

The Role of Commitment, Work Ethos and Competence on Employee Performance in Sharia Commercial Bank

Kiki Setyawati

Prodi Administrasi Publik, Universitas Krisnadwipayana
misskikisetyawati@gmail.com

Abu Muna Almaududi Ausat

Prodi Administrasi Bisnis, Universitas Subang
abumuna742@gmail.com

Desi Kristanti

Prodi Manajemen, Universitas Kediri
desikristanti@unik-kediri.ac.id

Bekti Setiadi

Prodi Manajemen Bandar Udara, Sekolah Tinggi Penerbangan Aviast
bekti_setiadi@yahoo.com

Enny Diah Astuti

Prodi Administrasi Bisnis, Politeknik LP3I Jakarta
ennydiah169@gmail.com

Article's history:

Received 15 Maret 2023; *Received in revised form* 20 Maret 2023; *Accepted* 27 Maret 2023; *Published* 1 April 2023.
All rights reserved to the Lembaga Otonom Lembaga Informasi dan Riset Indonesia (KITA INFO dan RISET).

Suggested Citation:

Setyawati, K., Ausat, A. M. A., Kristanti, D., Setiadi, B., & Astuti, E. D. (2023). The Role of Commitment, Work Ethos and Competence on Employee Performance in Sharia Commercial Bank. JEMSI (Jurnal Ekonomi, Manajemen, Dan Akuntansi), 9 (2). 523-529. <https://doi.org/10.35870/jemsi.v9i2.1080>

Abstract

This study's objective was to examine how graduates of Islamic economics' abilities, dedication, and work ethics affected the efficiency of Islamic banking's human resources. With a background in Islamic economics, the HR of Islamic banks were asked to complete research questionnaires, and as many as 96 respondents responded. This research's primary data came from these surveys. Multiple linear analyses were used to collect data for this study. According to the study's findings, a R Adjusted score of 50% indicates that the level of influence tendency is sufficient. In addition, with a significance value of $0.000 < 0.05$, the competence (X1), dedication (X2), and work ethic (X3) variables had a substantial impact on the HR performance (Y) of Islamic banks. The results of the study indicate that the impact of the competency variable (X1) on performance (Y) has a partial dominant influence with a B value of 0.225; the effect of the commitment variable (X2) has an insignificant value with a value of 0.412; and the impact of the work ethic variable (X3) on performance (Y) has a significant value of 0.000.

Keywords: Competence, Commitment, Work Ethic, Bachelor of Islamic Economics, HR, Islamic Banking and Performance

INTRODUCTION

The banking industry has a crucial strategic role in fostering national development, which raises equity in development and its outcomes. This success is directly related to the significant growth of office

networks and sharia banking services, which are supported, among other things, by sharia banking infrastructure, promotion strategies, and public education in the area of sharia banking, which is pursued through cooperation and synergy between Bank Indonesia and actors (BI Sharia Banking Development Report, 2012).

The slowdown in economic growth had an impact on the growth rate of sharia banking in line with the state of the national banking sector. The total value of assets held by Islamic financial institutions, which include Islamic Commercial Banks (BUS), Islamic Business Units (UUS), and Islamic People's Financing Banks (BPRS), was Rp. 296.262 trillion in 2015, an increase of 24%, which was less than the growth seen in earlier phases (2008–2010). The growth of Islamic banking assets is still significantly larger than the growth of national banking assets, albeit undergoing a downturn; the industry's high growth is currently showing an average of up to 30% yearly (OJK Sharia Banking Statistics, 2017).

To support the growth and progress of Islamic banking, Indonesia must have the capacity to develop it. The banking industry currently requires professional and qualified human resources (Amstrong, 2014). Resources that are both conceptually sound and apply Islamic economics in practice. This industry is still at a standstill in terms of its development, namely with regard to the expansion of industrial value and the standardization of its human resources. Whereas an effective Islamic banking sector ought to be able to strike a balance between these two elements. The following details the amount of resources controlled by the banking business, in particular Islamic banks, to date, along with the expansion of the Islamic banking sector (Aprilia & Hudiwinarsih, 2012).

Based on the condition of the backgrounds of Islamic bank employees, the problems in the Islamic banking industry in this case are becoming more complicated with the large number of employees who actually come from conventional HR (El-Kassar et al., 2011). This has also been published in many news articles and also been stated by experts: the majority of human resources in the Islamic banking industry come from conventional sources. The majority is described in terms of 77% of the directors of the Islamic banking industry coming from non-Sharia economic backgrounds.

