widiansyah (2019) proved that the Islamic Work Ethics is a determining factor in employee performance. In the same year, Marsudi, Febriani, Sa'diyah and Pratika (2019) proved that Islamic values can increase employee satisfaction and performance. Next, in 2021, Nurfahmiyati, Assyofa, Iswati, and Maliki (2021) proved that Islamic Work Ethics had a positive and significant effect on employee performance. Still in 2021, Nurfahmiyati., Lestari., Oktaroza., Azizah., Pratiwi., and Lathifiana (2021) found that the understanding and application of the Islamic Work Ethics had been carried out by employees and leaders of BSI in Bandung. In 2019, Siddiqui, Hameed, Sattar, and Eneizan (2019) conducted a study on employees of an Islamic Bank in Karachi (Pakistan) regarding Islamic work ethics and its effect on employees.

In the previous year (2020), Nasution and Rafiki (2020) also examines Islamic work ethics in Islamic financial institutions with the results of research that managers and employees have interpreted and applied Islamic performance ethics at these institutions. In 2021, Hamzah, Basri and Zulhemy (2021) showed that to increase the role of Islamic leadership, Islamic organizational culture and Islamic work ethic affect the performance of Islamic banks in Riau province.

Furthermore, previous studies have proven that the application of Islamic work ethics is able to improve employee performance so as to improve company performance (Yesil, Sekkeli, and Dogan (2012); Com and Hadisi (2014); Rohkman (2016); Aflah, Suharnomo, Mas 'ud, and Mursid (2021); Rokhman and Ahamed (2021); Widyarini and Muafi (2021); Hayati, Yuningsih and Indra (2021)).

Based on previous studies, the position of this research shows that this research is different from previous studies. This research focuses on making BSI as a Role Model for other SOEs in an effort to increase the effectiveness of Islamic work ethics so as to improve employee performance. Furthermore, based on the description of the theory and the results of previous research, the research hypothesis can be formulated as follows: The effectiveness of core values of AKHLAK has an effect on employee performance.

### **3. RESEARCH METHODS**

This study uses a verification research method with a quantitative approach. Data collection techniques were carried out by distributing questionnaires to all respondents, namely all BSI employees in the city of Bandung during the period from the beginning of March to the end of April 2022. In a fairly short time, the research team distributed questionnaires through a list of statements compiled in the form of a google form, considering that at that time there was still a Covid-19 pandemic that mutated into Omicron and so on. The number of returned questionnaires was 45 questionnaires which were then processed with the help of certain statistical techniques. The data analysis technique used to test the hypothesis in this study is the SEM-PLS statistical technique.

The details of the variables and dimensions tested in this study consist of: the first variable is the effectiveness of core values of AKHLAK as measured by the dimensions: trustworthy, competent, harmonious, loyal, adaptive and collaborative. While the second variable is employee performance measured by the dimensions: quantity, timeliness, effectiveness and independence.

### **4. RESULTS AND DISCUSSION**

To see whether a hypothesis can be accepted or rejected, among others, by paying attention to the significance value between constructs, t-statistics, and p-values. Testing this hypothesis is done with the help of software SmartPLS (Partial Least Square) Ver.3.2.9. These values can be seen from the bootstrapping results. The rule of thumb used in this study is t-statistic  $> 1.96$  with a significance level of p-value 0.05 (5%). The value of testing this research hypothesis can be shown in Table 1 and the results of this research model can be described as shown in the following figure:

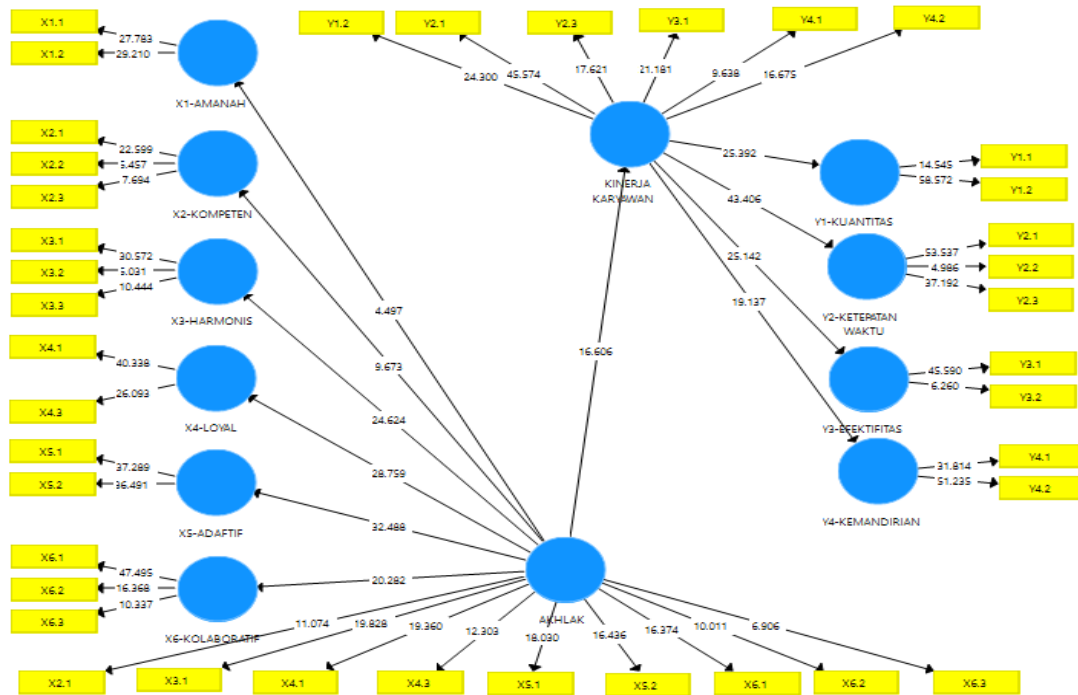


Figure 1. Research Model Results.

Source: Data Processed, 2022

The results of the path coefficient hypothesis from the proposed hypothesis are obtained as follows:

Table 1  
Path Coefficient Results

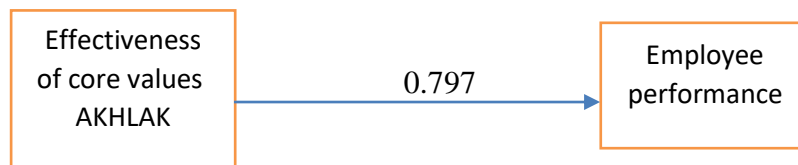
	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T Statistics (  O/STDEV  )	P Values
<b>PRACTICE -&gt; EMPLOYEE PERFORMANCE</b>	0.797	0.798	0.048	16,606	<b>0.000</b>
<b>PRIVATE -&gt; X1-MANAAH</b>	0.560	0.567	0.125	4,497	<b>0.000</b>
<b>PRACTICE -&gt; X2-COMPETENT</b>	0.734	0.766	0.076	9,673	<b>0.000</b>
<b>PRACTICE -&gt; X3-HARMONIC</b>	0.857	0.872	0.035	24,624	<b>0.000</b>
<b>PRACTICE -&gt; X4-LOYAL</b>	0.883	0.887	0.031	28,759	<b>0.000</b>
<b>PRIVATE -&gt; X5-ADAFIVE</b>	0.887	0.888	0.027	32,488	<b>0.000</b>
<b>NATURE -&gt; X6-COLLABORATIVE</b>	0.895	0.894	0.044	20,282	<b>0.000</b>
<b>EMPLOYEE PERFORMANCE -&gt; Y1-QUANTITY</b>	0.851	0.860	0.034	25,392	<b>0.000</b>
<b>EMPLOYEE PERFORMANCE -&gt; Y2-TIMELY</b>	0.922	0.929	0.021	43,406	<b>0.000</b>
<b>EMPLOYEE PERFORMANCE -&gt; Y3-EFFECTIVENESS</b>	0.873	0.874	0.035	25,142	<b>0.000</b>
<b>EMPLOYEE PERFORMANCE -&gt; Y4-INDEPENDENCE</b>	0.881	0.879	0.046	19,137	<b>0.000</b>

Source: Primary Data Processed, 2022.

