

**An Analysis of the Impact of Islamic Work Ethic on
Job Satisfaction and It's Implication towards
Organizational Commitment
(A Case Study: Islamic Banks in Medan)**

Dissertation

Written by:

PERMANAN GINTING MUNTHE

NIM: 94315050606

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**STUDY PROGRAM OF SHARIA ECONOMICS
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This is to notify that dissertation entitled:

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Written by:

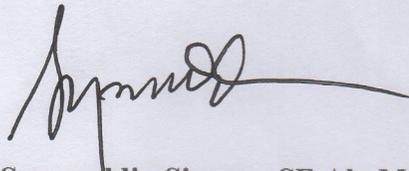
Permanan Ginting Munthe
NIM: 94315050606

is surely ratified to be examined at Open Examination Session
on October, 2018

PROMOTERS



Prof. Dr. M. Yasir Nasution, MA
NIP. 195005181977031001



Dr. Saparuddin Siregar, SE.Ak, M.Ag
NIP. 196307182001121001

LEMBAR PERSETUJUAN

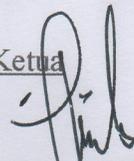
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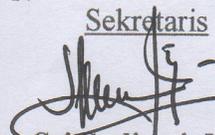
Panitia Ujian Pendahuluan Disertasi
(Tertutup)

Ketua



Prof. Dr. Syukur Kholil, MA
NIP. 196402091989031003

Sekretaris



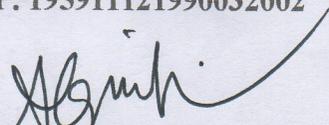
Dr. Sri Sudiarti, MA
NIP. 195911121990032002

Anggota-anggota

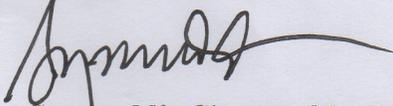
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NIP. 195005181977031001



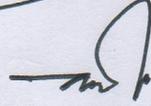
Prof. Dr. Ahmad Qorib, MA
NIP. 195804141987031002



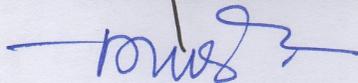
Dr. Saparuddin Siregar, SE. Ak, M.Ag
NIP. 196307182001121001



Dr. Andri Soemitra, MA
NIP. 197605072006041002

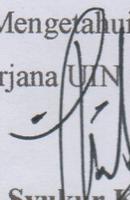


Dr. Muslim Marpaung, M.Si
NIP. 196407261991031008



Mengerahui,

Direktur Pascasarjana UIN Sumatera Utara



Prof. Dr. Syukur Kholil, MA
NIP. 196402091989031003

SURAT PERNYATAAN

Saya yang bertanda tangan dibawah ini:

Nama : Permanan Ginting Munthe
NIM : 94315050606
Program Studi : Ekonomi Syariah
Tempat/Tgl Lahir : Tebing Tinggi/18 September 1978
Pekerjaan : Dosen
Alamat : Jl. M. Nawi Harahap, Gg. Suka, No. 18, Medan

Menyatakan dengan sebenarnya bahwa disertasi yang berjudul:

“An Analysis of the Impact of Islamic Work Ethic on Job Satisfaction and its Implication towards Organizational Commitment (Case Study: Islamic Banks In Medan)”,

adalah benar merupakan hasil karya saya pribadi, kecuali kutipan-kutipan yang keseluruhannya telah saya cantumkan sumbernya.

Apabila terdapat kesalahan atau kekeliruan didalamnya adalah sepenuhnya menjadi tanggung jawab saya. Demikianlah surat pernyataan ini saya buat dengan sesungguhnya.

Medan, 25 Juli 2018

Yang membuat pernyataan,



Permanan Ginting Munthe
NIM. 94315050606

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7. Vice-head of Study Program of Sharia Economics Dr. Pangeran Harahap, MA
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DEDICATIONS

Praise be to Allah SWA. and peace be upon His Messenger Muhammad SAW.

This research is especially dedicated to Islam and faithful Muslims believers, My lovely father the late H. Saksi Ginting Munthe (may Allah SWA put him into jannah, aamiin) and mother Hj. Herlina Hasibuan.

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“May Allah The Most Gracious gather us in His Jannah, aamiin”

ABSTRACT



AN ANALYSIS OF THE IMPACT OF ISLAMIC WORK ETHIC ON JOB SATISFACTION AND ITS IMPLICATION TOWARDS ORGANIZATIONAL COMMITMENT

(Case Study: Islamic Banks in Medan)

PERMANAN GINTING MUNTHE

NIM : 94315050606
Study Program : Sharia Economics (EKSYA)
Place/Date of birth : Tebing Tinggi, 18 September 1978
Father's name : (Alm.) H. Saksi Ginting Munthe
Mother's name : Hj. Herlina Hasibuan
Promoter : Prof. Dr. M. Yasir Nasution, MA
Co-promoter : Dr. Saparuddin Siregar, SE, Ak, MA

Nowadays spirit of Indonesian Muslims and the Government of Republic of Indonesia in reviving sharia economy should be appreciated and supported by all elements especially by Islamic financial institutions of this country. One the most popular and familiar Islamic financial institutions to Indonesian people is Islamic Banks. Unfortunately, the data show that the problems of employees' turnover, tardiness, embezzlement, etc. do happen in Islamic Banking sector. This situation, of course, is contradictory to Islamic Work Ethic principles in one side, and would disturb and even threaten the operational smooth running of the institutions in the other side. Hence, investigating such behavioral phenomenon would be imperative to minimize the negative effects. Therefore, this research is meant to examine the impact of Islamic work ethic on job satisfaction and its implication towards organizational commitment. The data was collected from Islamic Banks in Medan with total of 217 respondents. The data was analyzed using Smart Partial Least Square (PLS) 3.0 Structural Equation Model (SEM). The results show that Islamic work ethic has a positive significant impact on employees' job satisfaction. However, Islamic work ethic has no direct impact on organizational commitment, but it has an indirect impact on it. In addition, from six profiles of respondents, only employees' level of

education is the only profile that has an association with job satisfaction. Meanwhile, employees' level of education as well as their monthly income found to be associated with organizational commitment.

Keywords : *Islamic Work Ethic, Job satisfaction, Organizational commitment*

Address: Jl. M. Nawi Harahap, Gg. Suka, No. 18, Medan

Cell-phone: 0821 6163 6269

E-mail address: permananginting78@gmail.com

ABSTRAK

Saat ini semangat umat Islam Indonesia dan Pemerintah Republik Indonesia dalam menghidupkan kembali ekonomi syariah harus dihargai dan didukung oleh semua elemen terutama oleh lembaga keuangan Islam negara ini. Salah satu lembaga keuangan Islam yang paling populer dan akrab bagi masyarakat Indonesia adalah Bank Islam. Sayangnya, data menunjukkan bahwa masalah pergantian karyawan, keterlambatan, penggelapan, dan lain-lain, masih terjadi di sektor Perbankan Islam. Situasi ini, tentu saja, bertentangan dengan prinsip-prinsip Etika Kerja Islami di satu sisi, dan akan mengganggu dan bahkan mengancam kelancaran operasional lembaga-lembaga tersebut di sisi lain. Oleh karena itu, menyelidiki fenomena perilaku seperti ini akan menjadi sangat penting untuk meminimalkan efek negatif. Oleh karena itu, penelitian ini dimaksudkan untuk menguji dampak Etika Kerja Islami terhadap kepuasan kerja dan implikasinya terhadap komitmen organisasi. Data angket yang dikumpulkan dari karyawan-karyawan Bank Islam di Medan berjumlah 217 responden. Selanjutnya data tersebut dianalisis menggunakan Smart Partial Least Square (PLS) 3.0 Structural Equation Model (SEM). Hasil penelitian menunjukkan bahwa etika kerja Islam memiliki dampak positif yang signifikan terhadap kepuasan kerja karyawan. Namun, etika kerja Islam tidak berdampak langsung pada komitmen organisasi, tetapi memiliki dampak tidak langsung terhadapnya. Selain itu, dari enam profil responden, hanya tingkat pendidikan karyawan adalah satu-satunya profil yang memiliki hubungan dengan kepuasan kerja. Sementara itu, tingkat pendidikan karyawan serta penghasilan bulanan mereka ditemukan berpengaruh terhadap komitmen organisasi.

Kata Kunci: Etika Kerja Islami, Kepuasan Kerja, Komitmen Organisasi

النبة المختصرة

إن روح المسلمين الإندونيسيين وحكومة جمهورية إندونيسيا في إنعاش الاقتصاد الشرعي في أيامنا هذه يجب أن تحظى بالتقدير والدعم من قبل جميع العناصر خاصة المؤسسات المالية الإسلامية في هذا البلد. واحدة من المؤسسات المالية الإسلامية الأكثر شعبية والأكثر مألوفة لدى الشعب الإندونيسي هي البنوك الإسلامية. للأسف ، تظهر البيانات أن مشاكل دوران الموظفين ، التأخر ، الاختلاس ، وما إلى ذلك يحدث في قطاع البنوك الإسلامية. هذا الوضع ، بطبيعة الحال ، يتناقض مع مبادئ أخلاقيات العمل الإسلامي في جانب واحد ، ومن شأنه أن يزعج أو يهدد الإدارة التنفيذية السلسلة للمؤسسات في الجانب الآخر. وبالتالي ، فإن التحقيق في مثل هذه الظاهرة السلوكية أمر حتمي للحد من الآثار السلبية . لذلك ، يهدف هذا البحث إلى دراسة تأثير أخلاقيات العمل الإسلامية على الرضا الوظيفي وتأثيرها على الالتزام التنظيمي. تم جمع البيانات من البنوك الإسلامية في ميدان مع إجمالي 217 مشارك. تم تحليل البيانات باستخدام نموذج [Smart Partial Least Square (PLS) 3.0 Structural Equation Model (SEM)] تظهر النتائج أن أخلاقيات العمل الإسلامي لها تأثير إيجابي كبير على الرضا الوظيفي للموظفين. ومع ذلك ، فإن أخلاقيات العمل الإسلامي ليس لها تأثير مباشر على الالتزام التنظيمي ، ولكن لها تأثير غير مباشر على ذلك. بالإضافة إلى ذلك ، من ستة ملفات شخصية للمستجيبين ، مستوى تعليم الموظفين فقط هو الملف الوحيد الذي لديه ارتباط مع الرضا الوظيفي. وفي الوقت نفسه ، وجد أن مستوى تعليم الموظفين فضلا عن دخلهم الشهري يرتبط بالالتزام التنظيمي.

الكلمات المفتاحية: أخلاقيات العمل الإسلامية ، الرضا الوظيفي ، الالتزام
التنظيمي

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QUESTIONNAIRES

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CHAPTER I

INTRODUCTION

A. Background of the Study

In Islam, working is not merely a worldly matter but it also has more crucial and ultimate dimension in the life of hereafter. In the other words, working in Islam has horizontal as well as vertical dimensions. Islam conveyed that working has economic as well as moral and social dimensions. Therefore, in Islam working is viewed not as an end in itself, but as a means to foster personal growth and social relations.¹ In accordance, Islam has stated its principles and rules of work ethics through Quran and Hadith, because working in Islam is obligated for its followers as a way to fulfill their existence needs in one side and to prove their genuine submission and worshipping Allah the Most Merciful in another. These are, in general, the factors which differentiate Islam and the *Materialism*, whereby Islam never dissociate between economic activities and ethic.² Consequently, every Muslim hold responsible and, in the end, will be informed as well as questioned on whatever he/she has done.

Hereby, one of main goals of this study is to examine whether Islamic Work Ethic (IWE) has become an absolute undisputed guide obeyed by Muslims and how compliant do Muslims to IWE. It is because the nature of IWE is not equal to work ethic in other religions such as Christians and Judaism.³ For example, one of fundamental differences between the Protestant Work Ethic (PWE) and the IWE is that in Islam all deeds performed by Muslims will be justified through their intensions, which is in line with the hadith of Prophet Mohamed (ﷺ) "actions are recorded according to intention, and man will be rewarded or punished accordingly." Therefore, in Islam, unlike in other religions,

¹ Ali A, and Al-Owaihah, A., 2008, "Islamic Work Ethic: A Critical Review", *Cross Cultural Management: An International Journal*, Vol. 15, No. 1, pp. 5-19.

² Yusuf Qardhawi, (1997), *Norma dan Etika Ekonomi Islam*, Jakarta, Gema Insani, pp. 51.

³ Ali A, and Al-Owaihah, A., 2008, "Islamic Work Ethic....",

being good at human eyes does not guarantee that it would be valued as good deed too by Allah the Know of all things.

Allah SWT the Almighty has mentioned in the Holy Qur'an in sura At-Taubah (9) verse 105:

وَقُلْ أَعْمَلُوا فَسَيَرَى اللَّهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ وَسَتُرَدُّونَ إِلَىٰ
عَلَمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنبِّئُكُمْ بِمَا كُنْتُمْ تَعْمَلُونَ ﴿١٠٥﴾

105. “And say (O Muhammad ﷺ) "Do deeds! Allah will see your deeds, and (so will) His Messenger and the believers. And you will be brought back to the All-Knower of the unseen and the seen. Then He will inform you of what you used to do.”

The command of working and doing deeds by seeking the bounties including the sustenance provided by Allah to His servants has clearly been revealed by Allah in Qur'an sura Al-Jumu'ah (62) verse 10:

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِن فَضْلِ اللَّهِ وَاذْكُرُوا
اللَّهَ كَثِيرًا لَّعَلَّكُمْ تُفْلِحُونَ ﴿١٠﴾

10. “Then when the (*Jumu'ah*) *Salat* (prayer) is finished, you may disperse through the land, and seek the Bounty of Allah (by working, etc.), and remember Allah much, that you may be successful.”

Interestingly, Allah the Most Beneficent has made this universe easy for human beings to earn their sustenance as long as they keep moving and active in seek of the bounties of Allah as stated in Quran in respective sura:

وَسَخَّرَ لَكُمْ مَّا فِي السَّمَوَاتِ وَمَا فِي الْأَرْضِ جَمِيعًا مِّنْهُ إِنَّ فِي ذَلِكَ
لَآيَاتٍ لِّقَوْمٍ يَتَفَكَّرُونَ ﴿١٣﴾

13. “He [God] has also made subservient to you all that is in the heavens and the earth; it is all as a favour and kindness from Him. Verily, in it are signs for people who think deeply.” (Al-Jathiyah, 45:13).

Then Allah the Almighty also said:

﴿ وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا وَيَعْلَمُ مُسْتَقَرَّهَا
وَمُسْتَوْدَعَهَا كُلٌّ فِي كِتَابٍ مُّبِينٍ ﴾ ﴿٦﴾

6. “And no (moving) living creature is there on earth but its provision is due from Allah. And He knows its dwelling place and its deposit (in the uterus, grave, etc.). all is in a Clear Book (*Al-Lauh Al-Mahfuz* - the Book of Decrees with Allah).” (Hud, 11:6).

In addition, the Prophet Mohamed (ﷺ) has declared on how admirable are the Muslims who work and eat foods from their own efforts, and explicitly he also has asked Allah to forgive those Muslims who strive and work hard. The hadiths are narrated as follow:

حَدَّثَنَا إِبْرَاهِيمُ بْنُ مُوسَى، أَخْبَرَنَا عَيْسَى، عَنْ ثَوْرٍ، عَنْ خَالِدِ بْنِ مَعْدَانَ،
عَنِ الْمُقَدَّامِ - رَضِيَ اللَّهُ عَنْهُ - عَنْ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ مَا

أَكَلَ أَحَدٌ طَعَامًا قَطُّ خَيْرًا مِنْ أَنْ يَأْكُلَ مِنْ عَمَلِ يَدِهِ، وَإِنَّ نَبِيَّ اللَّهِ دَاوُدَ -
عَلَيْهِ السَّلَامُ - كَانَ يَأْكُلُ مِنْ عَمَلِ يَدِهِ.

Narrated Al-Miqdam:

The Prophet (ﷺ) said, “Nobody has ever eaten a better meal than that which one has earned by working with one's own hands. The Prophet (ﷺ) of Allah, David used to eat from the earnings of his manual labor.”⁴

In another hadith, Allah’s apostle said:

حَدَّثَنَا عَبْدَانُ، أَخْبَرَنَا عَبْدُ اللَّهِ، عَنْ يُوسُفَ، عَنِ الزُّهْرِيِّ، قَالَ أَخْبَرَنِي
ابْنُ الْمُسَيَّبِ، سَمِعَ أَبَا هُرَيْرَةَ - رَضِيَ اللَّهُ عَنْهُ - قَالَ سَمِعْتُ النَّبِيَّ صَلَّى
اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: 'بَيْنَا أَنَا نَائِمٌ رَأَيْتُنِي عَلَى قَلْبِ عَلِيٍّ دَلْوًا، فَتَزَعْتُ
مِنْهَا مَا شَاءَ اللَّهُ، ثُمَّ أَخَذَهَا ابْنُ أَبِي فُحَّافَةَ، فَتَزَعَهَا بِهَا دُنُوبًا أَوْ دُنُوبَيْنِ،
وَفِي نَزْعِهَا ضَعْفٌ، وَاللَّهُ يَعْفِرُ لَهُ ضَعْفَهُ، ثُمَّ اسْتَحَالَتْ غَرَبًا، فَأَخَذَهَا ابْنُ
الْخَطَّابِ، فَلَمْ أَرَ عَبْقَرِيًّا مِنَ النَّاسِ يَنْزِعُ نَزْعَ عُمَرَ، حَتَّى ضَرَبَ النَّاسُ
بِعَطْنِ!'

Narrated Abu Huraira:

I heard Allah's Messenger (ﷺ) saying, “While I was sleeping, I saw myself standing at a well, on it there was a bucket. I drew water from the well as

⁴ Muḥammad Ibn Ismā‘il Abū ‘Abdullāh al-Bukhārī al-Ja‘fiy, *Al-Jāmi‘ al-Musnad* aḥ-
ḥadīth al-Mukhtaḥar min Umūr Rasūlullāh ḥaḥī alallāh ‘Alaiḥ Wasallam wa Sunaniḥ wa Ayyāmih
(aḥ-ḥadīth al-Bukhārī), ed. Muḥammad Zuhair Ibn Nāḥir an-Nāḥir (Dār al-ḥadīth an-Najāḥ, 1422 H),
Bāb Kasb ar-Rajul wa ‘Amaliḥi Biyadiḥi, Hadist 2072, Book III, pp. 57.

much as Allah wished. Then Ibn Abi Quhafa (i.e. Abu Bakr) took the bucket from me and brought out one or two buckets (of water) and there was weakness in his drawing the water. May Allah forgive his weakness for him. Then the bucket turned into a very big one and Ibn Al-Khattab took it over and I had never seen such a mighty person amongst the people as him in performing such hard work, till the people drank to their satisfaction and watered their camels that knelt down there.”⁵

As stated earlier, the necessity of hard working is inevitable; however, workers’ work ethic (good manners at work) is not negotiable too. As an example, since the early 1990s, Flynn⁶ has reported that work ethic having higher priority than skill for the employers to recruit the employees. This study proved that employers are giving more and more attention on work ethic rather than skill in recruiting the employees. However, the research does not nullify the need of skillful employees, rather it emphasizes on the demand of ethical as well as skillful employees.

In this regard, Islamic work ethic should become a guide for Muslims in behaving with a good conducts especially in their work places. Whereby Muslims realize that by persistently performing Islamic work ethic means the same as they have followed and obeyed the commandments of Allah and His apostle Mohamed (ﷺ). Subsequently, this faith would lead Muslims to become satisfied with their job, because Muslims believe that doing a good and favorable work performance is also a form of submitting themselves Allah’s will and worshipping Him.

Although it’s not quite similar, satisfaction in everything in Muslims’ life, including satisfaction on their job, is usually called as “*qana’ah*”. *Qana’ah* in Islam is not merely a matter of possessing ample and plentiful of wealth, *qana’ah* is a matter of Muslims’ grateful sense for whatever they are bestowed. It is about

⁵ Muḥammad Ibn Ismā‘il Abū ‘Abdullāh al-Bukhārī al-Ja‘fiy, *Al-Jāmi‘ al-Musnad aḥ-ḥadīth al-Mukhtaḥar min Umūr Rasūlullāh ḥallāh ‘Alaiḥ Wasallam wa Sunaniḥ wa Ayyāmih* (ḥadīth al-Bukhārī), ed. Muhammad Zuhair Ibn Nāḥir an-Nāḥir (Dār al-ḥadīth an-Najāh, 1422 H), *Bāb Qaul an-Nabi Shallallahu ‘Alaihi Wa Sallam*, Hadist 3664, Book V, pp. 6.

⁶ Flynn, G 1994, “Attitude more valued than ability”, *Personnel Journal*, vol. 73, pp. 16.

a person's feeling of gratefulness and satisfaction after doing his/her best efforts, including prayers, regardless of the outcomes. Due to its praiseworthy character in Islam, being *qana'ah* therefore consequently will be awarded with huge rewards. In his decree, the Prophet Mohamed (ﷺ) said how wonderful are Muslims' life with this *qana'ah* attribute:

حَدَّثَنَا الْعَبَّاسُ بْنُ مُحَمَّدٍ الدُّورِيُّ، حَدَّثَنَا عَبْدُ اللَّهِ بْنُ يَزِيدَ الْمُقْرِيُّ، أَخْبَرَنَا
 حَيْوَةَ بْنُ شَرِيحٍ، أَخْبَرَنِي أَبُو هَانِيءٍ الْخَوْلَانِيُّ، أَنَّ أَبَا عَلِيٍّ، عَمْرَو بْنَ
 مَالِكِ الْجَنْبِيِّ أَخْبَرَهُ عَنْ فَضَالَةَ بْنِ عُبَيْدٍ، أَنَّهُ سَمِعَ رَسُولَ اللَّهِ صَلَّى اللَّهُ
 عَلَيْهِ وَسَلَّمَ يَقُولُ " طُوبَى لِمَنْ هُدِيَ إِلَى الْإِسْلَامِ وَكَانَ عَيْشُهُ كَفَافًا وَقَنِعٌ".
 قَالَ وَأَبُو هَانِيءٍ اسْمُهُ حُمَيْدُ بْنُ هَانِيءٍ . قَالَ أَبُو عِيْسَى هَذَا حَدِيثٌ حَسَنٌ
 صَحِيحٌ .

Fadalah bin 'Ubaid narrated that he heard the Messenger of Allah (ﷺ) saying:

“Glad tidings to whoever is guided to Islam, his livelihood was sufficient and he was satisfied.”⁷

In the same way, the Prophet Mohamed (ﷺ) used to seek refuge with Allah the Almighty from a greedy personality which is the opposite of *qana'ah*. Allah's apostle Mohamed (ﷺ) used to ask Allah in his prayers:

⁷ Muhammad Ibn 'Isā Ibn Saurah Ibn Mūsā Ibn Ḥāhāk at-Tirmizi, 1975, *Sunan at-Tirmizi*, ed. Ahmad Muhammad Syākir, *et.al.* print 2 (Cairo: Syirkah Maktabah wa Ma'ba'ah Muḥafā al-Bābi al-Ḥalabi), *Bāb Mā Jā'a fī al-Kafāf wa ash-Shabr 'Alaihi*, Hadist 2349, Book IV, pp. 576.

أَخْبَرَنَا فُتَيْبِيَّةُ، قَالَ حَدَّثَنَا خَلْفٌ، عَنْ حَفْصِ، عَنْ أَنَسٍ، أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ كَانَ يَدْعُو بِهَذِهِ الدَّعَوَاتِ " اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنْ عِلْمٍ لَا يَنْفَعُ وَقَلْبٍ لَا يَخْشَعُ وَدُعَاءٍ لَا يُسْمَعُ وَنَفْسٍ لَا تَشْبَعُ " . ثُمَّ يَقُولُ " اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنْ هَوْلَاءِ الْأَرْبَعِ " .

It was narrated from Anas that:

The Prophet (ﷺ) used to say these supplications: “*Allahumma inni a'udhu bika min 'ilmin la yanfa'u, wa qalbin la yakhsha'u, wa du'a'in la yusma'u, wa nafsin la tashba'u.* (O Allah, I seek refuge with You from knowledge that is of no benefit, a heart that is not humble, a supplication that is not heard and a soul that is not satisfied.)” Then he would say: ‘*Allahumma inni a'udhu bika min ha'ula'il-arba'* (O Allah, I seek refuge with You from these four)’.⁸

Afterwards, Islamic work ethic, in fact, does not only affect the employees’ job satisfaction, it also motivates them to be committed to the organizations. With regards to Islamic work ethic (IWE), job satisfaction and organizational commitment in a study held by Norshidah *et al.*, it was found that Islamic work ethic has a positive and significant impact to make the employees satisfied and committed.⁹

To this end, Islam is extremely concerned, and urged Muslims to be committed and highly determined in good works and deeds. Because only such a strong commitment that able to transform ideas and dreams into reality and a

⁸ Imam An-Nasa'i, *Sunan Al-Sughrā*, 1986, ed. Abu Al-Fattah Abu Ghadah, print 2, (Hilb: Maktabah al-Matbu'ah al-Islamiyyah), *Bāb Al-isti'azah min Nafs la Tasyba'*, Hadist 5470, Book VIII, pp. 263.

⁹ Norshidah, M., Nor Shahriza, A.K and Ramlah, H, 2010. ‘Linking Islamic Work Ethic to Computer Use Ethics, Job Satisfaction, and Organizational Commitment’, *Journal of Business Systems, Governance and Ethics*, 5, pp. 13-23.

person reserves the right only for what he/she attempts to. Allah the All-Wise explicitly mentioned in Quran:

وَأَنْ لَّيْسَ لِلْإِنْسَانِ إِلَّا مَا سَعَى ﴿٣٩﴾

39. ‘‘Human being can have nothing but what they strive for’’ (An-Najm, 53:39).

Besides, the Prophet Mohamed (ﷺ) was the most committed person in performing his duties and deeds as it is clearly described in the following hadith:

حَدَّثَنَا يَحْيَى بْنُ سُلَيْمَانَ، قَالَ حَدَّثَنِي ابْنُ وَهْبٍ، قَالَ حَدَّثَنِي عُمَرُ، هُوَ ابْنُ مُحَمَّدٍ أَنَّ زَيْدَ بْنَ أَسْلَمَ، حَدَّثَهُ عَنْ أَبِيهِ، قَالَ سَأَلَنِي ابْنُ عُمَرَ عَنْ بَعْضِ شَأْنِهِ - يَعْنِي عُمَرَ - فَأَخْبَرْتُهُ. فَقَالَ، مَا رَأَيْتُ أَحَدًا قَطُّ بَعْدَ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مِنْ حِينَ قُبِضَ كَانَ أَجَدَّ وَأَجْوَدَ حَتَّى انْتَهَى مِنْ عُمَرَ بْنِ الْخَطَّابِ.

Narrated Aslam:

Ibn `Umar asked me about some matters concerning `Umar. He said, ‘‘Since Allah's Messenger (ﷺ) died. I have never seen anybody more serious, hard working and generous than `Umar bin Al-Khattab (till the end of his life.’’¹⁰

¹⁰ Muḥammad Ibn Ismā‘il Abū ‘Abdullāh al-Bukhārī al-Ja‘fiy, *Al-Jāmi‘ al-Musnad aḥ-ḥadīth al-Mukhtār min Umūr Rasūlullāh ḥiḥ allallāh ‘Alaiḥ Wasallam wa Sunaniḥ wa Ayyāmih* (ḥiḥ aḥ-ḥadīth al-Bukhārī), ed. Muhammad Zuhair Ibn Nāḥir an-Nāḥir (Dār ḥiḥ-ḥadīth an-Najāh, 1422 H), *Bāb manaqib Umar Ibn al-Khattab*, Hadist 3647, Book. V, pp. 12.

It is obvious that in the hadith above, the word ‘serious’ refers to something done with high level of commitment and determination. And in fact, the Prophet Mohamed (ﷺ) instructed seriousness not only in terms of doing deeds but also in terms of saying our prayers to The Almighty Allah. It is apparently stressed in the hadith below:

حَدَّثَنَا عَبْدُ اللَّهِ بْنُ مَسْلَمَةَ، عَنْ مَالِكٍ، عَنْ أَبِي الزِّنَادِ، عَنِ الْأَعْرَجِ، عَنْ أَبِي هُرَيْرَةَ - رَضِيَ اللَّهُ عَنْهُ - أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ "لَا يَقُولَنَّ أَحَدُكُمْ اللَّهُمَّ اغْفِرْ لِي، اللَّهُمَّ ارْحَمْنِي، إِنَّ شَيْئًا لَيَعْزِمُ الْمَسْأَلَةَ، فَإِنَّهُ لَا مَكْرَهَ لَهُ "

Narrated Abu Huraira:

Allah's Messenger (ﷺ) said, “None of you should say: 'O Allah, forgive me if You wish; O Allah, be merciful to me if You wish,' but he should always appeal to Allah with determination, for nobody can force Allah to do something against His Will.”¹¹

The study on the affective reactions of employees to organizations has become the most prevalent researched areas, in particular, Islamic work ethic, job satisfaction and organizational commitment and have been the focus of much of such research (Norshidah, M., *et. al.*,¹² Yousef, D.,¹³ and Paul, E.L. & Jane, R.W.¹⁴).

¹¹ Muḥammad Ibn Ismā‘il Abū ‘Abdullāh al-Bukhārī al-Ja‘fiy, *Al-Jāmi‘ al-Musnad* - *al-Mukhtaḥar min Umūr Rasūlullāh* *allallāh* ‘Alaih Wasallam wa Sunanih wa Ayyāmih (al-Bukhārī), ed. Muhammad Zuhair Ibn Nāḥir an-Nāḥir (Dār al-Ḥadīth an-Najāh, 1422 H), *Bāb liyughrim al-Mas`alah*, Hadist 6339, Book VIII, pp. 74.

¹² Norshidah, M., Nor Shahriza, A.K and Ramlah, H, (2010). ‘Linking Islamic Work Ethic..., pp.13-23.

¹³ Yousef, D. (2001). ‘Islamic work ethic; a moderator between organizational commitment and job satisfaction in a cross-cultural context’, *Personal Review*, 30, pp. 152-69.

¹⁴ Paul, E.L. & Jane, R.W. (1998). ‘the Role of Perceived System Knowledge in Predicting Appraisal Reactions, Job Satisfaction, and Organizational Commitment’, *Journal of*

Moreover, such satisfaction and commitment have been linked to organizational outcomes such as turnover, absenteeism, performance and grievances as well as antecedents and correlates like demographics, role states, job characteristics, employee-leader relations, and organizational characteristics (Hackett & Guion¹⁵; Judge & Watanabe¹⁶; Petty, McGee, & Cavender¹⁷; Scott & Taylor¹⁸). From the above statement, we clearly see the importance of such dynamic study for the organizations to operate smoothly i.e. by taking the employees' job satisfaction into consideration as it will influence their commitment to the organizations.

Let's take an example of the most common problem faced by organization such as turnover. Turnover represents a major problem especially in terms of recruitment costs and organizational continuity. Arnold and Feldman,¹⁹ Bluedorn,²⁰ Hollenbeck and Williams²¹ found that job satisfaction and organizational commitment, have invariably been reported to be negatively related to turnover and intent to leave and positively correlated to one another.²² In other words, job satisfaction and organizational commitment are negatively related to turnover and intent to stay, while they are positively related to each other.

Organizational Behavior, 19, pp. 53-65.

¹⁵ Hackett, R.D. & Guion, R.M. (1985). 'A Reevaluation of the Absenteeism-Job Satisfaction Relationship', *Organizational Behavior and Human Decision Processes*, 35, pp. 340-381.

¹⁶ Judge, T.A. & Watanabe, S. (1993). 'Another Look at the Job Satisfaction and Life Satisfaction Relationship', *Journal of Applied Psychology*, 78, pp. 939-948.

¹⁷ Petty, M.M, McGee, G.N., & Cavender, J.W. (1984). ' A Meta-Analysis of the Relationships between the Individual Job Satisfaction and Individual Performance.', *Academy of Management Review*, 9, pp. 712-721.

¹⁸ Scott, K.D. & Taylor, G.S. (1985). 'An Examination of Conflicting Findings on the Relationship between Job Satisfaction and Absenteeism', *Academy of Management Journal*, 28, pp. 599-612.

¹⁹ Arnold, H.J. & Feldman, D.C. (1982). 'A Multivariate Analysis of the Determinants of Job Turnover', *Journal of Applied Psychology*, 67, pp. 350-360.

²⁰ Bluedorn, A.C (1982). 'A Unified Model of Turnover from Organizations', *Human Relations*, 35, pp. 135-153.

²¹ Hollenbeck, IR. & Williams, CR. (1986). 'Turnover Functionality Versus Turnover Frequency: A Note on Work Attitudes and Organizational Effectiveness', *Journal of Applied Psychology*, 71, pp. 606-611.

²² Bluedorn, A.C (1982). 'A Unified Model...',

Unfortunately, the problem arises since the above relationships becoming inconsistent and slightly ruined by the findings of some organizations. For instance, PricewaterhouseCoopers (PwC) Indonesia²³ made a survey since January to February 2014 on banking industries in Indonesia and found 15% employees turnover occurred in this sector. This significant level of employees' turnover was the result of inadequate human resource supply while the demand is high.

In the survey, PwC Indonesia also found that the employees were frequently switching from one bank to another. As much as 54% of the respondents switched over for the sake of higher income, meanwhile 37% of the respondents moved to get a career development. The need of a new challenge and dissatisfaction on leadership styles had been responded as much as 4% respectively.

To make it clearer and easier to understand, the following table displays the hierarchy of the factors which trigger the intention of employees' turnover based on PwC's findings.

Table 1: Factors which Trigger Employees' Intention of Turnover

No.	Triggering Factors	Percentage
1.	Seeking for higher income	54%
2.	Career development	37%
3.	New work challenge	4%
4.	Dissatisfaction on leadership styles	4%

Source: PwC Indonesia's survey findings on banking industries in Indonesia (2014).

PwC Indonesia claimed that the survey represented 80% banking industries assets in Indonesia. The respondents were top level management of 30

²³<http://finansial.bisnis.com/read/20140515/90/228134/survei-sdm-perbankan-turn-over-karyawan-15-motif-utamanya-cari-tunjangan-lebih-menjanjikan>; accessed 18/082017.

big banks in Indonesia. Therefore, the results of the survey could be taken as representative situations of Indonesian banking sectors.

In case of Islamic banks, the evidence of employees' turnover is quite similar. For example, employees' turnover at BRIS (Bank Rakyat Indonesia Syariah) Bandung Suniaraja branch in 2010-2011 increased from 12 employees in 2010 to 15 employees in 2011²⁴ as shown on the table 2 below:

Table 2 : Employees Turnover in Bank Rakyat Indonesia Syariah (BRIS) Bandung Suniaraja 2010-2011

Year	Total Employees Turnover
2010	12 employees
2011	15 employees

Source: HRD Division of BRIS (Bank Rakyat Indonesia Syariah) Bandung Suniaraja branch.

The data shows that there is an increasing trend of employees' turnover at BRIS Bandung Suniaraja branch from 12 employees 15 employees in 2010 and 2011 respectively. Meanwhile, the total employees of BRIS Bandung Suniaraja branch at that time were 62 employees in 2010 and 60 employees in 2011. Thus, the employees' turnover can be categorized as high which is about 25% of the total BRIS Bandung Suniaraja branch employees.

In addition, antecedent conditions of employees turnover such as being late to work, in fact had been reflected in the forth coming table. The incremental level of employees' lateness in BRIS Bandung Suniaraja branch can be seen as manifested in the following table²⁵:

²⁴ Hidayat, A. Syarif, (2015), 'Pengaruh Kompensasi dan Pengembangan Karir terhadap Komitmen Organisasi (Studi Kasus pada PT. Bank BRI Syariah Cabang Bandung Suniaraja)', *Ecodemica*, 3-1, pp. 335.

²⁵ *Ibid.*, Hidayat, A. Syarif, (2015), 'Pengaruh Kompensasi dan...',

Table 3: Percentage of Employees' Tardiness in BRIS (Bank Rakyat Indonesia Syariah) Bandung Suniaraja branch 2010-2011

Month	Percentage (%)		Trend
	2010	2011	
January	10	7	Decrease
February	5	5	Stable
March	7	2	Decrease
April	5	4	Decrease
May	9	3	Decrease
June	9	3	Decrease
July	7	2	Decrease
August	5	10	Increase
September	2	5	Increase
October	4	7	Increase
November	3	5	Increase
December	2	9	Increase

Source: HRD Division of BRIS (Bank Rakyat Indonesia Syariah) Bandung Suniaraja branch.

Bank Syariah Mandiri (BSM) in fact, had also fired and reported the fraud and embezzlement of fund by its two employees to State Police Metro Jaya November 2014, which caused financial loss for about Rp. 75 billions.²⁶ Ironically, those two employees got strategic positions at BSM, respectively Marketing Manager and Trade Specialist Officer.

²⁶<https://news.detik.com/berita/2821619/bank-syariah-mandiri-pecat-pegawai-yang-gelapkan-dana-75-m>, (Accessed, July 23rd, 2018, 08:40 AM.)

Meanwhile, in Bogor, BSM also fired three 3 employees from November 2012 until October 2013 for credit funds manipulation. The case had been submitted to Indonesian Police authority in Jakarta on 12 September 2013.²⁷ In fact, among those fired employees two of them were heads of BSM branch offices and one accounting officer of BSM. This implies that higher job position does not guarantee ethical commitment and compliance by the employees.

Therefore, the need to study the impact of Islamic work ethic (IWE) on job satisfaction and organizational commitment is inevitable. Anyway, to understand how organizations work and be able to predict and manage employees behavior in organizations, especially the Islamic ones, seems to require a thorough understanding of these three work-related attitudes.

This study, however, is aimed at examining the impact of Islamic work ethic (IWE) on job satisfaction in one side, and its implication towards the organizational commitment of the Islamic bank' employees in Medan in the other side (partial as well as impartial impact/effect). In the other hand, this study also attempts to investigate the associations between Islamic bank' employees' demographic characteristics such as gender (sex), age, marital status, monthly income, level of education, and years of work experience, and the above mentioned variables. Whereby, such study could provide a clear outlook on real situation of Islamic banks in Medan and ultimately becomes one of the key successes of current organizational performance.

B. Problem Statement

This study would like to investigate the impact of Islamic work ethic on job satisfaction and towards employees' organizational commitment. Thus, the main emphasis of the study is to show the relationship of Islamic work ethic on job satisfaction and it's implication towards employees' organizational commitment. This study also tries to analyze the direct impact of Islamic work

²⁷<https://ekbis.sindonews.com/read/797840/34/karyawan-bsm-semptat-kabur-saat-audit-internal-1382604292>, (Accessed, July 23rd, 2018, 09:55 AM.)

ethic on employees' organizational commitment in one side and Islamic work ethic impact on employees' organizational commitment with job satisfaction as the intervening variable in the other side. In turn, we would like to identify how far do the profiles of respondents such as marital status, gender, age, and length of working experience correlate to those three research variables.