However, on the other hand, the development of the sharia banking industry will continue to go hand in hand with the increasing demand for human resources with sharia qualifications and competencies (Fahmi, 2014). Suroso Imam Zadjuli, a professor in the faculty of economics at Airlangga University in Surabaya, predicts that there will be a huge demand for professional Islamic workers over the next 20 years. 184,800 Islamic workers are necessary to achieve the growth of qualitative human resources. This number consists of 8,400 doctors of Islamic economics, 25,200 graduates of the Islamic economics master's degree, 50,400 undergraduate graduates, and 100,800 middle-level expert workers.

The need for HR in the Islamic banking industry around the world reaches around 50 thousand people, while the need for HR is an average of 5,000 people every year. This was disclosed by Associate Professor at La Trobe University, Ishaq Bhatti, after a banking seminar at the Australian Embassy. However, according to Yuslam Fauzi, Chairman of the Association of Indonesian Sharia Banks (Asbisindo), as published in Infobanknews 2015, the demand for human resources in the Islamic banking sector in Indonesia alone is \$11,000 annually, but Islamic economics-focused universities there have not been able to keep up with the demand (Ingariant, 2017). So it is estimated that formal institutions in Indonesia are only able to supply sharia industrial human resources for around 3,750 people per year.

LITERATURE REVIEW

Competence

Many people associate the word "competence" with high-caliber or exceptional human resources (HR). A quality that is given to a person or thing is called an attribute. The term "attributes" refers to specific qualities required to carry out work efficiently. As a result, attributes are specific qualities or knowledge, skill, and competence needs (Sudarmanto, 2009). Competence is the capacity to carry out duties or perform tasks using knowledge, abilities, and work-related attitudes. Competence demonstrates specific knowledge, abilities, and attitudes related to a career in the traits of a particular expertise that define a professional person (Jusuf, 2014).

Commitment

Commitment as a force that binds a person to an action that has relevance to one or more goals (Kustianto

& Ahmad, 2015). Commitment has a degree that describes a long-term relationship involving emotional attachment as a result of changes over time in three aspects of dependence. Individuals will increasingly have more dependence if they have: a) a high degree of satisfaction; b) a low quality of alternatives outside; and c) a high level of investment in fostered relationships. Employee commitment to the company is influenced favorably by organizational atmosphere (Wibowo, 2012). Employee commitment to the company is positively correlated with organizational climate; conversely, employee commitment to the company is negatively correlated with organizational climate (Astuti & Susilastuti, 2023; Wirawan, 2008).

Work Ethic

Taufiq Abdullah provides a definition of work ethic from the evaluative aspect, which is self-assessment of work that originates from self-identity, namely, the religious and spiritual reality that he believes in (Budiarto & Selly, 2004). By associating the meaning of the work ethic above with religion, the work ethic is a fundamental self-attitude towards work that is a manifestation of the depth of understanding and religious appreciation that motivates a person to do their best in a job. In other words, work ethic is work enthusiasm that is influenced by a person's perspective on his work, which originates from transcendent values or religious values that he adheres (Bansal et al., 2004).

Performance

Performance can be interpreted as the result of a job done by an individual, group, or organization (Parlina et al., 2022). Performance includes both actions and outcomes (Kristanti & Pangastuti, 2019). Performance becomes action through the performer's behaviors, which change it from abstraction (Nuroniah & Abdi, 2015). Behaviors are not merely tools for results; they are also outcomes in and of themselves, the consequence of the physical and mental labor put into tasks, and can be assessed independently of results. Performance is the output generated by a job's or a profession's indicators over a predetermined period of time. Performance essentially compares an employee's accomplishments to the standards established for a certain sort of work (Dale, 2003).

METHODOLOGY

This study, which uses a deductive technique to test hypotheses under specific conditions, falls under the basic research group and is a part of the correlational/associative research method based on how the problem was formulated. The population of this study consists of Islamic banks' human resources personnel with training in Islamic economics. The secondary data for this research were obtained by using library techniques. As with the primary data in this study, obtained by distributing questionnaires and conducting interviews, data analysis using descriptive statistical analysis for data collection activities, processing data, and presenting data.

