



# Islamic Organizational Culture, Islamic Work Ethics and Job Satisfaction's Impact on Employee Performance in Islamic Microfinance

Naila Mufawazah & Mahmudatus Sadiyah

Islamic University of Nahdlatul Ulama Jepara, Indonesia

## Article History

Received : 2025-01-04

Revised : 2025-01-13

Accepted : 2025-01-14

Published : 2025-01-15

## Keywords:

Islamic Work Ethic; Islamic Organisational Culture; Job Satisfaction; Employee Performance

## DOI:

<https://doi.org/10.54045/Mutanaqishah.v5i1.2271>

## JEL Classification:

M00, M51, Z10

## Corresponding author:

Naila Mufawazah

[nailamufawazah@gmail.com](mailto:nailamufawazah@gmail.com)

## Author's email:

Mahmudatus Sadiyah

[mahdah@unisnu.ac.id](mailto:mahdah@unisnu.ac.id)

## Paper type:

Research paper

## Abstract

**Purpose** – The purpose of this study is to examine the effect of Islamic work ethic, Islamic organizational culture, and job satisfaction on the employee performance of BMT under ASKOWANU Jepara. The Islamic microfinance in this study is BMT ASKOWANU Jepara.

**Methodology** – This research used a quantitative methodology and a sample of 80 employees at BMT affiliated with ASKOWANU Jepara. The data was collected utilizing a purposive sampling method and a questionnaire. Data analysis methodologies encompass ordinary least squares (OLS) regression and hypothesis testing, namely the partial test (T test) and simultaneous test (F test).

**Findings** – The results indicated that Islamic organizational culture influences employee performance at BMT Jepara. Nonetheless, the Islamic work ethic and job satisfaction exert no influence on employee performance.

**Implications** – These studies offer guidance for BMT managers to enhance Islamic work ethic and workplace happiness to elevate staff performance. A more effective technique is required for achieving the adoption of Islamic organizational culture within the workplace.

**Originality** – This study provides empirical insights into the correlation among Islamic work ethic, Islamic organizational culture, and job satisfaction inside Islamic microfinance institutions, specifically BMTs in Jepara, utilizing a quantitative method.

## Cite this article:

Mufawazah, N. & Sadiyah, M. (2025). Islamic Organizational Culture, Islamic Work Ethics and Job Satisfaction's Impact on Employee Performance in Islamic Microfinance. *Mutanaqishah: Journal of Islamic Banking*, 5(1), 7-19. <https://doi.org/10.54045/Mutanaqishah.v5i1.2271>



Department of Islamic Banking, Faculty of Islamic Economics and Business, IAIN Sultan Amai Gorontalo, Indonesia

## 1. Introduction

The growth of Islamic financial institutions has increased from year to year. Based on data from OJK (2024), in 2023, the assets of the Islamic financial industry reached Rp. 2.582,25 trillion, an increase of 9.04% from 2022, to Rp. 2.375,84 trillion. This is due to government support and the positive response from Indonesia's majority Muslim population. Islamic financial institutions like Islamic commercial banks (BUS), Islamic rural banks (BPRS), and Baitul Maal Wat Tamwil (BMT) are increasingly popular around the world, especially in Indonesia (Muttaqin et al., 2022). Islamic-based Microfinance Institutions (MFIs) and the ease of establishing Baitul Maal Wat



Tamwil (BMT) have made this institution grow rapidly, along with the awareness of Muslims to entrust their money (Bariroh, 2023).

In 2000, the first wave of BMT growth began, and it is still going strong today, as evidenced by extraordinary achievements. We must strengthen BMT by adhering to both international and national standards (Muttaqin et al., 2022). The number of BMTs in various regions, including in the Jepara area, Central Java, certainly makes competition in the financial industry very tight. BMTs really need to manage institutions and employees as well as possible to survive in the competition. In addition to conventional and sharia banking, BMT is also a big part of the financial industry in Jepara. The NU citizen sharia financial institution that oversees BMTs in Jepara is called the Jepara Regency Nahdlatul Ulama Citizen Sharia Cooperative Association (ASKOWANU JEPARA), which is an example of a forum for nahdliyin economic development whose members are growing rapidly. Based on data from NuOnline (2023), there are now 14 BMTs with a total asset value of Rp 210 billion. As a developing financial institution, it continues to strive to achieve recognition in terms of management as a quality Islamic financial institution (Muttaqin et al., 2022). For this reason, it is necessary to work toward raising the caliber of the institution and increasing employee competence in terms of investment and financial management in order to achieve company goals.

The accomplishment of a company's objectives depends not only on external elements like suppliers and customers but also on the quality of work of its employees (Albashori & Subandi, 2022). Improving employee performance will make it easier for companies to survive in the competition of an unsteady business climate. Therefore, one of the biggest managerial issues is trying to increase the quality of employee work. This is because the accomplishment of the company's efforts to achieve its goals and maintain its target standards depends on the quality of employee work within the organization.

Humans are physical and spiritual beings who have many needs, including clothing, food, shelter, and other necessities. Fundamentally, it is the responsibility of every human being to work in order to meet their physical and spiritual needs. As the word of Allah SWT in QS. At-Taubah verse 105, which reads:

وَقُلْ أَعْمَلُوا فَسَيَرَى اللَّهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ ۖ وَسَتُرَدُّونَ إِلَىٰ عِلْمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنَبِّئُكُمْ بِمَا كُنْتُمْ تَعْمَلُونَ

Meaning: *And say: "Work, and Allah and His Messenger and the believers will see your work, and you will be returned to the One Who knows the unseen and the manifest, and He will tell you what you have done"*.

