

# The Influence of Motivation, Religiosity and Work Environment on The Productivity of SME Actors In Islamic Economics Review

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## ABSTRACT

*This study aims to determine the influence of motivation, religiosity, and work environment on the productivity of micro, small, and medium enterprises (MSMEs) in Gayo Lues Regency from the perspective of Islamic Economics. The research method used was quantitative research, utilizing primary data collected through questionnaire distribution to respondents, and secondary data sourced from the Ministry of Cooperatives and SMEs and literature studies from relevant books and research journals. Data analysis employed validity test, reliability test, classical assumption test, and hypothesis testing. The findings indicate that motivation does not significantly influence the productivity of MSMEs in Gayo Lues Regency. However, religiosity and work environment significantly influence MSMEs' productivity in Gayo Lues Regency. Simultaneously, motivation, religiosity, and work environment jointly affect productivity.*

## ABSTRAK

*Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh motivasi, religiusitas, dan lingkungan kerja terhadap produktivitas pelaku UMKM di Kabupaten Gayo Lues dalam perspektif Ekonomi Islam. Metode penelitian yang digunakan ialah metode penelitian kuantitatif, data yang digunakan data primer yang berasal dari sebaran kuesioner kepada responden dan data sekunder dari Kementerian Koperasi dan UKM serta studi kepustakaan yang berasal dari buku dan jurnal-jurnal penelitian terkait. Analisis data yang digunakan dalam penelitian ini ialah analisis uji validitas, reliabilitas, uji asumsi klasik, dan hipotesis. Hasil penelitian ini menunjukkan variabel motivasi tidak berpengaruh signifikan terhadap produktivitas pelaku UMKM di kabupaten Gayo Lues. Sedangkan variabel religiusitas dan lingkungan kerja berpengaruh signifikan terhadap produktivitas pelaku UMKM di Kabupaten Gayo Lues. Dan secara bersamaan motivasi, religiusitas, dan lingkungan kerja berpengaruh secara simultan secara bersama-sama.*

## INTRODUCTION

Productivity is a measure of efficiency in producing goods and services using available resources. In Islam, productivity is measured not only by the results achieved but also by processes that are in accordance with Islamic values. Work productivity in Islam is seen as part of worship, where every effort carried out with good intentions and in accordance with sharia is considered a practice that gets rewards (Saepudin et al., 2017). According to (Hasibuan, 2011) Productivity can be measured through ability, improving results achieved, morale, self-development, quality and efficiency.

Employee productivity can be improved through strong motivation, a conducive work environment, and religious values. Motivation provides an extra boost for employees to achieve goals, while a supportive work environment ensures comfort and efficiency. Religious values form ethics and discipline, providing a solid moral foundation. By optimizing these three

aspects, employee productivity can reach a higher level (Rainer Erne, 2011). This concept is based on the principle that humans must optimize the potential that God gives to create benefits for themselves and others. So, productivity can be stated as an important concept in daily life because it determines how well we use the time and resources we have. In this case, too, high productivity means that we can achieve more with less, which will ultimately be able to improve the quality of life (Rakhmawati, 2016). Where there must be an impulse in humans themselves in order to create a productivity, this impulse is also called motivation. Motivation is the reason, the drive that exists in humans that can cause humans to do something or do something (Purwanti, 2016).

According to (Tarmizi et al., 2022) Motivation is a person's psychological drive to act and achieve a specific goal. In Islam, motivation is associated with faith and the goal of achieving success both in this world and in the hereafter (Hasibuan et al., 2023). Motivation that is in harmony with worship will show that every effort that is carried out with good intentions and in accordance with Islamic law is considered a rewarding practice. In this case, motivation can be measured according to (Fadillah et al., 2012) through responsibility, doing a good job, the desire to get a fair wage. The desire to get a higher wage, and the desire to learn to master the work in the field. So, motivation is a driving force that comes from ourselves such as the desire to develop to achieve success. In addition to motivational encouragement, religiosity itself often affects a person's productivity. The existence of religious beliefs and practices can provide strong meaning and purpose in doing work and have a high work ethic. In addition, discipline and independence learned from religious practice can also increase efficiency and productivity. In an Islamic perspective, religiosity involves a deep appreciation of religious values that are not only understood but also practiced in daily life. Religiosity plays a role in the development of human character, where religious values embedded in the human soul lead to honest and pious behavior (Fridayanti, 2016). In this case, religiosity is measured through the dimension of belief, the dimension of religious practice, the dimension of experience, the dimension of religious knowledge, and the dimension of experience or consequence. Religious activities do not only occur during worship, but also other activities (Sari et al., 2022). Thus, religiosity is the formation of a person's identity and behavior which is not only reflected through rituals but how each individual or group integrates into daily life and interaction with others. In addition, a sense of comfort is also needed in production activities created from a work environment. A good work environment is expected to spur high employee work productivity (Purwanti, 2016).