RESULTS

According to the level of education, the respondents with a bachelor's degree make up 86 persons, or 90%, and those with a master's degree make up 10, or 10%, of the total respondents. Respondent characteristics based on workplace were dominated by HR working for BNI Syariah with a total of 43 people or 45%, while the rest were divided into respondents who worked for Bank Mandiri Syariah totaling 21 people or 22%, respondents at BRI Syariah totaling 12 people or 13%, respondents at Bank Bukopin Syariah totaling 9 people or 9%, respondents at Bank Muamalat Indonesia totaling 7 people or 7%, and the lowest respondents came from BTN Syariah totaling 2 people or 2% and BCA Syariah totaling 2 people or 2% of the total respondents. Based on the length of work at an Islamic bank, namely the length of work under 3 years, 64%, or 61 people, make up the majority of respondents, whereas 36%, or 35 people, of the total respondents have worked for more than three years.

The competency variable, which had 96 respondents overall, had a minimum value of 33, a maximum value of 50, and an average value of 40.09 with a standard deviation of 3.5955, according to the results of the descriptive statistical test. The commitment variable, on the other hand, has a range of

12 to 30, a mean value of 22.14, and a standard deviation of 3.994. The work ethic variable, on the other hand, has a range of 12 to 20, a mean value of 17.21, and a standard deviation of 1.898. The performance dependent variable ranges in value from 31 to 48, with an average value of 41.14 and a standard deviation of 3.577.

The adjusted R square value for the coefficient of determination test is 0.500, or 50%, and the R value is 0.718, or 71.8%. The stronger the association between the three variables in explaining the study's dependent variable, the higher the value of the adjusted R square. It may be said that the competency, commitment, and ethos variables account for 50% of the performance variable's explanation, with the remaining 50% being accounted for by variables outside the scope of this study model, such as religiosity, leadership style, work environment, and training.

The Effect of Competence on the Performance of Islamic Bank HR

The hypothesis test results indicate that the competency variable has a significance level less than with a value of 0.006 0.05, indicating that competence significantly affects the effectiveness of Islamic Bank HR. This result demonstrates that competence affects the work done by Islamic banks' human resources departments. The findings of this study are in line with other research, which found that competence significantly and favorably affects HR performance.

The study test's findings indicate a constant value of 0.255 (positive). If all other factors remain constant, an increase of 1% in the competency value will be followed by an increase of 0.255 in the performance value. This demonstrates how the performance variable of Islamic Bank HR is influenced by the competence variable. The outcomes of this interpretation are in line with those of other studies titled "The Impact of Work Ability and Work Environment on Employee Performance at the Regional Development Planning Agency (BAPPEDA Kota Surakarta)," which were undertaken by other researchers, which claims that results obtained below the significant level of 0.05 in the significance test of the influence of ability on individual performance indicate the ability to have a positive and substantial impact on performance.

This is consistent with the notion of competence advanced by earlier researchers, according to which competence refers to the fundamental skills and performance requirements necessary to successfully carry out a task or keep a position.

The Effect of Commitment on the Performance of Islamic Bank HR

According to the findings of the hypothesis test, the commitment variable has a significance level greater than α with a value of $0.412 > 0.05$, so it can be concluded that commitment does not significantly influence the performance of Islamic Bank HR. This result demonstrates that commitment has no influence whatsoever on the efficacy of Islamic Bank HR. The findings of this study support earlier research that claims dedication has little to no impact on HR performance.

The study test's findings indicate a constant value of -0.011 (negative). Assuming all other factors remain unchanged, if the commitment value falls by 1%, it will be followed by a decrease in the performance value of -0.011. This demonstrates that the performance variable for Islamic Bank HR is not significantly impacted by the commitment variable. This interpretation's findings are consistent with those of earlier studies titled "The Influence of Employee Motivation and Commitment on Work Performance at PT. Marina Putra Representative of North Luwu Regency" and "The Effect of Motivational Compensation and Organizational Commitment on Employee Performance in the Accounting Section (Case Study in Surabaya Manufacturing Companies)".

This is consistent with the theory of commitment advanced by earlier researchers, which centers on an individual's dedication to the organization's values and objectives. Individuals will be encouraged by organizational relationships and aims to consistently support those goals and interests. Individual involvement in organizational values and goals will make individuals have strong loyalty to the organization, making members of the organization want to stay or work in that organization.

The results of this study show an insignificant value when referring to the theory put forward by previous researcher. These results can be interpreted as indicating that the individual commitment or HR of the Islamic banks studied has an attachment that has not yet reached the level of individual loyalty to their organization. The authors can therefore draw the conclusion that the findings of this study tend to result from factors in research dimensions or indicators if you look at the findings of prior researchers.