One cannot separate humans from their work. Humans are not only created by God as workers but also as creatures who must work and earn a living with the abilities that God gives to each individual at any time. Work is not only to please God but also to improve the quality of life. Therefore, humans must have high-quality work ethics and business acumen to improve one's quality of life (Yusuf et al., 2024). Besides the Islamic work ethic, employee performance is essentially formed by many factors, including Islamic organizational culture (Mustari, 2022) as well as job satisfaction (Usoh et al., 2020).

Zulhelmy and Suryadi (2021) said that the Islamic work ethic gives employees a moral and spiritual framework that can motivate them to do a better job, which shows up as higher performance. Humairoh and Soekardan (2021) said that the Islamic work ethic acts as a driver that improves employee performance through higher motivation, values, and commitment to work. However, Asroti et al. (2022) explained that employee performance is often influenced by many factors; if other factors are more dominant, then the Islamic work ethic doesn't make a significant contribution. Mahridi (2022) asserts that Islamic organizational culture fosters higher motivation, cooperation, and skill development, all of which contribute to improved performance. Khafis (2022) says that the values that are used in daily work practices are a big part of how Islamic organizational culture improves employee performance. However, Abdelwahed et al. (2024) explained that Islamic organizational culture is not strong enough or very individual in daily work practices, so it does not significantly affect employee behavior. And job satisfaction is described by

Usuh et al. (2020) that job satisfaction creates a favorable climate that encourages employees to contribute optimally, which ultimately improves their performance, and in Purnama (2023) that job satisfaction creates conditions conducive for staff to perform well, thus having a significant effect on their performance. However, Mahirah and Setiani (2022) explain that job satisfaction can be temporary; if employees feel satisfied at one time but not at another, this can affect employee performance inconsistently.

This article distinguishes itself by (1) concentrating on BMTs in Jepara and providing specific empirical insights regarding employee performance in Islamic microfinance institutions; and (2) examining the intricate relationship between Islamic work ethics, Islamic organizational culture, and job satisfaction in relation to employee performance, offering a novel perspective on the interplay of these factors within the context of BMTs. This research aimed to investigate the influence of Islamic work ethic, Islamic organizational culture, and job satisfaction on employee performance at BMT under ASKOWANU Jepara.

## 2. Literature Review

### 2.1 Employee Performance

The word "performance," which is used to express the idea of work performance, is derived from the phrases "job performance" or "actual performance" (work performance or actual achievement reached by an individual). The abilities, experience, and sincerity of the workforce in question typically have an impact on work performance. According to etymology, performance comes from the term work achievement (performance), which means work results (Zulhelmy & Suryadi, 2021). According to Mathis et al. (2016), employee performance is the achievement that everyone has in carrying out their duties. The work habits of its members determine the organization's success. Therefore, each work unit in an organization must be evaluated for its performance so that the human resources in each organizational unit can be evaluated objectively (Albashori & Subandi, 2022).

The following indicators are derived from Albashori and Subandi (2022): (1) quality pertains to the degree to which the outcomes or processes of activities align with established objectives; (2) quantity denotes the numerical value or volume attained, such as units produced, monetary figures, or operational cycles executed; (3) timeliness indicates the duration required to complete a designated task; (4) cost-effectiveness relates to the efficacy with which an organization employs its resources—encompassing personnel, finances, technology, and materials—to achieve maximal results or reduce losses; (5) The necessity for supervision pertains to an employee's ability to perform specific tasks independently, without oversight from a supervisor to manage extraneous duties; and (6) interpersonal impact refers to the manner in which employees interact with colleagues and subordinates respectfully and collaborate effectively as a team.

### 2.2 Islamic Work Ethic

Ethos in Greek, from the word ethos, means referring to character. The Islamic work ethic is the traits and routines of individuals in carrying out job, which are influenced by lifestyle, environment, and social conditions in daily life and are linked to the Islamic religious belief system, which is a fundamental way of life (Yusuf et al., 2024; Istianah & Sa'diyah, 2023). The Islamic view Work ethics and values are closely intertwined in the Qur'an and Sunnah regarding "work," which is intended to be a source of inspiration and motivation for all Muslims to carry out work-related activities in various fields of life. Contained in QS. Al-Jumu'ah verse 10, which provides information about work ethic, among other things, as follows:

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

Meaning: *"When you have offered your prayers, spread out upon the earth, and seek the bounty of Allah, and remember Allah much, that you may prosper".*

According to al-Jalalain's interpretation, Allah swt states to his servants that if you have prayed, then next you need to seek sustenance, so spread out on the earth. This command embodies the concept of *ibahah*, which refers to the permissible practice of seeking sustenance (the abundance of Allah) and keeping Allah in mind. It emphasizes the importance of remembering Allah as much as possible, as this can lead to favorable fortune. Although QS. Al-Jumu'ah verse 10 doesn't explicitly address work ethics, it clearly emphasizes the importance of Muslims excelling in any halal work (Yusuf et al., 2024) and earning a living.

People whose work ethic emanates from the Islamic faith or *aqidah* system are those who work based on the teachings of revelation and work with reason. The foundation of the Islamic work ethic is the idea that faith and charitable deeds are essential; without these principles, a work ethic cannot be said to be Islamic. Based on this idea of faith, knowledge, and doing good things, we can come up with the following signs of the Islamic work ethic, based on the research of Billah and Romjah (2022): (1) Work is an elaboration of *akidah*. The Islamic work ethic emphasizes the connection between labor and the pursuit of Allah's pleasure, particularly in the context of worship. One of the most crucial markers of an Islamic work ethic is labor that is done with the sole purpose of worshipping Allah; (2) Work is based on knowledge. A correct understanding of revelation and lofty goals is the foundation for the formation of the creed and faith system, which form the Islamic work ethic and serve as a source of value. Without faith, work will only be the focus of the material taught. This will result in greed, so it is important to always remember oneself and others, as it is easy to become misguided and derailed without the knowledge of faith, which is an understanding that is not formulated correctly; and (3) to work by imitating divine attributes and following their instructions. It is crucial to responsibly utilize one's potential in accordance with Islamic teachings. The Qur'an and Hadith provide guidance on work ethic, responsibility, and vision development. The Islamic work ethic requires possessing traits such as being active, creative, diligent, fair, efficient, effective, confident, and independent.