Based on the table above, it can also be seen that the largest regression coefficient is represented by the dimension of timeliness. This shows that the punctuality dimension has the most important role in shaping employee performance, whereas the trustworthy dimension has the weakest role in shaping morals.

**Structural Model**

Structural model is a model that connects exogenous latent variables with endogenous latent variables or the relationship of endogenous variables with other endogenous variables. In this study, the structural model is related to the research hypothesis which implies a causal relationship between the variables latent. The structural model in this study involves one exogenous latent variable (Akhlak) and one endogenous latent variable (Employee Performance). The results of the calculation of the standardized path coefficients for the structural model of the influence of morality on employee performance are shown in Figure 2 below:



**Figure 2. Standardized Structural Model Coefficients.**

Source: Data Processed, 2022

**Table 2**  
**Bootstrapping Results Effect of the Effectiveness of Core Values AKHLAK on Employee Performance**

	Sample Original (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	Results
Morals→Employee performance	0.797	0.798	0.048	16,606	0.000	Significant(*)

Source: Data Processed, 2022.

Information :

Significant Level : - (\*)→1%, (\*\*)→5%, (\*\*\*)→10%

The effectiveness of core values of AKHLAK is hypothesized to affect employee performance. In the following, the results of the significance test of the



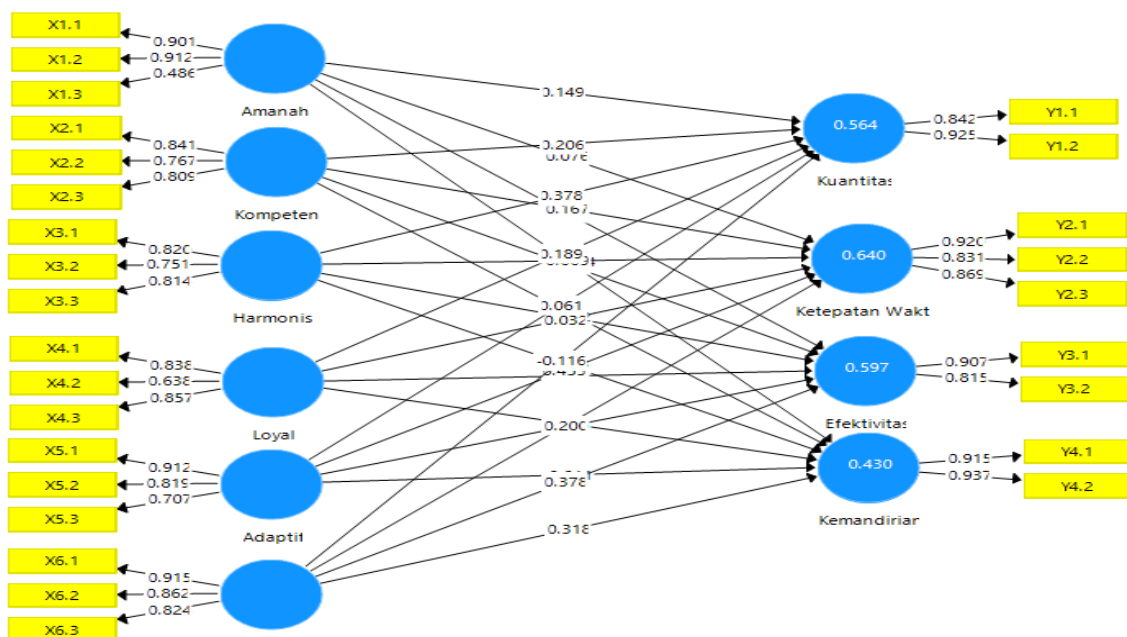
hypothesis are presented through the statistical hypothesis as follows:

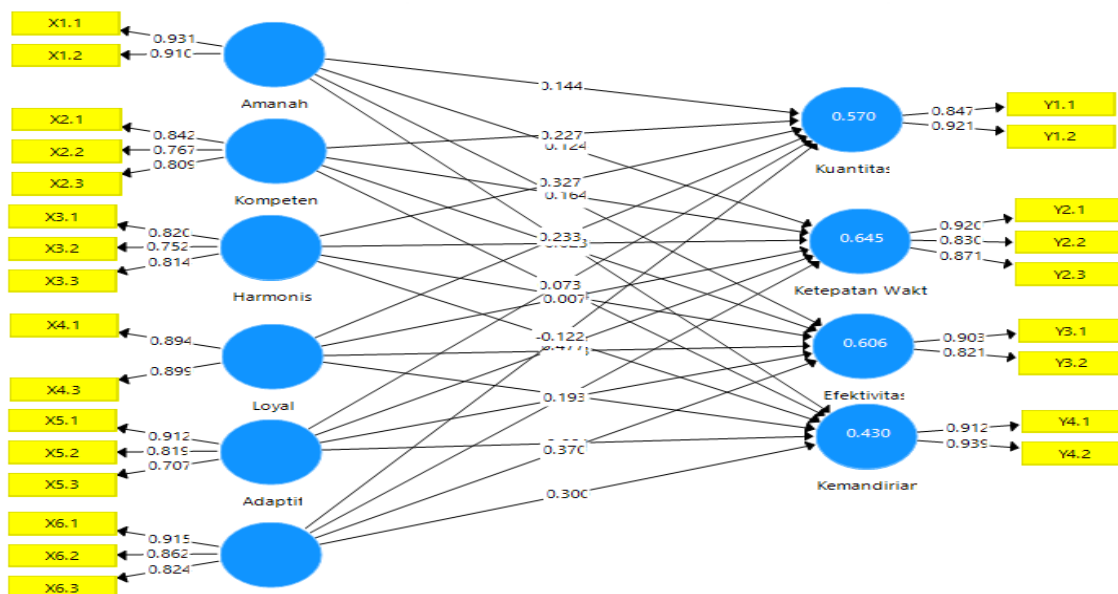
Ho : 1.1 = 0     The effectiveness of AKHLAK core values has no effect on employee performance

Ho : 1.1 ≠ 0     The effectiveness of core values of AKHLAK has an effect on employee performance

Based on table 2 above with a significant level of 1%, it can be seen that the results of t-statistics for the relationship between the effectiveness of core values of AKHLAK and employee performance are 16,606 > 1.96. While the p-value is 0.000 < 0.01. Because the value of p values is smaller than the significant level, then at the error rate of 1% it was decided to reject Ho. So based on the test, it can be concluded that the effectiveness of core values of AKHLAK has a significant effect on employee performance. The results of this study provide empirical evidence that the effectiveness of core values of AKHLAK as a basic value that must be held and implemented by all BUMN employees, especially Indonesian Islamic Banks is able to improve employee performance.

After obtaining results that show the relationship between the Effectiveness of the core values of AKHLAK variables and Employee Performance, the following will explain the influence of each indicator owned by the two variables. The figure below shows the results of the PLS which shows the relationship between the variables studied:





**Figure 3. Model of Interrelationships Between Indicators.**

Source: Data Processed, 2022.

The PLS results show that after removing the X1.3 and X4.2 indicators, the factor loading value for the remaining indicators is more than 0.7 so it can be concluded that these indicators are valid. Each indicator has a different effect. The following is an explanation of the relationship between the indicators studied.

Based on figure 3 above, the results of the relationship between indicators can be explained as follows:

**Trust in Quantity:** The t-statistic result for the relationship between trust and quantity is  $1.048 < 1.96$ . While the p-value is  $0.295 > 0.05$ . These results indicate that the trustworthiness of an employee has no significant effect on the quantity indicators of his performance.

**Trust in Punctuality:** The t-statistic result for the relationship between trustworthiness and timeliness is  $0.770 < 1.96$ . While the p-value is  $0.442 > 0.05$ . This shows that the trustworthiness of an employee has no significant effect on timeliness.

**Trust in Effectiveness:** The t-statistic result for the relationship between trustworthiness and effectiveness was  $0.882 < 1.96$ . While the p-value is  $0.378 > 0.05$ . This shows that there is no significant relationship between the trustworthiness of an employee on the effectiveness of his performance.