The work environment is all the aspects that affect the conditions in which a person works including physical, social and psychological factors (Halizah et al., 2023). An Islamic work environment is a place where Islamic spiritual values and ethics are integrated into daily work practices that can improve employees' work performance by increasing their commitment and motivation. The work environment shows that spirituality in the workplace can be a solution to address unfair business practices and can promote healthy competition (Junianto et al., 2021). In this case, the work environment according to (Dewi et al., 2016) It can be measured through the physical work environment and the non-physical work environment. So, a good work environment is very important because it can affect performance, customer satisfaction and employee welfare. A positive work environment not only increases productivity but also helps in forming harmonious working relationships and supporting employee professionals while working (Ramadhani et al., 2022).

Micro, Small, and Medium-Sized Enterprises (MSMEs) are commercial ventures that have the capacity to provide job opportunities and offer financial services that contribute to the achievement of national stability (Dhela Purnama Rahayu, 2016). MSMEs are crucial to the growth of the country's economy because they use labor, promote income equality, boost rural economic development, increase non-oil and gas exports, and raise GDP (AFidela et al., 2020). In Gayo Lues, MSMEs are mostly engaged in the agriculture, trade and industrial sectors. Based on data recorded at the Ministry of Small and Medium Business Cooperatives in 2023 there are 379 (Kementrian Koperasi dan UKM, 2023). MSMEs in the area also have various types of MSMEs ranging from industry, services, technology, agriculture and so on. However, based on an interview by TN's sister as a business voter of Kedete x Sora, she has expressed her opinion, that according to her, MSME actors in the area have obstacles related to their productivity and activities when trading. According to him, this can be seen through the low level of motivation of employees and lack of enthusiasm in dealing with consumers/buyers. which can hinder the resilience of MSME actors in Gayo Lues Regency. In addition, there is a lack of initiative and motivation from both owners and employees to develop a business to be more advanced which is caused by the absence of motivation and future plans related to the business that is being run in order to obtain higher wages or income. Then, according to him, of course, every actor or employee needs to increase their religiosity, because it can influence religious values that can affect the view of risks and business practices. This can also be seen from the activities of MSME owners or employees who rarely worship, do not pay attention to business ethical values according to Islam, and do not apply religious principles in running their businesses.

An uncondusive work environment and limited resources can be obstacles in running a business, such as lack of support from colleagues, feeling competitive with each other, irresponsible in doing work, lack of interaction between employees and buyers, lack of knowledge about business management that can hinder the ability to plan an effective growth strategy for the business. By overcoming this, MSME actors should have strong motivation, good religious values, and good work environment support so that Gayo Lues MSME actors can increase their opportunities to develop their businesses well and successfully.

The work environment has a negative and significant impact on productivity, while religiosity strengthens the variables of both motivation and the work environment. This is according to previous research by Isni Purwanti (2016) titled "The Influence of Motivation, Work Environment, with Religiosity as a Moderating Variable on Employee Work Productivity (Case Study of PT. Daya Manunggal Di Salatiga)" (Purwanti, 2016). However, a prior study by Ikhsan Amar Jusman and Rohani (2018) titled "The Impact of Motivation and Work Environment on Employee Productivity at PT. Tirta Fresindo Jaya" demonstrates that these factors positively impact employee work productivity and can raise it (Jusman et al., 2021). Because the two earlier studies' findings differed from the one that would serve as the foundation for this study, they were able to offer distinct perspectives on the variables that have impacted productivity.

This study aims to understand whether motivation, religiosity and work environment affect each other and contribute to the productivity of MSME actors in Gayo Lues Regency in an Islamic economic perspective that emphasizes the principles of justice and common welfare. So, the researcher wants to review this study with the title "The Influence of Motivation, Religious, and Work Environment on the Productivity of MSME Actors in Gayo Lues Regency in an Islamic Economic Review."