### 2.3 Islamic Organizational Culture

An organization's culture is a set of values that dictate how members should behave in order to accomplish company objectives, by all components of the organization that are learned, implemented, and sustainable, useful as a package system (Khafis, 2022). Tatarmega and Pratama (2023) say that organizational culture is made up of the values and beliefs that are in line with Islamic teachings and work well together in the workplace. These values and beliefs will affect everyone's faith, behavior, and attitudes in their daily lives. Islamic organizational culture is based on the teachings of the Prophet Muhammad SAW and Allah, and it offers moral guidance to every Muslim on how to run a business efficiently while adhering to *sharia*. In Islam, Islamic organization is referred to as *adab*, which comes from the Qur'an and Hadith and generally provides guidance on how to live an Islamic life that can be applied in daily activities. Islam aims to provide insights into all aspects of life, including economics and specifically work ethics. Applying it in this area does not deviate from the *Shariah*. It is one aspect of Islamic economics (Khafis, 2022). In Islam, verses such as QS. An-Nisa's verse 71, found in the main source, the Quran, provide information about organizational culture.

يَا أَيُّهَا الَّذِينَ آمَنُوا خُذُوا حِذْرَكُمْ فَانفِرُوا تَوْبَاتٍ أَوْ انْفِرُوا جَمِيعًا

Meaning: "O you who believe, be ready, and march (into battle) in groups, or march together".

It can be concluded from the verse above that it is essential to carry out an activity with efficiency and effectiveness together to achieve the set goals (Yasir et al., 2022). Indicators of Islamic organizational culture adopted from Tatarmega and Pratama (2023) are as follows: (1) Work honestly (*Shiddiq*); (2) Work with trustworthiness (*Amanah*); (3) Work with creative thinking (*Fatonah*); (4) Work communicatively (*Tabligh*); and (5) Work consistently (*Istiqomah*).

## 2.4 Job Satisfaction

There are different ideas about what job satisfaction means, according to Sutrisno (2017). Employee motivation, desire, demands, expectations, and perception of reality all affect job satisfaction, which is a complex emotional response. This can make them feel happy, satisfied, or even dissatisfied. Another definition of job satisfaction is an employee's attitude about their job in relation to their workplace, their coworkers, their pay, and other factors that affect their physical and mental health. The emotional condition that determines whether a person is satisfied or unhappy with their employment is called job satisfaction. This emotion arises from a comparison between expectations and actual results (Nurhasanah et al., 2022). According to Robbins and Coulter (2016), to measure job satisfaction, there are five factors, namely (1) contentment with salary; (2) contentment with promotion programs; (3) contentment with coworkers; (4) contentment with leader; and (5) contentment with the job itself.

## 2.5 Hypotheses

The Islamic work ethic emphasizes the importance of collaboration, ingenuity, tenacity, and ethical conduct. The Islamic work ethic is closely related to how a Muslim carries out his daily activities, including how he behaves at work and how these activities are reflected in his religious beliefs. For a Muslim, work ethic is a crucial factor in achieving optimal work results or performance that goes beyond average. Islam's great appreciation of the meaning of work implies that everyone who works will be rewarded before Allah SWT, if he has good intentions in working. This means that every job must be done seriously in order to produce the best results (Yuli Widyarini & Muafi, 2021). As explained in the research of Zulhelmy and Suryadi (2021), the Islamic work ethic provides a moral and spiritual framework that can encourage employees to work better, which is reflected in higher performance; in the research of Humairoh and Soekardan (2021), the Islamic work ethic functions as a driver that improves employee performance through higher motivation, values, and commitment to work. However, in the research of Asroti et al. (2022), it is explained that employee performance is often influenced by many factors; if other factors are more dominant, then the Islamic work ethic does not make an important contribution.

*H<sub>1</sub>: Islamic Work Ethic affects Employee Performance BMT in Jepara*

Culture—an understanding that represents a particular organization and is a product of social interaction—influences every member of an organization. Every business activity must adhere to the values and lessons found in the Qur'an, which states that every transaction and action must be based on the noble purpose of life. Islam requires man to use the gifts given to him as effectively as possible to preserve his afterlife (Khafis, 2022). According to Mahridi (2022), Islamic organizational culture can lead to higher motivation, cooperation, and skill development, all of which improve performance. Khafis (2022) also shows that Islamic organizational culture has a big impact on improving employee performance by making sure that values are internalized and used in everyday work. However, in the research of Abdelwahed et al. (2024), it was explained that Islamic organizational culture is not strong enough or very individual in daily work practices, so it does not significantly affect employee behavior.

*H<sub>2</sub>: Islamic Organizational Culture affects Employee Performance BMT in Jepara*

Employee performance in an institution is related to the job satisfaction they feel. Satisfaction after completing tasks, responsibilities, and salary given for all work results encourages employees to work as efficiently as possible, which impacts their work-related performance (Usuh et al., 2020). As explained in the study by Usuh et al. (2020), job satisfaction creates a favorable climate that encourages employees to contribute optimally, which ultimately improves their performance, and in research by Purnama (2023), job satisfaction creates conditions conducive for staff members to perform well, thus having a significant effect on their performance. However, in research by

Mahirah and Setiani (2022), it is explained that job satisfaction can be temporary; if employees feel satisfied at one time but not at another, this can affect employee performance inconsistently.