C. Research Questions

The study is conducted based on five main questions:

1. Whether there is an impact of Islamic work ethic on Islamic Banks employees' job satisfaction?
2. Whether there is a direct impact of Islamic work ethic on Islamic Banks employees' organizational commitment?
3. Whether there is an indirect impact of Islamic work ethic on Islamic Banks employees' organizational commitment, when job satisfaction set as an intervening factor?
4. Whether there is an impact of Islamic Banks employees' job satisfaction on their organizational commitment?
5. Whether there are associations between profiles of Islamic Banks employees with Islamic work ethic, job satisfaction, and organizational commitment?

D. Scope of the Study

The impact of Islamic work ethics on job satisfaction and employees' organizational commitment has become the main focus of this study, and the respondents are those people who are attached in various Islamic banks in Medan, be them the government or private banks such as Bank Sumut Syariah, Bank Syariah Mandiri (BSM), Bank Negara Indonesia (BNI) Syariah, Bank Rakyat Indonesia Syariah (BRIS), Bank Muamalat, OCBC NISP Syariah, BUKOPIN Syariah, Bank Permata Syariah, CIMB Niaga Syariah, and Bank Aceh Syariah, etc. Thus, people who are engaged with this kind of organizations might be taken as the respondents of the research. Thus, basically this study employs convenience sampling.

E. Significance of the Study

Despite its importance, little research has been devoted to an in-depth study of the Islamic work ethic and its impacts on job-related outcomes such as organizational commitment, job satisfaction, job performance, and the like (Yousef,²⁸ & Morrison²⁹). Thus, due to the dynamic and inconsistency of the subject matter of this study, the research on this particular area is needed.

As with a number of other studies, this study attempts to address the above question and may reduce the existing ambiguity on the relationship between Islamic work ethic on job satisfaction and its implication towards organizational commitment. It is hoped that the findings of this study can reveal that Islamic work ethic has its own impact on employee's job satisfaction and their organizational commitment. At least, an obvious relationship between the three items, which is moderated by some demographic factors like gender (sex), age, marital status, monthly income, education level and years of working experiences, can be seen clearly after the completion of the study.

Nevertheless, it is imperative to mention several novelties found in this study:

1. This study tries to investigate the impact of IWE on Islamic banks employees' job satisfaction (as intervening variable) and its implication towards their commitment to their organizations.
2. The above relationships have never been studied earlier especially in Islamic banking sector.
3. Moreover, the research on the above relationships in Medan, can be categorized as a new research has ever been done so far.

²⁸ Yousef, D. (2001b), "Islamic work ethic; a moderator between organizational commitment and job satisfaction in a cross-cultural context", *Personal Review*, 30, pp. 153.

²⁹ Morrison, K.A. (1997). 'How Franchise Job Satisfaction and Personality Affect Performance, Organizational Commitment', *Journal of Small Business Management*, 35(3), pp. 39-67.

F. Objectives of the Study

Several objectives of the study might be stated as follows:

1. To find out whether Islamic work ethic has an impact on Islamic Banks employees' job satisfaction.
2. To find out whether Islamic work ethic has a direct impact on Islamic Banks employees' organizational commitment.
3. To find out whether Islamic work ethic has an indirect impact on Islamic Banks employees' organizational commitment, when job satisfaction set as an intervening factor.
4. To find out whether Islamic Banks employees' job satisfaction has an impact on their organizational commitment.
5. To find out whether profiles of Islamic Banks employees have associations with Islamic work ethic, job satisfaction, and organizational commitment.

CHAPTER II

LITERATURE REVIEW

A. Business and Ethic in History

History has shown that business activity always correlates with ethical issues. The discussion about business and ethic can't be separated from each other. Therefore, in terms of business activities, both are having the same age which means at the time business existed and so did the ethic. Consequently, in doing business there are several the does and the don'ts that should be obeyed by either the businessman as an individual or the organization as an institution.

Anyway, it is quite astonishing actually, where the fact shows that academically the field of business ethics as a science is widely discussed just about the last five decades, or approximately since 1970s³⁰. Meanwhile business and ethic did exist so long time ago, the same time with the existence of human beings in this world. In this case, Richard De George proposed to differ between 'ethics in business' and 'business ethics'³¹. *Ethics in business* means ethics has been related to business as it is related to other aspects of human life such as politics, education, family, etc. That means ethics is still seen as global or general. It can be connected to every aspects of human life. However, when it is called as *business ethics*, it becomes more specific with new and special identity. It can be understood that the word *business ethics* is specifically indicating a new field of science. Therefore, the discussion of *ethics in business* is having a very long history while the discussion of *business ethics* is vise-versa.

Utilizing De George's view, the shift of ethics in business to business ethics can be divided into five different periods³²:

³⁰ Darsono, P. & Siswandoko, T., (2011). *Manajemen Sumber Daya Manusia Abad 21*, Jakarta, Nusantara Consulting, pp. 349.

See also, Bertens, K., (2013). *Pengantar Etika Bisnis*, Yogyakarta, Kanisius, pp. 37.

³¹ De George, Richard, (1986). *Business Ethichs*, New York, Macmillan Publishing Company, 2nd Edition.

³² Bertens, K., (2013). *Pengantar Etika Bisnis*, Yogyakarta, Kanisius, pp. 35-40.

1. *Earlier Situation*

It's been centuries that ethics talked - on a scientific level - on economic and business issues as one of many other topics related to ethical issues. At the beginning of the history of philosophy, Plato, Aristotle, and other Greek philosophers investigated on how to organize human life together in a state and in that context they also discussed how economic and commercial activity should be governed. In medieval philosophy and theology this discussion continues, both in Christian as well as in Islam, including moral topics on economics and commerce which are of the great attention of philosophy (and theology) in modern times.

By focusing to the situation in the United States during the first half of the 20th century, De George described how moral issues regarding economy and business in colleges were mainly highlighted in theology. At that time, religious discourse was given in many universities in which students studied the problems on moral issues surrounding the economy and business. The discussion is of course different, as far as this course is given in Catholic or Protestant. In Catholic, generally this course tends to concentrate on the "social teaching of the church". What he meant was a systematic description of the teachings of the popes in social encyclicals, beginning with the encyclical *Rerum Novarum* (1891) of Pope Leo XIII. In this case, there were many topics of discussion pertaining to morality in socio-economic life such as the right of workers to good working conditions and appropriate remuneration; the importance of moral values contradicts a materialistic and consumerist atmosphere; social justice and efforts to improve the lives of the poor people; the responsibility of rich countries to poor countries, and so on. In the other side in the Protestant, the book of German theologian Reinhold Niebuhr 'Moral Man and Immoral Society' (New York, 1932) had given a major influence on ethical teaching on the socio-economic and business topics in their colleges.

Thus, in the United States during the first half of the 20th century ethics-in-business is primarily practiced in the context of religion and theology. And this approach still continues to this day, in the United States as well as elsewhere. The popes issued new social encyclicals up to *Caritas in Veritate* (2009) from Pope Benedict XVI. A particular good example for the United States is the pastoral document issued by US bishops entitled *Economic Justice for All. Catholic Social Teaching and the U.S. Economy* (1986).

2. Transition period: 1960s

In the 1960s there was a new development that could be seen as a direct preparation for the emergence of business ethics in the next decade. This 1960s decade in the United States (and the western world in general) was characterized by an uprising against power and authority, student revolutions (began in the French Capital on May 1968), and the denial of establishment. This uneasy atmosphere is reinforced by the frustration felt especially by young people with United States involvement in the Vietnam War. This dissatisfaction resulted in the largest demonstrations ever witnessed in the United States. Young people rejected, in particular, the collusion that occurred between the military and industry. The industry is primarily considered to serve the interests of the military. Simultaneously, for the first time, awareness of ecological problems and especially the industry was seen as the cause of environmental problems through air, water and land pollution and toxic waste and nuclear waste. At the same time there is also an anti-consumerist behavior. The atmosphere of consumerism was increasingly seen as an unhealthy tendency in society and was caused by modern business, among others, through advertising campaigns which were often exaggerated. All of these factors resulted in an anti-business attitude to young people, especially students.

In this way, colleges (scholars) responded to this situation differently. One of the most important reactions was a significant attention had been given to social issues in many management lectures. Some business schools had begun to include new courses in their curriculum commonly called Business and

Society. This lecture was given by management lecturers by publishing text books and other publications to support this new course. One of the topics that became popular in that context was Corporate Social Responsibility. The approach was based on management, which was combined with law and sociology as well, but philosophical ethical theories had not been used at the time.

3. *The birth of business ethics in U.S.: 1970s*

Business ethics as an intellectual and academic field with its own identity began to exist in the United States since the 1970s. If ethics, in the past, talked on moral aspects in business besides many other morality matters (ethics-in-relation-to-business), it now began to develop business ethics in its true meaning. There were mainly two factors that contributed greatly to the emergence of business ethics in the United States in the mid-1970s: a number of philosophers began to engage in thinking about ethical issues in business, and business ethics which was regarded as an appropriate response to the current moral crisis in business in the United States.

In the previous time, only theologians and clerics at the scientific (theological) stage discussed the moral issues of business, in the 1970s philosophers entered into this area of research and soon became the most dominant group. Basically, several years earlier, other philosophers had discovered biomedical ethics (also called bioethics) as a new scientific field. Therefore, some philosophers were actually involving themselves into business ethics research driven by the above success, while others willingly encouraging themselves to develop business ethics as another branch of applied ethics. In fact, for the philosophers this step was a radical change, because the common atmosphere of philosophical research at the time was far from practical problems. Hence, in developing business ethics, philosophers used to work with other experts, especially economists and management. In this way, they kept tight the tradition of developing applied ethics as multidisciplinary. Norman E. Bowie referred to such partnership as the date of birth of business ethics, the first business ethics conference held at the University of Kansas by the Philosophy

Department (Richard De George) with the College of Business (Joseph Pichler) in November 1974. His paper was then published in book form: *Ethics, Free Enterprise, and Public Policy: Essays on Moral Issues in Business* in 1978.³³

The second factor that triggered the emergence of business ethics as a serious field of study is the moral crisis experienced by the American business world in the early 1970s. The moral crisis in the business world was reinforced by the more general moral crisis that suffered all American society at that time. Also in 1970s there were still large demonstrations against US involvement in the Vietnam War. Due to this war, many people began to doubt the credibility of the federal government in Washington and the politicians in general. This moral crisis became even greater by revealing the "Watergate Affair" which eventually forced President Richard Nixon to resign (first in American history).³⁴

As the result of general moral crisis, the American business world was hit by a special moral crisis. In the early 1970s there were several scandals in American business, where businesspeople attempted to bribe politicians or make illegal donations to political campaigns. The biggest publicity among the business scandals is the "Lockheed Affair", a corruption case involving the leading American aircraft company. Such cases of corruptions and commissions made morality in business becoming increasingly questionable. People began to realize that there were unhealthy conditions in the U.S. business and that the moral crisis must be overcome soon.

³³ Norman E. Bowie, *Business Ethics*, in Joseph P. De Marco/Richard M. Fox (eds.), (1986). *New Directions in Ethics. The Challenge of Applied Ethics*, New York/London, Roulledge and Kegan Paul, pp. 158.

³⁴ Bertens, K., (2013). *Pengantar Etika Bisnis...*, pp. 58. (With the "Watergate Affair" meant that the Republican Party (Nixon's party) instigated a secret microphone at the Democratic Party's headquarters in the Watergate building (Washington DC) to tap into their talks during the preparation for the 1972 election campaign. The event was first demolished by two journalists from Washington Post daily. the main question arises whether President Nixon is involved in this incident or in an attempt to cover it up. Over time, President Nixon had a habit of recording all the talks with his staff. The judge ordered Nixon to hand over all the tapes for inspection. but when examined it was part of the tape removed. The Senate Commission's examination of Nixon's staff was broadcast live on television.)

As part of the reaction to these unethical scandals, in the early 1970s, American education extremely felt the need for ethical reflection enforcement in business. One of the efforts was to make business ethics as a special course taught in the colleges to educate managers and economists. This decision turned out to have widespread impact. If business ethics becomes a separate course, there should be lecturers, handbooks and other instructional materials, business ethics education lectures should be organized, scientific communication between business ethics scholars should be guaranteed by launching professional organizations and scientific journals, and so on. For example Norman E. Bowie, executive secretary of the American Philosophical Association, submitted a proposal to the National Endowment for the Humanities (from the US Ministry of Education) to develop guidelines for teaching business ethics courses. The group consisting of several philosophers, business school lecturers, and business practitioners was named Committee for Education in Business Ethics and required three years to complete its report by the end of 1980.³⁵ Thus the choice of business ethics as a course in the business school curriculum contributed significantly to its development toward a scientific field that has its own identity.

4. *Business ethics extended to Europe: 1980s*

In Western Europe, business ethics as a new science began to develop about 10 years later. Started from Great Britain which was the closest country to the United States geographically as well as culturally, and not quite long later in other Western European countries. More and more economics faculty and business schools in Europe offered business ethics courses in their curriculum as an optional courses as well as compulsory. In 1983, the first professor in business ethics was inaugurated from a university in Europe namely the University of Nijenrode, Netherlands. Ten years later there were twelve professors of business ethics in European universities. This rapid progress was quite surprising, because it occurred during university budgets were tightened everywhere due to financial difficulties. For that reason in some places the

³⁵ Norman E. Bowie, *Business Ethics...*,

discourse in business ethics was sponsored by business sector, such as in Business Schools of Leeds, Manchester, and London in England.

In 1987, the European Business Ethics Network (EBEN) was established to become a meeting forum among academicians from various universities as well as business schools, entrepreneurs and representatives of national and international organizations (such as trade unions). The first EBEN conference took place in Brussels (1987), the second conference in Barcelona (1989) and thereafter there were conferences each year: Milano (1990), London (1991) Paris (1992), Sandvika, Norway (1993), St. Gallen, Switzerland (1994), Breukelen, Netherlands (1995), Frankfurt (1996) and so on. Parts of materials of the conferences had been published.

5. *Business ethics became a global phenomenon: 1990s*

In the 1990s, it became clear that business ethics was not limited to Western world. As Richard De George said: business ethics is national, international and global like the business itself. Today business ethics is learned, taught, and developed around the world. We can see the presence of business ethics in Latin America, Asia, Eastern Europe, and in other regions of the world. Since economic liberation started in Eastern Europe, especially after the collapse of communism as a political and economic system in the late 1980s, Russia and other ex-communist countries felt a great need for ethical guidance, as it was realized that the transition to a free-market economy could not succeed unless accompanied by business ethics.³⁶ It's not surprising that business ethics also got special attention in the country with the strongest economy outside the Western countries, i.e. Japan. The most active institution in Japan, at the time that concerns on business ethics, is the Institute of Moralogy located at Reitaku University in Kashiwa-Shi, a suburb of metropolitan Tokyo. The institute is partly sponsored by the Japanese Government, it tried to establish a strong relationship between ethics and business practices. In 1989 and 1991 they organized a conference on ethics in the global economy, which was

³⁶ Alexander Filatof, (1994). Unethical Business Behaviour in Post-Communist Russia: Origins and Trends, *Business Ethics Quarterly*, 4, No. 1, pp. 11-15.

attended by academics from across Asia.³⁷ In India, business ethics was primarily practiced by the Management Center for Human Values established by the board of directors of the Indian Institute for Management in Calcutta in 1992. This Management Center for Human Values which was led by Prof. S.K. Chakraborty issued a magazine about business ethics since 1995, entitled *Journal of Human Values*.³⁸ Also in Hong Kong over the past few years business ethics has gained special attention, which is certainly inseparable from the change of power status that took place there in 1997. As in many other places, the experience on corruption cases triggered the need for ethical reflection on business practice. In this case the role of Independent Commission Against Corruption (established 1974). The University of Hong Kong has the Center for Business Values (1994). A moment earlier Hong Kong Baptist College established the Center for Applied Ethics.³⁹

Another evidence for the global nature of business ethics is the establishment of the International Society for Business, Economics, and Ethics (ISBEE). ISBEE held its inaugural meeting with The First World Congress of Business, Economics, and Ethics in Tokyo on July 25-28, 1996. There were 12 reports on business ethics situation in various regions of the world.⁴⁰ The second congress took place in Sao Paulo, Brazil in 2000, and thereafter a congress is held every four years from a city to another.

B. Islamic Work Ethic (IWE)

Islamic work ethic (IWE) is a set of explicit as well as implicit rules derived from its origin in Quran and the sayings of the Prophet Mohamed (ﷺ) whereby Muslim believers should comply and practice during work. Furthermore, in Muslim societies the sayings of Prophet Mohamed (ﷺ) and Quranic text are

³⁷ Th. Dunfee/Y. Nagayasu (eds.), (1993). *Business Ethics: Japan and the Global Economy*, Dordrecht/Boston, Kluwer.

³⁸ Darryl Reed, (1995). Business Ethics in an Indian Setting, *Business Ethics: A European Review*, 4, No.3, pp. 162-165.

³⁹ Gael M. McDonald, (1994). Common Myths about Business Ethics: Perspectives from Hongkong, *Business Ethics: A European Review*, 4, No. 2, pp. 64-69.

⁴⁰ After being revised, these reports published in *Journal of Business Ethics*, Vol.16, No. 4, October 1997.

an integral part of socio-political discourse. Therefore, the use of these sources becomes imperative in any discussion of IWE.⁴¹ IWE is an orientation that shapes and influences the involvement and participation of believers in the workplace.⁴² It also stresses social aspects in the workplace and duties toward society. Furthermore, the IWE emphasizes justice and generosity in the workplace, and it views engagement in economic activities as an obligation.⁴³ It stands not for life denial, but for life fulfillment and holds business motives in the highest regard.⁴⁴ For the believers, obeying the Islamic rules in every angel of their lives indicates their full submission to Allah and His Messengers. Therefore, Nasr⁴⁵ argued that the Islamic work ethic deserves a serious inquiry because it is the ideal which Muslims seek to realize.

However, before further discussion, one interesting thing to be noted regarding the word ethic, which in Arabic is called as '*akhlaq*'. In fact, the word *akhlaq* in Arabic is the plural form of *khulq*, which is etymologically, means ethics, morals, manners or decency. While the basic source of the words *akhlaq* and *khulq* is the word *khalaqa* which means 'creates'.

Furthermore, the word *khalaqa* could also transform into the word *Khaliq* which means 'The Creator', *makhluk* which means 'the creature', and *khalaq* which means 'the creation'. In this way, the similarity of the above words source implies that the word *akhlaq* (ethic) consists of the existence of the interrelated will of *Khaliq* (God) and the way *Makhluk* (the creature) behave, which organizes not only the relationships between God and His creature, but also the relationships between the creature to other creature including the whole universe.⁴⁶ The more popular term in Islam known as *hablun min Allah* and *hablun min an-naas*.

⁴¹ Ali A, and Al-Owaihian, A., (2008). "Islamic Work Ethic: A Critical Review", *Cross Cultural Management: An International Journal*, Vol. 15, No. 1, pp. 5-19.

⁴² Ali A, and Al-Owaihian, A., (2008). "Islamic Work Ethic....pp. 10.

⁴³ Yousef, D. (2001). "Islamic work ethic; a moderator between organizational commitment and job satisfaction in a cross-cultural context", *Personal Review*, Vol. 30, pp. 154.

⁴⁴ Ahmad, K. (1976). Islam: Its Meaning and Message, *Islamic Council of Europe*, London.

⁴⁵ Nasr, S.H. (1984). "Islamic work ethics", *Hamdard Islamicus*, Vol. 7 No. 4, pp. 25-35.

⁴⁶ Abdul Aziz, (2013), *Etika Bisnis Perspektif Islam: Implementasi Etika Islami untuk Dunia Usaha*, Bandung, Alfabeta, pp. 21.

The Prophet Mohamed (ﷺ), both deliberately and extensively, addressed issues related to work and business set out the above instructions. His directives were numerous and innovatively challenged the existing practices. Ali⁴⁷ categorized the work related sayings of Prophet Mohamed (ﷺ). These are grouped as follows:

1. *Pursuing legitimate business.*

Prophet Mohamed (ﷺ) explicitly instructed followers that useful work is that which benefits others and society. Subsequently, those who work hard are acknowledged and are rewarded. He stated “Worshiping has seventy avenues; the best of them is the involvement in an honestly earned living”. That is, work is the best form of worshiping. He elevated people and their work to the highest rank if their deeds benefited people: “The best work is the one that results in benefit” and “The best of people are those who benefit others”.

2. *Wealth must be earned.*

In Islamic faith, it is acknowledged that people have different capacities. It is these capacities and existing opportunities that enable them to acquire wealth. Pursuing economic activities, however, must be based on moral and legitimate foundations. The Quran states (An-Nisa’, 4:29-32): “Oh ye believers! Devour not each other’s property among yourselves unlawfully save that by trading by mutual consent; and kill not your (own) selves; Verily, God is Merciful unto you. And whoever shall do this in aggression and injustice, soon shall We cast him into the (Hell) fire; for this is (very) easy for God. If ye avoid the great sins which ye are forbidden, We will expiate from your (smaller) misdeeds, and We will admit you (to Paradise) an honorable (place of) entry (it is indeed). And covet not that by which God hath raised some of you above others; for men shall have of what they earn; and for women shall have of what they earn; and ask God of His Grace; Verily, God is in the Know of all things”.

⁴⁷ Ali A. (2005), *Islamic Perspectives on Management and Organization*, Edward Elgar, Cheltenham, pp. 53-55.

3. *Quality of work.*

The pre-Islam Arabs lacked discipline and their commitment mostly revolved around a primary group. Mohamed understood this fact as a statesman and reformer and he attempted to transform the Arab communities into a functional society. His emphasis on discipline and commitment intended not only to highlight the essence of work, but also to draw a link between faith and work and to eventually steer the Muslim community towards becoming an economically and politically viable entity. In this context, he reiterated, “God blesses a person who perfects his craft (does the job right)” and “God loves a person who learns precisely how to perform his work and does it right”.

4. *Wages.*

Prophet Mohamed instructed Muslims to be fair and just and prompt in compensating workers. He declared, “One must give a worker his wage before his sweat dries (should be given on time)” and “your wage should be based on your effort and spending”. That is, payment for wages should be timely, fair and adequate. In fact, the Prophet considered denying a worker his/her full wage to be an immoral act. He was quoted saying that he would personally plead against, “He who received work from a laborer and did not pay him in full”.

5. *Reliance on self.*

One of the most important functions of work is that it sustains confidence and self-reliance. Mohamed stated, “No one eats better food than that which he eats out of the work of his hand” and “No earnings are better than that of one’s own effort”.

6. *Monopoly.*

In Islam, monopoly is considered a great fault that produces suffering, unlawful profit and ensures inequality. Prophet Mohamed, therefore, forbade it stating, “The supplier is blessed and the monopolist is cursed” and “whoever withholds commodities, is a sinner”.

7. *Bribery.*

Like monopoly and cheating, bribery is strongly condemned in Islam. Mohamed declared, “God cursed the one who gives and the one who receives bribery”.

8. *Deeds and intentions.*

These constitute significant pillars in the Islamic work ethic. They clearly differentiate the Islamic work ethic from the work ethics of other faiths. One of the fundamental assumptions in Islam is that intention rather than result is the criterion upon which work is evaluated in terms of benefit to community. Any activity that is perceived to do harm, even though it results in significant wealth to those who undertake it, is considered unlawful. Prophet Mohamed stated, “God does not look at your matters (shapes or forms) and wealth, rather God examines your intentions and actions”.

9. *Transparency.*

Business and work in general have to rest on ethical and moral foundations. The precondition for propagating and realizing this goal is transparency. It was reported that Prophet Mohamed once inspected a bin for dates and found that those that were not good were hidden underneath the fresh dates. The prophet ordered the merchant to differentiate between the quality of the dates saying, “He who cheated us is not one of us” and if buyers and sellers “conceal and tell lies, the blessing of their transaction shall be obliterated”. His saying “Those who declare things frankly, will not lead to each other destruction” underlies the significance of transparency in any business transaction, and the necessity for enhancing trust and reducing problems in the marketplace.

10. *Greed.*

In Islam, greed is considered a threat to social and economic justice. The Prophet Mohamed in his struggle against the elite of Mecca consistently and tirelessly criticized their greediness. He stated, “Be aware of greediness; it is

the living poverty” and “Two qualities are not found in a believer: greediness and immorality”.

11. *Generosity.*

Generosity is a virtue in Islam. The Prophet Mohamed stated that “There is nothing worse than avariciousness”. He declared, “The generous person is closest to God, heaven, people and far from hell” and “He who removes a distress, God blesses in this world and the hereafter”.

However, the next discussion would describe about specific Islamic ethical guidelines during work, whereby every single Muslims should follow and obey. Basically, Muslims should realize that Allah SWA is watching them every single second of their lives. Therefore, failure to comply any of them means breaking some Islamic rules, which in turn causing someone in conducting sins. Those guidelines⁴⁸ to Islamic work ethic practices are as follow:

1. *“Be truthful.*

In Islam truthfulness means practising what you preach. The Qur’an says: And he who brings the truth and he who confirms (and supports) it – such are the men who do right. And Allah will say: this is a day on which the truthful will profit from their truth. Theirs the gardens, with rivers flowing beneath their eternal home. Allah will urge believers to say the truth always. Lying is cursed in Islam (Al-Maaidah, 5:119 and Az-Zumar, 39:33).

2. *Be honest.*

Honesty is a quality which a Muslim business person should develop and practice in himself (Al-Maaidah, 5:119).

3. *Love Allah more than your trade.*

A Muslim has to love Allah even if he/she has to sacrifice everything. The Holy Qur’an stresses that a Muslim should obey Allah first and then superiors (At-Taubah, 9:24).

⁴⁸ Abuznaid, S.A. (1990), “Aspects of management attitudes, beliefs and business culture on the West Bank”, unpublished doctoral dissertation, University of Glasgow, Glasgow.

4. *Be consultative.*

Consultation is one of the characteristics of a Muslim manager. Allah stresses the importance of consultation in the Qur'an (Ash-Shura, 42:38).

5. *Keep the word.*

Prophet Mohammad (peace be upon him) said: If you guarantee me six things on your part, I shall guarantee you paradise: Speak the truth when you talk, keep a promise when you make, when you are trusted with something fulfill your trust, avoid sexual immorality, lower your eyes and restrain your hand from injustice (Hadith).

6. *Be patient.*

Islamic business people should not get angry and should not be irritated (Al-Furqan, 25:63 and Ali-Imran, 3:134).

7. *Be fair and just.*

A Muslim business person has to be fair and just in all his dealings. He has to be fair with his employees; he has to give fair wages and has to be fair and kind with animals when slaughtering them (Al-Baqarah, 2:278-279).

8. *Be humble.*

Being humble is the opposite of being arrogant. Being humble is a great characteristic of Muslims. Business people should be humble and down to earth (Ash-Shu'araa, 26:215).

9. *Be complacent.*

Being complacent is another characteristic of a Muslim. Muslim business people should be satisfied with what Allah has allocated them. To Muslims complacency is not the enemy of progress as the West views it.

10. *Be generous.*

Being generous is the opposite of being stingy. Al-Kareem is in fact one of Allah's magnificent names meaning being generous. Al-karam (generosity) is another characteristic of the Muslim business people. They should be generous in giving money and goods to the needy. Islam urges people to give legal alms

or obligatory charity (Az-Zakat). Az-Zakat is an ordinance prescribed by Islamic law. Social responsibility is another important principle in management practices. Sadaqat (donations), not obligatory, are very much urged in the Holy.

11. *Be dignified.*

A business person in Islam should not indulge in investments that are not Halal. Halal is the opposite of Haram. Halal is ethical while haram is unethical. Examples of haram earnings for a Muslim include trading in alcohol, drug dealing and trading, bribery, production and sale of unethical goods, prostitution, and earning interests on investments.

12. *Be trustful (Al Amaneh).*

Being trustful means giving rights to others. For example, if you borrow some money from someone, you are supposed to return it at the agreed time at no interest. A good loan with no interest is an example of Islamic financial dealings (Al qard Al hasan) (An-Nisa', 4:58).

13. *Be friendly.*

Muslims should be friendly and united at all times. No discrimination exists among Muslims, regardless of nationality, gender or color. The only difference between Muslims should be on the basis of piety (Al-Hujurat, 49:10,13).

14. *Be equitable.*

Equity is the opposite of injustice. A Muslim manager should be equitable. In Islam people should be treated fairly and with equity.

15. *Do not be involved in fraud.*

A Muslim business person should treat others the same way he himself would like to be treated (An-Nahl, 16:90 and An-Nisaa' 4:58).

16. *Do not bribe.*

The practice of all kinds of bribes is forbidden in Islam (Al-Baqarah, 2:188). However, there should be differentiation between sadaqat (donations), gifts,

and bribes. Gifts are encouraged in Islam because they help gain friendship. The prophet encourages the use of gifts saying “Give more gifts so you be better liked” (Hadith). Bribes on the other hand are unethical. Bribes are used to influence decisions. There are two kinds of bribes: the “lubrication” bribe and the “white mail” bribe. The lubrication bribe involves payment of a relatively small amount of money – “speedy money” – to lubricate the wheels of administration so that they can turn more quickly. The white mail bribe generally involves an elaborate system for concealing the use of large sums of corporate cash. This type of bribe is used to buy influence in high places.”

Interestingly, to enforce the above practice, it is found in an unpublished qualitative research the principles of Islamic management system conducted by Branine and Pollard⁴⁹ which provide a significant implication for the practice of Islamic human resource management. These principles are actually what Management of Islamic Banks should implement, whereby; consistent practice of those principles would consequently encourage and motivate employees’ compliance behaviors towards Islamic work ethic conducts. Those main principles of Islamic management system are as follows:

1. *“Intention (Nya).*

In Islam every act should be accompanied by intentions. The Prophet Mohammed said: *‘Actions are recorded according to intention and a person will be rewarded or punished accordingly’*. A person is endowed with free will and is responsible for change in society. The *Quran* (Ar-Ra’d, 13:11) states: *‘God does not change the condition of a nation unless it changes what is in its heart’*. The implications of this principle in human resource management is that employees should not, for example, be punished for making unintentional mistakes and should be rewarded or punished for their intended objectives, ideas, plans and strategies rather than just for the outcomes of their actions which may be affected by external factors beyond

⁴⁹ Branine M. & Pollard, D.J., *‘Human Resource Management with Islamic Management Principles: Adialectic for a reverse diffusion in management’*, United Kingdom, pp 10 – 14 .

their control. This also accentuates in Islamic management the importance of human resource planning and strategic decision-making.

2. *Forever mindful of the Almighty God (Taqwa).*

When filled with *Taqwa*, a person will refrain from behaving unjustly and will command his/her soul to move from the state of *ammara* (the prone-to-evil level), which is the primitive stage that man shares with animals, to the state of *lawama* (self-reproaching level), at which man is conscious of evil and struggles between good and evil by seeking repentance, to the highest level of *mutmainna* (the righteous level), when the mind is perfectly in tune with good deeds, piety and justice. *Taqwa* leads to steadfastness in seeking truth and justice because people fear no one but God. In HRM, constructive criticism and advice become a common practice and even a duty, when wrong doings are seen in one's organization or community.

3. *Kindness and care while feeling the presence of God (Ihsan).*

Ihsan has several meanings. It is alms giving, perfection and amelioration, forgiveness, completeness of faith and, most important of all, doing good deeds. It is also a continuous struggle to work towards attaining God's satisfaction and to worship God as if you see Him and He sees you. This feeling makes the person behave at his/her best without the need for any human supervision. The value of *Ihsan* is related to the value of *Iman*, which is the key Islamic moral character or faith in God. In this context, such economic and social activities assume a moral and spiritual dimension as a means for doing good to oneself by self-preservation and to society by following God's guidance on wealth generation, ownership, spending, equality and social justice. Every activity should be a pursuance of good deeds and remembrance of God's presence. Managers with a high level of *Ihsan* promote the training and development of their employees and encourage employment involvement and participation in decision-making.

4. *Justice (Adl).*

Justice is a virtue that every person should develop regardless of whether he/she is a leader or a subordinate.⁵⁰ It is stated in the Holy *Quran*: ‘*O you who believe! Stand out firmly for God as witnesses to fair dealing and let not the hatred of others to you make you swerve to wrong and depart from justice...*’ (Al-Maaidah, 5:8). In Islam, justice is never to be affected by personal interests and other considerations. Justice is also to protect people’s freedom and equality. Within Islam, humans are free in their beliefs - ‘*There is no compulsion in religion*’ (Al-Baqarah, 2: 256). All people are equal regardless of their sex, colour, race, wealth, prestige, profession, status and knowledge. What truly counts is their actions and deeds. The Prophet Mohammed made it clear that people are equal when he said: ‘*An Arab has no preference over a non-Arab, nor a non-Arab over an Arab, nor is a white one to be preferred to a black one, nor a black one to a white one, except in piety (righteousness)*’. Piety is the only criterion, without exception, and no one but God knows the level of a person’s piety. Justice leads to equality and in order to maintain an organization of justice and equality there should be a sense of humility among those in managerial positions. In organizations where justice prevails, employees are treated and rewarded equally and fairly. Managers treat their subordinates with respect and courtesy, and never look down to them or ignore their views and suggestions. The laws and regulations, policies and procedures are clearly followed and effectively implemented.

5. *Trust (Amana).*

The concept of trust is a core value governing social relationships, as every person is held accountable for his/her doings in the community. The Holy *Quran* states: ‘*O you that believe! Betray not the trust of God and the Apostle nor misappropriate knowingly things entrusted to you*’ (Al-Anfaal, 8:27). Trust leads to consultation and delegation of authority to employees⁵¹. The leader is ‘*ameen*’ or a trustee, who should respect the trust bestowed on

⁵⁰ Wilson, R. (2006), ‘Islam and business’, *Thunderbird International Business Review*, Vol. 48, No. 1, 109-123.

⁵¹ Tayeb, M.H. (1997), ‘Islamic revival in Asia and human resource management’, *Employee Relations*, Vol. 19, No. 4, pp. 352-364

him/her by their superiors and subordinates. Any act of misuse of resources or mismanagement is seen as a violation of trust. An organization is a trust of those who own it and to those who work in it.

6. *Truthfulness (Sidq).*

The concept of *Sidq* implies doing and saying what is right to the best of one's knowledge. It is forbidden in Islam to lie or to cheat in all circumstances. There are many verses in the Holy *Quran* which emphasize the virtues and values of truthfulness. Managers as well as subordinates are reminded not to be guided by their personal feelings that might divert them from the right path of justice, care and trustworthiness. They are asked to be patient, to fulfill their contractual duties, to be honest and to work hard, while seeking God's love and mercy. Honesty and trustworthiness are central to effective management. They safeguard humans from temptation to misuse the resources entrusted to them. The love of truth reflects the notion of personal responsibility for every uttered word and reinforces organizational attempts to evaluate and assess practice or investigate roots of the problem.

7. *Conscientious of self-improvement (Itqan).*

This value implies the continuous struggle within oneself for self-betterment in order to do better work. Hence, striving to do better all the time requires humans to work harder and improve the quality of their products and services through the learning of new knowledge and skills. This value is related to a state of passion for excellence (*Al falah*) and perfection. Creativity therefore becomes an indispensable value in one's life because of the desire to perfect and excel in doing what is good for oneself and good for the community. In an organizational context, striving to do better all the time requires managers and employees to work harder and improve the quality of their products and services through the promotion of learning, training, innovation and creativity.

8. *Sincerity and keeping promises (Ikhlas).*

Keeping to promises is a moral obligation for every Muslim.⁵² It is a big sin to intentionally fail to meet one's promises. Breaking one's word is not Islamic and characterizes a person among the hypocrites. God calls upon the believer, 'O you who believe! Fulfill (all) obligations' (Al-Maaidah, 5:1). Sincerity, therefore, infuses trust and confidence in an organization and creates a culture of trustfulness and cooperation between employees and employers.

9. *Consultation (Shura).*

A Muslim leader is required to seek advice and to consult others before making decisions. Taking part in discussions and making suggestions are key leadership values in Islam. The right way to make the best decision on worldly matters, in the absence of a prescribed text, is consultation or *Shura*. It is stated in the holy *Quran*, addressing the believers, that '*their matters are shura among them*' (Ash-Shura, 42:38). All socio-economic and political matters that are not decided upon clearly in the holy *Quran* and the *Sunnah* are decided through consultation and consensus. This principle of *Shura* teaches Muslim managers to treat their subordinates as their equals and to be humble in their dealings with other people.⁵³ Pride and arrogance are not the behaviour of a good Muslim. In organizations, managers are expected to seek advice and to consult with their subordinates before making decisions.

10. *Patience (Sabar).*

Patience is the highest level of *Iman* (belief in the oneness of God and Mohammed as his prophet and messenger). At the organizational level, patience and humility go hand in hand. Being patient in making decisions reduces the possibility of making mistakes and increasing the chances of success in negotiations."

All the above explanations and discussions have provided a full and comprehensive outlook to the guidance and guidelines to Islamic work ethic. It is

⁵²Abuznaid, S. (2006), 'Islam and management: What can be learned?', *Thunderbird International Business Review*, Vol. 48, No. 1, pp. 125 – 139.

⁵³ *Ibid.*,

the Management of Islamic Banks as well as the employees themselves are now being responsible to ensure the realization and implementation of Islamic work ethic in their respective organizations.

Anyway, Islamic work ethic (IWE) dimensions would be measured using short version of Islamic Work Ethic (IWE) Questionnaire developed by Ali and was found to be reliable and valid.⁵⁴ The reliability and validity of the measure proved by the research findings conducted in several countries by Ali, 1992, 1995⁵⁵; Yousef, 2001(a,b)⁵⁶, Ali and Al Kazemi⁵⁷.

C. Job Satisfaction

Job satisfaction has been identified by Hoppock⁵⁸ as a combination of psychological and environmental circumstances that makes a person satisfied with his or her job. Job satisfaction is defined as pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences and it's also defined as an emotional reaction that results from the perception that one's job fulfills or allows the fulfillment of one's important job values with one's needs⁵⁹. Other definitions of job satisfaction are that it is an attitude about individual's jobs influenced by the perception of their jobs and it is also how the employees perceive how their jobs fulfill their intrinsic and extrinsic needs.⁶⁰

⁵⁴ Ali A, and Al-Owaidan, A., (2008). "Islamic Work Ethic: A Critical Review", *Cross Cultural Management: An International Journal*, Vol. 15, No. 1, pp. 5-19.

⁵⁵ Ali, A. (1992). "Islamic work ethic in Arabia", *Journal of Psychology*, Vol. 126 No. 5, pp. 507-20.

Ali, A., Falcone, T. and Azim, A. (1995). "Work ethic in the USA and Canada", *Journal of Management Development*, Vol. 14 No. 6, pp. 26-34.