These factors affect the two dimensions of individual commitment or Islamic Bank HR, namely continuity commitment and normative commitment. The factors are structure, appreciation, warmth, and support, as well as the expectation of approval.

According to prior studies, external influences can also have an impact on a person's commitment, in addition to internal ones. External factors include work situations, which include working conditions, perceptions of retirement, perceptions of job threats, encouragement offered by the organization (offered inducement), conditions expected by the organization (expected contributions), promotion opportunities, and rewards. Internal factors include organizational commitment, job involvement, job satisfaction, work value, work experience, personality, and self-efficacy.

The Effect of Work Ethics on the Performance of Islamic Bank HR

The hypothesis test results indicate that the work ethic variable has a significance level less than with a value of $0.000 < 0.05$, indicating that the work ethic significantly affects the effectiveness of Islamic Bank HR. This result demonstrates that the HR performance at Islamic banks is influenced by work ethic. The findings of this study are in line with other research, which found that work ethic significantly and favorably impacts HR performance.

The study test's findings indicate a constant value of 0.128 (positive). If all other factors remain constant, a 1% rise in the work ethic value will be followed by a 0.128 increase in the performance value. This demonstrates that the work ethic variable has an impact on the HR performance variable for Islamic Bank.

The findings of this interpretation are in line with those of earlier research titled "The Influence of Visionary Leadership and Work Ethics on Bank Syariah Mandiri Employee Performance," which found that the work ethic variable has been shown to significantly affect performance, with a significance level of 0.000. According to the regression coefficient of work ethic on employee performance, a constant of 3.800 indicates that the level of employee performance is 3.800 in the absence of a work ethic. According to the regression coefficient of 1.030, an employee's performance will improve by 1.030 for every time their work ethic is improved. In contrast, employee performance is forecast to drop by 1.030 if work ethic dips once.

The Influence of Competence, Commitment and Work Ethics on the Performance of Islamic Bank HR

In accordance with the findings of the hypothesis test, the F value is 32.674 and the significance level is 0.000. The variables of competency, commitment, and work ethic have a simultaneous and significant impact on the performance of Islamic Bank HR, as indicated by the significance value being less than $0.05 < 0.000 < 0.05$. According to the research test results, performance has a constant value of -0.384 (negative); if the values of competence, commitment, and work ethic are all 0, then this number will also remain constant. This demonstrates that all variables have an impact on the Islamic HR performance variables concurrently.

The findings of this study also demonstrate that all independent variables simultaneously influence the dependent variable, which is the HR performance of Islamic banks, with an adjusted R square value of 0.500, or 50%. The higher the adjusted R square value, the stronger the relationship between the three independent variables in explaining the dependent variable. Several variables not included in this study affect or explain the remaining data.

The level of religiosity has a 33.8% effect on employee performance in Islamic banks, according to earlier research titled "Analysis of the Influence of Religiosity Level on Employee Performance in Islamic Banks (Case Study on Bank X Head Office Employees)." These additional influences are discussed in that study. A study titled "The Impact of Training on Employee Performance at PT Bank Syariah Mandiri Cabang Bintaro" by earlier researchers, who explain that training has an effect on employee performance, explains other elements that affect HR performance at Islamic banks. The more Islamic banks are researched, the higher the training outcomes and level of performance will be.

CONCLUSION

The following conclusions can be taken from the data gathered and the outcomes of tests done on the issue using the multiple regression model: With a value of $0.006 < 0.05$ and a t-count of 2.790 for

the competence variables, the study's conclusion is that competence has a substantial impact on the effectiveness of Islamic Bank HR. The study's result is that dedication has no significant impact on the performance of Islamic Bank HR since the commitment variable has a significance level more than with a value of $0.412 > 0.05$. With a value of $0.000 < 0.05$ and a t-count of 6.717, the work ethic variable has a significance level less than, and this study's conclusion is that work ethic significantly affects the performance of Islamic Bank HR. The significance level is 0.000, and the F value is 32.674. The study's conclusion is that the factors of competency, dedication, and work ethic have a simultaneous and substantial impact on the performance of HR in Islamic banks since the significance value is less than 0.05, or $0.000 < 0.05$, and the t-count is 7.304. Commitment has a B value of 0.255, which is higher than that of the other variables and has the greatest influence on the effectiveness of Islamic Bank HR.