## LITERATURE REVIEW

### *Productivity*

According to Huesin Umar in the research (Fadillah et al., 2013) A comparison of the total resources utilized (inputs) and the outcomes obtained (output) is called productivity. Additionally, productivity has two dimensions: effectiveness, which results in the accomplishment of goals pertaining to attempts to compare inputs with the reality of their usage or the manner in which the task is performed, and productivity (Nasution et al., 2023). So, it can be concluded that productivity is said to be good if someone is able to work effectively to achieve the target in terms of quantity, quality and time and efficiency. The productivity of a season's work is reflected in its quantity and quality. As in the word of Allah which explains that the expanse of the earth is a potential that with the perseverance of its human beings creates and develops it. In Islamic teachings, productivity that can realize the economic empowerment of the community to achieve the welfare of mankind (Robiansyah, 2018). Menurut (Anwar, 2020) There are several explanations of the sources of Islamic teachings about productivity, including:

1. The notion of charity, which denotes labor or action, is intimately linked to productivity. A Muslim is obligated by Allah SWT to constantly do charity. According to Surah At-Taubah (105): *"Work for yourself so that when the time comes, Allah, His Messenger, and the believers will see what you have done."*
2. Then, when you return to Allah, who is aware of both the real and the invisible, He will tell you what you have done." The aim of a person's life is productivity, as stated by Allah in Q.S. Al-Mulk: 2, which translates to mean: *"Who creates life and death, so that He may test you, to see who among you is better in deeds." He is also powerful and tolerant."*
3. According to Q.S. An-Nahl (97), *"living in this world until the hereafter" is the definition of production in Islam. This shows that "whoever does righteous deeds, both men and women in a state of faith, then We will indeed give them a good life and indeed We will reward them with a better reward than what they have done."*

Based on the three verses above, researchers can conclude that productivity in Islamic teachings emphasizes the importance of charity or work as part of a Muslim's life. Surah At-Taubah verse 105 teaches us that Allah SWT requires Muslims to always do charity which shows that productivity is part of worship that will be judged by Allah and His Messenger. Q.S Al Mulk verse 2 states that this life is a test to determine who will have the best charity, by associating productivity with one's life goals and the quality of charity. Then, Q.S An-Nahl verse 97 expands the concept of productivity to the hereafter, which promises a good life and better rewards for those who do righteous deeds. Thus, productivity in Islam is not only limited to worldly achievements but also related to spiritual quality and eternity in the hereafter. According to (Hasibuan, 2011) To measure productivity, the following indicators are needed.

1. Capacity and readiness to perform tasks.
2. The abilities of an employee are mostly based on their professionalism and skill level at work.

3. Aiming to acquire better outcomes and making improvements to the ones already attained.
4. Concrete outcomes are possible. Employees and business owners are aware of the leadership.
5. The goal of work spirit is to improve upon yesterday.
6. Examining expectations and problems in one's life might help one grow as a person.
7. The output of work that demonstrates the caliber of an employee's job is called quality.
8. Efficiency is the ratio of the total resources spent to the results obtained.

### **Motivation**

Motivation is the driving element that underlies a person in carrying out work (Sunarsi, 2018). Meanwhile, according to (Hasibuan, 2011) Motivation is a factor that influences a person in carrying out work according to the company's goals. Motivation is an encouragement that fosters passion for work, so that they can cooperate with each other, work effectively, and integrate with business so that satisfaction is achieved (Sanjaya, 2018). Motivation in Islam is also interpreted as energy for the charity carried out. Motivation plays an important role in human beings, because no one will meet all our needs, and we will not get what we want except by striving to achieve it ourselves (Aisyah et al., 2023). This is also in accordance with the words of Allah SWT in QS Al-An'Am 162-163:

قُلْ إِنَّ صَلَاتِي وَنُسُكِي وَمَحْيَايَ وَمَمَاتِي لِلَّهِ رَبِّ الْعَالَمِينَ (١٦٢)

Meaning: *Indeed, my prayers, my worship, my life and my death are only for Allah, the Lord of the universe.*

لَا شَرِيكَ لَهُ ۗ وَبِذَلِكَ أُمِرْتُ وَأَنَا أَوَّلُ الْمُسْلِمِينَ (١٦٣)

Meaning: *There is no ally for Him and that is what was commanded to me and I am the first to surrender (Muslim).*

Thus, researchers can conclude that the two verses interpret that motivation plays an important role as a driver for a person to forget about tiredness, tiredness and boredom at work. With strong motivation, individuals are able to work as much as possible in Islam, the intention of work motivation is very important. Straight intentions and pure motivation because Allah will turn worldly affairs into blessings in the hereafter. On the contrary, bad intentions and dirty motivations will have no value in the sight of God. Even in Islam, people who have no motivation will lose His mercy. With the basic needs and the adequacy of salary, benefits, and working conditions met, employees in the work environment have strong motivation to carry out their daily activities and tasks (Marpaung et al., 2021). According to (Fadillah et al., 2013) There are 5 indicators that can measure motivation, including the following:

1. Have a high personal responsibility for their work.
2. Do something/work as well as possible.
3. The desire to get fair wages according to work.
4. The desire to get a higher wage than usual.
5. The desire to learn to master their work in their field.