⁵⁶ Yousef, D. (2001a). "The Islamic work ethic as a mediator of the relationship between locus of control, role conflict and role ambiguity", *Journal of Managerial Psychology*, Vol. 15 No. 4, pp. 283-302.

Yousef, D. (2001b). "Islamic work ethic; a moderator between organizational commitment and job satisfaction in a cross-cultural context", *Personal Review*, Vol. 30, pp. 152-69.

⁵⁷ Ali, A. and Al-Kazemi, A. (2006). "Islamic work ethic in Kuwait", *Journal of Cross Cultural Management*, Vol. 13 No. 35.

⁵⁸ Hoppock, R. (1935). *Job Satisfaction*, New York: Harper.

⁵⁹ Locke, E.A., (1969). "What is Job Satisfaction?", *Organizational Behavior and Human Performance*, 4, pp. 309-336.

Locke, E.A. (1976). 'The Nature and Causes of Job Satisfaction', in Dunnette, M.D (ed.), *Hand book of Industrial and Organizational Psychology*, Chicago: Rand McNally. pp. 1300.

⁶⁰ Ivancevich, J.M., & Matteson, M.T. (1990). *Organizational Behavior and*

In addition, satisfaction can also be referred as the overall feelings people have about an organization, whether as an employee, customer, supplier, or regulator. Satisfaction can be measured informally by listening to people talk or by asking them how they feel about the organization. Satisfaction can also be measured by administering attitude surveys to employees, customers, and/or vendors. Or it can be inferred by studying employee data such as absenteeism, turnover, and number of grievances. Firms also measure customer satisfaction by examining trends in sales volume, number of product returns/complaints, or number of repeat purchases per customer.⁶¹

One of the pervasive problems facing managers is to manage the relationship between productivity and satisfaction. Managers commonly think that happy people are productive people. However, research suggests otherwise, for the causality between satisfaction and productivity is low.⁶² Instead, high productivity more often leads to satisfaction.⁶³ Here is clearly a case in which research overturns conventional beliefs.

Workers who are dissatisfied with their work and may be even negative toward their employer can still be very productive. Assembly-line workers often typify this positive-negative combination. On the other hand, sometimes satisfied workers are not productive. As it is widely known, some tenured professors in this category. The research about empowerment and self-governing teams suggests that productivity and satisfaction often improved when management lightens up – less management can produce more results.⁶⁴

Job satisfaction level has been known to be affected by demographic factor such as marital status, gender, age, and length of working experience, whether

Management, pp. 81-82.

Luthans, F. (1995). *Organizational Behavior*, (7th ed.), New York: Mc Graw-Hill Inc.

⁶¹ Curtis W. Cook, Phillip L. Hunsaker, and Robert E. Coffey, (1997). *Management and Organizational Behavior*, New York: Mc Graw-Hill Inc., pp. 26.

⁶² M. T. Iaffaldano and P.M. Muchinsky, (1985). 'Job Satisfaction and Job Performance: A Meta-Analysis', *Psychological Bulletin*, pp. 251-273.

⁶³ M. M. Petty, G.W. McGee, & J.W. Cavender, (1984). 'A Meta-Analysis of the Relationship between Individual Job Satisfaction and Individual Performance', *Academy of Management Review* 9, pp. 712-721.

⁶⁴ Edward E. Lawler III, (1992). *The Ultimate Advantage: Creating High Involvement Organization*, San Francisco: Jossey Bass.

directly or indirectly.⁶⁵ Khaleque and Rahman⁶⁶ in their study of workers in Bangladeshi jute industries discovered that married workers were more satisfied compared to the unmarried workers, while contrary to then study Wright et al.⁶⁷ found that unmarried female managers showed a higher level of job satisfaction than those who are either married or divorced.

Studies carried out to identify the relationship between sex (gender) and job satisfaction have not been conclusive too. Different studies have shown different results. Mottaz⁶⁸ conducted a study comprising of data collected from 1385 workers. This data was characterized into two levels i.e. upper-level and lower-level employees. Mottaz then studied the job satisfaction among male and female workers in both the upper-level and lower-level categories. The upper-level category consisted of professional and managerial workers, while the lower level category included clerical and blue-collar workers. He reported that no significant difference in the job satisfaction was found to exist between the male and female workers in both levels.

Another research has also supported the above result. Glenn, Taylor and Weaver⁶⁹ reported similar findings, when they found that there is no significant difference between the level of job satisfaction as compared between the male and female employees.

However, a number of other studies by different researchers have been conducted with contradictory results. Some studies supported that men are found to have high level of job satisfaction as compared to their female counterparts.⁷⁰

⁶⁵ Quarstein, V.A., McAfee R.B., & Glassman, M. (1993). 'The Situational Occurrences Theory of Job Satisfaction', *Human Relations*, August, pp. 859-873.

⁶⁶ Khaleque, A. & Rahman, M.A. (1987). 'Perceived Importance of Job Facets and Overall JS of Industrial Workers', *Human Relations*, 40, pp. 401-416.

⁶⁷ Wright, Jr. R. King, S.W., Berg, W.E., & Greecy, R.F. (1987). 'Job Satisfaction among Black Female Managers: A Causal Approach', *Human Relations*, 40, pp. 489- 506.

⁶⁸ Mottaz, C.J. (1986). 'Gender Difference in Work Satisfaction, Work-Related Rewards and Values, and the Determinant of Job Satisfaction', *Human Relations*, 39, pp. 359-378.

⁶⁹ Glenn, N.D., Taylor, P.A., & Weaver CN. (1977). 'Age and Job Satisfaction among Males and Females: A Multivariate, Multisurvey Study', *Journal of Applied Psychology*, 62, pp. 189-193.

⁷⁰ Hulin, CL. & Smith, CP. (1965). 'Sex Differences in Job Satisfaction', *Journal of*

In contrast, Murry and Atkinson⁷¹ reported that the level of job satisfaction was higher among female employees as compared to male workers. While studies conducted by Ghazali⁷², Furnham and Schaeffer⁷³, Mottaz⁷⁴, and Hashim⁷⁵ found no difference in job satisfaction level between male and female workers as opposed to an earlier study by Dunham and Herman⁷⁶ where the result showed that female employees are more satisfied with their jobs than male employees.

There also are a number of researches on the relationship between age and job satisfaction, and almost all studies revealed a positive relationship between the two. Altimus and Tersine⁷⁷ conducted a study on male blue-collar workers to analyze the relationship between age and job satisfaction. Other variables including gender, organizational variables including organizational structure, technological interdependence cultural variables were controlled. Their study revealed that the younger workers were significantly less satisfied than their older officemates.

In Malaysia, Tho and Ho⁷⁸ studied job satisfaction with relation to age, which was conducted among accountants. The study reported that the job satisfaction level varied with age. The young accountants i.e. ages between 25 to 30 years displayed lower satisfaction than the middle age accountants i.e. ages between 30 to 39 years. The older accountants i.e. ages between 40 to 49 years were found to have lower job satisfaction.

Applied Psychology, 49, pp. 209-216.

⁷¹ Murry, M.A. & Atkinson, T. (1981). 'Gender Differences in Con-elates of Job Satisfaction', *Canadian Journal of Behavioral Sciences*, 21, pp. 248-264.

⁷² Ghazali Bin Othman (1979). *An investigation of the Sources of Job Satisfaction of Malaysian School Teachers*, Ph.D. Thesis: University of California, Los Angeles.

⁷³ Furnham, A. & Schaeffer, R. (1984). 'Person-Environment Fit, JS and Mental Health', *Journal of Occupational Psychology*, 57, pp. 295-397.

⁷⁴ Mottaz, C.J. (1986). 'Gender Difference in Work Satisfaction, Work-Related Rewards and Values, and the Determinant of Job Satisfaction', *Human Relations*, 39, pp. 359- 378.

⁷⁵ Hasim Abu Bakar (1985). *An Analysis of Job Satisfaction among Academic Staff of Universities in Malaysia*, Ph.D. Thesis: Ohio University.

⁷⁶ Dunham, R.B. & Herman, IB. (1975). 'Development of Female Faces Scale for Measuring Job Satisfaction', *Journal of Applied Psychology*, 57, pp. 629-631.

⁷⁷ Altimus Jr., C.A. & Tersine, R.J. (1973). 'Chronological Age and Job Satisfaction: The Young Blue Collar Worker', *Academy of Management Journal*, 16, pp. 53-66.

⁷⁸ Tho, L.M. & Ho, S.K. (1993). 'Job Satisfaction amongst Accountants: A Challenge for Employers', *The Malaysian Accountant*, 6, pp. 15-19.

Carrel and Elbert⁷⁹ also did a similar study among the postal clerks and found that the linear relationship between job satisfaction and age was valid up to the age of 50 years. They noted that beyond the age of 50 years, the job satisfaction began to decline. While, Khaleque and Rahman⁸⁰ conducted a study on job satisfaction revealed similar results in that the employees above the age of 30 years showed higher level of job satisfaction as compared to their colleagues of younger ages.

However, there are few studies that indicate no relationship between age and job satisfaction. The study conducted by Furnham and Schaefer⁸¹ revealed that despite the positive relationship between the two it was not statistically significant. Similar findings were also reported in the study conducted by Wright, et al.⁸².

Bernberg⁸³ used covariance analysis to control the impact of length of service and found that the younger workers were significantly less satisfied than their older counterparts. Similar relationships were also reported in the studies conducted by Lee and Wilbur⁸⁴. The authors removed the effects of salary, educational level, and other variables and the results indicated a positive linear relationship between age and job satisfaction.

Studies conducted by Saiyadain⁸⁵ in India found three different results from seven cases. In the first two cases there were indications of positive

⁷⁹ Carrell, M.R. & Elbert, N.F. (1974). 'Some Personal and Organizational Determinants of JS of Postal Clerks', *Academy of Management Journal*, 17, pp. 368-373.

⁸⁰ Khaleque, A. & Rahman, M.A. (1987). 'Perceived Importance of Job Facets and Overall JS of Industrial Workers', *Human Relations*, 40, pp. 401-416.

⁸¹ Furnham, A. & Schaeffer, R. (1984). 'Person-Environment Fit, JS and Mental Health', *Journal of Occupational Psychology*, 57, pp. 295-397.

⁸² Wright, Jr. R. King, S.W., Berg, W.E., & Greecy, R.F. (1987). 'Job Satisfaction among Black Female Managers: A Causal Approach', *Human Relations*, 40, pp. 489- 506.

⁸³ Bernberg, R.E. (1954). 'Socio-Psychological Factors in Industrial Morale, III: Relation of Age to Morale', *Personnel Psychology*, 7, pp. 393-399.

⁸⁴ Lee, R. & Wilbur, E.R., (1985). 'Age, Education, Job Tenure, Salary Job Characteristics, and Job Satisfaction: A Multivariate Analysis', *Human Relations*, 8, pp. 781-791.

⁸⁵ Saiyadain, M.S., (1988), *Human Resource Management*, Tata McGraw Hill, pp. 51-55.

relationship between years of work experience and job satisfaction. One of them showed negative relationship while the other four cases showed no relationship.

Thus, the various, inconsistent, and inconclusive findings of previous studies could, more or less, be confirmed by the study conducted by the researcher, which is one of the significance of this study.

In this case, job satisfaction would be measured using ten-item short version of Minnesota Satisfaction Questionnaire or 'MSQ'.⁸⁶ This measure is used because the internal consistency and stability of the MSQ has been documented and tested by previous studies by Brief et al.⁸⁷, Schmitt and Pulakos⁸⁸, and Weiss et al.⁸⁹. In a straightforward MSQ has also been used in the study of work values among Lebanese workers, where the respondents are the employees of corporations in Beirut, Lebanon.⁹⁰

D. Organizational Commitment

The subject of organizational commitment is of increasing concern among researchers and practitioners. Recent literature has tended to focus on the broader concept of organizational commitment that includes specific commitment object such as the organization, work group, occupation, union and one's job.⁹¹

⁸⁶ Weiss, DJ., Dawis, R.V., Englang, G.W., & Loftquist, L.H. (1967). 'Manual for the Minnesota Satisfaction Questionnaire', *Minnesota Studies in Vocational Rehabilitation*, v.22, Minneapolis: University of Minnesota Industrial Relation Center.

⁸⁷ Brief, A.P., Burke, M.I, George, I.M., Robinson, B.S., & Webster, r. (1988). 'Should Negative Affective Remain an Unmeasured Variable in the Study of Job Stress?', *Journal of Applied Psychology*, 73, pp. 193-198.

⁸⁸ Schmitt. N. & Pulakos, E.D., (1985). 'Predicting Job Satisfaction from Life Satisfaction: Is there a General Satisfaction Factor?', *International journal of Psychology*, 20, pp. 345-356.

⁸⁹ Weiss, DJ., et al., (1967). 'Manual for...',

⁹⁰ Sidani, Yusuf, M., & Gardner, W.L. (2000). 'Work Values Among Lebanese Workers', *Journal of Social Psychology*, 140, pp. 597-607

⁹¹Blau, G., Paul, A., & St. John, N. (1993). 'On Developing a General Index of Work Commitment', *Journal of Vocational Behavior*, 42, pp. 298-314.

Randall, D.M. & Cote, I.A. (1991). 'Interrelationships of Work Commitment Constructs', *Work and Occupation*, 18,pp. 194-211.

The importance and extensive growing research on organizational commitment is mainly due to the problems faced by many organizations. Let's take an example that when Allied Signal and Honeywell merged, resulting Honeywell dismissed thousands of employees. Mergers and downsizings may have positive effects on a firm's competitiveness. However they've also undermined the traditional psychological contract between employer and employee, and thereby complicated the tasks of fostering employee commitment and maintaining a motivated staff. The problem is this: How do you maintain employee commitment if they can't be sure he or she will even have a job there at the end of the year? How do you get employees to keep the company's best interests at heart if the company doesn't seem to care about what's good for the employee? One answer is to provide them with an opportunity to self-actualize – to develop and reach their potential. Most employees understand that (if the day should come) they'll at least more marketable. The activities that comprise the firm's career management process can be particularly useful in that regard.⁹²

The ultimate goal of organizational commitment is the commitment of the employees towards their organization. According to Gary Dessler⁹³ employee commitment is an employee's identification with an agreement to pursue company's mission. Committed employees act more like owners than employees. In today's fast-moving companies, fostering employee commitment makes sense.⁹⁴

Today's team-based organizations need employees who exercise self-control. They need employees who exercise what some experts call *organizational citizenship* behavior. These employees willingly make “discretionary

⁹² Gary Dessler, (2003), *Human Resource Management*, Pearson Education, Inc., Upper Saddle River, New Jersey, pp. 280.

⁹³ Ibid, pp. 482.

⁹⁴ Gary Dessler, (1999), 'How to Earn Your Employees' Commitment', *Academy of Management Executive* 13, no. 2, pp. 58 – 67.

contributions”. The company needs these to survive, but can’t anticipate and require them ahead of time.⁹⁵

In today’s organizations, in other words, the idea is to get employees to use their brains and initiative and creativity as if they owned the company, and not just when their supervisor is around. Several multinational companies, such as FedEx, Toyota, and Saturn, use this commitment-building approach with success. Important commitment-building Human Resource practices in firms like these include⁹⁶:

1. *Establish people-first values.*

As one Saturn manager said “you start the process of boosting employee commitment by making sure you know how you and your top managers really feel about people”. Managers in firms like these commit to the idea that their employees are their most important assets and must be trusted, treated with respect, and encourage growing and reaching their full potential. The FedEx’s managers’ guide states: “I have an inherent right to be treated with respect and dignity and that right should not be violated.”

2. *Guarantee fair treatment.*

Firms like FedEx have comprehensive grievance procedures that help to ensure fair treatment of all employees. Toyota’s in-plant “Hotline” gives team members a 24-hour channel for bringing questions or problems to management attention.

3. *Use value-based hiring.*

Ben and Jerry’s uses tests, interviews, and background checks to screen out managers who don’t share the firm’s social goals. Toyota screens out non team players, and Goldman Sachs emphasizes integrity. At FedEx, prospective supervisors who don’t fit with the firm’s people-first values get screened out by their subordinates before moving into management.

⁹⁵ J.P. Meyer and J.J. Allen, (1997), *Commitment in the Workplace: Theory, Research and Application*, Thousand Oaks, CA: Sage Publications, pp. 11 - 12.

⁹⁶ Dessler, G., (2003), *Human Resource Management*, Pearson Education, Inc., Upper Saddle River, New Jersey., pp. 482 - 483.

4. *Encourage employees to actualize.*

Many of these firms engage in practices that aim to ensure all employees have an opportunity to use all their skills and gifts at work and become all they can be. Here's how one Saturn assembler put it:

"I'm committed to Saturn in part for what they did for me; for the 300 plus hours of training and problem solving and leadership that help me expand my personal horizon; for the firm's "Excel" program that helps me push myself to the limit; and because I know that at Saturn I can go as far as I can go. This company wants its people to be all that they can be."

In short concluding statement, it can be said that HR activities that contribute to building commitment include: clarifying and communicating the goals and mission of the organization; guaranteeing organizational justice – for instance, by having a comprehensive grievance procedure and extensive two-way communications; creating a sense of community by emphasizing teamwork and encouraging employees to interact; supporting employees development, perhaps by emphasizing promotion from within, developmental activities, and career-enhancing activities; and generally committing to “people-first values.”⁹⁷

The advantages of organizational commitment have also been proven by previous studies. Morris and Sherman⁹⁸ conducted a survey and found that employees that are loyal to the organization generally show lower level of absenteeism and tardiness. On the other hand, Bateman and Strasser⁹⁹ concluded that employees who have high levels of organizational commitment have a higher performance and productivity. In fact, organizational commitment forms have been shown to predict important outcomes such as turnover intentions, performance, pro-social organizational behavior, absenteeism, and tardiness.¹⁰⁰

⁹⁷ *Ibid.*,

⁹⁸ Morris, J.H., & Sherman, O.I.(1981). 'Generalizability of Organizational Commitment Model', *Academy of Management Journal*, 24, pp. 512-526.

⁹⁹ Bateman, S.T. & Strasser, S. (1984). 'A Longitudinal Analysis of the Antecedents of Organizational Commitment', *Academy of Management Journal*, 27, pp. 95-112.

¹⁰⁰ Becker, I.E. & Billings (1992). 'Foci and Bases of Commitment: Are They Distinctions Worth Making?', *Academy of Management Journal*, 35, pp. 232- 244.

However, as in the case of job satisfaction, organizational commitment interpreted and defined differently by different researchers. Mowday, Steers, and Porter¹⁰¹ define organizational commitment as “the relative strength with which an individual identifies with and gets involved in a particular organization”. Thus, we can refer to organizational commitment as an attitude of employees’ degree of loyalty to the organization they work for. They have high regards for the values and goals of the organization. They are willing to put in extra effort to attain the prosperity and success of the organization.

DeCotiis and Summers¹⁰² defined organizational commitment as “the extent to which an individual accepts and internalizes the goals and values of an organization and views his or her organizational role in terms of its contribution to those goals and values, apart from any personal instrumentalities that may attend his or her contribution”. In other words, organizational goals and values are usually taken as personal goals and values once an employee is committed to the organization. Therefore, employees exhibit a high degree of loyalty to the organization and strive to ensure that the organization is successful in its undertakings.

Thus as a results of this, Barney and Griffin¹⁰³ revealed that an employee who has strong attachment to an organization is able to overlook minor sources of dissatisfaction with the organization and continues to perform productive work within. The employee remains loyal to and intends to stay with the organization for an extended period of time. Thus, organizational commitment refers to an

Blau, GJ. (1986). 'Job Involvement and Organizational Commitment as Interactive Predictors of Tardiness and Absenteeism', *Journal of Management*, 12, pp. 577-584.

Wiener, Y. & Vardi, Y. (1980). 'Relationship between Job, Organization, and Work Outcome: An Integrative Approach', *Organizational Behavior and Human Performance*, 26, pp. 81-96.

¹⁰¹ Mowday, R.T., Steers, R.M., & Porter, L.W. (1979). 'The Measurement of Organizational Commitment', *Journal of Vocational Behavior*, 14, pp. 224-247.

¹⁰² DeCotiis, T.A. & Summers T.P. (1987). 'A Path Analysis of a Model of the Antecedents and Consequences of Organizational Commitment', *Human Relations*, 40, pp. 445-470.

¹⁰³ Barney, J.B. & Griffin, R.W. (1992). *The Management of Organization*, Boston: Houghton Mifflin.

attitude of an employee that reflects his or her identification with or attachment to the organization he or she is working in.

Commitment to the organization has also been defined as an attitudinal variable characterized by an enduring psychological attachment.¹⁰⁴ In this way the feeling of self-attachment to one's organization tends to last as long as he or she is committed to it.

Three basic components of (organizational commitment can be cited, such as willingness to stay in the organization, contributing extra effort to perform well or the organization, high acceptance of and strong belief in the values and goals of the organization Mowday et al.¹⁰⁵

However, a number of variables have been observed to have various relationships to the organizational commitment. Brooke, Russel, and Price¹⁰⁶ pointed out that the variables to be tested in the relationships to organizational commitment represent demographic characteristics (gender, children, age, and education), work experience (tenure, years in occupation, job satisfaction and job tension), work outcome (perceived performance) non work domains (life satisfaction).

Variables influencing organizational commitment fall into four broad categories personal characteristics, role-related characteristics, work experience, and structural characteristics.¹⁰⁷ Of these categories, more attention has been paid to work experience.

¹⁰⁴ Mark, R.S. & Dee, B. (1998). 'Work-Related Commitment and Job Performance: It's also the Nature of Performance that Counts', *Journal of Organizational Behavior*, 19, pp. 621-634.

¹⁰⁵ Mowday, R.T., Steers, R.M., & Porter, L.W. (1979). 'The Measurement of Organizational Commitment', *Journal of Vocational Behavior*, 14, pp. 224-247.

¹⁰⁶ Brooke, P.P., Russell, D.W., & Price IL. (1988). 'Discriminant Validation of Measures of Job Satisfaction', *Journal of Applied Psychology*, 73, pp. 139- 145.

¹⁰⁷ Mowday, R.T., Porter, L.M., & Steers, R.M. (1982). *Employee-Organizational Linkage*, Academic Press, New York.

Meyer and Allen¹⁰⁸ found that organizational commitment is associated with work experience that made people feel competent in their jobs. Thus, workers who are more experienced in their jobs tend to be more committed to their organization than those who are less experienced.

A number of studies have also shown that age has a positive relationship to organizational commitment.¹⁰⁹ Their studies showed that older employees have higher commitment to the organization than younger ones. Luthans, McCall, and Dodd¹¹⁰ implemented their research on American, Japanese and Korean employees from various diverse firms and still found this relationship valid. Thus, a positive relationship between age and organizational commitment are to be confirmed by the findings of the above studies.

Luthans, Baack, and Taylor¹¹¹ studied the relationship between ages, years of service in the organization and personal predisposition and the organizational commitment. The supports from organization in which one is working for, as well as supports from the family members are found to have a great effect on one's commitment to the organization. But then the organizations that provide extra efforts to increase family support activities (e.g. having daycare center for children of employees in the office premises), are most likely to receive benefit of such support activities.

¹⁰⁸ Meyer, J.P., Bobocel, D.R., & Allen, N.J. (1991). 'Development of Organizational Commitment during the First Year of Employment: A Longitudinal Study of Pre and Post-Entry Influences', *Journal of Management*, 17(4), pp. 717-733.

¹⁰⁹ Stevens, J.M., Bayer, J.M., & Trice, H.M. (1978). 'Assessing Personal, Role, and Organizational Predictions of Managerial Commitment', *Academy of Management Journal*, 21, pp. 380-396.

Luthans, R., McCall, H.S., & Dodd, N.G. (1985). 'Organizational Commitment: A Comparison of American, Japanese, and Korean Employees', *Academy of Management Journal*, 28, pp. 213-219.

DeCotiis, T.A. & Summers T.P. (1987). 'A Path Analysis of a Model of the Antecedents and Consequences of Organizational Commitment', *Human Relations*, 40, pp. 445-470.

¹¹⁰ Luthans, R., McCall, H.S., & Dodd, N.G. (1985). 'Organizational Commitment....',

¹¹¹ Luthans, R., Baack, D., & Taylor, L. (1987). 'Organizational Commitment: Analysis of Antecedents', *Human Relations*, 40, pp. 219-239.

Organizational commitment was found to be related to a wide variety of correlates. The literature¹¹² suggested that organizational commitment is related to both demographic characteristic and work experience. It was also found to be positively related to performance.¹¹³ The literature also indicated positive spillover between variables representing non work domains and organizational commitment.¹¹⁴ Thus, all the correlates presented here are expected to relate to affective organizational commitment positively.

However, because the exchange approach is the main theory explaining the development of organizational commitment,¹¹⁵ it is expected that the effect of variables that represent work experience (job satisfaction, job tension) are important components of the other correlates.

Job satisfaction has, however, been found to be distinguishable from, but related to, organizational commitment¹¹⁶ and, therefore, findings obtained in the prediction of job satisfaction has its own triplication for the prediction of commitment.

In this relation, organizational commitment would be measured using the questionnaire developed by Mowday, Steers, and Porter¹¹⁷. They named the questionnaire as Organizational Commitment Questionnaire or in short OCQ. This measure is used because it is the most widely used measure of organizational

¹¹²Mowday, R.T., Porter, L.M., & Steers, R.M. (1982). *Employee-Organizational Linkage*, Academic Press, New York.

Morrow, P.C. (1993). *The Theory and Measurement of Work Commitment*, JAI Press Inc., Greenwich, CT.

¹¹³Meyer, J.P., Paunonen, S.V., Gellatly, L.R., Goffin, R.D., & Jackson, D.N. (1989). 'Organizational Commitment and Job Performance: It's the Nature of the Commitment that Counts', *Journal of Applied Psychology*, 74, pp. 152-156.

¹¹⁴Kirchmeyer, C (1992), 'Nonwork Participation and Work Attitudes: A Test of Scarcity vs Expansion Models of Personal Resources', *Human Relations*, 45, pp. 775-795.

¹¹⁵Mowday, R.T., Porter, L.M., & Steers, R.M. (1982). *Employee-Organizational Linkage*, Academic Press, New York.

¹¹⁶Brooke, P.P., Russell, D.W., & Price IL. (1988). 'Discriminant Validation of Measures of Job Satisfaction', *Journal of Applied Psychology*, 73, pp. 139- 145.

¹¹⁷Mowday, R.T., Steers, R.M., & Porter, L.W. (1979). 'The Measurement of Organizational Commitment', *Journal of Vocational Behavior*, 14, pp. 224-247.

commitment that has more acceptable psychometric properties.¹¹⁸ In fact, its reliability and validity have been established.

E. Job Satisfaction and Organizational Commitment

The majority of empirical evidence suggests that job satisfaction is an antecedent to organizational commitment.¹¹⁹ This shows that job satisfaction comes first, which in turn contributes to the rise of employees' organizational commitment. In line with the above findings, a study conducted by Testa¹²⁰ in the service environment using 425 employees in two service organizations has also come out with the same outcome. This outcome suggests that increases in job satisfaction will stimulate increased organizational commitment and, in turn, service effort.

However, a positive relationship between job satisfaction and organizational commitment, using a variety of satisfaction and commitment measures, has also been consistently reported in past research as well.¹²¹

¹¹⁸ *Ibid.*,

Mathieu, I.E. & Farr, I.L. (1991). 'Further Evidence for the Discriminant Validity of Measures of Organizational Commitment', Job Involvement, and Job Satisfaction', *Journal of Applied Psychology*, 76, pp. 127-133.

¹¹⁹ Bagozzi, R. P. (1980). 'Performance and Satisfaction in an Industrial Sales Force: An Examination of Their Antecedents and Simultaneity', *Journal of Marketing*, 15(4), pp. 65-67.

Bartol, K. M. (1979). 'Professionalism as a Predictor of Organizational Commitment, Role Stress, and Turnover: A Multidimensional Approach', *Academy of Management Journal*, 22, pp. 815-821.

Brown, S. P., & Peterson, R. A. (1994). 'The Effect of Effort on Sales Performance and Job Satisfaction', *Journal of Marketing*, 58(2), pp. 70-80.

Mathieu, J. E., & Hamel, K. (1989). 'A Causal Model of the Antecedents of Organizational Commitment among Professionals and Nonprofessionals', *Journal of Vocational Behavior*, 34, pp. 299-317.

Reichers, A. E. (1985). 'A Review and Reconceptualization of Organizational Commitment', *Academy of Management*, 10, pp. 465-476.

¹²⁰ Testa, M.R (2001). 'Organizational Commitment, Job Satisfaction, and Effort in the Service Organization', *Journal of Psychology*, 135(2), pp. 226-236.

¹²¹ Balfour, D. L., & Wechsler, B. (1990). 'Organizational Commitment: A Reconceptualization and Empirical Test of Public-Private Difference', *Review of Public Personnel Administration*, 10, pp. 23-40.

Balfour, D. L., & Wechsler, B. (1991). 'Commitment, Performance, and Productivity in Public Organizations', *Public Productivity & Management Review*, 14, pp. 355-367.

Cook, I., & Wall, T. (1980). 'New Work Attitude Measures of Trust, Organizational Commitment and Personal Need Nonfulfillment', *Journal of Occupational Psychology*, 53, pp. 39-52.

Green, S. G., Anderson, S. E., & Shivers, S. L. (1996). 'Demographics and

In addition, Morrison¹²² found a strong positive relationship between job satisfaction and organizational commitment. The study is conducted on 307 U.S. franchisees in four industries. This finding, however, is consistent with previous research,¹²³ where organizational commitment and job satisfaction were strongly positively related.

F. Past Studies

There are, of course, numbers of past studies related to Islamic work ethic, job satisfaction, and organizational commitment. Some of those studies could be seen in the following table:

Table 4: List of Several Past Studies

No	Researchers	Year	Topic of research	Aims of research
1.	Nasr, S.H.	1984	Islamic work ethics	To find out the elements of Islamic work ethic
2.	Yousef, D.	2001	Islamic work ethic; a moderator between organizational commitment and job satisfaction in a cross-cultural context	To investigate the moderating impacts of the Islamic work ethic on the relationships between organizational commitment and job satisfaction

Organizational Influences on Leader-Member Exchange and Related Work Attitudes', *Organizational Behavior and Human Decision Processes*, 66, pp. 203-214.

Major, D. A., Kozlowski, S.W.J., Chao, G. T, & Gardner, P. D. (1995). 'A Longitudinal Investigation of Newcomer Expectations, Early Socialization Outcomes, and Moderating Effects of Role Development Factors', *Journal of Applied Psychology*, 80, pp. 418-431.

McFarlin, D. B., & Sweeney, P. D. (1992). 'Distributive and Procedural Justice as Predictors of Satisfaction with Personal and Organizational Outcomes', *Academy of Management Journal*, 35, pp. 626-637.

Mowday, R.T., Steers, R.M., & Porter, L.W. (1979). 'The Measurement of Organizational Commitment', *Journal of Vocational Behavior*, 14, pp. 224-247.

Munthe, P. Ginting, (2001). 'The Impact of Job Satisfaction on Organizational Commitment', MBA. Thesis: University Sains Malaysia.

¹²²Morrison, K.A. (1997). 'How Franchise Job Satisfaction and Personality Affect Performance, Organizational Commitment', *Journal of Small Business Management*, 35(3), pp. 39-67.

¹²³ Bluedorn, A.C (1982). 'A Unified Model of Turnover from Organizations', *Human Relations*, 35, pp. 135-153.

Clegg, CW. (1983). 'The Psychology of Employee Lateness, Absence, and Turnover', *Journal of Applied Psychology*, 68, pp. 88-101.

3.	Yousef, D.	2001	The Islamic work ethic as a mediator of the relationship between locus of control, role conflict and role ambiguity	To examine the potential mediating role of the Islamic work ethic between locus of control, role conflict, and role ambiguity
4.	Ali, A. J. and Al-Kazemi A. A.,	2007	Islamic work ethic in Kuwait	To investigate the centrality of Islamic work ethic (IWE) in the lives of managers in Kuwait and provide a useful insight into the nature of work environment and organizational culture.
5	Ali A, and Al-Owaihyan, A.	2008	Islamic Work Ethic: A Critical Review	To present a coherent but critical treatment of Islamic work ethic (IWE). It explores the nature of IWE in the context of cultural and political evolution and offers a cultural and religious perspective pertaining to organization and management
6.	Rokhman, W. and Omar, A.	2008	The Effect of Islamic Work Ethics on Job Satisfaction, Organizational Commitment and Turnover Intention: A Study on Islamic Microfinance Institutions in Central Java, Indonesia	To investigate the effect of Islamic work ethic on job satisfaction, organizational commitment and turnover intention. The study uses a sample of 49 employees only from 10 institutions of Islamic microfinance in Demak regency, Central Java Indonesia
7.	Abuznaid, S. A.	2009	Business ethics in Islam: the glaring gap in practice	To examine and discuss business ethics from an Islamic perspective.
8.	Khalil, M. and Abu-Saad, I	2009	Islamic work ethic among Arab college students in Israel	To investigate the Islamic work ethic (IWE) and individualism among Arab college students in Israel, who represent an ethnic and

				religious minority in a western-oriented state
9.	Norshidah, M., Nor Shahriza, A.K and Ramlah, H,	2010	Linking Islamic Work Ethic to Computer Use Ethics, Job Satisfaction, and Organizational Commitment'	To investigate whether Islamic work ethic is linked to individuals' attitudes towards computer use ethics, job satisfaction and organizational commitment
10.	Hayati, K. and Caniago, I.	2012	Islamic Work Ethic: The Role of Intrinsic Motivation, Job Satisfaction, Organizational Commitment and Job Performance	To investigate the influence of Islamic work ethic on intrinsic motivation, job satisfaction, organizational commitment and job performance
11.	Khurram Khan, Muhammad Abbas, Asma Gul, Usman Raja	2013	Organizational Justice and Job Outcomes: Moderating Role of Islamic Work Ethic	To test the main effects of Islamic Work Ethic (IWE) and perceived organizational justice on turnover intentions, job satisfaction, and job involvement. It also investigate the moderating influence of IWE in justice–outcomes relationship

Compared to the above past studies, some novelties of this research can be stated as follow:

1. This study tries to investigate the impact of IWE on Islamic banks employees' job satisfaction (as intervening variable) and its implication towards their commitment to their organizations.
2. The above relationships have never been researched earlier in Islamic banking sectors.
3. Moreover, the research on the above relationships in Medan, can be categorized as a new research has ever been done so far.

G. Theoretical Framework

To conduct this study, a theoretical framework has been designed in such a way that it consists of three different variables. The first variable is Islamic work ethic, which is the independent variable of this study. While job satisfaction is an intervening variable, which will mediate the relationship between independent and dependent variable. Then, organizational commitment is another variable, which is the dependent variable of this research. The fourth one is respondents' characteristics that consist of the respondents' demographic characteristics such as gender, age, marital status, level of education, monthly income, and length of working experience.

The relationships among the above variables have been found in the previous studies to be positively correlated.¹²⁴ The idea has also been supported the findings of the study conducted by Testa¹²⁵; Morrison¹²⁶; Bluedorn¹²⁷; and Clegg¹²⁸.

¹²⁴ Noorshidah, *et.al.*, (2010). "Linking Islamic Work Ethic....,

Yousef, D., (2001b). "Islamic work ethic;....,

Rokhman, W. and Omar, A. (2008). 'The Effect of Islamic Work Ethics on Job Satisfaction, Organizational Commitment and Turnover Intention: A Study on Islamic Microfinance Institutions in Central Java, Indonesia', *Jurnal Bisnis dan Management*, Vol. 4, No.1, pp. 20 – 28.

Balfour, D. L., & Wechsler, B. (1990). 'Organizational Commitment: A Reconceptualization and Empirical Test of Public-Private Difference', *Review of Public Personnel Administration*, 10, pp. 23-40.

Balfour, D. L., & Wechsler, B. (1991). 'Commitment, Performance, and Productivity in Public Organizations', *Public Productivity & Management Review*, 14, pp. 355-367.

Cook, I., & Wall, T. (1980). 'New Work Attitude Measures of Trust, Organizational Commitment and Personal Need Nonfulfillment', *Journal of Occupational Psychology*, 53, pp. 39-52.

Green, S. G., Anderson, S. E., & Shivers, S. L. (1996). 'Demographics and Organizational Influences on Leader-Member Exchange and Related Work Attitudes', *Organizational Behavior and Human Decision Processes*, 66, pp. 203-214.

Major, D. A., Kozlowski, S.W.J., Chao, G. T., & Gardner, P. D. (1995). 'A Longitudinal Investigation of Newcomer Expectations, Early Socialization Outcomes, and Moderating Effects of Role Development Factors', *Journal of Applied Psychology*, 80, pp. 418-431.

McFarlin, D. B., & Sweeney, P. D. (1992). 'Distributive and Procedural Justice as Predictors of Satisfaction with Personal and Organizational Outcomes', *Academy of Management Journal*, 35, pp. 626-637.

Mowday, R.T., Steers, R.M., & Porter, L.W. (1979). 'The Measurement of Organizational Commitment', *Journal of Vocational Behavior*, 14, pp. 224-247.

Munthe, P. Ginting, 'The Impact of Job Satisfaction on Organizational Commitment', (2001), MBA. Thesis: University Sains Malaysia.

¹²⁵ Testa, M.R (2001). 'Organizational Commitment, Job Satisfaction, and Effort in the Service Organization', *Journal of Psychology*, 135(2), pp. 226-236.

¹²⁶ Morrison, K.A. (1997). 'How Franchise Job Satisfaction and Personality Affect

In addition, demographic characteristics such as gender, age, marital status, level of education, monthly income, and length of working experience have been found to moderate the above relationships.¹²⁹

A comprehensive theoretical framework has been designed in such a way as depicted below:

Performance, Organizational Commitment', *Journal of Small Business Management*, 35(3), pp. 39-67.

¹²⁷ Bluedorn, A.C (1982). 'A Unified Model of Turnover from Organizations', *Human Relations*, 35, pp. 135-153.

¹²⁸ Clegg, C.W. (1983). 'The Psychology of Employee Lateness, Absence, and Turnover', *Journal of Applied Psychology*, 68, pp. 88-101.

¹²⁹ Noorshidah, *et.al.*, (2010). "Linking Islamic Work Ethic....,

Yousef, D., (2001b). "Islamic work ethic;....,

Quarstein, V.A., McAfee R.B., & Glassman, M. (1993). 'The Situational Occurrences Theory of Job Satisfaction', *Human Relations*, August, pp. 859-873.

Brooke, P.P., Russell, D.W., & Price IL. (1988). 'Discriminant Validation of Measures of Job Satisfaction', *Journal of Applied Psychology*, 73, pp. 139- 145.