Reference

- Amstrong, M. (2014). *Handbook of Human Resource Management (13th Edition)*. Kogan Page Publisher.
- Aprilia, W. M., & Hudiwinarsih, G. (2012). The Effect of Motivational Compensation and Organizational Commitment on Employee Performance in the Accounting Department (Case Study at a Manufacturing Company in Surabaya). *The Indonesian Accounting Review*, (2).
- Astuti, E. D., & Susilastuti, D. (2023, February). The Workforce Participation Diploma Degree's Vocational and Higher Academic Graduation at West Java. In *MIC 2022: Proceedings of the 2nd Multidisciplinary International Conference, MIC 2022, 12 November 2022, Semarang, Central Java, Indonesia* (p. 378). European Alliance for Innovation.
- Bansal, H., Irving, G., & Taylor, S. (2004). A Three-Component Model of Customer Commitment to Service Providers. *Journal of The Academy of Marketing Science*, 3(32), 234-250.
- Budiarto, Y., & Selly. (2004). Employee Commitment to the Company in terms of Transformational and Transactional Leadership. *Jurnal Psikologi*, (2).
- Dale, M. (2003). *Improving Management Skills: Techniques for Improving Learning and Performance of Ramelan Interpretation*. Jakarta: PT Gramedia Pustaka Utama.
- El-Kassar, A.N., Chams, N., & Karkoulian, S. (2011). Organizational Climate and its Effects on the Employee's Commitment. *The Business Review*, 1(19), 127-135.
- Fahmi, A. (2014). *Sharia HRD Theory and Implementation of Sharia-Based Resource Management*. Jakarta: Gramedia Pustaka Utama.
- Ingariant, T. M. (2017). Factors Affecting Career Commitment. *JIPT Jurnal Ilmiah Psikologi Terapan*, (5).
- Jusuf, T. E. (2014). Al-Qur'an and As-Sunnah as a Source of Inspiration for Islamic Work Ethics. *Jurnal Dakwah Tablig*, (15).
- Kustianto, F., & Ahmad, A. I. (2015). The Effect of Organizational Climate on Employee Commitment with Job Satisfaction as an Intervening Variable at PT. Salt (Persero). *E-Jurnal Ilmu Manajemen : MAGISTRA*, (1).
- Kristanti, D., & Pangastuti, R. L. (2019). Effect of Work Stress, Work Motivation, and Work Environment to Employee Performance Production Part: Case Study at UD. Pratama Karya Kota Kediri. *Business and Finance Journal*, 4(2), 105-114.
- Laporan Statistika Perbankan Syariah Otoritas Jasa Keuangan. (2017).

Nuroniah, E., & Abdi, T. (2015). Analysis of the Effect of Religiosity Level on the Performance of Islamic Bank Employees (Case Study on Bank X Head Office Employees). *Jurnal Ekonomi dan Perbankan Syariah*, (3).

Pangastuti, R. L., & Kristanti, D. (2021). Influence Organizational Citizenship Behavior and Work Motivation on Job Performance of PT JNE Kota Kediri. *Jurnal Ekonomi dan Bisnis Jagaditha*, 8(1), 48-60.

Parlina, L., Astuti, E. D., Luturmas, Y., Palupi, F. H., TP, N. R. I. A., Assery, S., ... & Arta, D. N. C. (2022). Faktor Determinan Kinerja Karyawan (Studi Kasus Pada Rumah Sakit Swasta Berbasis Korporat di Jakarta). *Jurnal Kewarganegaraan*, 6(2), 3833-4835.

Priansa, J. J., & Garnida, A. (2015). The Influence of Visionary Leadership and Work Ethics on the Performance of Bank Syariah Mandiri Employees. *Ecodemica*, (3).

Purwanti, D. D. (2016). *Pengaruh Kemampuan Kerja, dan Lingkungan Kerja terhadap Kinerja Karyawan Badan Perencanaan Pembangunan Daerah (BAPPEDA) Kota Surakarta*. Surakarta: Naskah Publikasi.

Mastia, M. (2014). The Effect of Employee Motivation and Commitment on Work Performance at PT. Marina Putra Representative for North Luwu Regency. *Jurnal Manajemen*, (2).

Sudarmanto. (2009). *HR Performance and Competency Development*. Yogyakarta: Pustaka Pelajar.

Wibowo. (2012). *Work management*. Jakarta: PT. Raja Grafindo Persada.

Wirawan. (2008). *Organizational Culture and Climate*. Jakarta: Salemba Empat.