**Trust towards Independence:** The result of t-statistic for the relationship between trust and quantity is  $0.647 < 1.96$ . While the p-value is  $0.518 > 0.05$ . This shows that there is

no significant relationship between the trustworthiness of an employee and the independence of his performance.

**Competent against Quantity:** The t-statistic result for the relationship between competence and quantity was  $1.114 < 1.96$ . While the p-value is  $0.266 > 0.05$ . These results indicate that the competent nature of an employee has no significant effect on the quantity indicators of his performance.

**Competent towards Punctuality:** The t-statistic result for the relationship between competence and timeliness was  $0.909 < 1.96$ . While the p-value is  $0.364 > 0.05$ . This shows that the competent nature of an employee has no significant effect on punctuality.

**Competent towards Effectiveness:** The t-statistic result for the relationship between competence and effectiveness was  $0.218 < 1.96$ . While the p-value is  $0.827 > 0.05$ . This shows that there is no significant relationship between the competent nature of an employee on the effectiveness of his performance.

**Competent towards Independence:** The t-statistic result for the relationship between competence and quantity is  $0.536 < 1.96$ . While the p-value is  $0.592 > 0.05$ . This shows that there is no significant relationship between the competent nature of an employee and the independence of his performance.

**Harmonious to Quantity:** The t-statistic result for the relationship between harmonic and quantity is  $1255 < 1.96$ . While the p-value is  $0.210 > 0.05$ . These results indicate that the harmonious nature of an employee has no significant effect on the quantity indicators of his performance.

**Harmonious to Punctuality:** The t-statistic result for the relationship between harmonics and timeliness is  $0.100 < 1.96$ . While the p-value is  $0.920 > 0.05$ . This shows that the harmonious nature of an employee has no significant effect on punctuality.

**Harmonious to Effectiveness:** The t-statistic result for the relationship between harmony and effectiveness was  $0.908 < 1.96$ . While the p-value is  $0.365 > 0.05$ . This shows that there is no significant relationship between the harmonious nature of an employee on the effectiveness of his performance.

**Harmonious to Independence:** The t-statistic result for the relationship between harmonic and quantity is  $0.627 < 1.96$ . While the p-value is  $0.531 > 0.05$ . This shows that there is no significant relationship between the harmonious nature of an employee and the independence of his performance.

**Loyal to Quantity:** The result of t-statistic for the relationship between loyal and quantity is  $1.042 < 1.96$ . While the p-value is  $0.298 > 0.05$ . These results indicate that the loyal nature of an employee has no significant effect on the quantity indicators of his performance.

**Loyal to Punctuality:** The t-statistic result for the relationship between loyalty and punctuality is  $0.044 < 1.96$ . While the p-value is  $0.965 > 0.05$ . This shows that the loyal nature of an employee has no significant effect on punctuality.

**Loyal to Effectiveness:** The t-statistic result for the relationship between loyalty and effectiveness is  $0.326 < 1.96$ . While the p-value is  $0.745 > 0.05$ . This shows that there is no significant relationship between the loyal nature of an employee on the effectiveness of his performance.

**Loyal to Independence:** The t-statistic result for the relationship between loyal and quantity is  $0.137 < 1.96$ . While the p-value is  $0.891 > 0.05$ . This shows that there is no significant relationship between the loyal nature of an employee and the independence of his performance.

**Adaptive to Quantity:** The t-statistic result for the relationship between adaptive and quantity is  $0.291 < 1.96$ . While the p-value is  $0.771 > 0.05$ . These results indicate that the adaptive nature of an employee has no significant effect on the quantity indicators of his performance.

**Adaptive to Punctuality:** The t-statistic result for the relationship between adaptive and timeliness is  $2.256 > 1.96$ . While the p-value is  $0.025 < 0.05$ . This shows that the adaptive nature of an employee has a significant effect on punctuality.

**Adaptive to Effectiveness:** The t-statistic result for the relationship between adaptive and effectiveness was  $2.619 > 1.96$ . While the p-value is  $0.009 < 0.05$ . This shows that there is a significant relationship between the adaptive nature of an employee on the effectiveness of his performance.