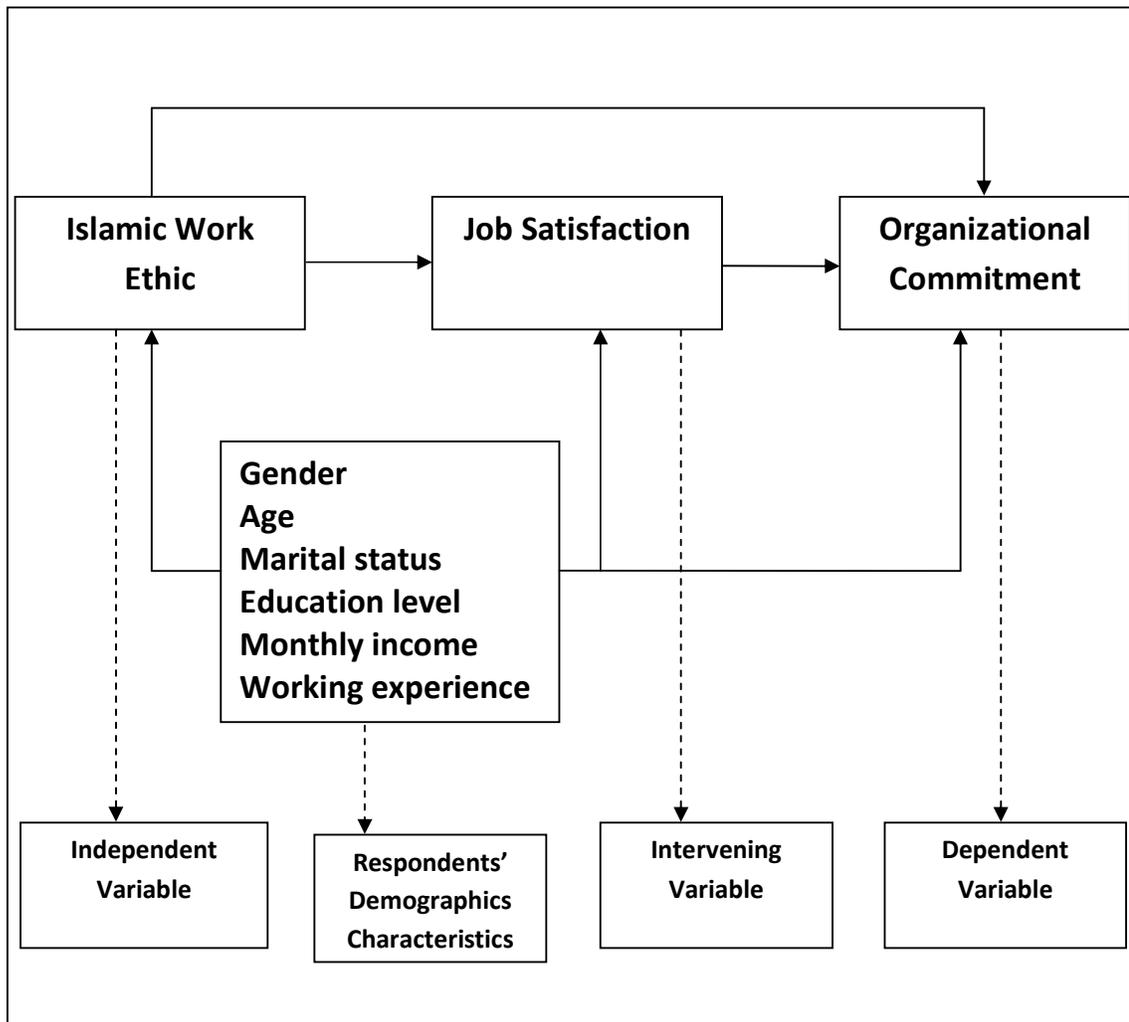


Figure 1: Theoretical Framework

H. Hypotheses

Based on the literature reviews that have been compiled and theoretical framework that has been designed, some hypotheses are required to answer the research questions of this study. The hypotheses are as follows:

1. H0.a : *There is no impact of Islamic work ethic on employees' job satisfaction.*

H1.a : *There is an impact of Islamic work ethic on employees' job satisfaction.*

2. H0.b :*There is no direct impact of Islamic work ethic on employees' organizational commitment.*

H2.b :*There is an direct impact of Islamic work ethic on employees' organizational commitment.*

3. H0.c : *There is no impact of job satisfaction on employees' organizational commitment.*

H3.c : *There is an impact of job satisfaction on employees' organizational commitment.*

4. H0.d : *There is no indirect impact of Islamic work ethic on employees' organizational commitment.*

H4.d : *There is an indirect impact of Islamic work ethic on employees' organizational commitment.*

CHAPTER III

RESEARCH METHODOLOGY

A. Introduction

This chapter describes the methodology used in this research. Topics of discussion in this chapter consist of population and sample size, selection and administration of questionnaires, and the statistical methods used to analyze the data. The questionnaire was used to collect the data on the impact of Islamic work ethics on job satisfaction towards organizational commitment. The questionnaire for Islamic work ethic utilized short version of Islamic Work Ethic (IWE) Questionnaire. The questionnaire for job satisfaction utilized Minnesota Satisfaction Questionnaire (MSQ) and for organizational commitment utilized Organizational Commitment Questionnaire (OCQ). This is because they have been adopted frequently in organizational behavior studies. Furthermore, it also ensures low cost, anonymity, and confidentiality.

B. Population and Sample

To collect the research data, this study employs convenience sampling. Convenience sampling implies that the collection of the data from members of the population who are easily accessible to provide it.¹³⁰ Hence, respondents of this study are employees working in various Islamic Banks in Medan, either public or private commercial banks. The reasons of choosing this kind of bank are people's accessibility based on banks' familiarity and wider service coverage compared to other Islamic financial institutions, and few studies, instead of saying nothing, are found on this particular research area. There are at least thirteen Islamic Banks operate in Medan, hence, the unit of analysis of the study is every individual employee working in this kind of organization.

However, talking about number of population of Sharia Banks' employees in Medan, it's still not found yet. The researcher had contributed optimal efforts to

¹³⁰ Sekaran, U. (2000). *Research Methods for Business: A Skill Building Approach*, (3rd ed.), New York: John Wiley & Sons, Inc.

get it through searching into official websites of Bank of Indonesia (BI) and The Financial Services Authority (OJK), and even asking some sharia bankers. It is of course unethical to mention the data based on personal assumption which is unsupported by a valid data source.

Anyway, there are basically many models used to decide the sample size used in a research. Fairly speaking, there is no one absolute rule or model deciding the sample size. Population characteristics such as budget, facilities, time limit, population accessibility, and research goals will influence the model to be employed. Therefore, one tenth of total population seems to be adequate number of research sample size.¹³¹ According to Roscoe in his book '*Research Methods For Business*' in 1982 (in Sugiyono's book)¹³², reasonable sample size of a research is between 30 to 500 samples or at least 10 times of research variables. Similar idea was given by Sarwono,¹³³ where 100 to 500 cases are assumed as ideal number of sample. Thus, due to homogeneity of population characteristics of this research, the above models of research sample size determination would be utilized.

C. Questionnaire Design and Data Collection

For the purpose of the study, a cover letter outlining the purpose of the study is attached to the questionnaires that were circulated to the respondents. The distribution and collection of the questionnaires were done with the assistance of friends and students. All the respondents are assured of total confidentiality of the data provided.

This structured questionnaire consists of two parts. Part A seeks demographic information on gender, age, marital status, level of education, monthly income, and the length of work experience with the current companies of the respondents. Part B consists of a series of thirty seven questions. The first

¹³¹ Soeratno & Arsyad, L. (2008). "*Metodologi Penelitian untuk Ekonomi dan Bisnis*", UPP STIM YKPN, Yogyakarta, pp. 98 – 99.

¹³² Sugiyono (2014). "*Metode Penelitian Manajemen*", Alfabeta, Bandung, pp. 164 – 165.

¹³³ Sarwono, J. (2011). "*Mixed Methods: Cara Menggabung Riset Kuantitatif dan Riset Kualitatif Secara Benar*", PT. Elex Media Komputindo, Jakarta, pp. 92.

seventeen questions are meant to measure employees' Islamic work ethic, while the second ten questions measure their job satisfaction, whereas the last ten questions measure their organizational commitment. The sample questionnaire form is attached in attachments section. However, some statements in the questionnaire have been modified from its original version in order to fit the current literature reviews.

The respondents were asked to read the statements carefully and then indicate their agreement or disagreement using the following Likert's Scale scheme:

Strongly disagree	= 1
Disagree	= 2
Slightly agree	= 3
Agree	= 4
Strongly agree	= 5

1. Islamic Work Ethic Measure

As it is stated earlier, Islamic work ethic was measured using short version of Islamic Work Ethic (IWE) Questionnaire developed by Ali and was found to be reliable and valid.¹³⁴ The reliability and validity of the measure proved by the research findings conducted in several countries by Ali, 1992, 1995¹³⁵; Yousef, 2001(a,b)¹³⁶, Ali and Al Kazemi¹³⁷.

¹³⁴ Ali A, and Al-Owaihian, A., (2008). "Islamic Work Ethic: A Critical Review", *Cross Cultural Management: An International Journal*, Vol. 15, No. 1, pp. 5-19.

¹³⁵ Ali, A. (1992). "Islamic work ethic in Arabia", *Journal of Psychology*, Vol. 126 No. 5, pp. 507-20.

Ali, A., Falcone, T. and Azim, A. (1995). "Work ethic in the USA and Canada", *Journal of Management Development*, Vol. 14 No. 6, pp. 26-34.

¹³⁶ Yousef, D. (2001a). "The Islamic work ethic as a mediator of the relationship between locus of control, role conflict and role ambiguity", *Journal of Managerial Psychology*, Vol. 15 No. 4, pp. 283-302.

Yousef, D. (2001b). "Islamic work ethic; a moderator between organizational commitment and job satisfaction in a cross-cultural context", *Personal Review*, Vol. 30, pp. 152-69.

¹³⁷ Ali, A. and Al-Kazemi, A. (2006). "Islamic work ethic in Kuwait", *Journal of Cross Cultural Management*, Vol. 13 No. 35.

The seventeen-item short version of IWE measure can be seen as stated below:

1. Laziness is a vice
2. Dedication to work is a virtue
3. Good work benefits both one's self and others
4. Justice and generosity in the workplace are necessary conditions for society's welfare
5. Producing more than enough to meet one's personal needs contributes to the prosperity of society as a whole
6. One should carry work out to the best of one's ability
7. Work is not an end in itself but a means to foster personal growth and social relations
8. Life has no meaning without work
9. More leisure time is good for society
10. Human relations in organizations should be emphasized and encouraged
11. Work enables a person to control nature
12. Creative work is a source of happiness and accomplishment
13. Any person who works is more likely to get ahead in life
14. Work gives one the chance to be independent
15. A successful person is the one who meets deadlines at work
16. One should constantly work hard to meet responsibilities
17. The value of work is derived from the accompanying intention rather than its results

However, the above IWE measure has been slightly modified into subjective sentence model to represent the actual feelings of every respondent. This is meant to achieve personal perception as well as to avoid respondents answering the questionnaires based on general perception. The modification also aimed to ease respondents in answering the questions. Those modifications are as follow:

1. I don't like to laze at work
2. I dedicate myself wholeheartedly to work

3. I work well to benefit myself and others
4. I act in justice and generosity during work to realize social welfare
5. I work out of my own needs as a contribution to social welfare
6. I always work with all of my best
7. Work is not an end in itself rather I treat it as means to foster personal growth and social relations
8. I feel life has no meaning without work
9. I believe that more leisure time is not good for society
10. I really emphasize and encourage human relations in organization
11. Work enables me to control nature
12. Creative work is a source of my happiness and accomplishment
13. I believe that any working person is more likely to get ahead in life
14. Work gives me chance to be autonomous and self-reliant
15. According to me, a successful person is the one who meets deadlines at work
16. I constantly work hard to meet responsibilities
17. I believe that the value of work is derived from the accompanying intention rather than results

2. Job Satisfaction Measure

Job satisfaction was measured using ten-item short version of Minnesota Satisfaction Questionnaire or 'MSQ'.¹³⁸ This measure is used because the internal consistency and stability of the MSQ has been documented and tested by previous studies by Brief et al.¹³⁹, Schmitt and Pulakos¹⁴⁰, and Weiss et al.¹⁴¹. In a straightforward MSQ has also been used in the study of work values among Lebanese workers, where the respondents are the employees of corporations in

¹³⁸ Weiss, DJ., Dawis, R.V., Englang, G.W., & Loftquist, L.H. (1967). 'Manual for the Minnesota Satisfaction Questionnaire', *Minnesota Studies in Vocational Rehabilitation*, v.22, Minneapolis: University of Minnesota Industrial Relation Center.

¹³⁹ Brief, A.P., Burke, M.I, George, IM., Robinson, B.S., & Webster, r. (1988). 'Should Negative Affective Remain an Unmeasured Variable in the Study of Job Stress?', *Journal of Applied Psychology*, 73, pp. 193-198.

¹⁴⁰ Schmitt. N. & Pulakos, E.D., (1985). 'Predicting Job Satisfaction from Life Satisfaction: Is there a General Satisfaction Factor?', *International journal of Psychology*, 20, pp. 345-356.

¹⁴¹ Weiss, DJ., et al., (1967). 'Manual for...',

Beirut, Lebanon.¹⁴² In addition, similar measure has so been frequently used in universities research studies on job satisfaction with various types of sample population.

The ten-item short version of MSQ consists of ten statements measuring various aspects such as:

1. Like to come to work
2. Talk about work with others
3. Job provides opportunity to use ability
4. Job gives freedom in decision-making
5. Flexibility in job methodology
6. Feeling of accomplishment
7. Feeling of meaningful or significance after doing the job
8. Thinking of doing the job as a career opportunity
9. Intent to influence to choose the same job
10. Feeling of satisfaction with the existing job

The same way as IWE measure, the MSQ measure has also been modified as follows:

1. I look forward to come to work everyday
2. I talk about my job with my family and friends
3. My job provides me with ample opportunity to use my abilities
4. I have sufficient freedom to use my judgment on my job
5. My job provides me enough flexibility to choose any method of doing the job
6. I get a feeling of accomplishment from my job
7. At the end of each working day, I feel that the day has been well spent
8. If I were to start my career again, I would choose this job
9. If other people can get a job like mine, they would be very lucky
10. I am satisfied with my job

¹⁴² Sidani, Yusuf, M., & Gardner, W.L. (2000). 'Work Values Among Lebanese Workers', *Journal of Social Psychology*, 140, pp. 597-607

3. Organizational Commitment Measure

Organizational commitment was measured by using the questionnaire developed by Mowday, Steers, and Porter¹⁴³. They named the questionnaire as Organizational Commitment Questionnaire or in short OCQ. This measure is used because it is the most widely used measure of organizational commitment that has more acceptable psychometric properties.¹⁴⁴ Its reliability and validity have been established.

With regard above statements, a parallel measure developed in Great Britain for use with blue collar workers has shown that OCQ to be psychometrically adequate and stable.¹⁴⁵ In the Asian context, in India, the OCQ has also been used in the study of the impact of leadership behavior on salespersons' organizational commitment.¹⁴⁶ Further, a number of research studies in Malaysia have also proven the consistency of the OCQ.

1. I don't find any similarity between my goals and those of my organization
2. I feel very little loyalty to my organization
3. I would accept almost any type of job assignment in order to keep working for my organization
4. I find that my values and my organization's values are very similar
5. I am proud to tell others that I am part of my organization
6. I try my best to improve my job performance
7. I always avoid absenteeism and tardiness in my job
8. I really care about the fate of my organization
9. I like to contribute an extra effort for the success of my organization
10. I decide to work in this organization for the next several years

¹⁴³ Mowday, R.T., Steers, R.M., & Porter, L.W. (1979). 'The Measurement of Organizational Commitment', *Journal of Vocational Behavior*, 14, pp. 224-247.

¹⁴⁴ *Ibid.*,

¹⁴⁵ Cook, I., & Wall, T. (1980). 'New Work Attitude Measures of Trust, Organizational Commitment and Personal Need Nonfulfillment', *Journal of Occupational Psychology*, 53, pp. 39-52.

¹⁴⁶ Agarwal, S., DeCarlo, T.E., & Vyas, S.B. (1999). 'Leadership Behavior and Organizational Commitment: A Comparative Study of American and Indian Salespersons', *Journal of International Business Studies*, 30, pp. 727- 743.

To ease the respondents in answering the questionnaire, all the statements in the questionnaire were positively worded. The five points scale as in Islamic work ethic, job satisfaction and organizational commitment is used to indicate respondent's agreement or disagreement with each of the statements.

4. Demographic Characteristics

To provide some control for extraneous sources of variance in analyses and to detect any associating effects, variables such as gender, age, marital status, level of education, monthly income, and working experience were included in the analysis. The demographic variable is one that has a strong contingent effect on the independent variable-dependent variable relationship.¹⁴⁷

D. Research Design

Systematic steps in conducting this study are strongly required. Therefore, the research design can be seen as constructed below:

¹⁴⁷ Sekaran, U. (2000). *Research Methods for Business: A Skill Building Approach*, (3rd ed.), New York: John Wiley & Sons, Inc.

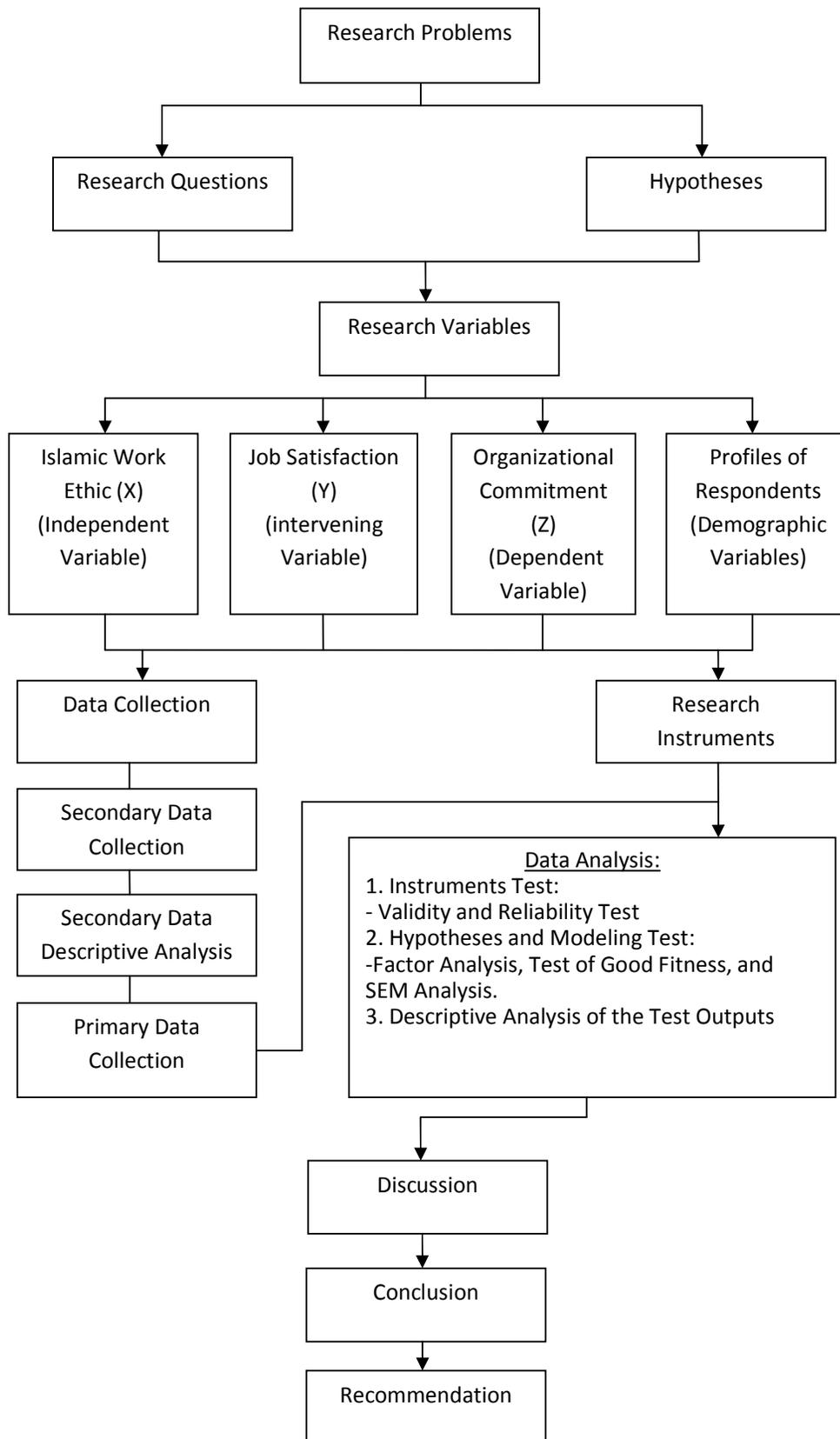


Figure 2: Research Design

1. Research Model

The following path model is derived from the theoretical framework which has been designed earlier:

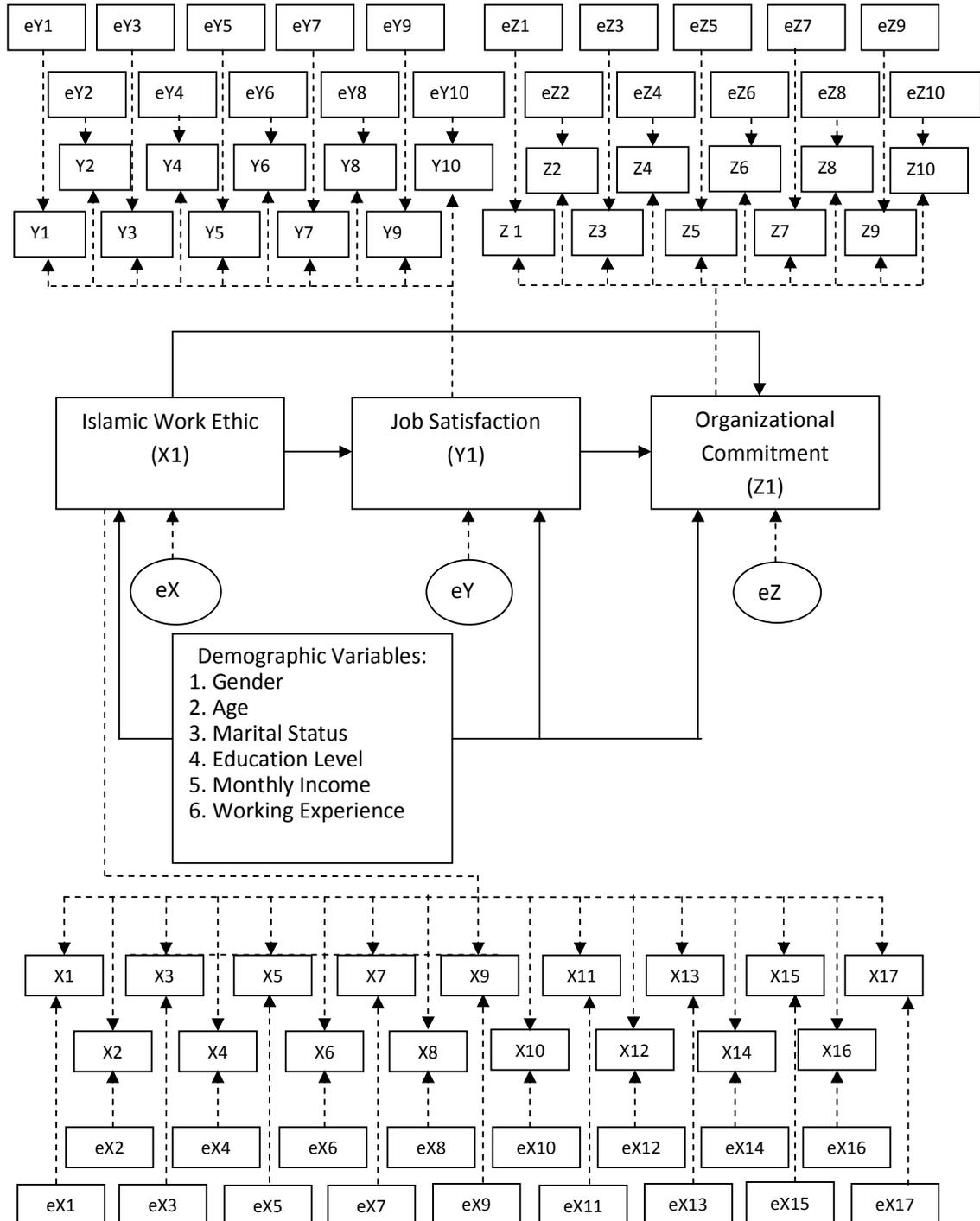


Figure 3: Research Path Model

From the above research model, these are the structural equation model produced to conduct the study:

a. $Z = \alpha X + \beta Y + \varepsilon$

b. $Y = \alpha X + \varepsilon$

Symbols information:

Z = Organizational Commitment

Y = Job Satisfaction

X = Islamic Work Ethic

α = Direct relationships between exogenous variable and endogenous variable, i.e. X to Z and X to Y.

β = Direct relationships between exogenous variable and endogenous variable, i.e. X to Z and X to Y.

ε = Error Term

In addition, to investigate the moderating effects of respondents' demographic factors/variables (DF), the following models have been formed:

Model 1.

$$Y = \alpha + \beta_1 X + \beta_2 DF + \beta_3 X * DF + \varepsilon$$

Model 2.

$$Z = \alpha + \beta_1 X + \beta_2 DF + \beta_3 X * DF + \varepsilon$$

Where DF is demographic factors (variables).

Model 1 examines the moderating effects of demographic factors on the relationship between Islamic work ethic and job satisfaction. Model 2 elaborates the moderating effects of demographic factors on the relationship between Islamic work ethic and organizational commitment.

E. Variables' Operational Definition

Due to the latent nature of the variables, this research would utilize several indicators that represent the intrinsic natures of the variables which are scientifically measureable.

1. Islamic Work Ethic

Islamic work ethic variable would be measured by seventeen short version indicators adopted from Islamic Work Ethic (IWE) Questionnaire developed by Ali which had been frequently used in many studies such as conducted by Ali, (in 1992 and 1995)¹⁴⁸, Yousef, 2001(a,b)¹⁴⁹, and Ali and Al Kazemi¹⁵⁰.

Operational definition for Islamic work ethic derived from employees' statements regarding Islamic ethical conduct in their work place which are coded with "X" with the following indicators:

X1 : I don't like to laze at work

X2 : I dedicate myself wholeheartedly to work

X3 : I work well to benefit myself and others

X4 : I act in justice and generosity during work to realize social welfare

X5 : I work out of my own needs as a contribution to social welfare

X6 : I always work with all of my best

X7 : Work is not an end in itself rather I treat it as means to foster personal growth and social relations

X8 : I feel life has no meaning without work

X9 : I believe that more leisure time is not good for society

¹⁴⁸ Ali, A. (1992), "Islamic work ethic in Arabia", *Journal of Psychology*, Vol. 126 No. 5, pp. 507-20.

Ali, A., Falcone, T. and Azim, A. (1995), "Work ethic in the USA and Canada", *Journal of Management Development*, Vol. 14 No. 6, pp. 26-34.

¹⁴⁹ Yousef, D. (2001a), "The Islamic work ethic as a mediator of the relationship between locus of control, role conflict and role ambiguity", *Journal of Managerial Psychology*, Vol. 15 No. 4, pp. 283-302.

Yousef, D. (2001b), "Islamic work ethic; a moderator between organizational commitment and job satisfaction in a cross-cultural context", *Personal Review*, Vol. 30, pp. 152-69.

¹⁵⁰ Ali, A. and Al-Kazemi, A. (2006), "Islamic work ethic in Kuwait", *Journal of Cross Cultural Management*, Vol. 13 No. 35.

- X10 : I really emphasize and encourage human relations in organization
- X11 : Work enables me to control nature
- X12 : Creative work is a source of my happiness and accomplishment
- X13 : I believe that any working person is more likely to get ahead in life
- X14 : Work gives me chance to be autonomous and self reliant
- X15 : According to me, a successful person is the one who meets deadlines at work
- X16 : I constantly work hard to meet responsibilities
- X17 : I believe that the value of work is derived from the accompanying intention rather than results

2. Job Satisfaction

The ten-item short version of Minnesota Satisfaction Questionnaire or 'MSQ'¹⁵¹ used to measure employees' job satisfaction variable. Operational definition for job satisfaction extracted from employees' opinions on how satisfied they are with their jobs which are coded with "Y", and the indicators are as follow:

- Y1 : I look forward to come to work everyday
- Y2 : I talk about my job with my family and friends
- Y3 : My job provides me with ample opportunity to use my abilities
- Y4 : I have sufficient freedom to use my judgement on my job
- Y5 : My job provides me enough flexibility to choose any method of doing the job
- Y6 : I get a feeling of accomplishment from my job
- Y7 : At the end of each working day, I feel that the day has been well spent
- Y8 : If I were to start my career again, I would choose this job
- Y9 : If other people can get a job like mine, they would be very lucky
- Y10: I am satisfied with my job

¹⁵¹ Weiss, DJ., Dawis, R.V., Englang, G.W., & Loftquist, L.H. (1967). 'Manual for the Minnesota Satisfaction Questionnaire', *Minnesota Studies in Vocational Rehabilitation*, v.22, Minneapolis: University of Minnesota Industrial Relation Center.

3. Organizational Commitment

Employees' commitment to the organizations would be measured using questionnaire developed by Mowday, Steers, and Porter¹⁵² which also called as Organizational Commitment Questionnaire or in short OCQ.

The operational definition for organizational commitment taken from employees' perceptions on how committed they are with their current organizations which are coded with "Z", and the indicators are:

- Z1 : I find similarities between my goals and those of my organization
- Z2 : I am very much loyal to my organization
- Z3 : I would accept almost any type of job assignment in order to keep working for my organization
- Z4 : I find that my values and my organization's values are very similar
- Z5 : I am proud to tell others that I am part of my organization
- Z6 : I try my best to improve my job performance
- Z7 : I always avoid absenteeism and tardiness in my job
- Z8 : I really care about the fate of my organization
- Z9 : I like to contribute an extra effort for the success of my organization
- Z10 : I decide to work in this organization for the next several years

F. Data Test Analysis

After completion of questionnaires, the data is collected from the respondents and then analyzed using the statistical tools. However, before further analyzing the statistical outputs, preliminary test should be done to ensure that the data being collected are valid and compliant to statistical terms and conditions. The following tests are going to be implemented:

¹⁵² Mowday, R.T., Steers, R.M., related to organizational & Porter, L.W. (1979). 'The Measurement of Organizational Commitment', *Journal of Vocational Behavior*, 14, pp. 224-247.

1. Validity Test

Testing the validity of the data is eventually exercised to ensure that the questionnaires distributed to the respondents are containing appropriate statements to measure certain variables. In this way, the questionnaire would be treated as a valid measurement tool of variables being studied.

A way to perform that test is by calculating the correlation among the statements with total score using the formula of 'product moment' correlation technique.

$$r = \frac{n (\sum XY) - (\sum X \cdot \sum Y)}{\sqrt{[(n\sum X^2 - (\sum X)^2) [(n\sum Y^2 - (\sum Y)^2)]}}$$

2. Reliability Test

Cronbach Alpha is usually used to evaluate the consistency of the indicators found in the questionnaire. Cronbach Alpha coefficients are established to check the inter-item consistency reliability of the dependent and independent variables for this study. It is aimed to serve information on how reliable is the questionnaire, that means if the questionnaire employed several times, it would produce the same result.

The formula is as seen below:

$$r_{11} = (k/k-1) (1 - \sum \tau_{2b} / \tau_{2t})$$

Where:

r_{11} = instrument reliability

k = number of indicators (statements)

τ_{2t} = total variant

τ^2 = sum of variant

While the variant formula used is:

$$\tau^2 = \frac{\Sigma X^2 - (\Sigma X)^2 / n}{n}$$

Where:

n = Number of sample

X = the score value chosen

G. Data Analysis Methods

By executing the statistical tools applications, the methods of analyzing the data would be performed in two ways:

1. Statistic Descriptive Analysis

The statistical outputs used to analyze and describe the data characteristics, without testing and discussing the hypotheses, forecasting, or summarizing inter-relationships between variables called as descriptive analysis. It is simply elaborating the numerical measurement of central tendency, disperse and distribution of data.¹⁵³

Central tendency measures the centralization of data and the following measurements are usually used:

1. Mean/average; is the measurable average value of data.
2. Median; is the middle value of data order from the least to the most.
3. Modus; is most frequent value appears in the data.

¹⁵³ C.Trihendradi, (2013). *Step By Step IBM SPSS 21: Analisis Data Statistik*, Yogyakarta: Penerbit Andi, pp.69-70

While disperse measures the dispersion of data and the measurements used to use are:

1. Standard deviation; is the rigid deviation values.
2. Variant; is the square value of standard deviation.
3. Standard error mean (S.E mean); is estimated standard deviation of the average distribution attained from the sample taken randomly and continuously from the population.

2. Structural Equation Modeling (SEM) Analysis

Why SEM? There are two main reasons why SEM is preferred to be employed in a research:

1. SEM has an ability to estimate the multiple-relationships between variables in the form of structural model; (i.e. the relationships between dependent and independent constructs).
2. SEM has also an ability to describe the pattern of the relationship between latent constructs and the manifest variables or indicator variables.

Therefore, SEM is an up-to-date model of path analysis and multiple regressions with multivariate model analysis. However, SEM is having stronger analyzing and predicting power compared to path analysis and multiple regression due to its ability to analyze up to the most detail variables or construct. Hence, SEM is more comprehensive in explaining the research phenomenon. In the other hand, path analysis and multiple regressions are able to analyze the latent variable only; therefore, the empirical phenomenon of every single indicator of the latent variables remained unexplained.

In the other words, compared to path analysis and multiple regressions, SEM is far better due to its ability to analyze the data more comprehensive, whilst path analysis and multiple regressions analyze only the total score of the variables which is the sum of the instrument items of the research. Therefore, path analysis and multiple regressions are actually utilized to analyze the latent variables

(unobserved variables). In the other side, SEM examines every item's scores of the statements of research variables instruments. These instrument items are called as manifest variable (observed) or indicators of construct or latent variables in SEM analysis.¹⁵⁴

Frankly speaking, unlike path analysis and multiple regressions, SEM enables the user to analyze several complicated relationships simultaneously, as well as to estimate different regression equation models which are interrelated to one another. These interconnections enable an independent variable in one path model becoming a dependent variable in another path.

Structural Equation Modeling (SEM) was deployed to observe the relationship among the construct. Whereby, Partial Least Square (PLS) was used to generate measurement and structural models. The software being employed called as Smart PLS version 3.0. Frequency distribution was used to describe the sample. Regression analysis with moderating Effects is also used to analyze the data i.e. Hierarchical Regression. Cronbach Alpha coefficients are established to check the inter-item consistency reliability of the dependent and independent variables of this study.

¹⁵⁴ Haryono, S., (2013). *Structural Equation Modeling (SEM) Untuk Penelitian Manajemen dengan AMOS 18.00*, Jakarta: PT Intermedia Personalia Utama Jakarta, pp.7

CHAPTER IV

DATA ANALYSIS AND FINDINGS

A. A Glance on Research Location

In the ancient time, the city of Medan¹⁵⁵ was known as Tanah Deli, the land was swampy with approximately 4000 ha. Several rivers crossed the city of Medan and end up to the Malacca Strait. The rivers are Sei Deli, Sei Babura, Sei Sikambing, Sei Denai, Sei Putih, Sei Badra, Sei Belawan and Sei Sulang Saling / Sei Kera (“Sei” means river).

Guru Patimpus is widely known to be the first person who made Medan as a village, because it is located in Tanah Deli, therefore since the colonial period people always combined Medan with Deli (Medan-Deli). However, after Independence Day of Republic of Indonesia, the name of Medan Deli became less popular and gradually vanished.

Formerly, people named the area between the Ular River/”*Sungai Ular*” (Deli Serdang) upto the Wampu River/”*Sungai Wampu*” in Langkat as Tanah Deli, in fact the Deli Sultanate’s territory, who was in power at that time, actually did not cover the area between the two rivers.

According to Volker, in 1860 Medan was a huge jungle, surrounded by settlements of the people came from Tanah Karo and Malaya peninsula especially at the river estuaries. In 1863 the Dutch began to open the tobacco plantation in Deli which had become the pride of Tanah Deli at that time. Since then the economy continues to grow and Medan becoming the center of government administration and economic activities in North Sumatera.

The overall type of land in the Deli area consists of clay, sandy soil, mixed soil, black soil, brown soil and red soil. The study of Van Hissink in 1900 was

¹⁵⁵ www.pemkomedan.go.id, accessed 12 March 2018, 10:47 AM.

followed by Vriens' research in 1910 which discovered a different and specific type of clay. This specific clay was found in a region called "*Bakaran Batu*" (now Southeast Medan or Menteng/Medan Tenggara). People burn high quality bricks, and one brick factory at that time is Deli Klei.

In the beginning of its development, there was a small village called "*Medan Putri*". The growth of "*Medan Putri*" was inseparable from its strategic position, located at the confluence of Deli River and Babura River, not so far from Putri Hijau Street right now. In the past, the two rivers were fairly busy trade traffic. Therefore, "*Medan Putri*" village considered to be the origin of the current city of Medan.

As for the population number, in 2015 there were 2,210,624 people of Medan, among them 1,091,937 (49,4%) were male and 1,118,687 (50,6%) were female of the total population of Medan.

In terms of economy, especially the banking sector (financial services), there are numbers of conventional as well as sharia banks (Islamic banks) found in Medan. Therefore, in view of providing a wider banking services alternative to Indonesian economy, the development of Islamic banking in Indonesia is implemented under dual banking system in compliance with the Indonesian Banking Architecture (API).¹⁵⁶ Islamic banking and conventional banking systems jointly support a wider public fund mobilization in the framework of fostering financing capability of national economic sectors.

The characteristic of Islamic banking operation is based on partnership and mutual benefits principle provides an alternative banking system with mutual benefits both for the public and the bank. This system will give priorities to aspects related to fairness in transaction and ethical investment by underlining the values of togetherness and partnership in production, and by avoiding any speculative activity in financial transaction. By providing various products and

¹⁵⁶ www.bi.go.id, accessed 14 March 2018, 11:10 AM.

banking services supported by various financial scheme, Islamic banking will be a credible alternative that can be benefited by all of Indonesian people without exception.

In the context of macro-economic management, an extensive use of various Islamic financial products and instrument will help attaching financial sector and real sector and create harmonization between the two sectors. In addition to support financial and business the widely use of Islamic product and instrument will also reduce speculative transactions in thus the economy supports the stability of overall financial system. At the end, the Islamic banking will significantly contribute to the achievement of mid-long term price stability.

The enactment of Act no. 21 of 2008 issued on July 16, 2008 has provided a more adequate legal base to the development of Islamic banking in Indonesia, and consequently will accelerate the growth of the industry. With an impressive development progress reaching an annual average asset growth of more than 65% in the last five years, it is expected that Islamic banking industry will have a more significant role in supporting national economy.