*H<sub>3</sub>: Job Satisfaction affects Employee Performance BMT in Jepara*

### 3. Research Methods

This research employs a quantitative methodology. ASKOWANU Jepara administered questionnaires to BMT employees, yielding the primary data for this study. Conduct a quantitative examination of data using a Guttman scale to understand research findings. The study population consists of all BMT personnel associated with ASKOWANU Jepara, amounting to 239 respondents. The sampling method utilizes the Slovin formula, yielding a sample size of 70.50, which is rounded to 80 participants. We implement this to optimize data processing and augment test outcomes. The purposive sampling method requires at least five years of professional experience and recent higher education. The data analysis approach encompasses descriptive statistics, validity and reliability tests, multiple linear regression analysis, assessments of normality, multicollinearity, and heteroscedasticity, in addition to hypothesis testing ( $R_2$ ), partial tests (T-tests), and simultaneous tests (F-tests). The following formula relates to multiple linear regression analysis:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where Y is Employee Performance,  $X_1$  is Islamic Work Ethic,  $X_2$  is Islamic Organizational Culture,  $X_3$  is Job Satisfaction,  $\beta_0$  is Constant,  $\beta_1$ ,  $\beta_2$ , and  $\beta_3$  are Regression Coefficients, and  $e$  is Error.

**Table 1.** Description and Measurement of Variables

Variables	Indicators	References
Employee Performance	<ol style="list-style-type: none"> <li>1. Quality</li> <li>2. Quantity</li> <li>3. Timeliness</li> <li>4. Cost-effectiveness</li> <li>5. Need for supervision</li> <li>6. Interpersonal impact</li> </ol>	(Albashori & Subandi, 2022)
Islamic Work Ethic	<ol style="list-style-type: none"> <li>1. Work is the elaboration of akidah</li> <li>2. Work based on knowledge</li> <li>3. Work by emulating the Divine attributes and following the instructions</li> </ol>	(Billah & Romjah, 2022)
Islamic Organizational Culture	<ol style="list-style-type: none"> <li>1. Work honestly (Shiddiq)</li> <li>2. Work with trustworthiness (Amanah)</li> <li>3. Work with creative thinking (Fatonah)</li> <li>4. Work communicatively (Tabligh)</li> <li>5. Work consistently (Istiqomah)</li> </ol>	(Tatarmega & Pratama, 2023)
Job Satisfaction	<ol style="list-style-type: none"> <li>1. Contentment with salary</li> <li>2. Contentment with the promotion program</li> <li>3. Contentment with coworkers</li> <li>4. Contentment with leader</li> <li>5. Contentment with the job itself</li> </ol>	(Robbins & Coulter, 2016)

## 4. Results and Discussion

### 4.1 Descriptive Statistics

The descriptive statistical test results show that the number of respondents (N) is 80. Then the mean, or average, value of the 80 respondents for each variable is 5.24, 4.35, 4.71, and 5.26, with standard deviations of 0.875, 0.873, 0.532, and 0.938, respectively. Of these 80 respondents, the variables of Islamic Work Ethic, Islamic Organizational Culture, Job Satisfaction, and Employee

Performance had a minimum amount of 4, 2, 3, and 4, respectively, and a maximum amount of 6, 5, 5, and 6. Based on the characteristics of the respondents, there were 23 men and 57 women among them. 53 respondents were between 21 and 30 years old, 25 respondents were between 31 and 40 years old, and 2 respondents were between 41 and 50 years old. There were 3 respondents with a Diploma 3, 73 respondents with a Strata 1, and 4 respondents with a Strata 2. The outcomes of the descriptive statistics test are as follows:

**Tabel 2.** Descriptive Statistics Results

Variable	N	Mean	Std. Dev	Min	Max
Islamic Work Ethic	80	5.24	.875	4	6
Islamic Organizational Culture	80	4.35	.873	2	5
Job Satisfaction	80	4.71	.532	3	5
Employee Performance	80	5.26	.938	4	6

**Source:** SPSS processed data (2024)

#### 4.2 Validity Test

According to the validity test results, every question item from the study's variables has a worth of  $r$  count  $>$   $r$  table. This means that the instruments used in the study have a Pearson correlation of greater than 0.1852 between employee performance and the Islamic work ethic, Islamic organizational culture, and job satisfaction. This demonstrates the validity of every assertion in the survey. This is based on the opinion of Ghozali (2016); if  $r$  count  $>$   $r$  table, then the statement item or indicator is declared valid. The validity test's findings are as follows:

**Tabel 3.** Validity Test Results

Code	N	Pearson Correlation			Description
		r count	$>$	r table	
X1.1	80	0.426	$>$	0.1852	Valid
X1.2	80	0.432	$>$	0.1852	Valid
X1.3	80	0.504	$>$	0.1852	Valid
X1.4	80	0.325	$>$	0.1852	Valid
X1.5	80	0.390	$>$	0.1852	Valid
X1.6	80	0.538	$>$	0.1852	Valid
X2.1	80	0.600	$>$	0.1852	Valid
X2.2	80	0.414	$>$	0.1852	Valid
X2.3	80	0.496	$>$	0.1852	Valid
X2.4	80	0.565	$>$	0.1852	Valid
X2.5	80	0.519	$>$	0.1852	Valid
X3.1	80	0.584	$>$	0.1852	Valid
X3.2	80	0.417	$>$	0.1852	Valid
X3.3	80	0.390	$>$	0.1852	Valid
X3.4	80	0.417	$>$	0.1852	Valid
X3.5	80	0.445	$>$	0.1852	Valid
Y.1	80	0.502	$>$	0.1852	Valid
Y.2	80	0.362	$>$	0.1852	Valid
Y.3	80	0.512	$>$	0.1852	Valid
Y.4	80	0.386	$>$	0.1852	Valid
Y.5	80	0.524	$>$	0.1852	Valid
Y.6	80	0.541	$>$	0.1852	Valid