## **Religiosity**

Religiosity is an individual's state or nature that expresses commitment, beliefs, and practices to religious values. This also includes spiritual, moral and ethical aspects in daily life. Religiosity involves an individual's relationship with God and adherence to the teachings of the religion (Febriana et al., 2021). In Islam, religiosity includes worship, moral integration, and compassion for fellow humans. It affects the individual's behavior, thoughts and feelings and enriches the meaning of life (Safriisyah et al., 2010). The Qur'anic verses related to religiosity are QS. Al-Ahzab (33:70) is as follows.

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَفُولُوا قَوْلًا سَدِيدًا

Which means: *O you who believe, fear Allah and speak the right word.*

This verse teaches us the importance of piety to Allah and honesty in speaking. In the context of religiosity, this verse emphasizes that as believers, we must have a strong piety to Allah because piety can affect our daily behavior, including in terms of speaking. In this research, this verse is relevant because it teaches moral integrity and commitment to religious values. When we speak honestly and based on piety, we will also be able to strengthen our religious values and positively influence work productivity. The indicators of religiosity according to (Nur'aini et al., 2015) are as follows:

1. The religious dimension, when adherents to certain theological tenets embrace the veracity of the theory, is a source of hope.
2. The religious practice component include acts of worship, deference, and demonstrations of a person's dedication to their chosen faith.
3. Given the experiential dimension and the consideration that all religions have some expectations, it is inaccurate to assert that an individual with a high level of education would eventually acquire direct and subjective knowledge of ultimate truth.
4. The assumption that individuals who identify as religious have a fundamental understanding of religious concepts, ceremonies, texts, and traditions is known as the "religious knowledge" component.
5. The identification of religious outcomes and beliefs is referred to as the experiential or consequential dimension.

## **Work Environment**

The conditions around an employee's place of employment make up their work environment. This covers environments, social aspects, and physical characteristics that may have an impact on workers' well-being, relationships at work, cooperation, productivity, and well-being (Yuliantari et al., 2020). Meanwhile, according to (Affandi, 2018) The surrounding conditions at work have the potential to impact job happiness and the ability of workers to accomplish the best possible work outcomes, which in turn enhances employee performance within the organization. Moreover, (Darmadi et al., 2022) says that everything that surrounds an employee and affects how well he completes the duties given to him, including air conditioning and decent lighting, is considered part of the work environment. In the perspective of Islamic economics, the work environment is the existence of human beings around them to

complement and complement each other according to their respective roles. In this case, humans are considered as caliphs who must protect nature and creatures created by Allah. Therefore, every activity in the workplace must comply with Islamic law in order to achieve happiness in the world. (Cahyadi, 2019). The holy verse of the Qur'an that discusses the work environment is QS Al-baqarah (2:30) as follows.

وَإِذْ قَالَ رَبُّكَ لِلْمَلَائِكَةِ إِنِّي جَاعِلٌ فِي الْأَرْضِ خَلِيفَةً ۗ قَالُوا أَتَجْعَلُ فِيهَا مَنْ يُفْسِدُ فِيهَا وَيَسْفِكُ الدِّمَاءَ وَنَحْنُ نُسَبِّحُ بِحَمْدِكَ وَنُقَدِّسُ لَكَ ۗ قَالَ إِنِّي أَعْلَمُ مَا لَا تَعْلَمُونَ

"Recall that your Lord declared to the Angels, *"Truly, I desire to make a caliph on the face of the world," according to this translation. Merea said, "Why do you want to make (the caliph) on earth a person who will do harm to him and shed blood, when he always prays by praising You and purifying You?" Indeed, Allah declared, "I know what you do not know."*

Based on this verse, it is explained that humans have a responsibility as the manager of the earth. As caliphs, we must preserve nature, avoid damage, and not shed blood. In the work environment, this verse reminds us to act wisely and responsibly with regard to the environment around us. We must always avoid destructive behaviors, such as excessive waste disposal, excessive use of resources, and so on. By carrying out our duties as caliphs well, we can create a sustainable and harmonious work environment for all living beings. According to Sedarmayanti in the research (Dewi et al., 2016) which are indicators in the work environment, namely.

1. Physical Work Environment

It is a work environment that includes physical conditions in the workplace and can affect workers. There are several material requirements for a good workplace, including lighting, temperature, air, noise, unpleasant odors at work, and safety at work.