In line with the concrete efforts in developing Islamic banking in Indonesia, Bank Indonesia has formulated a Grand Strategy of Islamic Banking Market Development, as a comprehensive strategy of market development covering strategic aspects, such as: determining the vision of 2010 as the leading Islamic banking industry in ASEAN, creating the new image of inclusive and universal Islamic banking, mapping a more accurate market segment, developing more various products, improving services as well as adopting new communication strategy of Islamic banking by positioning it as a beyond banking position. (Islamic banking is more than just a bank).

Therefore, an extensive research on sharia bank is extremely needed to elevate the role of Islamic bank itself in every angle of economic activities as well as to contribute in developing the national economy of Indonesia.

B. Profile of Respondents

Respondents of this research are the employees of the private as well as public sharia banks in Medan. Thus, the unit of analysis of this research is individual employee of Islamic bank in Medan. There were 290 questionnaires had been distributed personally by the researcher and with the help of fellows and colleagues to various Islamic banks in Medan such as Bank Sumut Syariah, Bank Syariah Mandiri (BSM), Bank Negara Indonesia (BNI) Syariah, Bank Rakyat Indonesia Syariah (BRIS), Bank Muamalat, OCBC NISP Syariah, BUKOPIN Syariah, Bank Permata Syariah, CIMB Niaga Syariah, and Bank Aceh Syariah. To ensure the validity of the data received, the questionnaires were returned along with research acceptance/approval letters from respective institutions.

From 290 questionnaires distributed to the respondents, 217 questionnaires were returned in complete answer, other 6 questionnaires were returned in incomplete answer, and 9 questionnaires were returned after the completion of data analysis. Thus, total actual returned questionnaires were 232 copies, while another 58 copies were not returned until the whole data is processed. Therefore, it can be stated that the questionnaires turnover percentage is 80%. Although objection and rejection did happen during the distributions of the questionnaires.

Table 5: Questionnaires Level of Turnover

No.	Questionnaire status	Number of copies	Percentage
1.	Returned in complete answer	217	74,83%
2.	Returned in incomplete answer	6	2,07%
3.	Returned after data processing	9	3,10%
4.	Not returned	58	20,00%
Total distributed questionnaires		290	100%

Respondents' profiles mentioned in the questionnaires include gender, age, marital status, level of education, monthly salary received, and length of working experience in their current organizations. The following descriptions elaborate in brief the detail of respondents' characteristics of every single sharia banks surveyed.

1. Bank Rakyat Indonesia Syariah (BRIS)

Table 6: Profile of Respondents of BRIS

No.	Profile of Respondents	Frequency	Percent
1.	Gender:		
	1. Male	24	57,1
	2. Female	18	42,9
		Total = 42	Total =100
2.	Age:		
	1. 20 – 29 years	19	45,2
	2. 30 – 39 years	22	52,4
	3. 40 – 49 years	1	2,4
	4. 50 years and above	-	-
		Total = 42	Total =100
3.	Marital status:		
	1. Single	12	28,6
	2. Married	30	71,4
	3. Divorced	-	-
		Total = 42	Total =100
4.	Level of education:		
	1. Diploma	5	11,9
	2. Bachelor	31	73,8
	3. Master	6	14,3
	4. Doctor	-	-
		Total = 42	Total =100
5.	Monthly income:		
	1. Less than Rp. 3 millions	12	28,6
	2. Rp. 3 – 5 millions	18	42,9
	3. Rp. 5,1 – 7 millions	7	16,7
	4. Rp. 7,1 – 9 millions	2	4,8
	5. Rp. 9,1 – 12 millions	3	7,1
	6. Above Rp.12 millions	-	-
		Total = 42	Total =100
6.	Length of working experience:		
	1. Less than 1 year	2	4,8
	2. 1 – 4 years	19	45,2
	3. 5 – 10 years	20	47,6
	4. 11 – 15 years	1	2,4
	5. 16 years and above	-	-
		Total = 42	Total =100

The above table has shown there are 42 respondents of Bank Rakyat Indonesia Syariah (BRIS) (19,35% of total respondents of this research). Actually,

the highest response rate in this research came from this bank, unfortunately some of questionnaires were returned in incomplete answer.

Out of 42 respondents, 24 (57,1%) respondents are male and 18 (42,9%) are female. From respondents' age side, there are 19 respondents in the age between 20 – 29 years (45,2%), 22 respondents in the age between 30 – 39 years (52,4%), only 1 respondent in the age between 40 – 49 years (2,4%), and none of them in the age of 50 years and above.

In case of marital status none of them is divorced, 12 respondents are single (28,6%) and 30 respondents are married (71,4%). As for their level of education, 5 of them are diploma (11,9%), 31 bachelors (73,8%), and 6 masters (14,3%). Especially for level of education, in fact, no single respondent in this research out of 217 respondents is in doctoral (PhD) level.

Monthly income of the respondents varies from one to another. Out of 42 respondents, 12 respondents receive less than Rp.3 millions a month (28,6%), 18 respondents receive between Rp.3 – 5 millions (42,9%), 7 respondents receive between Rp.5,1 – 7 millions (16,7%), 2 respondents receive between Rp.7,1 – 9 millions (4,8%), 3 respondents receive between Rp.9,1 – 12 millions (7,1%), and none receives above Rp.12 millions a month.

Finally, as respondents' monthly income, their length of working experience also varies. Anyway, there are only 2 respondents serve less than a year (4,8%), 19 respondents serve between 1 – 4 years (45,2%), 20 respondents serve between 5 – 10 years (47,6%), and only 1 respondent serves between 11 – 15 years (2,4%), while none of them serves more than 15 years.

2. Bank SUMUT Syariah

Table 7: Profile of Respondents of Bank SUMUT Syariah

No.	Profile of Respondents	Frequency	Percent
1.	Gender: 1. Male 2. Female	13 6 Total = 19	68,4 31,6 Total =100
2.	Age: 1. 20 – 29 years 2. 30 – 39 years 3. 40 – 49 years 4. 50 years and above	4 13 1 1 Total = 19	21,1 68,4 5,3 5,3 Total =100
3.	Marital status: 1. Single 2. Married 3. Divorced	1 18 - Total = 19	5,3 94,7 - Total =100
4.	Level of education: 1. Diploma 2. Bachelor 3. Master 4. Doctor	- 19 - - Total = 19	- 100 - - Total =100
5.	Monthly income: 1. Less than Rp. 3 millions 2. Rp. 3 – 5 millions 3. Rp. 5,1 – 7 millions 4. Rp. 7,1 – 9 millions 5. Rp. 9,1 – 12 millions 6. Above Rp.12 millions	- 1 7 6 3 2 Total = 19	- 5,3 36,8 31,6 15,8 10,5 Total =100
6.	Length of working experience: 1. Less than 1 year 2. 1 – 4 years 3. 5 – 10 years 4. 11 – 15 years 5. 16 years and above	- 1 11 6 1 Total = 19	- 5,3 57,9 31,6 5,3 Total =100

There are 19 respondents of Bank SUMUT Syariah in this research (8,75% of total respondents) as can be seen from table 7. Here are two state owned companies in this research, Bank SUMUT Syariah and Bank Aceh Syariah, the

former is owned by the Government of the Province of North Sumatera and the later is owned by the Government of Nanggroe Aceh Darussalam (NAD).

Out of 19 respondents, 13 (68,4%) respondents are male and 6 (31,6%) are female. Respondents are available in every range of age in the questionnaire. There are 4 respondents in the age between 20 – 29 years (21,1%), 13 respondents in the age between 30 – 39 years (68,4%), and in the age between 40 – 49 years and 50 years and above, there is only 1 respondent respectively (5,3%).

In case of marital status none of them is divorced, only 1 respondent is single (5,3%), while the rest 18 respondents are married (94,7%). Interestingly, level of education of all respondents in this particular bank is 100% bachelor, no diploma, master or doctor.

From respondents' monthly income point of view, none of them receives below Rp.3 millions a month, and only 1 of them receives between Rp.3 – 5 millions a month (5,3%), 7 respondents receive between Rp.5,1 – 7 millions (36,8%), 6 respondents receive between Rp.7,1 – 9 millions (31,6%), 3 respondents receive between Rp.9,1 – 12 millions (15,8%), and 2 respondents receive above Rp.12 millions a month (10,5%).

Finally, no respondent serves less than a year of working experience, only one of them serves between 1 – 4 years (5,3%), 11 respondents serve between 5 – 10 years (57,9%), 6 respondent serve between 11 – 15 years (31,6%), and one of them serves more than 15 years too.

3. OCBC NISP Syariah

Table 8: Profile of Respondents of OCBC NISP Syariah

No.	Profile of Respondents	Frequency	Percent
1.	Gender:		
	1. Male	5	83,3
	2. Female	1	16,7
	Total = 6		Total =100
2.	Age:		
	1. 20 – 29 years	2	33,3
	2. 30 – 39 years	4	66,7
	3. 40 – 49 years	-	-
	4. 50 years and above	-	-
Total = 6		Total =100	
3.	Marital status:		
	1. Single	3	50
	2. Married	3	50
	3. Divorced	-	-
Total = 6		Total =100	
4.	Level of education:		
	1. Diploma	-	-
	2. Bachelor	5	83,3
	3. Master	1	16,7
	4. Doctor	-	-
Total = 6		Total =100	
5.	Monthly income:		
	1. Less than Rp. 3 millions	-	-
	2. Rp. 3 – 5 millions	2	33,3
	3. Rp. 5,1 – 7 millions	1	16,7
	4. Rp. 7,1 – 9 millions	-	-
	5. Rp. 9,1 – 12 millions	-	-
	6. Above Rp.12 millions	3	50
Total = 6		Total =100	
6.	Length of working experience:		
	1. Less than 1 year	-	-
	2. 1 – 4 years	3	50
	3. 5 – 10 years	3	50
	4. 11 – 15 years	-	-
	5. 16 years and above	-	-
Total = 6		Total =100	

Out of 217 respondents, 6 respondents came from OCBC NISP Syariah (2,76% of total respondents of this research). Not much, but quite reasonable and representative from private Islamic banks point of view. The respondents consist

of 5 males (83,3%) and 1 female (16,7%). No respondent aged above 40 years, 2 of them aged between 20 – 29 years (33,3%) and 4 respondents aged between 30 – 39 years (66,7%).

There are no divorced respondent as well, half of them is single and another half is married (50% respectively). Among them, there is only 1 master (16,7%) and the rest is bachelor (83,3%) without diploma.

Monthly income of the respondents varies from one to another too. Nobody receives less than Rp.3 millions, or between Rp.7,1 – 9, or 9,1 - 12 millions a month. Only 2 of them receive between Rp.3 – 5 millions (33,3%), 1 respondent receives between Rp.5,1 – 7 millions (16,7%), and 3 respondents receive above Rp.12 millions (50%) a month. Interestingly, this indicates the respondents come from lower, middle, and high level employees.

The length of working experience of the respondents distributed evenly between 1 – 4 years and 5 – 10 years (50% respectively). Therefore, none of them serves less than a year or above 10 years of working experience.

4. Bank BUKOPIN Syariah

Table 9: Profile of Respondents of Bank BUKOPIN Syariah

No.	Profile of Respondents	Frequency	Percent
1.	Gender:		
	1. Male	3	37,5
	2. Female	5	62,5
		Total = 8	Total =100
2.	Age:		
	1. 20 – 29 years	7	87,5
	2. 30 – 39 years	1	12,5
	3. 40 – 49 years	-	-
	4. 50 years and above	-	-
		Total = 8	Total =100
3.	Marital status:		
	1. Single	6	75
	2. Married	2	25
	3. Divorced	-	-

		Total = 8	Total =100
4.	Level of education:		
	1. Diploma	2	25,0
	2. Bachelor	5	62,5
	3. Master	1	12,5
	4. Doctor	-	-
		Total = 8	Total =100
5.	Monthly income:		
	1. Less than Rp. 3 millions	-	-
	2. Rp. 3 – 5 millions	7	87,5
	3. Rp. 5,1 – 7 millions	1	12,5
	4. Rp. 7,1 – 9 millions	-	-
	5. Rp. 9,1 – 12 millions	-	-
	6. Above Rp.12 millions	-	-
		Total = 8	Total =100
6.	Length of working experience:		
	1. Less than 1 year	1	12,5
	2. 1 – 4 years	6	75,0
	3. 5 – 10 years	1	12,5
	4. 11 – 15 years	-	-
	5. 16 years and above	-	-
		Total = 8	Total =100

The next 8 respondents came from Bank BUKOPIN Syariah (3,68% of total respondents). The respondents consist of 3 males (37,5%) and 5 females (62,5%). No respondent aged above 40 years, 7 of them aged between 20 – 29 years (87,5%) and only 1 respondent aged between 30 – 39 years (12,5%).

There are no divorced respondent as well, 6 of them are single (75%) and the other 2 are married (25%). Among them, 2 are diploma (25%), 5 are bachelor (62,5%), and 1 master respondent.

Out of 8 respondents, 7 of them earn between Rp.3 – 5 millions per month (87,5%) and only 1 respondent earn between Rp.5,1 – 7 millions per month (12,5%). That means no respondent earn less than or more than the above range of monthly income.

The respondents serve in various length of working experience, 1 respondent serves less than a year (12,5%), 6 serve between 1 – 4 years (75%),

another 1 respondent serve between 5 – 10 years (12,5%), and none of them serves more than 10 years of working experience.

5. Bank Permata Syariah

Table 10: Profile of Respondents of Bank Permata Syariah

No.	Profile of Respondents	Frequency	Percent
1.	Gender: 1. Male 2. Female	7 - Total = 7	100 - Total =100
2.	Age: 1. 20 – 29 years 2. 30 – 39 years 3. 40 – 49 years 4. 50 years and above	2 5 - - Total = 7	28,6 71,4 - - Total =100
3.	Marital status: 1. Single 2. Married 3. Divorced	3 4 - Total = 7	42,9 57,1 - Total =100
4.	Level of education: 1. Diploma 2. Bachelor 3. Master 4. Doctor	3 4 - - Total = 7	42,9 57,1 - - Total =100
5.	Monthly income: 1. Less than Rp. 3 millions 2. Rp. 3 – 5 millions 3. Rp. 5,1 – 7 millions 4. Rp. 7,1 – 9 millions 5. Rp. 9,1 – 12 millions 6. Above Rp.12 millions	2 2 1 - 1 1 Total = 7	28,6 28,6 14,3 - 14,3 14,3 Total =100
6.	Length of working experience: 1. Less than 1 year 2. 1 – 4 years 3. 5 – 10 years 4. 11 – 15 years 5. 16 years and above	- 4 3 - - Total = 7	- 57,1 42,9 - - Total =100

Interestingly, from 7 respondents of Bank Permata Syariah, all of them are male (3,22% of total respondents), 2 respondents aged between 20 – 29 years (28,6%) and the other 5 respondents aged between 30 – 39 years (71,4%). Hence, none of them aged above 49 years old.

Among them, 3 are single (42,9%), 4 are married (57,1%), and none is divorced. The same pattern does exist in the level of education, where 3 of them are diploma (42,9%), 4 of them are bachelor (57,1%), and no master.

A unique pattern comes from monthly income profile of respondents. In this case, the respondents consist of those employees who receive all type of income classification except Rp.7,1 – 9 millions. There are 2 respondents receive less than Rp.3 millions and the other 2 respondents receive between Rp.3 – 5 millions a month (28,6% respectively). Meanwhile, 1 respondent receives Rp.5,1 – 7 millions, another 1 respondent receives Rp.9,1 – 12 millions, and the last one receive above Rp.12 millions a month (14,3% respectively).

Finally, no respondent serves less than a year or above ten years of working experience, there are only 4 of them serve between 1 – 4 years (57,1%) and the other 3 respondents serve between 5 – 10 years (42,9%).

6. CIMB Niaga Syariah

Table 11: Profile of Respondents of CIMB Niaga Syariah

No.	Profile of Respondents	Frequency	Percent
1.	Gender:		
	1. Male	6	75
	2. Female	2	25
	Total = 8	Total = 8	Total =100
2.	Age:		
	1. 20 – 29 years	2	25
	2. 30 – 39 years	6	75
	3. 40 – 49 years	-	-
	4. 50 years and above	-	-
Total = 8	Total = 8	Total =100	

3.	Marital status: 1. Single 2. Married 3. Divorced	2 6 -	25 75 -
		Total = 8	Total =100
4.	Level of education: 1. Diploma 2. Bachelor 3. Master 4. Doctor	2 6 - -	25 75 - -
		Total = 8	Total =100
5.	Monthly income: 1. Less than Rp. 3 millions 2. Rp. 3 – 5 millions 3. Rp. 5,1 – 7 millions 4. Rp. 7,1 – 9 millions 5. Rp. 9,1 – 12 millions 6. Above Rp.12 millions	- 2 4 2 - -	- 25 50 25 - -
		Total = 8	Total =100
6.	Length of working experience: 1. Less than 1 year 2. 1 – 4 years 3. 5 – 10 years 4. 11 – 15 years 5. 16 years and above	3 4 1 - -	37,5 50,0 12,5 - -
		Total = 8	Total =100

If we look at the above table, some similarities in profiles do exist between the respondents of CIMB NIAGA Syariah and the former Bank BUKOPIN Syariah. There are 8 respondents of CIMB NIAGA Syariah contributed in this research (3,68% of total respondents). The respondents consist of 6 males (75%) and 2 females (25%). As it was in Bank BUKOPIN Syariah, there is also no respondent of CIMB NIAGA Syariah aged above 40 years, 2 of them aged between 20 – 29 years (25%) and 6 respondents aged between 30 – 39 years (75%).

There are no divorced respondent as well, 2 of them are single (25%) and the other 6 are married (75%). Also among them, 2 are diploma (25%), 6 are bachelor (75%), and no master respondent.

Out of 8 respondents, 2 of them earn between Rp.3 – 5 millions per month (25%) and 4 respondents earn between Rp.5,1 – 7 millions per month (50%), and the rest 2 respondents earn between Rp. 7,1 – 9 millions per month. That means no respondent earn less than or more than the above ranges of monthly income.

The respondents serve in various length of working experience, 3 respondents serve less than a year (37,5%), 4 serve between 1 – 4 years (50%), another 1 respondent serve between 5 – 10 years (12,5%), and none of them serves more than 10 years of working experience.

7. Bank Negara Indonesia (BNI) Syariah

Table 12: Profile of Respondents of Bank Negara Indonesia (BNI) Syariah

No.	Profile of Respondents	Frequency	Percent
1.	Gender: 1. Male 2. Female	29 13 Total = 42	69 31 Total =100
2.	Age: 1. 20 – 29 years 2. 30 – 39 years 3. 40 – 49 years 4. 50 years and above	30 6 5 1 Total = 42	71,4 14,3 11,9 2,4 Total =100
3.	Marital status: 1. Single 2. Married 3. Divorced	26 16 - Total = 42	61,9 38,1 - Total =100
4.	Level of education: 1. Diploma 2. Bachelor 3. Master 4. Doctor	1 41 - - Total = 42	2,4 97,6 14,3 - Total =100
5.	Monthly income: 1. Less than Rp. 3 millions 2. Rp. 3 – 5 millions 3. Rp. 5,1 – 7 millions 4. Rp. 7,1 – 9 millions 5. Rp. 9,1 – 12 millions	14 22 1 1 2	33,3 52,4 2,4 2,4 4,8

	6. Above Rp.12 millions	2	4,8
		Total = 42	Total =100
6.	Length of working experience:		
	1. Less than 1 year	14	33,3
	2. 1 – 4 years	22	52,4
	3. 5 – 10 years	1	2,4
	4. 11 – 15 years	3	7,1
	5. 16 years and above	2	4,8
		Total = 42	Total =100

There are as many as 42 respondents of Bank Negara Indonesia (BNI) Syariah replied the questionnaires. The total number of respondent is the same it was in Bank Rakyat Indonesia Syariah (BRIS) (19,35% of total respondents of this research).

However, more than 2/3 of respondents are male (29 respondents which are equal to 69% of total respondent of this bank) and less than 1/3 of them are female (13 respondents which are equal to 31% of total respondent of this bank).

The respondents consist of all range of age classification, although it is dominated by 30 respondents aged between 20 – 29 years (71,4%), 6 respondents aged between 30 – 39 years (14,3%), 5 respondents aged between 40 – 49 years (11,9%), and only one of them aged above 49 years (2,4%).

In case of marital status, none of them is divorced, 26 respondents are single (61,9%) and 16 respondents are married (38,1%). All of the respondent are bachelor degree holder (41 respondents which are equal to 97,6%) except one is diploma certificate holder (2,4%).

Respondents found to be the receivers of various monthly income classifications. Out of 42 respondents, 14 respondents receive less than Rp.3 millions a month (33,3%), 22 respondents receive between Rp.3 – 5 millions (52,9%), only 1 respondent receives between Rp.5,1 – 7 millions and another one receives between Rp.7,1 – 9 millions (2,4% respectively), and 2 respondents

receive between Rp.9,1 – 12 millions and the other 2 receive above Rp.12 millions a month (4,8% respectively).

As in monthly income, the respondents also consist of employees with various length of working experience classifications. There are as many a 14 respondents serve less than a year (33,3%), 22 respondents serve between 1 – 4 years (52,4%), only 1 respondent serves between 5 – 10 years (2,4%), 3 respondent serve between 11 – 15 years (7,1%), and 2 respondents serve more than 15 years (4,8%).

8. Bank Muamalat

Table 13: Profile of Respondents of Bank Muamalat

No.	Profile of Respondents	Frequency	Percent
1.	Gender:		
	1. Male	22	56,4
	2. Female	17	43,6
	Total = 39		Total =100
2.	Age:		
	1. 20 – 29 years	17	43,6
	2. 30 – 39 years	19	48,7
	3. 40 – 49 years	3	7,7
	4. 50 years and above	-	-
Total = 39		Total =100	
3.	Marital status:		
	1. Single	13	33,3
	2. Married	25	64,1
	3. Divorced	1	2,6
Total = 39		Total =100	
4.	Level of education:		
	1. Diploma	4	10,3
	2. Bachelor	33	84,6
	3. Master	2	5,1
	4. Doctor	-	-
Total = 39		Total =100	
5.	Monthly income:		
	1. Less than Rp. 3 millions	2	5,1
	2. Rp. 3 – 5 millions	8	20,5
	3. Rp. 5,1 – 7 millions	9	23,1
	4. Rp. 7,1 – 9 millions	13	33,3
	5. Rp. 9,1 – 12 millions	5	12,8

	6. Above Rp.12 millions	2	5,1
		Total = 39	Total =100
6.	Length of working experience:		
	1. Less than 1 year	5	12,8
	2. 1 – 4 years	18	46,2
	3. 5 – 10 years	14	35,9
	4. 11 – 15 years	1	2,6
	5. 16 years and above	1	2,6
		Total = 39	Total =100

Bank Muamalat as the oldest Islamic bank in Indonesia also contributed to this research. There are as many as 39 respondents replied the questionnaires (17,97%). Out of 39 respondents, 22 are male and 17 are female (equal to 56,4% and 43,6% respectively).

Among them, 17 respondents aged between 20 – 29 years (43,6%), 19 respondents aged between 30 – 39 years (48,7%), 3 respondents aged between 40 – 49 years (7,7%), and none of them aged above 49 years.

Interestingly, in case of marital status, out of 217 respondents of this research, only one of them is divorced which came from this bank. This sincere willingness of real profile exposure is highly appreciated. Among them, 13 respondents are single (33,3%) and 25 respondents are married (64,1%) and 1 respondent is divorced (2,6%). In term of respondents' level of education, 4 of them are diploma (10,3%), 33 are bachelor (84,6%), and 2 respondents are master (5,1%).

As it was in BNI Syariah, respondents of Bank Muamalat also found to be the receivers of all monthly income classification. Out of 39 respondents, 2 respondents receive less than Rp.3 millions a month (5,1%), 8 respondents receive between Rp.3 – 5 millions (20,5%), 9 respondents receive between Rp.5,1 – 7 millions (23,1%), 13 respondents receive between Rp.7,1 – 9 millions (33,3%), 5 respondents receive between Rp.9,1 – 12 millions (12,8%) and the other 2 respondents receive above Rp.12 millions a month (5,1%).

Another similarity, as in monthly income, the respondents also consist of employees with various length of working experience classifications. There are 5 respondents serve less than a year (12,8%), 18 respondents serve between 1 – 4 years (46,2%), 14 respondents serve between 5 – 10 years (35,9%), and there is only 1 respondent who serves between 11 – 15 years as well as more than 15 years of working experience (2,6% respectively).

9. Bank Syariah Mandiri (BSM)

Table 14: Profile of Respondents of Bank Syariah Mandiri (BSM)

No.	Profile of Respondents	Frequency	Percent
1.	Gender:		
	1. Male	16	59,3
	2. Female	11	40,7
		Total = 27	Total =100
2.	Age:		
	1. 20 – 29 years	14	51,9
	2. 30 – 39 years	8	29,6
	3. 40 – 49 years	4	14,8
	4. 50 years and above	1	3,7
		Total = 27	Total =100
3.	Marital status:		
	1. Single	5	18,5
	2. Married	22	81,5
	3. Divorced	-	-
		Total = 27	Total =100
4.	Level of education:		
	1. Diploma	2	7,4
	2. Bachelor	23	85,2
	3. Master	2	7,4
	4. Doctor	-	-
		Total = 27	Total =100
5.	Monthly income:		
	1. Less than Rp. 3 millions	5	18,5
	2. Rp. 3 – 5 millions	15	55,6
	3. Rp. 5,1 – 7 millions	3	11,1
	4. Rp. 7,1 – 9 millions	-	-
	5. Rp. 9,1 – 12 millions	3	11,1
	6. Above Rp.12 millions	1	3,7
		Total = 27	Total =100
6.	Length of working experience:		
	1. Less than 1 year	2	7,4
	2. 1 – 4 years	11	40,7

3.	5 – 10 years	12	44,4
4.	11 – 15 years	2	7,4
5.	16 years and above	-	-
		Total = 27	Total =100

Bank Syariah Mandiri (eventually called BSM) is one of the biggest sharia banks in Indonesia. There are 27 respondents of this bank have contributed to the research. Out of 27 respondents, 16 of them are males (59,3%) and 11 of them are females (40,7%).

The respondents are dominated by younger employees. More than half of them (14 respondents) are the employees in the age of 20 – 29 years (51,9%), 8 respondents are in the age of 30 – 39 years (29,6%), 4 of them aged between 40 – 49 years (14,8%), and only 1 respondent aged more than 49 years old (3,7%).

Among them, 5 respondents are single (18,5%), 22 respondents married (81,5%), and none is divorced. However, in terms of level of education, there are three classifications, 2 respondents are diploma (7,4%), 23 respondents are bachelor (85,2%), and the other 2 respondents are master (7,4%).

Among all income classifications, there isn't a single respondent receive Rp.7,1 – 9 millions a month. There are 5 respondents receive less than Rp.3 millions a month (18,5%), 15 respondents receive between Rp.3 – 5 millions (55,6%), 3 respondents receive Rp.5,1 – 7 millions and the other 3 respondents receive Rp.9,1 – 12 millions (11,1% respectively), and another one respondent receives above Rp.12 millions a month (3,7%).

As for respondents' length of working experience, there are 2 of them serve between less than a year (7,4%), 11 of them serve between 1 – 4 years (40,7%), 12 of them serve between 5 – 10 years (44,4%), 2 respondents serve 11 – 15 years (7,4%), and none of them serves more than 15 years.

10. Bank Aceh Syariah

Table 15: Profile of Respondents of Bank Aceh Syariah

No.	Profile of Respondents	Frequency	Percent
1.	Gender:		
	1. Male	9	47,4
	2. Female	10	52,6
	Total = 19		Total =100
2.	Age:		
	1. 20 – 29 years	11	57,9
	2. 30 – 39 years	6	31,6
	3. 40 – 49 years	2	10,5
	4. 50 years and above	-	-
Total = 19		Total =100	
3.	Marital status:		
	1. Single	9	47,4
	2. Married	10	52,6
	3. Divorced	-	-
Total = 19		Total =100	
4.	Level of education:		
	1. Diploma	4	21,1
	2. Bachelor	12	63,2
	3. Master	3	15,8
	4. Doctor	-	-
Total = 19		Total =100	
5.	Monthly income:		
	1. Less than Rp. 3 millions	-	-
	2. Rp. 3 – 5 millions	6	31,6
	3. Rp. 5,1 – 7 millions	9	47,4
	4. Rp. 7,1 – 9 millions	2	10,5
	5. Rp. 9,1 – 12 millions	-	-
	6. Above Rp.12 millions	2	10,5
Total = 19		Total =100	
6.	Length of working experience:		
	1. Less than 1 year	-	-
	2. 1 – 4 years	11	57,9
	3. 5 – 10 years	7	36,8
	4. 11 – 15 years	1	5,3
	5. 16 years and above	-	-
Total = 19		Total =100	

Bank Aceh Syariah is a state-owned bank just like bank SUMUT Syariah. There are 19 questionnaires were collected from this bank. Out of these 19 questionnaires, 9 respondents are males (47,4%) and 10 respondents are females

(52,6%). Among them, 11 respondents aged between 20 – 29 years (57,9%), 6 respondents aged between 30 – 39 years (31,6%), 2 respondents aged between 40 – 49 years (10,5), and no respondent aged above 49 years old.

Their marital status consists of 9 respondents are single (47,4%), 10 respondents are married (52,6%) without divorced respondent. In case of level of education, there are three classifications too, 4 respondents are diploma (21,1%), 12 respondents are bachelor (63,2%), and the other 3 respondents are master (15,8%).

Interestingly, no respondent receives less than Rp.3 millions as well as Rp.9,1 – 12 millions a month. There are only 6 respondents receive between Rp.3 – 5 millions a month (31,6%), 9 respondents receive Rp.5,1 – 7 millions (47,4%), and 2 respondents receive Rp.7,1 – 9 millions and the other 2 receive above Rp.12 millions a month (10,5% respectively).

Also, no respondent is having less than a year and above 15 years of working experience. Out of 19 respondents, there are only 11 of them serve between 1 – 4 years (57,9%), 7 respondents serve between 5 – 10 years (36,8%), and another one respondent serves between 11 – 15 years of working experience (5,3%).

As conclusion to those profiles of respondents, a global description of all respondents' profiles could be seen in the following table:

Table 16: Profiles of Respondents of All Banks

No.	Profile of Respondents	Frequency	Percent
1.	Gender:		
	1. Male	134	61,8
	2. Female	83	38,2
		Total = 217	Total =100
2.	Age:		
	1. 20 – 29 years	108	49,8
	2. 30 – 39 years	90	41,5

	3. 40 – 49 years	16	7,4
	4. 50 years and above	3	1,4
		Total = 217	Total =100
3.	Marital status:		
	1. Single	80	36,9
	2. Married	136	62,7
	3. Divorced	1	0,4
		Total = 217	Total =100
4.	Level of education:		
	1. Diploma	23	10,6
	2. Bachelor	179	82,5
	3. Master	15	6,9
	4. Doctor	-	-
		Total = 217	Total =100
5.	Monthly income:		
	1. Less than Rp. 3 millions	35	16,1
	2. Rp. 3 – 5 millions	83	38,2
	3. Rp. 5,1 – 7 millions	43	19,8
	4. Rp. 7,1 – 9 millions	26	12,0
	5. Rp. 9,1 – 12 millions	17	7,8
	6. Above Rp.12 millions	13	6,0
		Total = 217	Total =100
6.	Length of working experience:		
	1. Less than 1 year	27	12,4
	2. 1 – 4 years	99	45,6
	3. 5 – 10 years	73	33,6
	4. 11 – 15 years	14	6,5
	5. 16 years and above	4	1,8
		Total = 217	Total =100

The above table shows that more than half of the total respondents of this research are male. The respondents' gender composition consist of 134 males (61,8%) and 83 females (38,2%). Table 15 also indicates that the younger employees dominate the response rate by 108 respondents aged between 20 – 29 years (49,8%) and 90 respondents aged between 30 – 39 years (41,5%). While the rest, 16 respondents aged between 40 – 49 years (7,4%) and only 3 respondents aged above 49 years (1,4%).

In case of marital status, more than sixty percent of total respondents are married. In detail, 80 respondents are single (36,9%), 136 respondents are married (62,7%), and interestingly there is one respondent in divorced status (0,4%).

Out of 217 respondents, there isn't any doctor (PhD) respondent. There are three level of education classifications of respondents instead, 23 respondents are diploma (10,6%), 179 respondents are bachelor (82,5%), and 15 respondents are master (6,9%). Hence, this research is dominated by bachelor degree respondents.

Among them, 35 respondents receive monthly salary less than Rp.3 millions (16,1%), 83 respondents receive between Rp.3 – 5 millions (38,2%), 43 respondents receive between Rp.5,1 – 7 millions (19,8%), 26 respondents receive Rp.7,1 – 9 millions (12,0%), 17 respondents receive Rp.9,1 – 12 millions, and the other 13 respondents receive above Rp.12 millions a month (6,0%).

Finally, there are 27 respondents serve less than a year (12,4%), 99 respondents serve between 1 – 4 years (45,6%), 73 respondents serve between 5 – 10 years (33,6%), 14 respondent serves between 11 – 15 years (6,5%) and only 4 respondents serve more than 15 years of working experience in their respective organizations (1,8%).

C. Instruments Validity Test

Validity test is required to ensure that all indicators used in a research are valid to measure certain variables. This test aimed to see the inter-item correlation towards variable total score. Initially, there are seventeen indicators (adopted as well as adapted from Ali) used to measure Islamic work ethic variable. Unfortunately, indicator number eight found to be invalid as an indicator for Islamic work ethic. Therefore, it was deleted from the data and the rest sixteen indicators are remaining.

The next ten indicators are utilized to measure job satisfaction variable which are adopted from Minnesota Satisfaction Questionnaire (MSQ) and the other 10 indicators are adopted from Organizational Commitment Questionnaire (OCQ).

Simplified output of SPSS 22 (can be seen at the attachments section) on validity of respective variables are depicted in the following tables:

Table 17: Validity of Islamic Work Ethic

No.	Indicator	Pearson correlation	Sig. (2-tailed)	Total data
1.	X1	,534**	,000	217
2.	X2	,619**	,000	217
3.	X3	,512**	,000	217
4.	X4	,638**	,000	217
5.	X5	,701**	,000	217
6.	X6	,548**	,000	217
7.	X7	,628**	,000	217
8.	X8	,417**	,000	217
9.	X9	,609**	,000	217
10.	X10	,593**	,000	217
11.	X11	,668**	,000	217
12.	X12	,461**	,000	217
13.	X13	,577**	,000	217
14.	X14	,591**	,000	217
15.	X15	,584**	,000	217
16.	X16	,482**	,000	217

Table 18: Validity of Job Satisfaction

No.	Indicator	Pearson correlation	Sig. (2-tailed)	Total data
1.	Y1	,646**	,000	217
2.	Y2	,621**	,000	217
3.	Y3	,713**	,000	217
4.	Y4	,752**	,000	217
5.	Y5	,772**	,000	217
6.	Y6	,770**	,000	217
7.	Y7	,714**	,000	217
8.	Y8	,731**	,000	217
9.	Y9	,712**	,000	217
10.	Y10	,698**	,000	217

Table 19: Validity of Organizational Commitment

No.	Indicator	Pearson correlation	Sig. (2-tailed)	Total data
1.	Z1	,751**	,000	217
2.	Z2	,792**	,000	217
3.	Z3	,764**	,000	217
4.	Z4	,758**	,000	217
5.	Z5	,734**	,000	217
6.	Z6	,669**	,000	217
7.	Z7	,549**	,000	217
8.	Z8	,762**	,000	217
9.	Z9	,815**	,000	217
10.	Z10	,683**	,000	217

The above three tables convey that the coefficient of inter-item correlation to total score of all variables is significant at 0.01 level (2-tailed) and r table of Pearson Product Moment value above 0,25. Therefore, all indicators utilized in this research found to be valid as a tool of measurement of the above variables.

D. Instruments Reliability Test

In case of reliability test, only valid items are fit to be tested. One invalid item of Islamic work ethic, as explained earlier, has been excluded during reliability test. Meanwhile, the rest twenty items are found to be valid and feasible to be further analyzed in reliability test. Therefore, as much as thirty six items are tested. In short, sixteen items on Islamic work ethic, ten items on job satisfaction, and ten items on organizational commitment.

Reliability test analysis relies on Cronbach's Alpha's value. To be reliable instrument of measurement, Cronbach's Alpha's value should be at least equal to 0,6¹⁵⁷. Therefore, the higher the Cronbach's Alpha's value, the better. However, according to Sekaran¹⁵⁸, reliability less than 0,6 means not good, equal to 0,7 means acceptable, whilst greater than 0.8 means very good.

¹⁵⁷ Priyatno, D., (2012). *'Cara Kilat Belajar Analysis Data dengan SPSS 20'*, Andi Publisher, Yogyakarta, pp. 187.

¹⁵⁸ Sekaran, U., (2003). *'Research Method for Business, A Skill Building Approach'*, John Wiley & Son, Inc., USA.

Here is the output of SPSS 22 (can be seen at the attachment section) on reliability test of all variables. The following table has been simplified to make the analysis easier to describe:

Table 20: Reliability of Research Variables

No.	Variable	Cronbach's Alpha	Number of items
1.	Islamic Work Ethic (X)	,856	16
2.	Job Satisfaction (Y)	,889	10
3.	Organizational Commitment (Z)	,901	10

Hence, looking at the above table, (without any excluded data in case processing summary (can be seen at the attachment section) with 100% valid cases or data i.e. 217 samples), all variables' Cronbach's Alpha's values are greater than 0,8. This indicates that the variables' indicators in the distributed questionnaires are extremely reliable and powerful as measurement tool of such research.

E. Descriptive Analysis on Research Variables

Through descriptive analysis, we try to explain the response patterns and percentage of respondents towards the research variables in the questionnaire. Therefore, a simple understanding on respondents' perceptions and the way they behave towards Islamic work ethic, job satisfaction, and organizational commitment on respective respondents' profiles could be attained. The forthcoming tables have been modified from the original SPSS 22 output (can be seen at the attachment section) to ease the analysis.