**Source:** SPSS processed data (2024)

#### 4.2 Reliability Test

All of the study questionnaire's claims can be regarded as reliable since the reliability test results for the variables of Islamic Work Ethic, Islamic Organizational Culture, Job Satisfaction, and Employee Performance possess Cronbach's Alpha values above 0.60. This is based on the opinion

of Ghozali (2016); a research instrument is said to be reliable if the Cronbach's Alpha value is more than 0.60. The reliability test's findings are as follows:

**Tabel 4.** Reliability Test Outcomes

Variable	Cronbach's Alpha	><	Values Standard	Description
Islamic Work Ethic	0.659	>	0.60	Reliable
Islamic Organizational Culture	0.643	>	0.60	Reliable
Job Satisfaction	0.634	>	0.60	Reliable
Employee Performance	0.633	>	0.60	Reliable

**Source:** SPSS processed data (2024)

#### 4.3 Normality Test

The Monte Carlo Sig. value for the normality test, which was conducted, is 0.280 according to the Kolmogorov-Smirnov method, indicating that the worth is higher than the significance level of 0.05. Therefore, we can conclude that the distribution of the data is regular. This is based on the opinion of Ghozali (2018) using the Monte Carlo method; data is said to be normally distributed if the significance value is greater than 0.05. The outcomes of the normalcy test are below:

**Tabel 5.** Normality Test Results

		Unstandardized Residual
N		80
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.41071246
Most Extreme Differences	Absolute	.109
	Positive	.109
	Negative	-.106
Test Statistic		.109
Asymp. Sig. (2-tailed)		.019 <sup>c</sup>
Monte Carlo Sig. (2-tailed)Sig.		.280 <sup>d</sup>
99% Confidence Interval		
	Lower Bound	.268
	Upper Bound	.291

**Source:** SPSS processed data (2024)

#### 4.4 Multicollinearity Test

The results of the multicollinearity test show that there is no multicollinearity between the variables in this study because the VIF value is less than 10. Based on Ghozali (2016), a VIF value of less than 10 indicates no multicollinearity. The multicollinearity test findings are below:

**Tabel 6.** Multicollinearity Test Outcomes

Model	Collinearity Statistics	
	Tolerance	VIF
Islamic Work Ethic	0.826	1.210
Islamic Organizational Culture	0.871	1.148
Job Satisfaction	0.909	1.100

**Source:** SPSS processed data (2024)

#### 4.5 Heteroscedasticity Test

The Islamic Work Ethic variable, Islamic Organizational Culture, and Job Satisfaction all exhibit significant values of  $0.162 > 0.05$ ,  $0.380 > 0.05$ , and  $0.529 > 0.05$ , respectively, according to the outcomes of the Glejser test. Therefore, we can conclude that there is no heteroscedasticity and that all independent factors significantly impact the value of the dependent variable. This is



based on the opinion of Ghozali (2016); if the significance value is more than 0.05, it indicates the absence of heteroscedasticity. The outcomes of the heteroscedasticity test are below:

**Tabel 7.** Heteroscedasticity Test Outcomes

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	.360	.200		1.801	.076
	Islamic Work Ethic	.039	.028	.175	1.411	.162
	Islamic Organizational Culture	-.024	.027	-.107	-.883	.380
	Job Satisfaction	-.024	.038	-.075	-.632	.529

**Source:** SPSS processed data (2024)

#### 4.6 Coefficient of Determination

According to the findings, the R-squared value for the coefficient of determination test is 0.434. This indicates that there is a 43.4% impact on the employee performance variable from the Islamic work ethic variable, Islamic organizational culture, and job satisfaction. However, other factors not covered in this study have an impact on the remaining 56.6%. The outcomes of the coefficient of determination test are below:

**Tabel 8.** Coefficient Of Determination Test Outcomes

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.659 <sup>a</sup>	.434	.412	.419

**Source:** SPSS processed data (2024)

#### 4.7 Multiple Linear Regression Analysis

The study conducted partial and simultaneous testing of the independent variables—Islamic work ethic, Islamic organizational culture, and job satisfaction—on the dependent variable, employee performance. This table yields the multiple linear regression equation model that follows:

$$Y = 7.790 - 0.110 \text{ Islamic Work Ethic} + 0.178 \text{ Islamic Organizational Culture} - 0.486 \text{ Job Satisfaction}$$

Using multiple linear regression tests, we found that the value of employee performance is 7.790 if the factors of Islamic work ethic, Islamic organizational culture, and job satisfaction are all kept the same (value 0). With the coefficient of variable Islamic Work Ethic at -0.110, Y will fall by -0.110 if all other independent variables remain the same and Islamic Work Ethic rises by one unit. With a coefficient of 0.178 for the variable Islamic Organizational Culture, Y will rise by 0.178 if all other independent variables remain constant and Islamic Organizational Culture rises by one unit. With a coefficient of -0.486 for the variable Job Satisfaction, Y will fall by -0.486 if all other independent variables remain constant and Job Satisfaction rises by one unit. The outcomes of tests using multiple linear regression analysis are below:

**Tabel 9.** Ordinary Least Squares (OLS) Regression Outcomes

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	7.790	.388		20.068	.000
	Islamic Work Ethic	-.110	.054	-.194	-2.045	.144
	Islamic Organizational Culture	.178	.052	.138	1.689	.041
	Job Satisfaction	-.486	.073	-.599	-6.619	.243

**Source:** SPSS processed data (2024)

#### 4.8 Partial Test (t-test)

The findings of the partial test hypothesis (t-test) indicate that  $H_1$  is rejected, indicating that there is no real relationship between Islamic Work Ethic and Employee Performance. The calculated t value of -2.045 is smaller than the t table value of 1.665, and the sig. value of 0.144 is higher than the significance value of 0.05.  $H_2$  is accepted, indicating that Islamic Organizational Culture has a significant impact on Employee Performance, since the t worth of 1.689 is higher than the t table worth of 1.665 and the sig. value of 0.041 is less than the significance worth of 0.05.  $H_3$  is rejected, indicating that there is no significant relationship between the job satisfaction variable and employee performance, as the t value of -6.619 is less than the t table value of 1.665, and the sig. value of 0.243 is more than the significance value of 0.05.

#### 4.9 Simultaneous Test (F-test)

The F value of 19.414 was found using the simultaneous test results (F test), which means that  $df_2 = 80 - 4 = 76$ . The degrees of freedom were  $df_1 = 4 - 1 = 3$  ( $k - 1$ ) and  $df_2 = n - k$ . The F table value for  $df_1 = 3$  and  $df_2 = 76$  at the 5% significance level is 2.72, according to the F distribution table. Because the calculated F value of 19.414 is higher than the 2.72 F table, and the 0.000 significance value is less than 0.05, it can be concluded that Islamic Work Ethic, Islamic Organizational Culture, and Job Satisfaction all have a big effect on employee performance at the same time. This demonstrates that the three factors taken together significantly affect worker performance. The Simultaneous Test Outcomes (F Test) findings are below:

**Tabel 11.** Simultaneous Test Outcomes (F Test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.212	3	3.404	19.414	.000 <sup>b</sup>
	Residual	13.326	76	.175		
	Total	23.538	79			

Source: SPSS processed data (2024)

#### 4.10 The Effect of Islamic Work Ethic on Employee Performance

The Islamic work ethic is the traits and routines of individuals in carrying out jobs, which are influenced by lifestyle, environment, and social conditions in daily life and are linked to the Islamic religious belief system, which is a fundamental way of life (Yusuf et al., 2024; Istianah & Sa'diyah, 2023). Zulhelmy and Suryadi (2021) show that the Islamic work ethic gives employees a moral and spiritual framework that can motivate them to do a better job, which leads to higher performance. Humairoh and Soekardan's research from 2021 also shows that the Islamic work ethic is a driver that improves employee performance through higher motivation, values, and commitment to work. However, this research is in line with the findings of Asroti et al. (2022), who suggested that employee performance is influenced by many factors, and if others are more dominant, then Islamic work ethics may not contribute significantly. This research found that although the Islamic work ethic has important value, its implementation in daily practice may not be strong enough to influence performance directly; other factors, such as Islamic organizational culture, are more dominant in influencing achievement.

#### 4.11 Effect of Islamic Organizational Culture on Employee Performance

Organizational culture, according to Tatarmega and Pratama (2023), is based on Islamic values and beliefs that foster workplace harmony. These values and beliefs will affect everyone's faith, behavior, and attitudes in their daily lives. This research agrees with Mahridi (2022) findings that an Islamic organizational culture can lead to higher motivation, cooperation, and skill development, all of which lead to better performance. It also agrees with Khafis's (2022) research that an Islamic organizational culture significantly improves employee performance through values that are internalized and used in daily work activities. The organizational culture at BMT Jepara mirrors the Islamic values that guide employee work and interactions. This research confirms that the

application of a strong organizational culture can create a positive work environment, supporting the finding that Islamic organizational culture in BMT plays an important role in improving employee performance.

#### **4.12 Effect of Job Satisfaction on Employee Performance**

Job satisfaction relates to the emotional state of employees towards their work, whether someone is satisfied or dissatisfied with their job (Sutrisno, 2017; Nurhasanah et al., 2022). Previous research by Usuh et al. (2020) said that job satisfaction makes the right conditions for employees to do their best work, which ultimately leads to better performance. And Purnama (2023) said that job satisfaction makes the right conditions for employees to do their best work, which has a big impact on their performance. However, this research is in line with the findings of Mahirah and Setiani (2022), which explain that job satisfaction can be temporary; if employees feel satisfied at one time but not at another time, this can affect employee performance inconsistently. This research found that although job satisfaction is important, individual perceptions of job satisfaction that employees feel vary; the impact on employee performance at BMT is not strong enough to show a significant influence.

### **5. Conclusion**

The purpose of this research was to examine the effect of Islamic work ethic, Islamic organizational culture, and job satisfaction on the employee performance of BMT under ASKOWANU Jepara. This research shows that Islamic organizational culture has a positive influence on employee performance at Baitul Maal Wat Tamwil (BMT) in Jepara. However, Islamic work ethics and job satisfaction do not show a significant impact on employee performance. These findings emphasize the importance of implementing an organizational culture that is in line with Islamic principles in improving performance in the BMT environment.

The results of this study provide insight for BMT managers to focus more on developing an Islamic organizational culture in the workplace. This includes applying Islamic values in every aspect of operations and interactions between employees, which can encourage motivation and cooperation. Thus, better human resource management will contribute to improving the overall performance of the BMT.

Future research should encompass a broader study region by incorporating additional BMTs from across Jepara and increasing the sample size to ensure the results are precise and representative of the actual situation in Jepara. Examine additional elements that may affect employee performance, including leadership style and workplace climate. Furthermore, longitudinal studies may be undertaken to examine variations in employee performance concurrent with the establishment of a more robust Islamic organizational culture over an extended duration.