2. Non-Physical Work Environment

An enjoyable workplace that fosters a cordial working relationship between subordinates and superiors is known as a non-physical work environment. This is because, at work, individuals engage in activities that are intended to bring them enjoyment, in addition to earning money. Interpersonal interactions and relationships with supervisors are examples of the non-physical work environment.

## RESEARCH METHOD

Multiple linear techniques, multiple linear regression approaches, or a quantitative approach are all used in this research methodology. This method was used to examine the correlation and impact of factors that are the subject of the study on boosting MSME actors' productivity in Gayo Lues Regency. main and secondary data were employed in this study; respondents' questionnaire distribution provided the main data. In the meanwhile, literature reviews drawn from books and specialized research magazines were used to gather secondary data, which was also acquired from the Ministry of Cooperatives and SMEs. There are 379 MSMEs in the study's overall population. The number of samples to be utilized in this study was determined by the researcher using the Slovin formula.

$$n = \frac{N}{1 + N(e)^2}$$

So that :

$$n = \frac{379}{1 + 379(0,1)^2}$$

n = 99 respondent

Thus, 99 MSME actors serve as the study's sample size. The study's instrument is a questionnaire that is given to the owners of MSME's and any workers that work there. It has a measuring scale with five response levels: (1) strongly disagree, (2) disagree, (3) disagree, (4) agree, and (5) highly agree. In order to get a better knowledge of whether motivation, religion, and work environment have a positive and substantial impact on the productivity of MSMEs in Gayo Lues Regency, this study processes data using the SPSS Version 26 program.

## RESULTS AND DISCUSSION

### Research Results

#### *Characteristics of Respondent*

There were 99 MSME actors in the Gayo Lues Regency that participated in this survey as respondents. The processed data provided the researcher with information about the respondents that might serve as a benchmark for the traits of the respondents that made up the study's sample. The respondents' gender, kind of business, and monthly business revenue were the study's characteristics.

**Table 1. Gender of Respondents**

Gender	Total
Male	47
Female	52
<b>Total</b>	<b>99</b>

*Source: Data processed by researchers, 2024.*

Information was taken from the table, which showed that there were 47 respondents who identified as male and 52 who identified as female. It is clear from the statistics that women make up the majority of research participants. This finding is consistent with information gathered from surveys given to MSME business operators in the Gayo Lues Regency.

**Table 2. Type of Business**

Type of Business	Total
Food/Beverage Culinary	24
Services	22
Clothing	22
Food/Staple	3
Agribusiness	28
<b>Total</b>	<b>99</b>

*Source: Data processed by researchers, 2024.*

Based on the table 2, it can be seen that there are 5 categories of business types researched, namely culinary/food/beverages, services, clothing, food/staple needs, and agribusiness. Of the 99 MSMEs in Gayo Lues Regency, agribusiness is the most dominant sector



with 28 businesses, which means that Gayo Lues Regency reflects great potential in agriculture and farming in the region. The food/beverage culinary business ranks second with 24 businesses, followed by the service and clothing sectors which each have a total of 22 businesses that are being researched in this study. the food/staple needs sector of which there are 3 businesses that have been fulfilled as MSME actors who have provided the availability of staples for the people of Gayo Leus Regency. Thus, researchers can conclude that the type of agribusiness business is the most prominent type of business by obtaining a total of 28 businesses.

**Table 3. Business Revenue/Month**

Income / Month	Total
< Rp. 5.000.000	21
Rp. 5.000.000 - Rp. 10.000.000	49
Rp. 1.000.000 - Rp. 15.000.000	18
>Rp. 20.000.0000	11
<b>Total</b>	<b>99</b>

Source: Data processed by researchers, 2024.

Based on the table 3 business income per month above, the researcher can conclude that the majority of MSME businesses in Gayo Lues Regency have revenues between Rp. 5,000,000 to Rp. 10,000,000, with a total of 49 businesses. Income of less than Rp. 5,000,000 is occupied by 21 businesses, indicating the existence of a number of small businesses with minimal income. Furthermore, there are 18 businesses with revenues between Rp. 10,000,000 to Rp. 15,000,000, and 11 businesses with revenues of more than Rp. 20,000,000. In total, there were 99 businesses analyzed, describing the variation in business income in Gayo Lues Regency.

#### *Validity and Reliability Test*

A questionnaire is considered valid if a question on it may provide information that will be used to measure anything, according to Sugiyono (2017). Validity tests are used to assess a questionnaire's validity. In this instance, the R value determined in the Total Correlation item column may be used to determine the validity test results. where the total of the table's r values must not equal the computed r value. The study's r table, which includes 99 respondents, has a value of 0.196. The following are the findings of this study's validity test.