1. Descriptive Analysis on Islamic Work Ethic

Table 21: Respondents' Profile towards Islamic Work Ethic

Respondents' profiles		Islamic Work Ethic			Total
		Incompliant to IWE	Compliant to IWE	Highly compliant to IWE	
Gender	Male	1 (0,7%)	58 (43,3%)	75 (56,0%)	134 (100%)
	Female	0 (0,0%)	36 (43,4%)	47 (56,6%)	83 (100%)
					217 (100%)
Age	20 - 29 years	1 (0,9%)	51 (47,2%)	56 (51,9%)	108 (100%)
	30 - 39 years	0 (0,0%)	38 (42,2%)	52 (57,8%)	90 (100%)
	40 - 49 years	0 (0,0%)	5 (31,3%)	11 (68,7%)	16 (100%)
	50 years and above	0 (0,0%)	0 (0,0%)	3 (100%)	3 (100%)
					217 (100%)
Marital status	Single	1 (1,3%)	34 (42,5%)	45 (56,2%)	80 (100%)
	Married	0 (0,0%)	59 (43,4%)	77 (56,6%)	136 (100%)
	Divorced	0 (0,0%)	1 (100%)	0 (0,0%)	1 (100%)
					217 (100%)
Level of education	Diploma	0 (0,0%)	15 (65,2%)	8 (34,8%)	23 (100%)
	Bachelor	1 (0,6%)	73 (40,8%)	105 (58,6%)	179 (100%)
	Master	0 (0,0%)	6 (40,0%)	9 (60,0%)	15 (100%)
	Doctor	0 (0,0%)	0 (0,0%)	0 (0,0%)	0 (0,0%)
					217 (100%)
Monthly income	< Rp.3 millions	0 (0,0%)	16 (45,7%)	19 (54,3%)	35 (100%)
	Rp.3 – 5 millions	0 (0,0%)	39 (47,0%)	44 (53,0%)	83 (100%)
	Rp.5,1 - 7 millions	1 (2,3%)	23 (53,5%)	19 (44,2%)	43 (100%)
	Rp.7,1 – 9 millions	0 (0,0%)	4 (15,4%)	22 (84,6%)	26 (100%)
	Rp.9,1 – 12 millions	0 (0,0%)	6 (35,3%)	11 (64,7%)	17 (100%)

	> Rp.12 millions	0 (0,0%)	6 (46,2%)	7 (53,8%)	13 (100%)
					217 (100%)
Lenght of working experience	< 1 year	0 (0,0%)	9 (33,3%)	18 (66,7%)	27 (100%)
	1 – 4 years	0 (0,0%)	49 (49,5%)	50 (50,5%)	99 (100%)
	5 – 10 years	1 (1,4%)	33 (45,2%)	39 (53,4%)	73 (100%)
	11 – 15 years	0 (0,0%)	2 (14,3%)	12 (85,7%)	14 (100%)
	> 15 years	0 (0,0%)	1 (25,0%)	3 (75,0%)	4 (100%)
					217 (100%)

If we look at the above data, although the incompliant employees do exist in the table, however, statistically they can be neglected from the analysis. It's because their percentage is very low. Therefore, table 21 indicates that majority of the Islamic banks employees in Medan are compliant to Islamic work ethic, and huge appreciation be upon them, in all respondents' profiles categories, almost more than half of total respondents are found to be highly compliant employees to Islamic work ethic.

In terms of gender, compliant males to Islamic work ethic are 43,3% and 56,0% of them are highly compliant to it. While their female counterparts consist of 43,4% are compliant and 56,6% are highly compliant to Islamic work ethic.

From the age side, the highest percentage of compliant employees to Islamic work ethic comes from the employees in the age of 20 – 29 years old by 47,2%, while the highly compliant employees to Islamic work ethic comes from the employees in the age of 40 – 49 years old by 68,7%.

Highest percentage in terms of marital status comes from single as well as married employees with highly compliant to Islamic work ethic by 56,2% and 56,6% respectively.

Compliant employees to Islamic work ethic with diploma certificate getting the highest percentage of all level of education by 65,2%. While the highly compliant employees to Islamic work ethic with master degree getting the highest percentage of all level of education by 60,0% and followed by bachelor degree by 58,6%.

In the other hand, highest percentage of compliant employees to Islamic work ethic comes from employees with personal income between Rp. 5,1 – 7 millions a month by 53,5%. While the highly compliant employees to Islamic work ethic with Rp. 7,1 – 9 millions of monthly income getting the highest percentage of all level of monthly income categories by 84,6% and followed by Rp. 9,1 – 12 millions of monthly income by 64,7%.

Finally, employees with 1 – 4 years of length of working experience getting the highest percentage by 49,5% in terms of compliant employees to Islamic work ethic. Meanwhile, employees with 11 – 15 years of length of working experience getting the highest percentage by 85,7% in terms of highly compliant employees to Islamic work ethic followed by above 15 years of working experience employees by 75.0%, although their numbers are very few.

2. Descriptive Analysis on Job Satisfaction

Table 22: Respondents' Profile towards Job Satisfaction

Respondents' profiles		Job Satisfaction			Total
		Unsatisfied	Satisfied	Very satisfied	
Gender	Male	6 (4,5%)	59 (44,0%)	69 (51,5%)	134 (100%)
	Female	4 (4,8%)	42 (50,6%)	37 (44,6%)	83 (100%)
					217 (100%)
Age	20 - 29 years	5 (4,6%)	53 (49,1%)	50 (46,3%)	108 (100%)
	30 - 39 years	3 (3,3%)	40 (44,4%)	47 (52,2%)	90 (100%)
	40 - 49 years	2 (12,5%)	6 (37,5%)	8 (50,0%)	16 (100%)
	50 years and above	0 (0,0%)	2 (66,7%)	1 (33,3%)	3 (100%)

					217 (100%)
Marital status	Single	3 (3,8%)	44 (55,0%)	33 (41,3%)	80 (100%)
	Married	7 (5,1%)	56 (41,2%)	73 (53,7%)	136 (100%)
	Divorced	0 (0,0%)	1 (100%)	0 (0,0%)	1 (100%)
					217 (100%)
Level of education	Diploma	3 (13,0%)	16 (69,6%)	4 (17,4%)	23 (100%)
	Bachelor	7 (3,9%)	80 (44,7%)	92 (51,4%)	179 (100%)
	Master	0 (0,0%)	5 (33,3%)	10 (66,7%)	15 (100%)
	Doctor	0 (0,0%)	0 (0,0%)	0 (0,0%)	0 (0,0%)
					217 (100%)
Monthly income	< Rp.3 millions	2 (5,7%)	23 (65,7%)	10 (28,6%)	35 (100%)
	Rp.3 – 5 millions	4 (4,8%)	42 (50,6%)	37 (44,6%)	83 (100%)
	Rp.5,1 - 7 millions	3 (2,3%)	13 (30,2%)	27 (62,8%)	43 (100%)
	Rp.7,1 – 9 millions	1 (3,8%)	9 (34,6%)	16 (61,5%)	26 (100%)
	Rp.9,1 – 12 millions	0 (0,0%)	7 (41,2%)	10 (58,8%)	17 (100%)
	> Rp.12 millions	0 (0,0%)	7 (53,8%)	6 (46,2%)	13 (100%)
					217 (100%)
Lenght of working experience	< 1 year	1 (3,7%)	12 (44,4%)	14 (51,9%)	27 (100%)
	1 – 4 years	3 (3,0%)	56 (56,6%)	40 (40,4%)	99 (100%)
	5 – 10 years	6 (8,2%)	28 (38,4%)	39 (53,4%)	73 (100%)
	11 – 15 years	0 (0,0%)	3 (21,4%)	11 (78,6%)	14 (100%)
	> 15 years	0 (0,0%)	2 (50,0%)	2 (50,0%)	4 (100%)
					217 (100%)

Compared to Islamic work ethic which is extremely few incompliant respondents, there are numbers of unsatisfied respondents of Islamic banks in terms of their job satisfaction in almost all respondents' profiles categories.

Although they are not really much in terms of percentage, anyhow, a serious attention should be given.

From gender side, led by very satisfied males to their jobs by 51,5% and followed by 44,0% of satisfied respondents. Unfortunately, there are 4,5% of unsatisfied males to their jobs. While their female counterparts consist of 50,6% are satisfied followed by 44,6% of very satisfied females and 4,86% of unsatisfied ones to their jobs.

The highest percentage of very satisfied respondents come from the age between 30 – 39 years old respondents by 52,2% followed by 50,0% of 40 – 49 years old respondents. Subsequently, satisfied respondents basically dominated by 20 – 29 years old respondents by 49,1%, although, above 50 years respondents got the highest percentage by 66,7%, however there are only three respondents in this category. In the other side, there are unsatisfied respondents in different age categories starting from 20 – 29 years, 30 – 39 years, and 40 – 49 years old respondents by 4,6%, 3,3%, and 12,5% respectively.

Very satisfied respondents dominated by married ones by 53,7% and followed by single ones by 41,3%. In contrary, satisfied respondents dominated by single ones by 55,0% and followed by married ones by 41,2%. Although, the divorced respondent gets 100% but there is only one respondent of this category, therefore, statistically it isn't significant to be further analyzed.

Furthermore, there are 66,7% very satisfied master degree respondents followed by 51,4% bachelor degree respondents. Meanwhile, satisfied respondents are dominated by diploma certificate respondents by 69,6% followed by bachelor degree respondents by 44,7%. Anyway, still there are 13,0% and 3,9% of unsatisfied respondents who come from diploma and bachelor respondents respectively.

Interestingly, the highest percentage of very satisfied respondents comes from medium level of income between Rp. 5,1 – 7 millions a month by 62,8% followed by Rp. 7,1 – 9 millions of monthly income by 61,5%. Whereas the highest percentage of satisfied respondents comes from the lowest monthly income of less than Rp. 3 millions by 65,7% followed by the highest one which is greater than 12 millions of monthly income by 53,8%. In fact, income does not always relate to employees satisfaction. For we still find unsatisfied respondents not only from lower level income but also from medium level income. There are 5,7%, 4,8%, 2,3%, and 3,8% of unsatisfied respondents with monthly income of less than Rp. 3 millions, between Rp. 3 – 5 millions, Rp. 5,1 – 7 millions, and Rp. 7,1 – 9 millions respectively.

Not quite different from monthly income condition, very satisfied employees dominate by 11 – 15 years of working experience employees by 78,6% followed by 5 – 10 years length of working experience by 53,4%. Meanwhile, respondents with 1 – 4 years of working experience getting the highest percentage by 56,6% in terms of satisfied employees to their jobs followed by above 15 years of working experience employees by 50.0%, although there are few respondents in this category.

3. Descriptive Analysis on Organizational Commitment

Table 23: Respondents' Profile towards Organizational Commitment

Respondents' profiles		Organizational Commitment			Total
		Uncommitted	Committed	Highly committed	
Gender	Male	3 (2,2%)	62 (46,3%)	69 (51,5%)	134 (100%)
	Female	2 (2,4%)	47 (56,6%)	34 (41,0%)	83 (100%)
					217 (100%)
Age	20 - 29 years	3 (2,8%)	58 (53,7%)	47 (43,5%)	108 (100%)
	30 - 39 years	1 (1,1%)	45 (50,0%)	44 (48,9%)	90 (100%)
	40 - 49 years	1 (6,3%)	6 (37,5%)	9 (56,3%)	16 (100%)

	50 years and above	0 (0,0%)	0 (0,0%)	3 (100%)	3 (100%)
					217 (100%)
Marital status	Single	3 (3,8%)	41 (51,3%)	36 (45,0%)	80 (100%)
	Married	2 (1,5%)	67 (49,3%)	67 (49,3%)	136 (100%)
	Divorced	0 (0,0%)	1 (100%)	0 (0,0%)	1 (100%)
					217(100%)
Level of education	Diploma	2 (8,7%)	18 (78,3%)	3 (13,0%)	23 (100%)
	Bachelor	3 (1,7%)	84 (46,9%)	92 (51,4%)	179 (100%)
	Master	0 (0,0%)	7 (46,7%)	8 (53,3%)	15 (100%)
	Doctor	0 (0,0%)	0 (0,0%)	0 (0,0%)	0 (0,0%)
					217 (100%)
Monthly income	< Rp.3 millions	2 (5,7%)	21 (60,0%)	12 (34,3%)	35 (100%)
	Rp.3 – 5 millions	1 (1,2%)	47 (56,6%)	35 (42,2%)	83 (100%)
	Rp.5,1 - 7 millions	2 (4,7%)	23 (53,5%)	18 (41,9%)	43 (100%)
	Rp.7,1 – 9 millions	0 (0,0%)	8 (30,8%)	18 (69,2%)	26 (100%)
	Rp.9,1 – 12 millions	0 (0,0%)	3 (17,6%)	14 (82,4%)	17 (100%)
	> Rp.12 millions	0 (0,0%)	7 (53,8%)	6 (46,2%)	13 (100%)
					217 (100%)
Lenght of working experience	< 1 year	2 (7,4%)	12 (44,4%)	13 (48,1%)	27 (100%)
	1 – 4 years	2 (2,0%)	55 (55,6%)	42 (42,4%)	99 (100%)
	5 – 10 years	1 (1,4%)	39 (53,4%)	33 (45,2%)	73 (100%)
	11 – 15 years	0 (0,0%)	2 (14,3%)	12 (85,7%)	14 (100%)
	> 15 years	0 (0,0%)	1 (25,0%)	3 (75,0%)	4 (100%)
					217 (100%)

Similar situation does happen between job satisfaction and organizational commitment data. Although committed employees and even highly committed

employees to their organizations dominate the research data, however, we still can observe some employees who are not committed to their organizations. This will, automatically, send an alert situation that needs an early anticipation.

Table 23 shows that highly committed male respondents are 51,5% and their female counterparts are 41,0%. While committed female respondents are 56,6% and their male counterparts are 46,3%. In the opposite side, uncommitted respondents to their organizations are 2,4% and 2,2% for female and male respondents respectively.

The highest percentage of highly committed respondents come from the age above 50 years old by 100%, however there are only three respondents in this age category, followed by 56,3% of the respondents in the age between 40 – 49 years old. Meanwhile, committed respondents are dominated by 20 – 29 years old respondents by 53,7% as it was in job satisfaction, followed by 40 – 49 years old respondents by 50,0%. In turn, the uncommitted respondents are available in the age between 20 – 29 years, 30 – 39 years, 40 – 49 years old respondents by 2,8%, 1,1%, and 6,3% respectively.

Highly committed respondents are a bit higher in percentage for married respondents by 49,3% compared to single ones which are only 45,0%. In the other side, committed respondents are a bit higher in percentage for single respondents by 51,3% compared to married respondents which are only 49,3%. However, there are 3,8% and 1,5% uncommitted single as well as married respondents respectively. Although, the divorced respondent gets 100% in terms of committed employee, but there is only one respondent of this category, therefore, statistically it isn't significant to be further analyzed.

In case of level of education, master respondents are highly committed to the organizations by 53,3%, followed by bachelor respondents by 51,4%. However, committed respondents are dominated by diploma respondents by 78,3%. Meanwhile, bachelor and master degree respondents are in the same

percentage 46,9% and 46,7% respectively. In contrary, the highest percentage of uncommitted respondents comes from diploma respondents by 8,7% followed by bachelor respondents by 1,7%. Interestingly, no uncommitted master respondents found in the above data.

From monthly income point of view, the highest percentage of highly committed respondents comes from respondents receiving between Rp. 9,1 – 12 millions per month, followed by Rp. 7,1 – 9 millions of monthly income receivers by 69,2%. Whereas the highest percentage of committed respondents comes from respondents receiving less than Rp. 3 millions by 60,0% followed by respondents receiving between Rp. 3 – 5 millions a month by 56,6%. Again, we still can find unsatisfied respondents not only from lower level income but also from medium level income. There are 5,7%, 1,2%, 4,7%, of uncommitted respondents with monthly income of less than Rp. 3 millions, between Rp. 3 – 5 millions, Rp. 5,1 – 7 millions respectively.

Last, highly committed employees represented by 11 – 15 years of working experience employees by 85,7% followed by above 15 years of working experience by 75,0%, although the number of sample of this category is quite few. While, respondents with 1 – 4 years of working experience getting the highest percentage by 55,6% in terms of committed employees to their organizations followed by 5 - 10 years of working experience employees by 53,4%. It's also worthy to be noted that, although there are few number of respondents, some uncommitted respondents do exist too. There are 2,7%, 2,0% and 1,4% of uncommitted respondents of less than a year, 1 – 4 years, and 5 – 10 years of working experience.

F. Descriptive Analysis on Research Variables' Indicators

1. Islamic Work Ethic's Indicators

Table 24: The Average Score of Islamic Work Ethic's Indicators

No.	Islamic work ethic indicators	Indicator average score	*Variable total average score	Overall respondents' behaviour
1.	I don't like to laze at work	4,54 >	4,23	Very good (beyond expectation)
2.	I dedicate myself wholeheartedly to work	4,44 >	4,23	Very good (beyond expectation)
3.	<i>I work well to benefit myself and others</i>	4,07 <	4,23	<i>Needs further attention (below expectation)</i>
4.	I act in justice and generosity during work to realize social welfare	4,25 >	4,23	Very good (beyond expectation)
5.	<i>I work out of my own needs as a contribution to social welfare</i>	3,96 <	4,23	<i>Needs further attention (below expectation)</i>
6.	I always work with all of my best	4,52 >	4,23	Very good (beyond expectation)
7.	Work is not an end in itself, rather I treat it as means to foster personal growth and and social relations	4,24 >	4,23	Very good (beyond expectation)
8.	<i>I believe that more leisure time is not good for society</i>	4,01 <	4,23	<i>Needs further attention (below expectation)</i>
9.	<i>I really emphasize and encourage human relations in organization</i>	4,11 <	4,23	<i>Needs further attention (below expectation)</i>
10.	<i>Work enables me to control nature</i>	3,85 <	4,23	<i>Needs further attention (below expectation)</i>
11.	Creative work is a source my my happiness and accomplishment	4,25 >	4,23	Very good (beyond expectation)
12.	<i>I believe that any working person is more likely to get ahead in life</i>	4,17 <	4,23	<i>Needs further attention (below expectation)</i>
13.	Work gives me chance to be autonomous and self-reliant	4,45 >	4,23	Very good (beyond expectation)
14.	<i>According to me, a successful person is the one who meets deadlines at work</i>	4,16 <	4,23	<i>Needs further attention (below expectation)</i>
15.	I constantly work hard to meet responsibilities	4,36 >	4,23	Very good (beyond expectation)
16.	I believe that the value of work is derived from the accompanying intention rahter than results	4,31 >	4,23	Very good (beyond expectation)

*Note: Variable total average score = sum of all indicator average score/number of indicators

Table 24 displays the comparison between indicator average score and variable total average score. This comparison would come out with an interpretation on overall respondents' behaviour. If an indicator average score is greater than variable total average score, then the overall respondents' behaviour is 'very good' (beyond expectation), if the scores are equal, then it is good (as expected), otherwise, further attention and evaluation should be conducted by management of sharia banks in Medan as it is equal to below expectation behaviour.

Hence, table 24 shows some of Islamic work ethic indicators which need to be further attended and evaluated written in italic texts. Those are the indicators with average scores lesser than the variable total average score. Specifically, the indicators are at point number 3,5,8,9,10,12, and 14. All those indicators are italicized so that easier to identify. The rest indicators with average scores are greater than variable total average score are assumed to be fine, that means employees' behaviour just need to be maintained and improved.

2. Job Satisfaction's Indicators

Table 25: The Average Score of Job Satisfaction's Indicators

No.	Job Satisfaction	Indicator's average score	*Variable's total average score	Overall respondents' behaviour
1.	I look forward to to come to work everyday	4,07 >	3,93	Very good (beyond expectation)
2.	<i>I talk about my job with my family and my friends</i>	3,81 <	3,93	<i>Needs further attention (below expectation)</i>
3.	My job provides me with ample opportunity to use my abilities	4,23 >	3,93	Very good (beyond expectation)
4.	I have sufficient freedom to use my judgement on my job	3,93 =	3,93	Good (as expected)
5.	<i>My job provides me enough flexibility to choose any method of doing the job</i>	3,92 <	3,93	<i>Needs further attention (below expectation)</i>
6.	I get a feeling of accomplishment from my job	4,07 >	3,93	Very good (beyond expectation)

7.	At the end of each working day, I feel that the day has been well spent	4,08 >	3,93	Very good (beyond expectation)
8.	<i>If I were to start my career again, I would choose similar job</i>	3,50 <	3,93	<i>Needs further attention (below expectation)</i>
9.	<i>If other people an get job like mine, they would be very lucky</i>	3,70 <	3,93	<i>Needs further attention (below expectation)</i>
10.	I am satisfied with my job	4,02 >	3,93	Very good (beyond expectation)

**Note: Variable's total average score = sum of all indicators' average score/number of indicators*

In case of job satisfaction indicators, table 25 describes that focus of attention and evaluation of management of sharia banks in Medan should be on indicators at point number 2,5,8 and 9, where indicators' average scores are lesser than the variable total average score. Special attention must be given to indicator number 8, for it has the lowest score amongst all job satisfaction indicators. In this way, we can interpret that, at this point, the employees of sharia banks in Medan are having an intention of leaving their current organizations whenever they get chance to move to other different type of jobs.

The other six indicators are quite fine. However, especially indicator number four where average score is equal to variable's total average score, although acceptable, it is recommended to management of sharia banks in Medan to provide a greater chance and encouragement to their employees in making a decision based on their personal judgements. Although the employees' freedom in making a decision should also be controlled by management.

3. Organizational Commitment's Indicators

Table 26: The Average Score of Organizational Commitment's Indicators

No.	Organizational Commitment	Indicator's average score	*Variable's total average score	Overall respondents' behavior
1.	<i>I find similarities between my goals and those of my organization</i>	3,86 <	4,11	<i>Needs further attention (below expectation)</i>
2.	I am very much loyal to my organization	4,13 >	4,11	Very good (beyond expectation)
3.	<i>I would accept almost any type of job assignment in order to keep working for my organization</i>	3,92 <	4,11	<i>Needs further attention (below expectation)</i>
4.	<i>I find that my values and my organization's values are very similar</i>	3,92 <	4,11	<i>Needs further attention (below expectation)</i>
5.	I am proud to tell others that I am part of my organization	4,11 =	4,11	Good (as expected)
6.	I try my best to improve my job performance	4,38 >	4,11	Very good (beyond expectation)
7.	I always avoid absenteeism and tardiness in my job	4,44 >	4,11	Very good (beyond expectation)
8.	I really care about the fate of my organization	4,21 >	4,11	Very good (beyond expectation)
9.	<i>I like to contribute an extra effort for the success of my organization</i>	4,10 <	4,11	<i>Needs further attention (below expectation)</i>
10.	<i>I decide to work in this organization for the next several years</i>	4,01 <	4,11	<i>Needs further attention (below expectation)</i>

**Note: Variable's total average score = sum of all indicators' average score/number of indicators*

In terms of organizational commitment, out of ten indicators, 50% are having average scores are lesser than the variable total average score. As displayed on table 26, the indicators are at point number 1,3,4,9, and 10 with italicized texts too. Among those five indicators, indicator number one has the lowest score. This explains that management of sharia banks should elaborate clear goals of the organizations; thereby employees and management of sharia banks could unite their respective perception.

However, the effort of developing and raising employees' loyalty to their organizations is a must and inevitable. It can be understood from the data shown on table 25 and 26, where indicators average scores that question employees' intention to stay in the current organizations are lower than variable total average score.

G. Crosstabs Analysis on Respondent's Profiles and Research Variables

Crosstabs analysis usually used to attain an insight data between two variables.¹⁵⁹ This is actually a very basic analysis on the relationships of inter-variable categories (be it nominal or ordinal).¹⁶⁰ This analysis also called as Chi-Square analysis¹⁶¹, although several other statistical tools such as Correlations, Contingency Coefficient, Gamma, Kappa, etc., are also possible to use in analysis.¹⁶²

This analysis tries to compare between the values of Pearson Chi-Square Asymp. Sig. (2-sided) and the significance value of $\alpha = 0,05$ simply to look at either there is an association (relationship) between research variables or not using the following formula:

1. If Pearson Chi-Square Asymp. Sig. (2-sided) $> \alpha$ (0,05) than H0 is accepted.
2. In contrary, if Pearson Chi-Square Asymp. Sig. (2-sided) $< \alpha$ (0,05) than H0 is rejected.

Where,

- H0 indicates no inter-variable association or relationship,
- Meanwhile, H1 (HA = alternative hypothesis) indicates the existence of inter-variable association or relationship.

¹⁵⁹ Wahana Komputer, '*Analisis Data Penelitian dengan SPSS 22*', Penerbit Andi, Yogyakarta, 2014, pp. 76.

¹⁶⁰ Trihendradi, C., '*Step by Step SPSS 18 Analisis Data Statistik*', Penerbit Andi, Yogyakarta, 2010, pp. 86.

¹⁶¹ Ibid.,

¹⁶² Priyatno, D., '*Cara Kilat Belajar Analisis Data dengan SPSS 20*', Andi Publisher, Yogyakarta, 2012, pp. 59.

The following table has been simplified from the Crosstabs output of SPSS 22 (can be seen at the attachment section). The table displays Pearson Chi-Square Asymp. Sig. (2-sided) values to decide whether the inter-variable association does exist or not. In this case, we try to analyze the existence of association between respondent profiles and the research variables (Islamic work ethic, job satisfaction, and organizational commitment).

Table 27: Pearson Chi-Square Values of Inter-variable Crosstabs

No.	Profiles of respondents	Islamic work ethic	Job satisfaction	Organizational commitment
		Asymp. Sig. (2-sided)	Asymp. Sig. (2-sided)	Asymp. Sig. (2-sided)
1.	Gender	0,732	0,609	0,317
2.	Age	0,528	0,690	0,370
3.	Marital status	0,552	0,284	0,669
4.	Level of education	0,270	0,009*	0,004*
5.	Monthly income	0,112	0,140	0,024*
6.	Length of working experience	0,253	0,114	0,073

Note: () indicates the existence of inter-variable association*

Interestingly, the above table informs that out of six profiles of respondents, none of them is associated with Islamic work ethic indicated by all Asymp. Sig. (2-sided) values are greater than 0,05. However, in terms of respondents' level of education found to be associated with job satisfaction as shown by Asymp. Sig. (2-sided) value 0,009 which is lesser than 0,05. Meanwhile, respondents' organizational commitment seems to be associated too with their level of education as well as their monthly received income as shown by Asymp. Sig. (2-sided) values 0,004 and 0,024 which are lesser than 0,05.

H. Structural Equation Modeling (SEM) Analysis

Due to the nature of this research, which is exploratory based on tentative theories to predict the relationships between variables, dependent and independent, Partial Least Square (PLS) is becoming the most suitable analysis for the Structural Equation Modeling (SEM) ¹⁶³. The software utilized in this research is called Smart-PLS 3.0 with professional mode.

1. Validity Test

The following picture is the path diagram of the research model which is run by Smart-PLS 3.0 which comes up with values resulted from PLS Algorithm calculation.

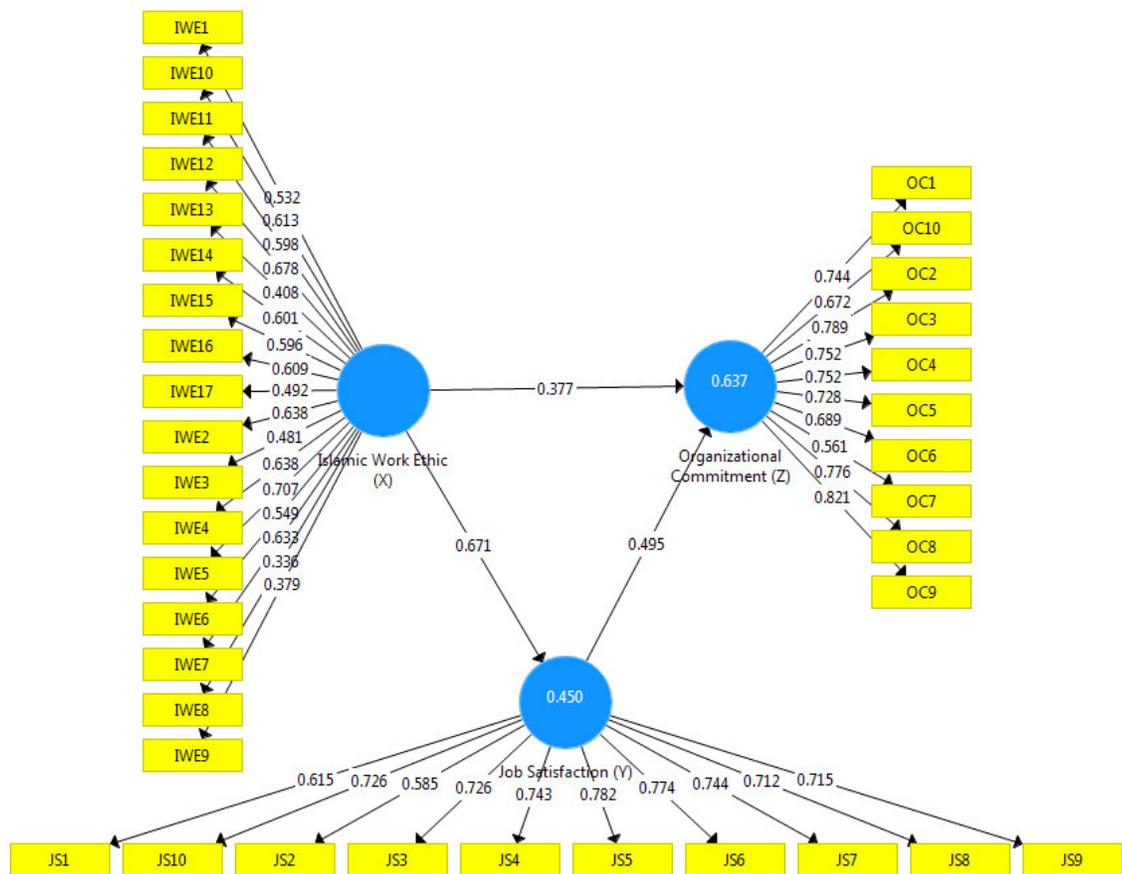


Figure 4: PLS Algorithm Model 1

¹⁶³ Haryono, S. (2017). 'Metode SEM untuk Penelitian Manajemen AMOS, LISRE , PLS', Penerbit Luxima Metro Media, Jakarta, pp. 367.

In this section, the evaluation is still focused on the outer model of research, whereby loading factors (LF) of indicators will be analyzed to ensure the validity of those indicators as appropriate indicators to measure a construct. Here is the outer loading table which displays indicators' values.

Table 28: Outer Loading PLS Algorithm Model 1

	Islamic Work Ethic (X)	Job Satisfaction (Y)	Organizational Commitment (Z)
IWE1	0,532		
IWE10	0,613		
IWE11	0,598		
IWE12	0,678		
IWE13	0,408		
IWE14	0,601		
IWE15	0,596		
IWE16	0,609		
IWE17	0,492		
IWE2	0,638		
IWE3	0,481		
IWE4	0,638		
IWE5	0,707		
IWE6	0,549		
IWE7	0,633		
IWE8	0,336		
IWE9	0,379		
JS1		0,615	
JS10		0,726	
JS2		0,585	
JS3		0,726	
JS4		0,743	
JS5		0,782	
JS6		0,774	
JS7		0,744	
JS8		0,712	
JS9		0,715	
OC1			0,744
OC10			0,672
OC2			0,789
OC3			0,752
OC4			0,752

OC5			0,728
OC6			0,689
OC7			0,561
OC8			0,776
OC9			0,821

Basically, experts differ to one another on minimal LF value; even some of the experts tolerate LF at point 0.4.¹⁶⁴ Moreover, there are a lot of studies which based on exploratory research. However, Smart-PLS software requires $LF \geq 0.7$ and assumed as ideal one to decide either an indicator is valid or not.

Table 28 shows that several indicators are in valid to measure the research variables. It is shown by LF values of those indicators which are less than 0.7 and enlightened by red colour, otherwise by green colour. Thus, to achieve valid variable indicators, those indicators with values less than 0.7 should be removed from the next model. Unfortunately, in Islamic work ethic variable only one indicator assumed as valid, that is IWE5. Hence, the rest sixteen indicators should be removed from the next model. Meanwhile, in job satisfaction variable, only JS1 and JS2 would be removed, and in organizational commitment, three indicators are removed; OC6, OC7, and OC10.

Although some indicators have been removed or deleted from the new model 2, the new model should also be run again to make sure that the rest indicators have valid values. Therefore, the coming model 2 has excluded those invalid indicators and has been run again by Smart-PLS 3.0 as shown in the following picture:

¹⁶⁴ Haryono, S., (2017). *Metode SEM ...*pp. 371, 405.

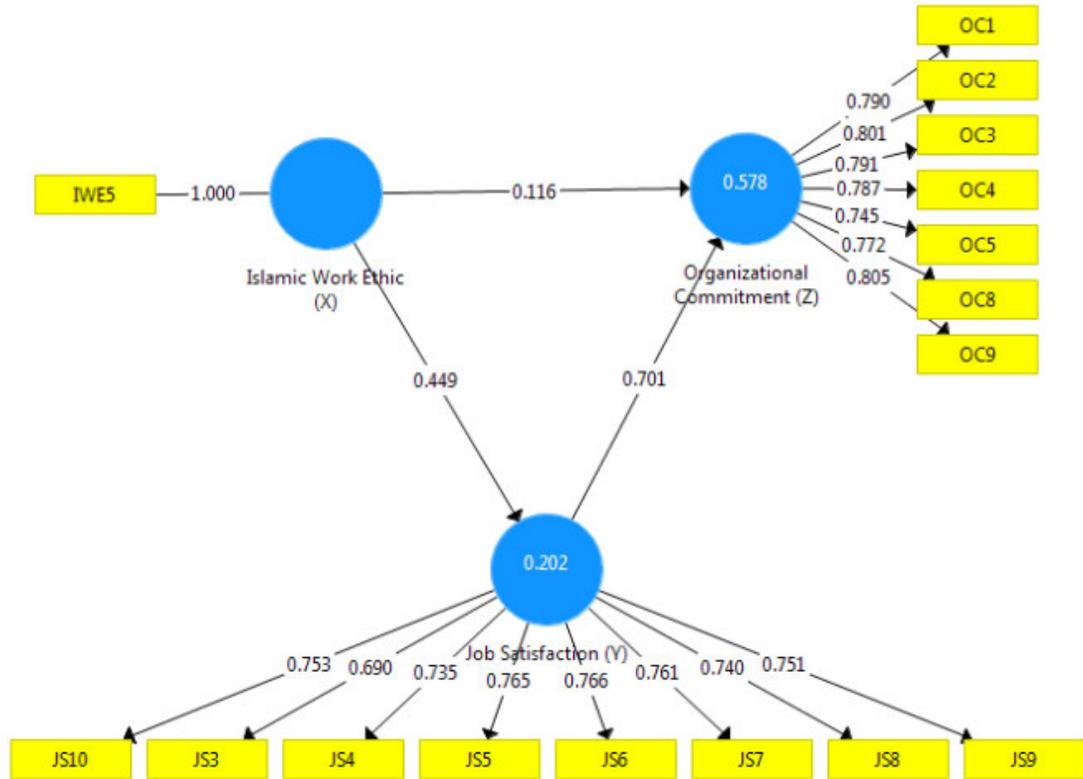


Figure 5: PLS Algorithm Model 2

Unfortunately, from the picture above, we could identify another invalid indicator of job satisfaction which LF is less than 0.7; JS3. The good news is other variables' indicators seem to be valid.

A clearer result can be seen in the following table:

Table 29: Outer Loading PLS Algorithm Model 2

	Islamic Work Ethic (X)	Job Satisfaction (Y)	Organizational Commitment (Z)
IWE5	1,000		
JS10		0,753	
JS3		0,690	
JS4		0,735	
JS5		0,765	
JS6		0,766	
JS7		0,761	
JS8		0,740	

JS9		0,751	
OC1			0,790
OC2			0,801
OC3			0,791
OC4			0,787
OC5			0,745
OC8			0,772
OC9			0,805

Table 29, as explained before, again indicates that JS3 as invalid job satisfaction indicator with LF less than 0.7. Therefore, in the model 3, the indicator should be removed and then run again.

The run model 3 has resulted in such coming picture where all variables' indicators have shown valid LF values which are greater than 0.7.

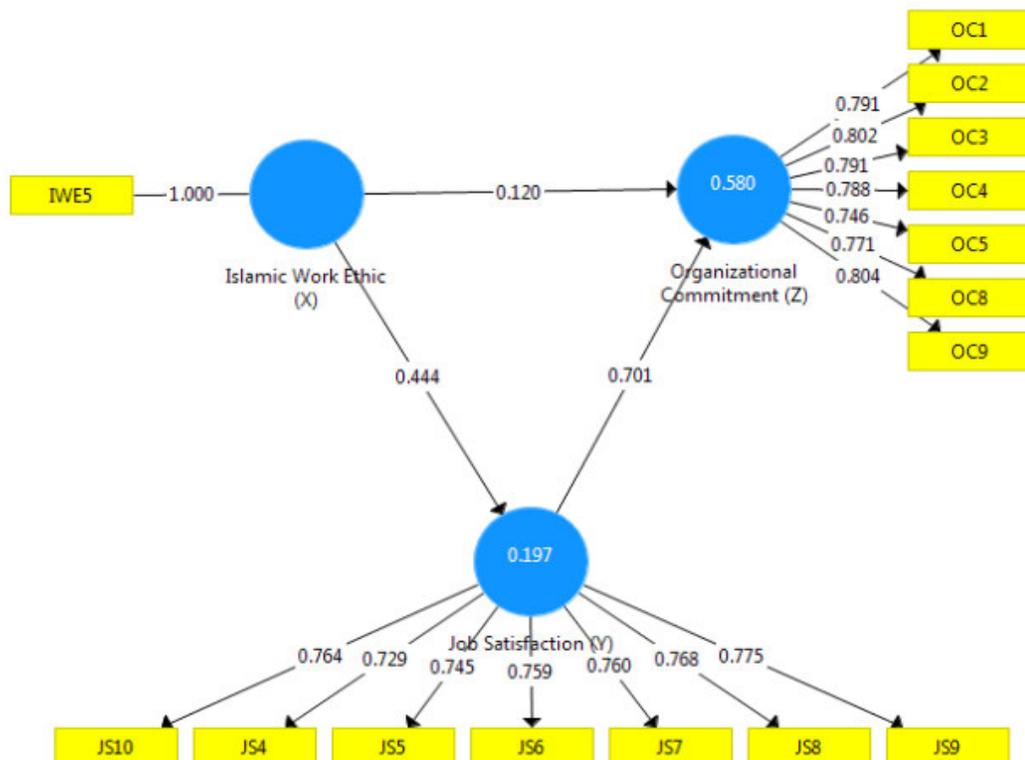


Figure 6: PLS Algorithm Model 3

Finally, the last model 3 shows that all variables' indicators are fit and valid to measure the constructs, proven by all indicators' LF values greater than 0.7 as displayed in the following table.