#### **Acknowledgements**

Gratitude is extended to the leadership of ASKOWANU Jepara for granting authorization to perform research at BMT under its auspices. Gratitude is extended to Mrs. Ayu for supplying information during the interview and assisting in the distribution of questionnaires to all BMT personnel affiliated with ASKOWANU Jepara. Thank you to the staff who dedicated time to complete this study questionnaire.

#### **Author Contributions**

Conceptualization: Naila Mufawazah

Data curation: Naila Mufawazah

Formal analysis: Naila Mufawazah

Investigation: Naila Mufawazah

Methodology: Naila Mufawazah

Project administration: Naila Mufawazah

Supervision: Naila Mufawazah, Mahmudatus Sadiyah

Validation: Naila Mufawazah  
 Visualization: Naila Mufawazah  
 Writing – original draft: Naila Mufawazah  
 Writing – review & editing: Naila Mufawazah

## References

- Abdelwahed, N. A. A., Doghan, M. A. Al, Saraih, U. N., & Soomro, B. A. (2024). Unleashing Potential: Islamic Leadership's Influence on Employee Performance Via Islamic Organizational Values, Organizational Culture and Work Motivation. *International Journal of Law and Management*, April. <https://doi.org/10.1108/IJLMA-01-2024-0019>
- Albashori, M. F., & Subandi. (2022). Pengaruh Etos Kerja dan Religiusitas terhadap Kinerja Karyawan Bmt Al Barokah Ngluwar Salam Magelang. *Jurnal Riset Akuntansi Dan Bisnis Indonesia*, 2(1), 1–18. <https://doi.org/10.32477/jrabi.v2i1.412>
- Asroti, A., Mochlasin, M., & Ridlo, M. (2022). Pengaruh Servant Leads Etos Kerja Islami dan Kompensasi terhadap Kinerja Karyawan dengan Organization Citizenship Behaviour (OCB) sebagai Variabel Intervening. *Jesya*, 5(2), 2179–2191. <https://doi.org/10.36778/jesya.v5i2.782>
- Bariroh, A. (2023). Strategi Baitul Maal Wa Tamwil dalam Pengembangan Usaha Mikro Kecil dan Menengah. *Istithmar: Jurnal Studi Ekonomi Syariah*, 7(1), 23–33. <https://doi.org/10.30762/istithmar.v6i1.33>
- Billah, Z. I., & Romjah, S. (2022). Pengaruh Motivasi dan Etos Kerja Islam terhadap Kinerja Karyawan (Studi pada PT.Harigo Wood Indonesia Tongas Probolinggo). *Formosa Journal of Applied Sciences*, 1(3), 203–222. <https://doi.org/10.55927/fjas.v1i3.973>
- Ghozali, I. (2016). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 23*. BPFE Universitas Diponegoro. [https://scholar.google.co.id/citations?view\\_op=view\\_citation&hl=en&user=ROx06-4AAAAJ&citation\\_for\\_view=ROx06-4AAAAJ:pyW8ca7W8N0C](https://scholar.google.co.id/citations?view_op=view_citation&hl=en&user=ROx06-4AAAAJ&citation_for_view=ROx06-4AAAAJ:pyW8ca7W8N0C)
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*. Badan Penerbit Universitas Diponegoro. [https://scholar.google.co.id/citations?view\\_op=view\\_citation&hl=en&user=ROx06-4AAAAJ&citation\\_for\\_view=ROx06-4AAAAJ:cFHS6HbyZ2cC](https://scholar.google.co.id/citations?view_op=view_citation&hl=en&user=ROx06-4AAAAJ&citation_for_view=ROx06-4AAAAJ:cFHS6HbyZ2cC)
- Humairoh, N., & Soekardan, D. (2021). The Effect of Accounting Information Systems Work Motivation and Islamic Work Ethic on Employee Performance. *Brainy: Jurnal Riset Mahasiswa*, 2(1), 30–35. <https://doi.org/https://doi.org/10.23969/brainy.v2i1.32>
- Istianah, N., & Sa'diyah, M. (2023). The Influence of Islamic Work Ethic, Work Motivation, and Work Experience on Employee Quality in Completing Tasks at BMT Ummat Sejahtera Abadi Jepara. *Al - Mashrof: Islamic Banking and Finance*, 4(2), 192–215. <https://doi.org/http://dx.doi.org/10.24042/al-mashrof.v4i2.20844>
- Khafis, M. Z. Al. (2022). Pengaruh Budaya Organisasi Islami, Lingkungan Kerja, dan Kepuasan Kerja terhadap Kinerja Karyawan Ud Sehati Kecap Koki Dollar Tulungagung. *Juremi: Jurnal Riset Ekonomi*, 1(5), 521–532. <https://doi.org/10.53625/juremi.v1i5.1657>
- Mahirah, A. M., & Setiani, S. (2022). Pengaruh Motivasi Kerja, Kepuasan Kerja dan Etos Kerja terhadap Kinerja Karyawan di PT Surya Indah Food Multirasa Jombang. *AL-MANHAJ: Jurnal Hukum Dan Pranata Sosial Islam*, 4(2), 457–472. <https://doi.org/10.37680/almanhaj.v4i2.1864>
- Mahridi, M. B. M. (2022). Pengaruh Budaya Organisasi Islami, Kepemimpinan Islami dan Kompetensi Sumber Daya Manusia Islami terhadap Kinerja Pegawai di Madrasah Tsanawiyah Negeri Barito Selatan Kabupaten Barito Selatan. *Pencerah Publik*, 9(1), 49–56. <https://doi.org/10.33084/pencerah.v9i1.3385>
- Mathis, R. L., Jackson, J. H., Valentine, S. R., & Meglich, P. (2016). *Human Resource Management* (15th ed.). Cengage Learning. [https://books.google.co.id/books/about/Human\\_Resource\\_Management.html?hl=id&id=-ihBCgAAQBAJ&redir\\_esc=y](https://books.google.co.id/books/about/Human_Resource_Management.html?hl=id&id=-ihBCgAAQBAJ&redir_esc=y)