**Table 4. Validity Test Results**

Variable	Question Item Code	R <sub>count</sub>	R <sub>table</sub>	Description
Productivity (Y)	PR1	0.827	0.196	Valid
	PR2	0.790	0.196	Valid
	PR3	0.862	0.196	Valid
	PR4	0.825	0.196	Valid
	PR5	0.869	0.196	Valid
	PR6	0.806	0.196	Valid
	PR7	0.901	0.196	Valid
	PR8	0.813	0.196	Valid
Motivation (X1)	MO1	0.766	0.196	Valid
	MO2	0.882	0.196	Valid
	MO3	0.850	0.196	Valid
	MO4	0.834	0.196	Valid
	MO5	0.833	0.196	Valid

Variable	Question Item Code	R <sub>count</sub>	R <sub>table</sub>	Description
	MO6	0.834	0.196	Valid
	MO7	0.830	0.196	Valid
	MO8	0.805	0.196	Valid
Religiosity (X2)	RE1	0.860	0.196	Valid
	RE2	0.873	0.196	Valid
	RE3	0.818	0.196	Valid
	RE4	0.817	0.196	Valid
	RE5	0.795	0.196	Valid
	RE6	0.795	0.196	Valid
	RE7	0.807	0.196	Valid
	RE8	0.888	0.196	Valid
Work Environment (X3)	LK1	0.938	0.196	Valid
	LK2	0.942	0.196	Valid
	LK3	0.950	0.196	Valid
	LK4	0.907	0.196	Valid
	LK5	0.950	0.196	Valid
	LK6	0.935	0.196	Valid
	LK7	0.917	0.196	Valid
	LK8	0.892	0.196	Valid

Source: Data processed by researchers, 2024.

The researcher can infer from the following table that all of the data is legitimate because it exceeds the table's claimed validity  $r$  of 0.196. Additionally, if a respondent's responses are steady or constant over time, the questionnaire's variable indicator which is measured by the reliability test can be considered reliable. A Cronbach Alpha score of greater than 0.6 indicates the reliability of the questionnaire, according to the stipulations. Thus, the following are the findings of this study's reliability test.

**Table 5. Reliability Test Results**

Factors affecting the productivity of Gayo Lues Regency MSME players		
Question Item	Cronbach Alpha	Description
Motivation	0.636	Reliable
Religiosity	0.761	Reliable
Work Environment	0.659	Reliable
Productivity	0.687	Reliable

Source: Data processed by researchers, 2024.

Based on the results of the reliability test above, it can be concluded that all data instruments are declared reliable because they are at  $>0.6$ .

### *Classical Assumption Test*

#### *Multicollinearity Test*

To ascertain if the regression model discovered a link between the independent variables, the multicollinearity test was employed. Examining the tolerance value can help determine whether multicollinearity exists in the regression model. If multicollinearity does not exist, the variance inflation factor (VIF)  $< 10$  and the tolerance value  $> 0.10$ . The following are the findings of this study's multicollinearity test:

**Table 6. Multicollinearity Test Results**

Variable	Colinearity Statistics	
	Tolerance	VIF
Motivation	0.613	1.632
Religiosity	0.867	1.153
Work Environment	0.623	1.606

Source: Data processed by researchers, 2024.

The tolerance value of  $e > 0.10$  and the variance inflation factor (VIF)  $< 10$  were determined by the multicollinearity test of the three variables: motivation (X1), religiosity (X2), and work environment (X3). Consequently, it may be concluded that this study lacks multicollinearity.

### *Hypothesis Test*

#### *T-statistical test*

The purpose of this t-point test is to determine the bound variable's partial effect from the impact of all independent variables. According to Sugiyono (2017), the following criteria serve as the foundation for decision-making: if the probability value (significance) is less than 0.05, it can be concluded that the independent variable has a significant impact on the dependent variable, and if it is greater than 0.05, it can be concluded that the independent variable has no significant impact. The following are the findings of this study's t-test.

**Table 7. T-test Result**

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	14.385	3.491		4.120	0.003
Motivation	0.235	0.090	0.081	0.97	0.081
Religiosity	0.185	0.092	0.184	2.020	0.001
Work Environment	0.177	0.078	0.243	2.257	0.033

Source: Data processed by researchers, 2024.

The t-value is  $0.97 < t$  table 0.196, and the Sig for the motivation influence (X1) is  $0.081 > 0.05$ , according to the t-statistical test results table above. The t-value for the religious impact is  $2.020 > t$  table 0.196, and the sig (X2) is  $0.001 < 0.05$ . The t-value for the work environment impact is  $2.257 > 0.196$  and the sig (X3) is 0.033. Thus, scholars may draw the conclusion that Gayo Lues Regency's MSME actors' productivity is not significantly impacted. Meanwhile, the productivity of MSME actors in Gayo Lues Regency is significantly impacted by the factors of religion and work environment.