**Adaptive to Independence:** The t-statistic result for the relationship between adaptive and quantity is  $0.340 < 1.96$ . While the p-value is  $0.734 > 0.05$ . This shows that there is no significant relationship between the adaptive nature of an employee on the independence of his performance.

**Collaborative on Quantity:** The t-statistic result for the relationship between collaborative and quantity is  $0.558 < 1.96$ . While the p-value is  $0.577 > 0.05$ . These

results indicate that the collaborative nature of an employee has no significant effect on the quantity indicators of his performance.

**Collaborative on Punctuality:** The t-statistic result for the relationship between collaborative and timeliness was  $0.956 < 1.96$ . While the p-value is  $0.339 > 0.05$ . This shows that the collaborative nature of an employee has no significant effect on timeliness.

**Collaborative on Effectiveness:** The t-statistic result for the relationship between collaborative and effectiveness was  $1.952 < 1.96$ . While the p-value is  $0.051 > 0.05$ . This shows that there is no significant relationship between the adaptive nature of an employee on the effectiveness of his performance.

**Collaborative towards Independence:** The t-statistic result for the relationship between collaborative and quantity was  $1.087 < 1.96$ . While the p-value is  $0.277 > 0.05$ . This shows that there is no significant relationship between the collaborative nature of an employee on the independence of his performance.

From the description of the discussion above, the results of this study provide empirical evidence that the effectiveness of the core values of AKHLAK as a basic value in the application of Islamic work ethics that must be obeyed, adhered to and implemented by all SOE, especially Bank Syariah Indonesia is able to improve the performance of its employees. From the results of the PLS, each indicator related to the effectiveness of core values of AKHLAK (basic values of Bank Syariah Indonesia) has different effects on other indicators related to employee performance. Of all the indicators studied, there are two indicators of the effectiveness of core values of AKHLAK which have a positive and significant influence on employee performance indicators, including indicators adaptive to accuracy and adaptive to effectiveness.

However, based on hypothesis testing, it proves that the effectiveness of core values of AKHLAK has a significant effect on employee performance. This shows empirically that the effectiveness of the core values of AKHLAK as a basic value that must be adhered to and implemented in daily work activities by all BUMN employees, especially Bank Syariah Indonesia so as to be able to realize the quality and work performance as expected from time to time and ultimately reflects employee performance improvement. It can be further explained that when employees implement "Amanah" one part of the core values of AKHLAK, namely by not manipulating

deposit funds from customers or fulfilling promises in accordance with a contract that has been determined for a financing transaction to customers so that customers are never harmed and as a result the company is able to fulfill its obligations. The increase in the results of work activities carried out with "Manage" is because customers will always trust the company and will continue to increase both deposits and carry out financing promises without being stuck. From this explanation, it can be interpreted that by consistently implementing the core values of AKHLAK in work activities by all employees, all employees will be able to improve employee performance.

The results of this study are in line with several previous studies which show that the application of Islamic Values that are included in Islamic Work Ethics is able to produce better employee performance as targeted by the company from time to time. Previous studies such as those conducted by: Yesil, Sekkeli, and Dogan (2012), Com & Hadisi (2014), Rohkman (2016), Nurfahmiyati, Roosallyn and Riani (2019), Nasution & Rafiki, (2020a), Nurfahmiyati ., Lestari., Oktaroza., Azizah., Pratiwi., and Lathifiana (2021), Aflah, Suharnomo, Mas'ud, and Mursid (2021), Rokhman and Ahamed (2021), Widyarini and Muafi (2021).

## 5. CONCLUSION

Based on hypothesis testing, the results show that the effectiveness of core values of AKHLAK has a significant effect on employee performance at BSI in Bandung, it can be said that the better core values of AKHLAK as the basic values implemented by employees in their daily work results in better employee performance in BSI in the city of Bandung even showed an increase in performance. Meanwhile, the test results for each indicator related to the effectiveness of the core values of AKHLAK (basic values of Bank Syariah Indonesia) have different effects on other indicators related to Employee Performance. Of all the indicators studied, there are two indicators of the effectiveness of core values of AKHLAK which have a positive and significant influence on employee performance indicators.

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