- Muttaqin, I., Rumanto, A., & Afandi, J. (2022). Short Course Manajemen Mutu Internasional, Manajemen Investasi dan Manajemen Finansial di KSPPS-BMT Ummat Sejahtera Abadi Jepara. *Solidaritas: Jurnal Pengabdian*, 2(1), 29–36. <https://doi.org/10.24090/sjp.v2i1.6379>
- nuonline. (2023). *Asosiasi Koperasi Warga NU Jepara Miliki 14 BMT, Aset Capai Rp210 Miliar*. Nuonline. <https://www.nu.or.id/daerah/asosiasi-koperasi-warga-nu-jepara-miliki-14-bmt-aset-capai-rp210-miliar-uITOm>
- Nurhasanah, Jufrizen, & Tupti, Z. (2022). Pengaruh Etika Kerja, Budaya Organisasi Dan Beban Kerja Terhadap Kinerja Karyawan Dengan Kepuasan Kerja Sebagai Variabel Intervening. *Jesyia (Jurnal Ekonomi & Ekonomi Syariah)*, 5(1), 245–261. <https://doi.org/10.36778/jesyia.v5i1.618>
- OJK. (2024). Laporan Perkembangan Keuangan Syariah Indonesia 2023. In OJK. <https://ojk.go.id/id/kanal/syariah/data-dan-statistik/laporan-perkembangan-keuangan-syariah-indonesia/Pages/Laporan-Perkembangan-Keuangan-Syariah-Indonesia-2023.aspx>
- Purnama, G. S. (2023). Pengaruh Budaya Organisasi dan Kepuasan Kerja terhadap Kinerja Karyawan (Studi Kasus pada Karyawan di Cv. Spp Corporation Tasikmalaya). *BISMA : Business and Management Journal*, 1(03), 67–75. <https://doi.org/10.59966/bisma.v1i03.575>
- Robbins, S. P., & Coulter, M. (2016). *Manajemen* (13th ed.). Erlangga. [https://perpustakaan.ibik.ac.id/index.php?p=show\\_detail&id=32175](https://perpustakaan.ibik.ac.id/index.php?p=show_detail&id=32175)
- Sutrisno, E. (2017). *Manajemen Sumber Daya Manusia* (1st, cetak 9 ed.). Kencana. [https://books.google.co.id/books/about/Manajemen\\_Sumber\\_Daya\\_Manusia.html?hl=id&id=OhZNDwAAQBAJ&redir\\_esc=y](https://books.google.co.id/books/about/Manajemen_Sumber_Daya_Manusia.html?hl=id&id=OhZNDwAAQBAJ&redir_esc=y)
- Tatarmega, N., & Pratama, A. A. N. (2023). Pengaruh Kompensasi Dan Kepemimpinan Terhadap Kinerja Karyawan Dengan Budaya Organisasi Islami Sebagai Variabel Moderating (Studi Kasus Pada PT. BPRS Sukowati Sragen). *JIEM: Journal of Islamic Entrepreneurship and Management*, 3(1), 74–86. [https://e-journal.iainsalatiga.ac.id/index.php/jiem/article/view/6589/pdf\\_1](https://e-journal.iainsalatiga.ac.id/index.php/jiem/article/view/6589/pdf_1)
- Usuh, N. M., Tewal, B., & Saerang, R. (2020). Pengaruh Etos Kerja, Kepuasan Kerja, dan Budaya Organisasi terhadap Kinerja Karyawan pada Tasik Ria Resort. *Jurnal EMBA*, 8(1), 2126–2136. <https://ejournal.unsrat.ac.id/v3/index.php/emba/article/view/28125>
- Yasir, M., Maulida, N., & Jasmi. (2022). Pengaruh Nilai-nilai Islam terhadap Budaya Organisasi. *Langgas: Jurnal Studi Pembangunan*, 1(1), 26–30. <https://doi.org/10.32734/ljsp.v1i1.8164>
- Yuli Widyarini, Y., & Muafi, M. (2021). The Influence of Work-Family Conflict and Islamic Work Ethics on Employee Performance: The Mediation Role of Work Motivation. *International Journal of Research in Business and Social Science* (2147- 4478), 10(3), 177–180. <https://doi.org/10.20525/ijrbs.v10i3.1123>
- Yusuf, M., Abubakar, A., & Arsyad, A. (2024). Etos Kerja dalam Perspektif Al-Qur'an (Analisis Tantangan para Muballigh Masa Kini). *Al Qalam: Jurnal Ilmiah Keagamaan Dan Kemasyarakatan*, 18(4), 2994–3009. <https://jurnal.stiq-amuntai.ac.id/index.php/al-qalam/article/view/3626/1670>
- Zulhelmy, & Suryadi, N. (2021). Pengaruh Kompensasi, Etos Kerja Islami terhadap Kinerja Karyawan Bri Syariah Kantor Cabang Pekanbaru. *Jurnal Tabarru': Islamic Banking and Finance*, 4(1), 231–241. [https://doi.org/10.25299/jtb.2021.vol4\(1\).6916](https://doi.org/10.25299/jtb.2021.vol4(1).6916)