#### *Test F (Simultaneous)*

To determine if every independent variable in the study model has a combined impact on the dependent variables, the F test is utilized. This study's alpha value was set at 0.05. If the probability value (significance) is less than 0.05, then the dependent variables are considered to

be affected by the independent factors while making this decision. The following are the findings of the F test in this investigation.

**Table 8. Test Result F (Simultaneous)**

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	2180.920	3	193.640	84.689	0.001
Residual	605.625	95	6.375		
Total	1886.545	98			

Source: Data processed by researchers, 2024.

The F value, which was determined to be 84,689, indicates that H0 is rejected and H1 is approved based on the preceding table. In the meanwhile, less than 0.05, or 0.001, is the significance value that was obtained. Thus, researchers can draw the conclusion that the productivity of MSME actors in Gayo Lues Regency is reliant on a number of dependent factors, including motivation, religion, and work environment.

#### *Coefficient of Determination (R<sup>2</sup>)*

R<sup>2</sup> is a measure of how well the model can explain dependent variables, is the value of the determination coefficient utilized in this study. The study's determination coefficient test yielded the following findings.

**Table 9. Determination Coefficient Test Results**

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.876	0.812	0.795	2.525

Source: Data processed by researchers, 2024.

Some significant data that gives an idea of how successfully the regression model is applied to explain the variability of dependent variables (Productivity of MSME Actors) in Gayo Lues Regency can be found in the Model Summary findings above. Based on the aforementioned table, researchers may determine that the study's R Square is 0.812, meaning that motivation, religion, and work environment account for about 81.2% of the productivity of MSME actors in the Gayo Lues Regency. Meanwhile, factors not covered in this study accounted for 19.8% of the explanation.

## **Discussion**

### *The Influence of Motivation on the Productivity of MSME Actors in Gayo Lues Regency in the Perspective of Islamic Economics*

The independent and dependent variables were identified using the study's findings as evidenced by the t-test. Therefore,  $0.081 > 0.05$  indicates that motivation is likely. Consequently, H0 was dismissed and H1 was approved, along with a t-value computed of  $0.97 < t$  table 0.196, indicating that motivation had no discernible impact on the productivity of MSME actors in the Gayo Lues Regency. Additionally, the findings of this study are corroborated by earlier studies by (Parashakti et al., 2021) and (Purwanti, 2016) which show that motivation has a positive effect but does not have a significant effect on productivity. According to (Parashakti et al., 2021) Since motivation is impacted by a variety of other factors, including working circumstances,

technology, and abilities, it does not significantly affect productivity. For example, a worker who is motivated but does not have the skills to achieve high productivity. Second, the effect of motivation is not immediately visible. Increased motivation can take time to really affect performance and productivity. In the perspective of Islamic economics, motivation has a different dimension. Motivation in Islam is not only driven by material gains, but also by high spiritual values and work ethic. Principles such as justice, honesty, and *ihsan* (kindness) encourage individuals to work earnestly as a form of worship to Allah. However, motivations based on these spiritual values must also be balanced with a supportive work system and environment. If these principles are applied consistently, although they may not be immediately statistically significant, the impact will be felt in the long term through improved well-being and work blessings. Therefore, in Islamic economics, it is important to pay attention to the balance between spiritual and material motivations and ensure that there is structural and environmental support that is conducive to increasing productivity in a sustainable manner.

*The Influence of Religiosity on the Productivity of MSME Actors in Gayo Lues Regency in the Perspective of Islamic Economics*

The independent and dependent variables were identified using the study's findings as evidenced by the t-test. This means that the likelihood of religiosity is  $0.001 < 0.05$ . With a t-value of  $2,020 > t\text{-table } 0.196$ , it can be concluded that religion has a favorable and substantial impact on the productivity of MSME players in Gayo Lues Regency, supporting the acceptance of H0 and the rejection of H1. The findings of this investigation are further corroborated by earlier studies carried out by (Purwanti, 2016), (Wijaya et al., 2022), and (Aprillia, 2021) studies demonstrate the favorable and noteworthy impact of religion on productivity. Because religious principles may give people a solid moral and ethical framework for their job, religiosity has a positive and considerable impact on productivity. When a person has a high level of religiosity, they tend to be more disciplined, honest, and responsible in carrying out their duties. The belief that working well is part of worship and a form of devotion to God provides strong intrinsic motivation. Additionally, religiosity encourages positive attitudes such as gratitude, patience, and perseverance that help individuals overcome challenges and increase productivity. In the perspective of Islamic economics, religiosity has a positive and significant effect on productivity because Islamic teachings emphasize the importance of working honestly, fairly, and responsibly as part of worship. Islam teaches that every work done with good intentions and in accordance with sharia principles has a value of worship. In addition, the economy. Religiosity in the perspective of Islamic economics not only provides spiritual encouragement but also fosters a high work ethic, honesty, and responsibility, all of which contribute to the increased productivity of individuals and societies.