Table 30: Outer Loading PLS Algorithm Model 3

	Islamic Work Ethic (X)	Job Satisfaction (Y)	Organizational Commitment (Z)
IWE5	1,000		
JS10		0,764	
JS4		0,729	
JS5		0,745	
JS6		0,759	
JS7		0,760	
JS8		0,768	
JS9		0,775	
OC1			0,791
OC2			0,802
OC3			0,791
OC4			0,788
OC5			0,746
OC8			0,771
OC9			0,804

All previous pictures and tables are the output of PLS Algorithm calculations which that all indicators seem to be fit. However, to double check the validity, we can calculate model 3 by PLS Algorithm Bootstrapping and the result as follows:

Table 31: Outer Loading PLS Bootstrapping Model 3

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
IWE5 <- Islamic Work Ethic (X)	1,000	1,000	0,000		
JS10 <- Job Satisfaction (Y)	0,764	0,763	0,029	26,535	0,000
JS4 <- Job Satisfaction (Y)	0,729	0,727	0,037	19,775	0,000
JS5 <- Job Satisfaction (Y)	0,745	0,739	0,040	18,769	0,000
JS6 <- Job Satisfaction (Y)	0,759	0,754	0,034	22,210	0,000
JS7 <- Job Satisfaction (Y)	0,760	0,755	0,032	23,714	0,000
JS8 <- Job Satisfaction (Y)	0,768	0,769	0,033	23,008	0,000
JS9 <- Job Satisfaction (Y)	0,775	0,774	0,029	26,922	0,000
OC1 <- Organizational Commitment (Z)	0,791	0,790	0,024	32,723	0,000
OC2 <- Organizational Commitment (Z)	0,802	0,802	0,028	28,554	0,000
OC3 <- Organizational Commitment (Z)	0,791	0,791	0,031	25,131	0,000
OC4 <- Organizational Commitment (Z)	0,788	0,786	0,027	28,829	0,000
OC5 <- Organizational Commitment (Z)	0,746	0,746	0,034	21,825	0,000
OC8 <- Organizational Commitment (Z)	0,771	0,771	0,030	25,470	0,000
OC9 <- Organizational Commitment (Z)	0,804	0,804	0,025	31,683	0,000

In fact, the result is still the same, the indicators are confirmed to be valid proven by indicators' LF values which are greater than 0.7 [see: original sample (O)], T Statistics which are greater than 1.96, and P values less than 0.05.

Therefore, the fit variables model has been found and is ready to be executed in hypotheses testing at structural measurement level.

2. Reliability Test

This test is executed to find whether the indicators are consistent measuring the constructs. To be reliable, the values of Cronbach's Alpha and Composite Reliability of all constructs should be ≥ 0.7 . Thus, reliability of all constructs can be elaborated through the following table.

Table 32: Construct Reliability Based on Convergent Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Islamic Work Ethic (X)	1,000	1,000	1,000	1,000
Job Satisfaction (Y)	0,877	0,880	0,904	0,573
Organizational Commitment (Z)	0,896	0,897	0,918	0,616

As we can see on table 32, both Cronbach's Alpha and Composite Reliability values of all constructs are greater than 0.7, therefore, it is concluded that all indicators are consistent to measure the constructs. However, another way of confirming constructs reliability is to observe Average Variance Extracted (AVE) value to see how much does the variance of the indicators exist in their constructs. In this context, the base value of AVE should be ≥ 0.5 . Thus, as seen on table 28, all AVE values are greater than 0.5. Therefore, the same test result is found where AVE values indicate that all indicators are consistent to measure the constructs, and all the above reliability tests are categorized as Convergent Validity test.

Another reliability test is based on Discriminant Validity which covers Cross Loading and comparing AVE root values and inter-constructs correlations. To achieve a clearer result we could analyze the following table.

Table 33: Cross Loading

	Islamic Work Ethic (X)	Job Satisfaction (Y)	Organizational Commitment (Z)
IWE5	1,000	0,444	0,431
JS10	0,383	0,764	0,643
JS4	0,252	0,729	0,478
JS5	0,322	0,745	0,521
JS6	0,321	0,759	0,492
JS7	0,378	0,760	0,582
JS8	0,320	0,768	0,626
JS9	0,355	0,775	0,614
OC1	0,331	0,649	0,791
OC2	0,430	0,615	0,802
OC3	0,366	0,585	0,791
OC4	0,281	0,568	0,788
OC5	0,277	0,567	0,746
OC8	0,250	0,593	0,771
OC9	0,425	0,556	0,804

Table 33 clearly conveys that coefficient correlation values of all indicators to their respective constructs are always greater compared their values in the columns of the other constructs' blocks.

Another Discriminant Validity test is by comparing AVE root values and inter-constructs correlations. The comparison can be explained by looking at the two following tables:

Table 34: AVE and AVE Root Comparison

No.	Construct	AVE	AVE Root
1.	Islamic work ethic	1.000	1.000
2.	Job satisfaction	0.573	0.756
3.	Organizational commitment	0.616	0.784

Table 35: Latent Variable Correlation

	Islamic Work Ethic (X)	Job Satisfaction (Y)	Organizational Commitment (Z)
Islamic Work Ethic (X)	1,000	0,444	0,431
Job Satisfaction (Y)	0,444	1,000	0,754
Organizational Commitment (Z)	0,431	0,754	1,000

Comparing the two tables, it is found that the lowest AVE root of all constructs is 0.756 which is greater than the highest inter-constructs correlations which is only 0.754. Hence, this indicates that Discriminant Validity requirement towards constructs reliability test has been fulfilled. Thus, based on the two types of Discriminant Validity tests, once again all indicators can be concluded to reliable, stable, and consistent to measure the constructs.

3. Structural Model Evaluation

From PLS Bootstrapping calculation on model 3, we got the following outputs as shown in the picture and table below:

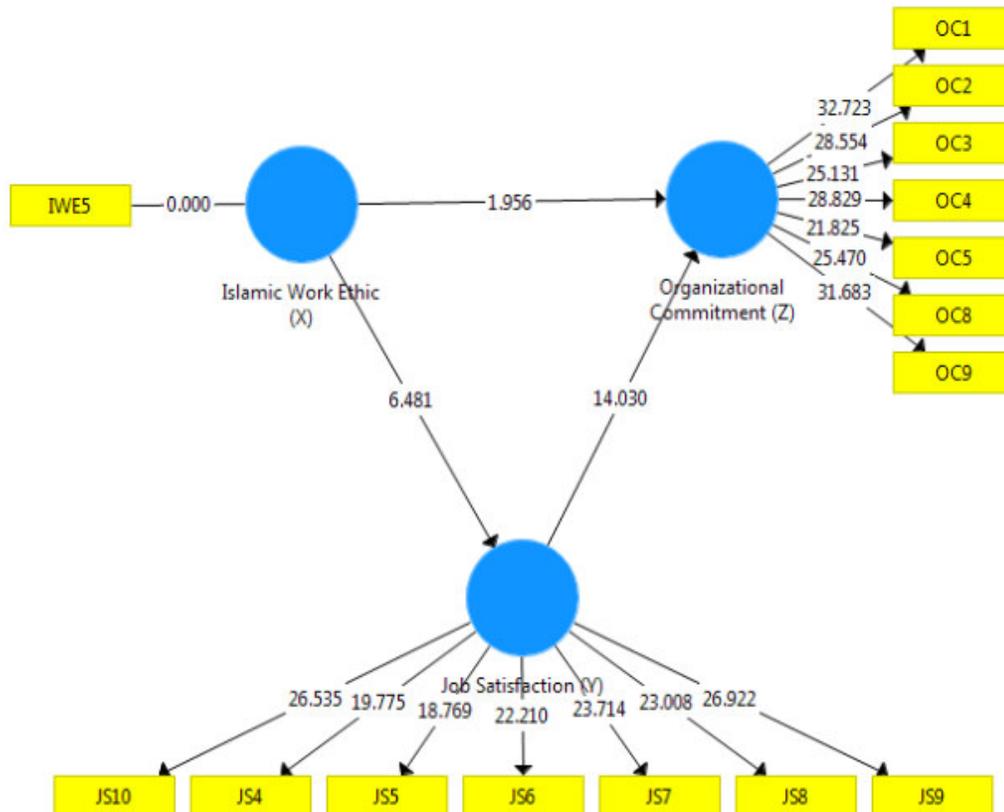


Figure 7: PLS Bootstrapping Model 3

Table 36: Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Islamic Work Ethic (X) -> Job Satisfaction (Y)	0,444	0,443	0,069	6,481	0,000
Islamic Work Ethic (X) -> Organizational Commitment (Z)	0,120	0,121	0,061	1,956	0,051
Job Satisfaction (Y) -> Organizational Commitment (Z)	0,701	0,702	0,050	14,030	0,000
Islamic Work Ethic (X) -> Job Satisfaction (Y) -> Organizational Commitment (Z)	0,311	0,311	0,052	5,968	0,000

Hereby, we try to know either the research hypotheses are accepted or rejected by looking at path coefficient values which are represented by T Statistics as well as P Values. Through this analysis we mean to observe the significance of inter-variables relationships. The conditions are If T Statistics ≥ 1.96 and P Values

≤ 0.05 , then inter-variables relationships do exist, otherwise they do not. In short, the formulas are as follow:

a. If T Statistics ≥ 1.96 / (count \geq table) and P Values ≤ 0.05 , then H0* is rejected and H1** is accepted, otherwise;

b. If T Statistics ≤ 1.96 / (count \leq table) and P Values ≥ 0.05 , then H0 is accepted and H1 is rejected.

* H0 = There is no impact of exogenous variable on endogenous variable.

** H1 = There is an impact of exogenous variable on endogenous variable.

Since this research has four main hypotheses, we try to confirm the impact of exogenous variable on endogenous variable. Those hypotheses are as follow:

1. H0.a : *There is no impact of Islamic work ethic on employees' job satisfaction.*

H1.a : *There is an impact of Islamic work ethic on employees' job satisfaction.*

From table 36, we could see that the relationship between Islamic work ethic and job satisfaction got T Statistics 6.481 which is greater than T table 1.96 and P Value 0.000 which is lesser than 0.05, with amount of impact 0.444 [Original Sample (O)]. This implies that H0.a is rejected and H1.a is accepted. In the other words, we can interpret that there is a significant impact of Islamic work ethic on employees' job satisfaction.

2. H0.b : *There is no direct impact of Islamic work ethic on employees' organizational commitment.*

H2.b : *There is direct impact of Islamic work ethic on employees' organizational commitment.*

In contrary, the relationship between Islamic work ethic and organizational commitment got only T Statistics 1.956 which is lesser than T table 1.96 and P Value 0.051 which is greater than 0.05. This implies that H0.b is accepted and

H2.b is rejected. It means that there is no direct impact of Islamic work ethic on employees' organizational commitment.

3. H0.c : *There is no impact of employees' job satisfaction on their organizational commitment.*

H3.c : *There is an impact of employees' job satisfaction on their organizational commitment.*

Then, in terms of relationship between employees' job satisfaction and their organizational commitment, it is found that T Statistics 14.030 which is greater than T table 1.96 and P Value 0.000 which is lesser than 0.05, with amount of impact 0.701 [Original Sample (O)]. This implies that H0.c is rejected and H3.c is accepted. In the other words, we can say there is a significant impact of employees' job satisfaction on their organizational commitment.

4. H0.d : *There is no indirect impact of Islamic work ethic on employees' organizational commitment.*

H4.d : *There is an indirect impact of Islamic work ethic on employees' organizational commitment.*

The last hypothesis is on indirect relationship between Islamic work ethic and organizational commitment. In this relationship, interestingly, we got T Statistics 5.968 which is greater than 1.96 and P Value 0.000 which is lesser than 0.05, with amount of impact 0.311 [Original Sample (O)]. Once again, this implies that H0.d is rejected and H4.d is accepted. Therefore, this explains that there is a positive significant indirect impact of Islamic work ethic on employees' organizational commitment.

Finally, to identify how much does exogenous variable can explain the impact percentage on endogenous variable; we could analyze the Coefficient Determination (R^2) values.

Table 37: Coefficient Determination (R²)

	R Square	R Square Adjusted
Job Satisfaction (Y)	0,197	0,193
Organizational Commitment (Z)	0,580	0,576

The above table explains that R² value of job satisfaction is 0.197, which means that employees' job satisfaction can be explained by Islamic work ethic as much as 19.7% and the rest is explained by other factors.

The same way, organizational commitment R² value is 0.580, this conveys that employees' organizational commitment can be explained by Islamic work ethic and job satisfaction as much as 58.0% and the rest is explained by other factors.

I. Research Discussions

In this section, we try to notify some important findings invented in this research systematically by following the flow of data analysis discussed above.

1. Data Collection

Questionnaires turnover percentage is actually reasonably high i.e. 80.0% out of 290 distributed copies. Despite there are only 74.83% of returned questionnaires were able to be used in the analysis. However, this achievement is not merely the researcher's personal efforts, instead, support and assistance from friends and colleagues are extremely important. Otherwise, delay, rejection, and even accepted but left uninformed would be the common situation faced by the researcher.

2. Profiles of Respondents

Basically, there is no quite significant point to explain in case profiles of respondents. However, a little discussion on this matter may be worthy. Overall profiles of respondents are seemed to be normal, but a huge appreciation is

dedicated to one respondent of this research who has willingly exposed the divorced status and this has given a different color to this research. This is because that's not an easy matter for a person to explicitly claim his/her divorced status. In addition, in fact, out of 217 respondents there is no single respondent having doctoral degree as their academic qualification.

3. Indicators, Profiles of Respondents, and Research Variables

3.1 Islamic work ethic

Actually, overall Islamic work ethic indicators are in a good condition means that all respondents (employees) of Islamic Banks are working in good ethical manners based on Islamic teaching standards. However, if we analyze statistically, several Islamic work ethic performances are still below the total average score. This implies that some aspects of Islamic work ethic should be encouraged so that the compliance level of Islamic Banks' employees can be improved.

From the data analysis we could conclude that Islamic Banks employees in general are diligent, highly dedicated, just and generous, hard-working, creative, autonomous and self-reliant, and having sincere intention. This conclusion derived from table 24 shown by Islamic work ethic's indicators' scores which are greater than variable's total average score which is equal to 4.23. Therefore, these all good manners and attitudes of Islamic Banks' employees should be maintained and appreciated more by management of Islamic Banks, so that the employees would feel that it is valuable and meaningful to be compliant to Islamic work ethic.

In the other side, several other indicators had scored lower than variable's total average score (4.23). At this point, not to say that the employees are not compliant to Islamic work ethic, but to notify that several other important manners and attitudes in Islamic work ethic have been slightly neglected as shown by indicators' scores. Those data imply that, in general too, Islamic Banks' employees are still self-fulfilled (selfish), less social interaction in work place,

relaxed; like more leisure time, doubt on his/her own ability of controlling nature to maintain the equilibrium through working, and a little bit apathetic on significant impact of hard-working and discipline on someone's success. Hence, those important points of Islamic work ethic should be encouraged and pushed by management of Islamic Banks to attain a sustainable performance of Islamic work ethic in sharia Banks.

3.2. Profiles of Respondents and Islamic Work Ethic

From the *Crosstabs* output on table 27, it is found that there is no relationship between profiles of respondents to Islamic work ethic. This implies that gender, age, marital status, level of education, monthly income, and length of working experience of sharia banks' employees do not relate to their compliance level towards Islamic work ethic. Hence, for sharia Banks' employees, being compliant and obedient to Islamic work ethic could not be compromised, in the other words; it is a must for them.

However, a brief outlook on percentage distributions of respective profiles of respondents can be explained as follow:

Table 21 indicates that majority of the Islamic Banks employees in Medan are compliant to Islamic work ethic. It is grateful to find that in all respondents' profiles categories, almost more than half of total respondents are found to be highly compliant employees to Islamic work ethic.

In gender side, compliant males to Islamic work ethic are 43,3% and 56,0% of them are highly compliant to it. While their female counterparts consist of 43,4% are compliant and 56,6% are highly compliant to Islamic work ethic.

While from the age side, the highest percentage of compliant employees to Islamic work ethic comes from the employees in the age of 20 – 29 years old by 47,2%, while the highly compliant employees to Islamic work ethic comes from the employees in the age of 40 – 49 years old by 68,7%.

Highest percentage in terms of marital status comes from single as well as married employees with highly compliant to Islamic work ethic by 56,2% and 56,6% respectively.

Compliant employees to Islamic work ethic with diploma certificate getting the highest percentage of all level of education by 65,2%. While the highly compliant employees to Islamic work ethic with master degree getting the highest percentage of all level of education by 60,0% and followed by bachelor degree by 58,6%.

In the other hand, highest percentage of compliant employees to Islamic work ethic comes from employees with personal income between Rp. 5,1 – 7 millions a month by 53,5%. While the highly compliant employees to Islamic work ethic with Rp. 7,1 – 9 millions of monthly income getting the highest percentage of all level of monthly income categories by 84,6% and followed by Rp. 9,1 – 12 millions of monthly income by 64,7%.

Finally, employees with 1 – 4 years of length of working experience getting the highest percentage by 49,5% in terms of compliant employees to Islamic work ethic. Meanwhile, employees with 11 – 15 years of length of working experience getting the highest percentage by 85,7% in terms of highly compliant employees to Islamic work ethic followed by above 15 years of working experience employees by 75,0%, although their numbers are very few.

However, since the act which is contradictory to Islamic work ethic values is intolerable, in fact the data shows the existence of incompliant employees to Islamic work ethic values. This finding should make the management of Islamic banks aware of such situation; therefore all kinds of contradictory acts to Islamic work ethic values should be nullified.

3.3. Job Satisfaction

From table 25 we can see that job satisfaction's total average score is 3.93 which means that overall Islamic banks' employees in Medan tend to be satisfied. However, some indicators scored higher than 3.93 and some scored lower than that. Thus, the data indicates the existence of satisfaction problems. Therefore, the need of serious attention towards employees' job satisfaction is evitable. Since job satisfaction, in many studies, has a positive impact to organizational commitment.

Hence, from the data we can understand that in some points the Islamic banks' employees are very satisfied while in some other points they are just slightly satisfied. Hereby, we can say that Islamic Banks' employees have shown their great satisfaction reflected through their commitment to come to work every day. They also found that they got sufficient freedom in use of their ability in making creation and innovation during work. Their satisfaction also reflected in their recognition on their feelings of accomplishment every time they finished the jobs. This means they feel that they have done good jobs. Finally, they also explicitly confess that they are satisfied with their jobs.

However, some answers in the questionnaires indicate that Islamic Banks' employees are just slightly satisfied shown by indicators' average scores which are lower than 3.93. This implies that at these points, if not given further attention and evaluation, sharia banks' employees are possibly turn to be unsatisfied with their jobs. In details, in fact, Islamic banks' employees are having less proud of their jobs. This problem must arise from internal conditions of Islamic banks such as organizational culture, work climate, facilities, etc. The data also conveys that although Islamic banks' employees feel that they got sufficient freedom in using their abilities, however their creativity and innovation are still limited by a rigid organizational bureaucracy. Astonishingly, the data shows that Islamic banks' employees would choose other different types of jobs when they can. At the same time, they would not recommend others to get jobs like they have now.

3.4. Profiles of Respondents and Job Satisfaction

The *Crosstabs* output on table 27 shows that amongst six profiles of respondents, level of education is the only profile that has an association (relationship) with job satisfaction. In the other words, the other five profiles of respondents do not relate to respondents' job satisfaction. This fact confirmed some motivation theories which argue that salary (money) does not always relate to someone's satisfaction.

In terms of respondents' level of education, in fact the data tells that the higher the respondents' level of education the higher would be their level of satisfaction. This means there is a positive relationship between employees' level of education and their level of job satisfaction. This fact shown on table 22, where very satisfied employees are dominated by master degree employees by 66,7% followed by bachelor degree employees by 51,4% and diploma certificate employees by 17,4%.

Hence, one of the best human resource investments of Islamic banks is by facilitating and encouraging the Islamic banks' employees in achieving higher level of degree, whereby their satisfaction level would be higher too. This becomes important since employees' job satisfaction correlate to their overall job performance, especially to their work commitment. Moreover, the data also shows 4,6% of 217 respondents are not satisfied. Not so much actually, but this number implies job satisfaction problems in Islamic banks are quite reasonable to be considered by management of Islamic banks in Medan.

3.5. Organizational Commitment

As shown on table 26, organizational commitment total average score is 4.11, the second highest of all research variables. This implies that Islamic banks' employees are, in general, committed to their organizations. This condition is reflected in indicators' scores found from data analysis. In fact, Islamic banks' employees explicitly confirm that they are loyal employees to their organizations. In terms of organizational commitment as the opposite of job satisfaction, Islamic

banks' employees are proud to admit and tell others that they are part of the organizations. This implies strong commitment of Islamic banks' employees to their organizations.

As it was found in Islamic work ethic discussion earlier, the fact of Islamic banks' employees' commitment as being hard-workers is also confirmed here. In the other side, their willingness to come to work every day which was found in job satisfaction discussion has also been confirmed in organizational commitment findings. The data conveys that Islamic banks' employees tend to avoid absenteeism and tardiness at work. The last fact shows that Islamic banks' employees do care about the fate of their organizations.

However, table 26 also shows some points that need further attention. Islamic banks' employees feel that they do not find any similarities between their goals and values and those of their organizations. At this point, comprehensive consolidation on goals and values of the organizations and those of the employees' should be communicated soon. This is meant to attain the same perception on respective goals and values to create mutual understanding and synergy. Unfortunately, Islamic banks' employees are slightly not ready to accept all job assigned to them. This is confirmed by the fact that Islamic banks' employees gave slightly lesser emphasis to contribute extra efforts for the success of the organizations. Of course, this could set barriers to the organizations' smooth working process. Finally, although Islamic banks' employees are loyal in general, but still the willingness to quit from their current organizations do exist. This reality has been confirmed by the fact found during field research through personal communication between the researcher and the respondents.

3.6. Profiles of Respondents and Organizational Commitment

At this point, the *Crosstabs* output on table 27 at least shows different situation where two of six profiles of respondents; level of education and monthly income have an association (relationship) with organizational commitment. In

contrary, the rest four respondents' profiles do not associate or relate to their organizational commitment.

As in job satisfaction, the same finding is also found in organizational commitment where employees' level of education to be positively associated with their commitment to the organizations. In the other words, the higher the employees' level of education the higher would be their level of organizational commitment. This fact shown on table 23, where highly committed employees to the organizations are dominated by master degree employees by 53,3% followed by bachelor degree employees by 51,4% and diploma certificate employees by 13,0%.

Meanwhile, from employees' monthly salary, the highly committed employees are those employees who earn between Rp. 9,1 – 12 millions a month by 82,4%, followed by employees who earn between Rp. 7,1 – 9 millions a month by 69,2%, and then followed by employees who earn above 12 millions a month by 46,2%. This phenomenon explains that the employees in the first two categories are at point of career progress and development towards top level management; therefore they are in the state of highly committed employees. Meanwhile, those employees in the last category are employees with almost at peak level position they could afford to and slower career progress and development. Therefore, this comfort zone makes them feel that they are at safe position. However, the data shows that higher monthly income employees are more committed than their counterparts with lower monthly income. Table 23 shows that highly committed employees who earn less than Rp. 3 millions a month, between Rp. 3,1 – 5 millions a month, and between Rp. 5,1 – 7 millions a month got only 34,3%, 42,2%, and 41,9% respectively.

3.7. Hypotheses Discussion

A. H1.a : *There is an impact of Islamic work ethic on employees' job satisfaction (Accepted Hypothesis)*

This study found that there is a positive impact of Islamic work Ethic on job satisfaction. However, from PLS calculation output, there is only one Islamic work ethic indicator found to be valid. Therefore, it is no wonder to find that the R² value of job satisfaction is only 0.197. It means that Islamic work ethic contributes only 19.7% to employees' job satisfaction, and the rest 80,3% can only be explained by other unidentified factors. Hence, Islamic work ethic has only small part affecting employees' job satisfaction. There are a lot of other factors that may influence employees' job satisfaction. Anyway, this finding has been supported by study conducted in Pakistan by K. Khan *et al.*¹⁶⁵ and Rokhman and Omar¹⁶⁶ who found that Islamic work ethic is found to be positively related satisfaction.

In fact, similar areas of research do not guarantee the same result would occur. Hayati and Caniago¹⁶⁷ found that Islamic work ethic does not have any impact to employees' job satisfaction; instead it does have an impact to their organizational commitment. These findings are very much contradictory to the findings attained in this research.

B. H0.b :*There is no direct impact of Islamic work ethic on employees' organizational commitment (Accepted Hypothesis)*

In contrary, it is found that there is no impact of Islamic work ethic on employees' organizational commitment. This finding is contradictory to research finding conducted by Yousef towards 425 Moslem employees in several

¹⁶⁵ Khan K., Abbas M., Gul A., and Raja U., (2015), Organizational Justice and Job Outcomes: Moderating Roles of Islamic Work Ethic, *J Bus Ethics*, pp. 235 – 246.

¹⁶⁶ Rokhman, W. and Omar, A. (2008). 'The Effect of Islamic Work Ethics on Job Satisfaction, Organizational Commitment and Turnover Intention: A Study on Islamic Microfinance Institutions in Central Java, Indonesia', *Jurnal Bisnis dan Management*, Vol. 4, No.1, pp. 20 – 28.

¹⁶⁷ Hayati, K. and Caniago, I. (2012). 'Islamic Work Ethic: The Role of Intrinsic Motivation, Job Satisfaction, Organizational Commitment and Job Performance', *Procedia - Social and Behavioral Sciences*, 65, 1102 – 1106.

organizations in the United Arab Emirates (UAE)¹⁶⁸ and Hayati and Caniago¹⁶⁹ towards 149 employees of Islamic Banks in Bandar Lampung, Indonesia. This fact may happen across research locations and institutions, as a result of some fundamental factors such as cultural, environmental, educational differences, etc.

C. H3.c : *There is an impact of job satisfaction on employees' organizational commitment (Accepted Hypothesis)*

Since job satisfaction and organizational commitment are of global research areas of organizations¹⁷⁰, in fact, the finding seems to be consistent. In many research findings, job satisfaction found to be a good predictor of someone's commitment to the organization. This strong relationship has been found in studies done by Yousef¹⁷¹, Dirani and Kuchinke¹⁷², Munthe¹⁷³, etc. Therefore, to attain employees' commitment to the organizations, just make them satisfied with their jobs.

However, R² value of organizational commitment in this research is relatively not high; it's only 0.580. This implies that job satisfaction could affect employees' organizational commitment as much as 58%, while the other 42% can only be affected by other unidentified factors.

¹⁶⁸ Yousef, D., (2001b). "Islamic work ethic; a moderator between organizational commitment and job satisfaction in a cross-cultural context", *Personal Review*, Vol. 30, pp. 152-69.

¹⁶⁹ Hayati, K. and Caniago, I. (2012). 'Islamic Work Ethic: The Role of Intrinsic Motivation, Job Satisfaction, Organizational Commitment and Job Performance', *Procedia - Social and Behavioral Sciences*, 65, 1102 – 1106.

¹⁷⁰ Tsui, K.T., & Cheng, Y.C. (1999). School organizational health and teacher commitment: a contingency study with multi-level analysis. *Educational Research and Evaluation*, 5(3), 249-68.

Park, S., Henkin, A.B., & Egley, R. (2005). Teacher team commitment, teamwork, and trust: exploring associations, *Journal of Educational Administration*, 43(5), 462-79.

¹⁷¹ Yousef, D., (2001). "Islamic work ethic; a moderator between organizational commitment and job satisfaction in a cross-cultural context", *Personal Review*, Vol. 30, pp. 152-69.

¹⁷² Dirani, K. M. and Kuchinke, P. K., (2011), Job satisfaction and organizational commitment: validating the Arabic satisfaction and commitment questionnaire (ASCQ), testing the correlations, and investigating the effects of demographic variables in the Lebanese banking sector, *The International Journal of Human Resource Management*, 22 (5), pp. 1180 – 1202.

¹⁷³ Munthe, P. Ginting, (2001). 'The Impact of Job Satisfaction on Organizational Commitment', MBA. Thesis: University Sains Malaysia.

D. H4.d : *There is an indirect impact of Islamic work ethic on employees' organizational commitment (Accepted Hypothesis)*

Interestingly, although this study found no direct impact of Islamic work ethic on employees' organizational commitment, but Islamic work ethic, in fact, has an indirect impact on organizational commitment. In this way, the impact would exist when mediated by job satisfaction. This impact is indicated by T Statistics 5.968 which is greater than 1.96 and P Value 0.000 which is lesser than 0.05, with amount of impact 0.311 [Original Sample (O)] as shown on table 32. Thus, empirically, the finding of this research is basically still consistent with other studies' findings.

J. Findings

Some important findings of this research can be stated as follow:

1. Overall Islamic Banks employees in Medan are compliant to Islamic work ethic; therefore, this condition should be maintained seriously by Management of Islamic banks so that this behavior could be persistent for good.
2. However, unfortunately, the data shows that the incompliant Islamic Banks employee still exists. The Management of Islamic banks must aware of this situation because such act is basically intolerable and being compliant to Islamic work conducts is an obligatory for every single Islamic Banks employee.
3. Since being compliant to Islamic work conducts is an obligatory for every single Islamic Banks employee, this faith is followed by the fact that profiles of respondents do not correlate at all to their Islamic work ethic compliance.
4. The findings also show that Islamic work ethic has positive significant impact on employees' job satisfaction. Hence, emphasizing on Islamic work ethic conducts by Islamic Banks would subsequently increase the level of employees' job satisfaction.
5. Job satisfaction found to be related to Islamic Banks employees' level of education. It is found that the higher the level of education of Islamic Banks employees, the higher would be their level of satisfaction. In this relation, it is

wonderful to find that employees' job satisfaction does not relate to their received monthly income. Therefore, one of the best human resource investments could be made by Islamic Banks is by upgrading their employees' level of education.

6. There are reasonable numbers of unsatisfied Islamic Banks employees are found in this research; they are about 4,6% out of 217 respondents. This should be attended seriously by Management of Islamic Banks, since employees' satisfaction would affect their job performance.

7. Job satisfaction has a positive significant impact on employees' organizational commitment. Hence, since job satisfaction is an important predictor that could trigger employees' organizational commitment, making them satisfied means making them committed.

8. Organizational commitment also found to be related to employees' level of education as well as their level of monthly income. Once again, it is found that the higher the level of education of Islamic Banks employees, the higher would be their commitment to the organizations. In the other side, higher monthly income employees found to be more committed as compared to lower monthly income employees. At this point, basically the concept of equity theory would run well since the employees would find the equality between their personal contributions to the organizations and incomes they receive from the organizations.

9. It is also found that out of 217 respondents there are 2,3% of uncommitted employees. Not quite much actually, neglecting this fact may cause into wider negative effects.

10. Hence, it is quite reasonable to say that this study supported the findings of Ali and Al-Kazemi¹⁷⁴ on centrality of IWE in the workplace, in this context, the employees of Islamic Banks in Medan.

11. Finally, as important implications derived from the research findings, this study offers the management of Islamic banks in Medan to strictly commit to IWE implementation in their respective institutions. There should be zero tolerance and zero bargaining on IWE violation.

¹⁷⁴ Ali, A. and Al-Kazemi, A. (2006). "Islamic work ethic...",

12. To boost up compliance level on IWE, the management of Islamic banks in Medan, and may be in Indonesia in general, should manage to design a policy of punishing the IWE violators in one side, and rewarding those IWE compliants in the other side, as it is found in theory X and Y initiated by Douglas McGregor.

13. In fact, conducting IWE would subsequently increase the employees' level of job satisfaction, and when they satisfied it would lead to their higher level of organizational commitment.

14. Furthermore, the findings also convey that the higher the employees' level of education the more satisfied and committed they are. Hence, if the management of Islamic banks in Medan wanted to make an investment in terms of their human resource, then 'education' is their best investment.

CHAPTER V

CONCLUSIONS AND SUGGESTIONS

A. Conclusions

Based on previous research discussions and findings, finally, we come up with conclusions that would try to answer all the research questions:

1. There is positive impact of Islamic work ethic on Islamic Banks employees' job satisfaction.
2. There is no impact of Islamic work ethic on Islamic Banks employees' organizational commitment.
3. There is an indirect impact of Islamic work ethic on Islamic Banks employees' organizational commitment, where job satisfaction as mediating factor.
4. There is an impact of Islamic Banks employees' job satisfaction on their organizational commitment.
5. There are only associations between Islamic Banks employees' level of education with job satisfaction, and between Islamic Banks employees' level of education and their level of monthly income with organizational commitment.

B. Suggestions

These are several suggestions that might be useful to readers especially Management of Islamic Banks:

1. Persistency and consistency of Islamic Banks employees in being compliant to Islamic work ethic should continuously be maintained, controlled and appreciated by Management of Islamic Banks, since the act of being in-compliant to Islamic work ethic is intolerable in Islam. A single in-compliant act not only causing entire bad image of Islamic institutions but also causing the actor committing the sins. This emphasis given based on the data that shows the existence of in-compliant employee in this institution.
2. It is strongly advised to Management of Islamic Banks to perform Islamic

work ethic conducts consistently, since the data shows a positive significant impact of Islamic work ethic on employees' job satisfaction.

3. One of the best human resource investments could be done by Islamic Banks is by upgrading their employees' level of education, since the data shows the higher the level of education of Islamic Banks employees, the higher would be their level of satisfaction.

4. Since reasonable numbers of unsatisfied Islamic Banks employees are found in this research; they are about 4,6% out of 217 respondents, it is advised to Management of Islamic Banks to maintain their reasonable level of satisfaction, since employees' satisfaction would subsequently affect their job performance.

5. Material rewards such as money do not always associate to employees job satisfaction, therefore, upgrading employees' level of education for example, could positively increase employees' level of satisfaction instead of always promising and rewarding them more income.

6. It is widely concluded that job satisfaction is an important predictor that could trigger employees' organizational commitment, therefore, to make them committed just make them satisfied.

7. However, to get more committed employees the Management of Islamic Banks should open a wider chance of career development to their employees and just distributions of income; otherwise, the Management would never get their best commitment to the organizations.

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ATTACHMENTS

- 1. SPSS OUTPUTS**
- 2. PLS SEM OUTPUTS**
- 3. LETTERS OF RESEARCH ACCEPTANCE**
- 4. QUESTIONNAIRES**
- 5. LETTERS OF PROMOTORS ASSIGNMENT**

OUTPUT SPSS 22.