*The Influence of the Work Environment on the Productivity of MSME Actors in Gayo Lues Regency in the Perspective of Islamic Economics*

The independent and dependent variables were identified using the study's findings as evidenced by the t-test. The likelihood of the workplace is therefore  $0.033 < 0.05$ . With a t-value of  $2,243 > t\text{ table } 0.196$ , H0 is thus accepted and H1 is rejected, indicating that the work environment significantly and favorably affects the productivity of MSME actors in Gayo Lues Regency. The findings of the investigation carried out by also corroborate the findings of this

study (Jusman et al., 2021), (Basit et al., 2018), (Purwanti, 2016), and (Wijaya, et al., 2022) which show that the work environment has a positive and significant effect on productivity. A positive and significant work environment has an effect on productivity because the physical comfort offered by a clean, safe, and comfortable work environment increases efficiency and reduces employee fatigue and stress. Second, a supportive and pleasant work atmosphere increases motivation and morale, so that employees feel valued and more eager to complete their tasks. In the perspective of Islamic economics, a positive work environment has a major impact on employee productivity because it creates an atmosphere that supports collaboration and fairness. A safe, comfortable, and inclusive environment allows employees to work better. Deliberation and open communication are also highly encouraged, as this allows new ideas to emerge and improve efficiency. In addition, by applying Islamic social values such as social responsibility and justice, a positive work environment can strengthen team solidarity and promote mutual welfare. In other words, a good work environment not only makes employees feel valued, but also motivates them to make their best contribution in achieving common goals.

*The Influence of Motivation, Religiosity, and Work Environment on the Productivity of MSME Actors in Gayo Lues Regency in the Perspective of Islamic Economics*

Based on the results of the F test in the study, the F-statistic value of 84,689 shows that the overall regression model is significant and the probability is  $0.001 < 0.05$  which shows that there is enough evidence that motivation, religiosity, and work environment affect the productivity of MSME actors in Gayo Lues Regency. This indicates that these variables have a strong and positive relationship in increasing the productivity of micro, small, and medium enterprises in the area. From the perspective of Islamic economics, these findings show that factors such as motivation, religiosity, and work environment have a significant impact on the productivity of MSME actors in Gayo Lues Regency. High motivation to strive and integrity reinforced by religious values provide a solid foundation for better performance in business. A conducive work environment, where collaboration and innovation are encouraged, also contributes positively to productivity. The principles of Islamic economics emphasize the importance of integrity, fairness, and efficiency in economic activity, which is reflected in the increased productivity observed in this study. Therefore, these results underscore the importance of applying ethical and social values in achieving sustainable and inclusive economic goals in the MSME environment, in accordance with Islamic economic principles. For MSME actors already using digital marketing, it is recommended to enhance and innovate their strategies. Those not yet using digital marketing should adopt it to increase their income and learn to operate digital devices to advance their business. Digital marketing provides greater opportunities for MSMEs to compete and thrive in the current digital era (Nasution et al., 2022).

## **CONCLUSIONS**

The results of this study show that motivation does not have a significant effect on the productivity of MSME actors in Gayo Lues Regency, in line with previous findings that emphasize that motivation must be balanced with skills and supportive working conditions. On the other hand, religiosity has a positive and significant effect on productivity, because religious values provide a strong moral foundation for discipline, honesty, and responsibility in work. A positive work environment also has a significant impact by creating an atmosphere that

supports collaboration and efficiency, in accordance with Islamic economic principles that emphasize fairness, cleanliness, and comfort in economic activities. Overall, these findings confirm that the integration of ethical and social values in the MSME environment has the potential to increase productivity in a sustainable and inclusive manner, in accordance with Islamic economic principles.

## SUGGESTION

To increase the productivity of MSME actors in Gayo Lues Regency from an Islamic economic perspective, it is recommended to focus more on developing skills and understanding of technology for MSME actors, apart from motivation. Strong religiosity can continue to be improved through programs that integrate religious values in daily business management. A supportive work environment, including hygiene and safety aspects must be taken seriously to create optimal conditions for employees and buyers.

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