BRI SYARIAH

Frequencies

		Statistics					
		Gender	Respondent's age	Marital status	Education level	Monthly income	Length of work experience
N	Valid	42	42	42	42	42	42
	Missing	0	0	0	0	0	0
Mean		1,4286	1,5714	1,7143	2,0238	2,1905	2,4762
Std. Error of Mean		,07729	,08447	,07055	,07984	,17457	,09782
Median		1,0000	2,0000	2,0000	2,0000	2,0000	2,5000
Mode		1,00	2,00	2,00	2,00	2,00	3,00
Std. Deviation		,50087	,54740	,45723	,51741	1,13133	,63392
Variance		,251	,300	,209	,268	1,280	,402
Range		1,00	2,00	1,00	2,00	4,00	3,00
Minimum		1,00	1,00	1,00	1,00	1,00	1,00
Maximum		2,00	3,00	2,00	3,00	5,00	4,00
Sum		60,00	66,00	72,00	85,00	92,00	104,00

Frequency Table

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	24	57,1	57,1	57,1
	Female	18	42,9	42,9	100,0
	Total	42	100,0	100,0	

		Respondent's age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - 29 years	19	45,2	45,2	45,2
	30 - 39 years	22	52,4	52,4	97,6
	40 - 49 years	1	2,4	2,4	100,0
	Total	42	100,0	100,0	

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	12	28,6	28,6	28,6
	Married	30	71,4	71,4	100,0
	Total	42	100,0	100,0	

Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	5	11,9	11,9	11,9
	Bachelor	31	73,8	73,8	85,7
	Master	6	14,3	14,3	100,0
	Total	42	100,0	100,0	

Monthly income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< Rp. 3 millions	12	28,6	28,6	28,6
	Rp. 3 - 5 millions	18	42,9	42,9	71,4
	Rp. 5,1 - 7 millions	7	16,7	16,7	88,1
	Rp. 7,1 - 9 millions	2	4,8	4,8	92,9
	Rp. 9,1 - 12 millions	3	7,1	7,1	100,0
	Total	42	100,0	100,0	

Length of work experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1 year	2	4,8	4,8	4,8
	1 - 4 years	19	45,2	45,2	50,0
	5 - 10 years	20	47,6	47,6	97,6
	11 - 15 yeras	1	2,4	2,4	100,0
	Total	42	100,0	100,0	

BANK SUMUT SYARIAH

Frequencies

Statistics						
	Gender	Respondent's age	Marital status	Education level	Monthly income	Length of work experience
N Valid	19	19	19	19	19	19
Missing	0	0	0	0	0	0
Mean	1,3158	1,9474	1,9474	2,0000	3,8947	3,3684
Std. Error of Mean	,10956	,16175	,05263	,00000	,25241	,15692
Median	1,0000	2,0000	2,0000	2,0000	4,0000	3,0000
Mode	1,00	2,00	2,00	2,00	3,00	3,00
Std. Deviation	,47757	,70504	,22942	,00000	1,10024	,68399
Variance	,228	,497	,053	,000	1,211	,468
Range	1,00	3,00	1,00	,00	4,00	3,00
Minimum	1,00	1,00	1,00	2,00	2,00	2,00
Maximum	2,00	4,00	2,00	2,00	6,00	5,00
Sum	25,00	37,00	37,00	38,00	74,00	64,00

Frequency Table

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	13	68,4	68,4	68,4
	Female	6	31,6	31,6	100,0
Total		19	100,0	100,0	

		Respondent's age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - 29 years	4	21,1	21,1	21,1
	30 - 39 years	13	68,4	68,4	89,5
	40 - 49 years	1	5,3	5,3	94,7
	50 years and above	1	5,3	5,3	100,0
	Total	19	100,0	100,0	

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	1	5,3	5,3	5,3
	Married	18	94,7	94,7	100,0
	Total	19	100,0	100,0	

Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	19	100,0	100,0	100,0

Monthly income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp. 3 - 5 millions	1	5,3	5,3	5,3
	Rp. 5,1 - 7 millions	7	36,8	36,8	42,1
	Rp. 7,1 - 9 millions	6	31,6	31,6	73,7
	Rp. 9,1 - 12 millions	3	15,8	15,8	89,5
	> 12 millions	2	10,5	10,5	100,0
	Total	19	100,0	100,0	

Length of work experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 - 4 years	1	5,3	5,3	5,3
	5 - 10 years	11	57,9	57,9	63,2
	11 - 15 yeras	6	31,6	31,6	94,7
	16 years and above	1	5,3	5,3	100,0
	Total	19	100,0	100,0	

OCBC NISP SYARIAH

Frequencies

		Statistics					
		Gender	Respondent's age	Marital status	Education level	Monthly income	Length of work experience
N	Valid	6	6	6	6	6	6
	Missing	0	0	0	0	0	0
Mean		1,1667	1,6667	1,5000	2,1667	4,1667	2,5000
Std. Error of Mean		,16667	,21082	,22361	,16667	,83333	,22361
Median		1,0000	2,0000	1,5000	2,0000	4,5000	2,5000
Mode		1,00	2,00	1,00 ^a	2,00	6,00	2,00 ^a
Std. Deviation		,40825	,51640	,54772	,40825	2,04124	,54772
Variance		,167	,267	,300	,167	4,167	,300
Range		1,00	1,00	1,00	1,00	4,00	1,00
Minimum		1,00	1,00	1,00	2,00	2,00	2,00
Maximum		2,00	2,00	2,00	3,00	6,00	3,00
Sum		7,00	10,00	9,00	13,00	25,00	15,00

a. Multiple modes exist. The smallest value is shown

Frequency Table

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	5	83,3	83,3	83,3
	Female	1	16,7	16,7	100,0
Total		6	100,0	100,0	

		Respondent's age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - 29 years	2	33,3	33,3	33,3
	30 - 39 years	4	66,7	66,7	100,0
Total		6	100,0	100,0	

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	3	50,0	50,0	50,0
	Married	3	50,0	50,0	100,0
	Total	6	100,0	100,0	

Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	5	83,3	83,3	83,3
	Master	1	16,7	16,7	100,0
	Total	6	100,0	100,0	

Monthly income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp. 3 - 5 millions	2	33,3	33,3	33,3
	Rp. 5,1 - 7 millions	1	16,7	16,7	50,0
	> 12 millions	3	50,0	50,0	100,0
	Total	6	100,0	100,0	

Length of work experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 - 4 years	3	50,0	50,0	50,0
	5 - 10 years	3	50,0	50,0	100,0
	Total	6	100,0	100,0	

BUKOPIN SYARIAH

Frequencies

		Statistics					
		Gender	Respondent's age	Marital status	Education level	Monthly income	Length of work experience
N	Valid	8	8	8	8	8	8
	Missing	0	0	0	0	0	0
Mean		1,6250	1,1250	1,2500	1,8750	2,1250	2,0000
Std. Error of Mean		,18298	,12500	,16366	,22658	,12500	,18898
Median		2,0000	1,0000	1,0000	2,0000	2,0000	2,0000
Mode		2,00	1,00	1,00	2,00	2,00	2,00
Std. Deviation		,51755	,35355	,46291	,64087	,35355	,53452
Variance		,268	,125	,214	,411	,125	,286
Range		1,00	1,00	1,00	2,00	1,00	2,00
Minimum		1,00	1,00	1,00	1,00	2,00	1,00
Maximum		2,00	2,00	2,00	3,00	3,00	3,00
Sum		13,00	9,00	10,00	15,00	17,00	16,00

Frequency Table

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	3	37,5	37,5	37,5
	Female	5	62,5	62,5	100,0
Total		8	100,0	100,0	

		Respondent's age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - 29 years	7	87,5	87,5	87,5
	30 - 39 years	1	12,5	12,5	100,0
Total		8	100,0	100,0	

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	6	75,0	75,0	75,0
	Married	2	25,0	25,0	100,0
	Total	8	100,0	100,0	

Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	2	25,0	25,0	25,0
	Bachelor	5	62,5	62,5	87,5
	Master	1	12,5	12,5	100,0
	Total	8	100,0	100,0	

Monthly income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp. 3 - 5 millions	7	87,5	87,5	87,5
	Rp. 5,1 - 7 millions	1	12,5	12,5	100,0
	Total	8	100,0	100,0	

Length of work experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1 year	1	12,5	12,5	12,5
	1 - 4 years	6	75,0	75,0	87,5
	5 - 10 years	1	12,5	12,5	100,0
	Total	8	100,0	100,0	

PERMATA BANK SYARIAH

Frequencies

		Statistics					
		Gender	Respondent's age	Marital status	Education level	Monthly income	Length of work experience
N	Valid	7	7	7	7	7	7
	Missing	0	0	0	0	0	0
Mean		1,0000	1,7143	1,5714	1,5714	2,8571	2,4286
Std. Error of Mean		,00000	,18443	,20203	,20203	,73771	,20203
Median		1,0000	2,0000	2,0000	2,0000	2,0000	2,0000
Mode		1,00	2,00	2,00	2,00	1,00 ^a	2,00
Std. Deviation		,00000	,48795	,53452	,53452	1,95180	,53452
Variance		,000	,238	,286	,286	3,810	,286
Range		,00	1,00	1,00	1,00	5,00	1,00
Minimum		1,00	1,00	1,00	1,00	1,00	2,00
Maximum		1,00	2,00	2,00	2,00	6,00	3,00
Sum		7,00	12,00	11,00	11,00	20,00	17,00

a. Multiple modes exist. The smallest value is shown

Frequency Table

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	7	100,0	100,0	100,0

		Respondent's age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - 29 years	2	28,6	28,6	28,6
	30 - 39 years	5	71,4	71,4	100,0
	Total	7	100,0	100,0	

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	3	42,9	42,9	42,9
	Married	4	57,1	57,1	100,0
	Total	7	100,0	100,0	

Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	3	42,9	42,9	42,9
	Bachelor	4	57,1	57,1	100,0
	Total	7	100,0	100,0	

Monthly income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< Rp. 3 millions	2	28,6	28,6	28,6
	Rp. 3 - 5 millions	2	28,6	28,6	57,1
	Rp. 5,1 - 7 millions	1	14,3	14,3	71,4
	Rp. 9,1 - 12 millions	1	14,3	14,3	85,7
	> 12 millions	1	14,3	14,3	100,0
	Total	7	100,0	100,0	

Length of work experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 - 4 years	4	57,1	57,1	57,1
	5 - 10 years	3	42,9	42,9	100,0
	Total	7	100,0	100,0	

CIMB NIAGA SYARIAH

Frequencies

		Statistics					
		Gender	Respondent's age	Marital status	Education level	Monthly income	Length of work experience
N	Valid	8	8	8	8	8	8
	Missing	0	0	0	0	0	0
Mean		1,2500	1,7500	1,7500	1,7500	3,0000	1,7500
Std. Error of Mean		,16366	,16366	,16366	,16366	,26726	,25000
Median		1,0000	2,0000	2,0000	2,0000	3,0000	2,0000
Mode		1,00	2,00	2,00	2,00	3,00	2,00
Std. Deviation		,46291	,46291	,46291	,46291	,75593	,70711
Variance		,214	,214	,214	,214	,571	,500
Range		1,00	1,00	1,00	1,00	2,00	2,00
Minimum		1,00	1,00	1,00	1,00	2,00	1,00
Maximum		2,00	2,00	2,00	2,00	4,00	3,00
Sum		10,00	14,00	14,00	14,00	24,00	14,00

Frequency Table

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	6	75,0	75,0	75,0
	Female	2	25,0	25,0	100,0
Total		8	100,0	100,0	

		Respondent's age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - 29 years	2	25,0	25,0	25,0
	30 - 39 years	6	75,0	75,0	100,0
Total		8	100,0	100,0	

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	2	25,0	25,0	25,0
	Married	6	75,0	75,0	100,0
	Total	8	100,0	100,0	

Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	2	25,0	25,0	25,0
	Bachelor	6	75,0	75,0	100,0
	Total	8	100,0	100,0	

Monthly income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp. 3 - 5 millions	2	25,0	25,0	25,0
	Rp. 5,1 - 7 millions	4	50,0	50,0	75,0
	Rp. 7,1 - 9 millions	2	25,0	25,0	100,0
	Total	8	100,0	100,0	

Length of work experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1 year	3	37,5	37,5	37,5
	1 - 4 years	4	50,0	50,0	87,5
	5 - 10 years	1	12,5	12,5	100,0
	Total	8	100,0	100,0	

BNI SYARIAH

Frequencies

		Statistics					
		Gender	Respondent's age	Marital status	Education level	Monthly income	Length of work experience
N	Valid	42	42	42	42	42	42
	Missing	0	0	0	0	0	0
Mean		1,3095	1,4524	1,3810	1,9762	2,0714	1,9762
Std. Error of Mean		,07220	,12383	,07584	,02381	,19986	,16161
Median		1,0000	1,0000	1,0000	2,0000	2,0000	2,0000
Mode		1,00	1,00	1,00	2,00	2,00	2,00
Std. Deviation		,46790	,80251	,49151	,15430	1,29526	1,04737
Variance		,219	,644	,242	,024	1,678	1,097
Range		1,00	3,00	1,00	1,00	5,00	4,00
Minimum		1,00	1,00	1,00	1,00	1,00	1,00
Maximum		2,00	4,00	2,00	2,00	6,00	5,00
Sum		55,00	61,00	58,00	83,00	87,00	83,00

Frequency Table

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	29	69,0	69,0	69,0
	Female	13	31,0	31,0	100,0
Total		42	100,0	100,0	

		Respondent's age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - 29 years	30	71,4	71,4	71,4
	30 - 39 years	6	14,3	14,3	85,7
	40 - 49 years	5	11,9	11,9	97,6
	50 years and above	1	2,4	2,4	100,0
	Total	42	100,0	100,0	

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	26	61,9	61,9	61,9
	Married	16	38,1	38,1	100,0
	Total	42	100,0	100,0	

Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	1	2,4	2,4	2,4
	Bachelor	41	97,6	97,6	100,0
	Total	42	100,0	100,0	

Monthly income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< Rp. 3 millions	14	33,3	33,3	33,3
	Rp. 3 - 5 millions	22	52,4	52,4	85,7
	Rp. 5,1 - 7 millions	1	2,4	2,4	88,1
	Rp. 7,1 - 9 millions	1	2,4	2,4	90,5
	Rp. 9,1 - 12 millions	2	4,8	4,8	95,2
	> 12 millions	2	4,8	4,8	100,0
	Total	42	100,0	100,0	

Length of work experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1 year	14	33,3	33,3	33,3
	1 - 4 years	22	52,4	52,4	85,7
	5 - 10 years	1	2,4	2,4	88,1
	11 - 15 yeras	3	7,1	7,1	95,2
	16 years and above	2	4,8	4,8	100,0
	Total	42	100,0	100,0	

BANK MUAMALAT

Frequencies

		Statistics					
		Gender	Respondent's age	Marital status	Education level	Monthly income	Length of work experience
N	Valid	39	39	39	39	39	39
	Missing	0	0	0	0	0	0
Mean		1,4359	1,6410	1,6923	1,9487	3,4359	2,3590
Std. Error of Mean		,08044	,10052	,08340	,06308	,20052	,13491
Median		1,0000	2,0000	2,0000	2,0000	4,0000	2,0000
Mode		1,00	2,00	2,00	2,00	4,00	2,00
Std. Deviation		,50236	,62774	,52082	,39395	1,25226	,84253
Variance		,252	,394	,271	,155	1,568	,710
Range		1,00	2,00	2,00	2,00	5,00	4,00
Minimum		1,00	1,00	1,00	1,00	1,00	1,00
Maximum		2,00	3,00	3,00	3,00	6,00	5,00
Sum		56,00	64,00	66,00	76,00	134,00	92,00

Frequency Table

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	22	56,4	56,4	56,4
	Female	17	43,6	43,6	100,0
	Total	39	100,0	100,0	

		Respondent's age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - 29 years	17	43,6	43,6	43,6
	30 - 39 years	19	48,7	48,7	92,3
	40 - 49 years	3	7,7	7,7	100,0
	Total	39	100,0	100,0	

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	13	33,3	33,3	33,3
	Married	25	64,1	64,1	97,4
	divorced	1	2,6	2,6	100,0
	Total	39	100,0	100,0	

Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	4	10,3	10,3	10,3
	Bachelor	33	84,6	84,6	94,9
	Master	2	5,1	5,1	100,0
	Total	39	100,0	100,0	

Monthly income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< Rp. 3 millions	2	5,1	5,1	5,1
	Rp. 3 - 5 millions	8	20,5	20,5	25,6
	Rp. 5,1 - 7 millions	9	23,1	23,1	48,7
	Rp. 7,1 - 9 millions	13	33,3	33,3	82,1
	Rp. 9,1 - 12 millions	5	12,8	12,8	94,9
	> 12 millions	2	5,1	5,1	100,0
	Total	39	100,0	100,0	

Length of work experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1 year	5	12,8	12,8	12,8
	1 - 4 years	18	46,2	46,2	59,0
	5 - 10 years	14	35,9	35,9	94,9
	11 - 15 yeras	1	2,6	2,6	97,4
	16 years and above	1	2,6	2,6	100,0
	Total	39	100,0	100,0	

BANK SYARIAH MANDIRI

Frequencies

		Statistics					
		Gender	Respondent's age	Marital status	Education level	Monthly income	Length of work experience
N	Valid	27	27	27	27	27	27
	Missing	0	0	0	0	0	0
Mean		1,4074	1,7037	1,8148	2,0000	2,4074	2,5185
Std. Error of Mean		,09636	,16722	,07618	,07549	,25742	,14491
Median		1,0000	1,0000	2,0000	2,0000	2,0000	3,0000
Mode		1,00	1,00	2,00	2,00	2,00	3,00
Std. Deviation		,50071	,86890	,39585	,39223	1,33760	,75296
Variance		,251	,755	,157	,154	1,789	,567
Range		1,00	3,00	1,00	2,00	5,00	3,00
Minimum		1,00	1,00	1,00	1,00	1,00	1,00
Maximum		2,00	4,00	2,00	3,00	6,00	4,00
Sum		38,00	46,00	49,00	54,00	65,00	68,00

Frequency Table

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	16	59,3	59,3	59,3
	Female	11	40,7	40,7	100,0
Total		27	100,0	100,0	

		Respondent's age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - 29 years	14	51,9	51,9	51,9
	30 - 39 years	8	29,6	29,6	81,5
	40 - 49 years	4	14,8	14,8	96,3
	50 years and above	1	3,7	3,7	100,0
	Total	27	100,0	100,0	

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	5	18,5	18,5	18,5
	Married	22	81,5	81,5	100,0
	Total	27	100,0	100,0	

Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	2	7,4	7,4	7,4
	Bachelor	23	85,2	85,2	92,6
	Master	2	7,4	7,4	100,0
	Total	27	100,0	100,0	

Monthly income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< Rp. 3 millions	5	18,5	18,5	18,5
	Rp. 3 - 5 millions	15	55,6	55,6	74,1
	Rp. 5,1 - 7 millions	3	11,1	11,1	85,2
	Rp. 9,1 - 12 millions	3	11,1	11,1	96,3
	> 12 millions	1	3,7	3,7	100,0
	Total	27	100,0	100,0	

Length of work experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1 year	2	7,4	7,4	7,4
	1 - 4 years	11	40,7	40,7	48,1
	5 - 10 years	12	44,4	44,4	92,6
	11 - 15 yeras	2	7,4	7,4	100,0
	Total	27	100,0	100,0	

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Frequencies

		Statistics					
		Gender	Respondent's age	Marital status	Education level	Monthly income	Length of work experience
N	Valid	19	19	19	19	19	19
	Missing	0	0	0	0	0	0
Mean		1,5263	1,5263	1,5263	1,9474	3,1053	2,4737
Std. Error of Mean		,11769	,15983	,11769	,14253	,27460	,14035
Median		2,0000	1,0000	2,0000	2,0000	3,0000	2,0000
Mode		2,00	1,00	2,00	2,00	3,00	2,00
Std. Deviation		,51299	,69669	,51299	,62126	1,19697	,61178
Variance		,263	,485	,263	,386	1,433	,374
Range		1,00	2,00	1,00	2,00	4,00	2,00
Minimum		1,00	1,00	1,00	1,00	2,00	2,00
Maximum		2,00	3,00	2,00	3,00	6,00	4,00
Sum		29,00	29,00	29,00	37,00	59,00	47,00

Frequency Table

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	9	47,4	47,4	47,4
	Female	10	52,6	52,6	100,0
Total		19	100,0	100,0	

		Respondent's age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - 29 years	11	57,9	57,9	57,9
	30 - 39 years	6	31,6	31,6	89,5
	40 - 49 years	2	10,5	10,5	100,0
Total		19	100,0	100,0	

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	9	47,4	47,4	47,4
	Married	10	52,6	52,6	100,0
	Total	19	100,0	100,0	

Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	4	21,1	21,1	21,1
	Bachelor	12	63,2	63,2	84,2
	Master	3	15,8	15,8	100,0
	Total	19	100,0	100,0	

Monthly income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp. 3 - 5 millions	6	31,6	31,6	31,6
	Rp. 5,1 - 7 millions	9	47,4	47,4	78,9
	Rp. 7,1 - 9 millions	2	10,5	10,5	89,5
	> 12 millions	2	10,5	10,5	100,0
	Total	19	100,0	100,0	

Length of work experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 - 4 years	11	57,9	57,9	57,9
	5 - 10 years	7	36,8	36,8	94,7
	11 - 15 yeras	1	5,3	5,3	100,0
	Total	19	100,0	100,0	

ALL ISLAMIC BANKS

Frequencies

		Statistics					
		Gender	Respondent's age	Marital status	Education level	Monthly income	Length of work experience
N	Valid	217	217	217	217	217	217
	Missing	0	0	0	0	0	0
Mean		1,3825	1,6037	1,6359	1,9631	2,7512	2,3963
Std. Error of Mean		,03307	,04663	,03338	,02836	,09472	,05804
Median		1,0000	2,0000	2,0000	2,0000	2,0000	2,0000
Mode		1,00	1,00	2,00	2,00	2,00	2,00
Std. Deviation		,48712	,68690	,49178	,41780	1,39537	,85504
Variance		,237	,472	,242	,175	1,947	,731
Range		1,00	3,00	2,00	2,00	5,00	4,00
Minimum		1,00	1,00	1,00	1,00	1,00	1,00
Maximum		2,00	4,00	3,00	3,00	6,00	5,00
Sum		300,00	348,00	355,00	426,00	597,00	520,00

Frequency Table

Gender				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	134	61,8	61,8	61,8
Female	83	38,2	38,2	100,0
Total	217	100,0	100,0	

Respondent's age				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20 - 29 years	108	49,8	49,8	49,8
30 - 39 years	90	41,5	41,5	91,2
40 - 49 years	16	7,4	7,4	98,6
50 years and above	3	1,4	1,4	100,0
Total	217	100,0	100,0	

Marital status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single	80	36,9	36,9	36,9
Married	136	62,7	62,7	99,5
divorced	1	,5	,5	100,0
Total	217	100,0	100,0	

Education level

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Diploma	23	10,6	10,6	10,6
Bachelor	179	82,5	82,5	93,1
Master	15	6,9	6,9	100,0
Total	217	100,0	100,0	

Monthly income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid < Rp. 3 millions	35	16,1	16,1	16,1
Rp. 3 - 5 millions	83	38,2	38,2	54,4
Rp. 5,1 - 7 millions	43	19,8	19,8	74,2
Rp. 7,1 - 9 millions	26	12,0	12,0	86,2
Rp. 9,1 - 12 millions	17	7,8	7,8	94,0
> 12 millions	13	6,0	6,0	100,0
Total	217	100,0	100,0	

Length of work experience

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid < 1 year	27	12,4	12,4	12,4
1 - 4 years	99	45,6	45,6	58,1
5 - 10 years	73	33,6	33,6	91,7
11 - 15 yeras	14	6,5	6,5	98,2
16 years and above	4	1,8	1,8	100,0
Total	217	100,0	100,0	

X15	Pearson																	
	Correlation	,159*	,315**	,185**	,379**	,323**	,366**	,337**	,129	,242**	,274**	,390**	,213**	,430**	,463**	1	,346**	,584**
	Sig. (2-tailed)	,019	,000	,006	,000	,000	,000	,000	,057	,000	,000	,000	,002	,000	,000		,000	,000
	N	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217
X16	Pearson																	
	Correlation	,212**	,238**	,204**	,278**	,317**	,229**	,342**	,024	,201**	,192**	,204**	,079	,303**	,330**	,346**	1	,482**
	Sig. (2-tailed)	,002	,000	,003	,000	,000	,001	,000	,721	,003	,004	,002	,249	,000	,000	,000		,000
	N	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217
Total Score	Pearson																	
	Correlation	,534**	,619**	,512**	,638**	,701**	,548**	,628**	,417**	,609**	,593**	,668**	,461**	,577**	,591**	,584**	,482**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	
	N	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Y5	Pearson Correlation	,447**	,482**	,616**	,644**	1	,590**	,492**	,414**	,434**	,465**	,772**
	Sig. (2-tailed)	,000	,000	,000	,000		,000	,000	,000	,000	,000	,000
	N	217	217	217	217	217	217	217	217	217	217	217
Y6	Pearson Correlation	,495**	,404**	,537**	,575**	,590**	1	,513**	,434**	,457**	,533**	,770**
	Sig. (2-tailed)	,000	,000	,000	,000	,000		,000	,000	,000	,000	,000
	N	217	217	217	217	217	217	217	217	217	217	217
Y7	Pearson Correlation	,396**	,260**	,494**	,450**	,492**	,513**	1	,494**	,513**	,533**	,714**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000		,000	,000	,000	,000
	N	217	217	217	217	217	217	217	217	217	217	217
Y8	Pearson Correlation	,328**	,403**	,309**	,500**	,414**	,434**	,494**	1	,673**	,502**	,731**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000		,000	,000	,000
	N	217	217	217	217	217	217	217	217	217	217	217
Y9	Pearson Correlation	,333**	,320**	,341**	,429**	,434**	,457**	,513**	,673**	1	,529**	,712**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000		,000	,000
	N	217	217	217	217	217	217	217	217	217	217	217
Y10	Pearson Correlation	,321**	,314**	,418**	,402**	,465**	,533**	,533**	,502**	,529**	1	,698**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	,000		,000
	N	217	217	217	217	217	217	217	217	217	217	217
Total Score Job Sat	Pearson Correlation	,646**	,621**	,713**	,752**	,772**	,770**	,714**	,731**	,712**	,698**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	
	N	217	217	217	217	217	217	217	217	217	217	217

** . Correlation is significant at the 0.01 level (2-tailed).

Z5	Pearson Correlation	,504**	,529**	,505**	,492**	1	,422**	,382**	,571**	,524**	,411**	,734**
	Sig. (2-tailed)	,000	,000	,000	,000		,000	,000	,000	,000	,000	,000
	N	217	217	217	217	217	217	217	217	217	217	217
Z6	Pearson Correlation	,350**	,517**	,395**	,422**	,422**	1	,541**	,490**	,550**	,346**	,669**
	Sig. (2-tailed)	,000	,000	,000	,000	,000		,000	,000	,000	,000	,000
	N	217	217	217	217	217	217	217	217	217	217	217
Z7	Pearson Correlation	,255**	,351**	,305**	,244**	,382**	,541**	1	,407**	,430**	,290**	,549**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000		,000	,000	,000	,000
	N	217	217	217	217	217	217	217	217	217	217	217
Z8	Pearson Correlation	,551**	,514**	,475**	,521**	,571**	,490**	,407**	1	,618**	,496**	,762**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000		,000	,000	,000
	N	217	217	217	217	217	217	217	217	217	217	217
Z9	Pearson Correlation	,541**	,574**	,566**	,610**	,524**	,550**	,430**	,618**	1	,540**	,815**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000		,000	,000
	N	217	217	217	217	217	217	217	217	217	217	217
Z10	Pearson Correlation	,466**	,468**	,422**	,464**	,411**	,346**	,290**	,496**	,540**	1	,683**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	,000		,000
	N	217	217	217	217	217	217	217	217	217	217	217
Total Score Org Com	Pearson Correlation	,751**	,792**	,764**	,758**	,734**	,669**	,549**	,762**	,815**	,683**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	
	N	217	217	217	217	217	217	217	217	217	217	217

** . Correlation is significant at the 0.01 level (2-tailed).

Reliability

Scale: Islamic Work Ethic

Case Processing Summary

		N	%
Cases	Valid	217	100,0
	Excluded ^a	0	,0
	Total	217	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,856	16

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1	63,2350	38,097	,456	,848
X2	63,3364	37,882	,559	,845
X3	63,7051	36,533	,383	,856
X4	63,5207	36,880	,567	,843
X5	63,8111	35,895	,633	,839
X6	63,2535	38,227	,476	,848
X7	63,5300	36,741	,551	,844
X8	63,7650	38,403	,303	,858
X9	63,6636	37,178	,534	,845
X10	63,9263	36,948	,509	,846
X11	63,5207	36,908	,605	,842
X12	63,5991	37,964	,352	,855
X13	63,3272	38,249	,513	,847
X14	63,6129	37,349	,514	,846
X15	63,4101	38,076	,518	,846
X16	63,4654	38,361	,393	,851

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
67,7788	42,238	6,49907	16

Reliability

Scale: Job Satisfaction

Case Processing Summary

		N	%
Cases	Valid	217	100,0
	Excluded ^a	0	,0
	Total	217	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,889	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y1	35,3134	26,503	,534	,886
Y2	35,5806	27,430	,521	,885
Y3	35,1521	27,491	,647	,877
Y4	35,4608	26,370	,681	,874
Y5	35,4654	26,472	,710	,872
Y6	35,3134	26,337	,706	,872
Y7	35,3088	27,057	,642	,877
Y8	35,8848	25,047	,629	,879
Y9	35,6820	26,709	,633	,877
Y10	35,3641	27,084	,620	,878

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
39,3917	32,499	5,70076	10

Reliability

Scale: Organizational Commitment

Case Processing Summary

		N	%
Cases	Valid	217	100,0
	Excluded ^a	0	,0
	Total	217	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,901	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Z1	37,2811	22,592	,672	,890
Z2	37,0046	22,356	,726	,886
Z3	37,2166	22,393	,686	,889
Z4	37,2212	23,090	,690	,889
Z5	37,0230	23,013	,657	,891
Z6	36,7558	24,426	,597	,895
Z7	36,6959	25,314	,464	,902
Z8	36,9263	23,939	,708	,889
Z9	37,0369	22,536	,760	,884
Z10	37,1244	23,146	,588	,896

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
41,1429	28,429	5,33185	10

Crosstabs

Profiles of Respondents * Islamic Work Ethic

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Islamic Work Ethic	217	100,0%	0	0,0%	217	100,0%
Respondent's age * Islamic Work Ethic	217	100,0%	0	0,0%	217	100,0%
Marital status * Islamic Work Ethic	217	100,0%	0	0,0%	217	100,0%
Education level * Islamic Work Ethic	217	100,0%	0	0,0%	217	100,0%
Monthly income * Islamic Work Ethic	217	100,0%	0	0,0%	217	100,0%
Length of work experience * Islamic Work Ethic	217	100,0%	0	0,0%	217	100,0%

Gender * Islamic Work Ethic

Crosstab

			Islamic Work Ethic			Total
			Incompliant to IWE	Compliant to IWE	Highly compliant to IWE	
Gender	Male	Count	1	58	75	134
		% within Gender	0,7%	43,3%	56,0%	100,0%
	Female	Count	0	36	47	83
		% within Gender	0,0%	43,4%	56,6%	100,0%
Total		Count	1	94	122	217
		% within Gender	0,5%	43,3%	56,2%	100,0%

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	,623 ^a	2	,732
Likelihood Ratio	,968	2	,616
Linear-by-Linear Association	,039	1	,843
N of Valid Cases	217		

a. 2 cells (33,3%) have expected count less than 5. The minimum expected count is ,38.

Respondent's age * Islamic Work Ethic

Crosstab

			Islamic Work Ethic			Total
			Incompliant to IWE	Compliant to IWE	Highly compliant to IWE	
Respondent's age	20 - 29 years	Count	1	51	56	108
		% within Respondent's age	0,9%	47,2%	51,9%	100,0%
	30 - 39 years	Count	0	38	52	90
		% within Respondent's age	0,0%	42,2%	57,8%	100,0%
	40 - 49 years	Count	0	5	11	16
		% within Respondent's age	0,0%	31,3%	68,8%	100,0%
	50 years and above	Count	0	0	3	3
		% within Respondent's age	0,0%	0,0%	100,0%	100,0%
Total		Count	1	94	122	217
		% within Respondent's age	0,5%	43,3%	56,2%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5,127 ^a	6	,528
Likelihood Ratio	6,646	6	,355
Linear-by-Linear Association	3,782	1	,052
N of Valid Cases	217		

a. 6 cells (50,0%) have expected count less than 5. The minimum expected count is ,01.

Marital status * Islamic Work Ethic

Crosstab

			Islamic Work Ethic			Total
			Incompliant to IWE	Compliant to IWE	Highly compliant to IWE	
Marital status	Single	Count	1	34	45	80
		% within Marital status	1,3%	42,5%	56,3%	100,0%
	Married	Count	0	59	77	136
		% within Marital status	0,0%	43,4%	56,6%	100,0%
	divorced	Count	0	1	0	1
		% within Marital status	0,0%	100,0%	0,0%	100,0%
Total		Count	1	94	122	217
		% within Marital status	0,5%	43,3%	56,2%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3,033 ^a	4	,552
Likelihood Ratio	3,676	4	,452
Linear-by-Linear Association	,000	1	,989
N of Valid Cases	217		

a. 5 cells (55,6%) have expected count less than 5. The minimum expected count is ,00.

Education level * Islamic Work Ethic

Crosstab

			Islamic Work Ethic			Total
			Incompliant to IWE	Compliant to IWE	Highly compliant to IWE	
Education level	Diploma	Count	0	15	8	23
		% within Education level	0,0%	65,2%	34,8%	100,0%
	Bachelor	Count	1	73	105	179
		% within Education level	0,6%	40,8%	58,7%	100,0%
	Master	Count	0	6	9	15
		% within Education level	0,0%	40,0%	60,0%	100,0%

Total	Count	1	94	122	217
	% within Education level	0,5%	43,3%	56,2%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5,170 ^a	4	,270
Likelihood Ratio	5,299	4	,258
Linear-by-Linear Association	3,076	1	,079
N of Valid Cases	217		

a. 3 cells (33,3%) have expected count less than 5. The minimum expected count is ,07.

Monthly income * Islamic Work Ethic

Crosstab

			Islamic Work Ethic			Total
			Incompliant to IWE	Compliant to IWE	Highly compliant to IWE	
Monthly income	< Rp. 3 millions	Count	0	16	19	35
		% within Monthly income	0,0%	45,7%	54,3%	100,0%
	Rp. 3 - 5 millions	Count	0	39	44	83
		% within Monthly income	0,0%	47,0%	53,0%	100,0%
	Rp. 5,1 - 7 millions	Count	1	23	19	43
		% within Monthly income	2,3%	53,5%	44,2%	100,0%
	Rp. 7,1 - 9 millions	Count	0	4	22	26
		% within Monthly income	0,0%	15,4%	84,6%	100,0%
	Rp. 9,1 - 12 millions	Count	0	6	11	17
		% within Monthly income	0,0%	35,3%	64,7%	100,0%
	> 12 millions	Count	0	6	7	13
		% within Monthly income	0,0%	46,2%	53,8%	100,0%

Total	Count	1	94	122	217
	% within Monthly income	0,5%	43,3%	56,2%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15,580 ^a	10	,112
Likelihood Ratio	15,845	10	,104
Linear-by-Linear Association	1,590	1	,207
N of Valid Cases	217		

a. 6 cells (33,3%) have expected count less than 5. The minimum expected count is ,06.

Length of work experience * Islamic Work Ethic

Crosstab

			Islamic Work Ethic			Total
			Incompliant to IWE	Compliant to IWE	Highly compliant to IWE	
Length of work experience	< 1 year	Count	0	9	18	27
		% within Length of work experience	0,0%	33,3%	66,7%	100,0%
	1 - 4 years	Count	0	49	50	99
		% within Length of work experience	0,0%	49,5%	50,5%	100,0%
	5 - 10 years	Count	1	33	39	73
	% within Length of work experience	1,4%	45,2%	53,4%	100,0%	
	11 - 15 years	Count	0	2	12	14
	% within Length of work experience	0,0%	14,3%	85,7%	100,0%	
	16 years and above	Count	0	1	3	4
	% within Length of work experience	0,0%	25,0%	75,0%	100,0%	
Total		Count	1	94	122	217

% within Length of work experience	0,5%	43,3%	56,2%	100,0%
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Chi-Square Tests

	Value	df	Asymp. Sig. (2- sided)
Pearson Chi-Square	10,178 ^a	8	,253
Likelihood Ratio	11,088	8	,197
Linear-by-Linear Association	,627	1	,428
N of Valid Cases	217		

a. 7 cells (46,7%) have expected count less than 5. The minimum expected count is ,02.

Crosstabs

Profiles of Respondents * Job Satisfaction

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Job Satisfaction	217	100,0%	0	0,0%	217	100,0%
Respondent's age * Job Satisfaction	217	100,0%	0	0,0%	217	100,0%
Marital status * Job Satisfaction	217	100,0%	0	0,0%	217	100,0%
Education level * Job Satisfaction	217	100,0%	0	0,0%	217	100,0%
Monthly income * Job Satisfaction	217	100,0%	0	0,0%	217	100,0%
Length of work experience * Job Satisfaction	217	100,0%	0	0,0%	217	100,0%

Gender * Job Satisfaction

Crosstab

			Job Satisfaction			Total
			Unsatisfied	Satisfied	Very satisfied	
Gender	Male	Count	6	59	69	134
		% within Gender	4,5%	44,0%	51,5%	100,0%
	Female	Count	4	42	37	83
		% within Gender	4,8%	50,6%	44,6%	100,0%
Total		Count	10	101	106	217
		% within Gender	4,6%	46,5%	48,8%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	,990 ^a	2	,609
Likelihood Ratio	,991	2	,609
Linear-by-Linear Association	,793	1	,373
N of Valid Cases	217		

a. 1 cells (16,7%) have expected count less than 5. The minimum expected count is 3,82.

Respondent's age * Job Satisfaction

Crosstab

			Job Satisfaction			Total
			Unsatisfied	Satisfied	Very satisfied	
Respondent's age	20 - 29 years	Count	5	53	50	108
		% within Respondent's age	4,6%	49,1%	46,3%	100,0%
	30 - 39 years	Count	3	40	47	90
		% within Respondent's age	3,3%	44,4%	52,2%	100,0%
	40 - 49 years	Count	2	6	8	16
		% within Respondent's age	12,5%	37,5%	50,0%	100,0%
	50 years and	Count	0	2	1	3

	above	% within Respondent's age	0,0%	66,7%	33,3%	100,0%
Total		Count	10	101	106	217
		% within Respondent's age	4,6%	46,5%	48,8%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3,900 ^a	6	,690
Likelihood Ratio	3,381	6	,760
Linear-by-Linear Association	,032	1	,859
N of Valid Cases	217		

a. 6 cells (50,0%) have expected count less than 5. The minimum expected count is ,14.

Marital status * Job Satisfaction

Crosstab

			Job Satisfaction			Total
			Unsatisfied	Satisfied	Very satisfied	
Marital status	Single	Count	3	44	33	80
		% within Marital status	3,8%	55,0%	41,3%	100,0%
	Married	Count	7	56	73	136
		% within Marital status	5,1%	41,2%	53,7%	100,0%
	Divorced	Count	0	1	0	1
		% within Marital status	0,0%	100,0%	0,0%	100,0%
Total		Count	10	101	106	217
		% within Marital status	4,6%	46,5%	48,8%	100,0%

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5,027 ^a	4	,284
Likelihood Ratio	5,413	4	,247
Linear-by-Linear Association	1,377	1	,241
N of Valid Cases	217		

a. 4 cells (44,4%) have expected count less than 5. The minimum expected count is ,05.

Education level * Job Satisfaction

Crosstab

			Job Satisfaction			Total
			Unsatisfied	Satisfied	Very satisfied	
Education level	Diploma	Count	3	16	4	23
		% within Education level	13,0%	69,6%	17,4%	100,0%
	Bachelor	Count	7	80	92	179
		% within Education level	3,9%	44,7%	51,4%	100,0%
	Master	Count	0	5	10	15
		% within Education level	0,0%	33,3%	66,7%	100,0%
Total		Count	10	101	106	217
		% within Education level	4,6%	46,5%	48,8%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13,617 ^a	4	,009
Likelihood Ratio	14,289	4	,006
Linear-by-Linear Association	12,250	1	,000
N of Valid Cases	217		

a. 2 cells (22,2%) have expected count less than 5. The minimum expected count is ,69.

Monthly income * Job Satisfaction

Crosstab

			Job Satisfaction			Total
			Unsatisfied	Satisfied	Very satisfied	
Monthly income < Rp. 3 millions		Count	2	23	10	35
		% within Monthly income	5,7%	65,7%	28,6%	100,0%
Rp. 3 - 5 millions		Count	4	42	37	83
		% within Monthly income	4,8%	50,6%	44,6%	100,0%
Rp. 5,1 - 7 millions		Count	3	13	27	43

	% within Monthly income	7,0%	30,2%	62,8%	100,0%
Rp. 7,1 - 9 millions	Count	1	9	16	26
	% within Monthly income	3,8%	34,6%	61,5%	100,0%
Rp. 9,1 - 12 millions	Count	0	7	10	17
	% within Monthly income	0,0%	41,2%	58,8%	100,0%
> 12 millions	Count	0	7	6	13
	% within Monthly income	0,0%	53,8%	46,2%	100,0%
Total	Count	10	101	106	217
	% within Monthly income	4,6%	46,5%	48,8%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14,794 ^a	10	,140
Likelihood Ratio	16,503	10	,086
Linear-by-Linear Association	5,433	1	,020
N of Valid Cases	217		

a. 6 cells (33,3%) have expected count less than 5. The minimum expected count is ,60.

Length of work experience * Job Satisfaction

Crosstab

			Job Satisfaction			
			Unsatisfied	Satisfied	Very satisfied	Total
Length of work experience	< 1 year	Count	1	12	14	27
		% within Length of work experience	3,7%	44,4%	51,9%	100,0%
	1 - 4 years	Count	3	56	40	99
		% within Length of work experience	3,0%	56,6%	40,4%	100,0%
	5 - 10 years	Count	6	28	39	73
		% within Length of work experience				

	% within Length of work experience	8,2%	38,4%	53,4%	100,0%
11 - 15 years	Count	0	3	11	14
	% within Length of work experience	0,0%	21,4%	78,6%	100,0%
16 years and above	Count	0	2	2	4
	% within Length of work experience	0,0%	50,0%	50,0%	100,0%
Total	Count	10	101	106	217
	% within Length of work experience	4,6%	46,5%	48,8%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12,940 ^a	8	,114
Likelihood Ratio	13,546	8	,094
Linear-by-Linear Association	1,843	1	,175
N of Valid Cases	217		

a. 7 cells (46,7%) have expected count less than 5. The minimum expected count is ,18.

Crosstabs

Profiles of Respondents * Organizational Commitment

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Organizational Commitment	217	100,0%	0	0,0%	217	100,0%
Respondent's age * Organizational Commitment	217	100,0%	0	0,0%	217	100,0%
Marital status * Organizational Commitment	217	100,0%	0	0,0%	217	100,0%
Education level * Organizational Commitment	217	100,0%	0	0,0%	217	100,0%

Monthly income *	217	100,0%	0	0,0%	217	100,0%
Organizational Commitment						
Length of work experience *	217	100,0%	0	0,0%	217	100,0%
Organizational Commitment						

Gender * Organizational Commitment

Crosstab

			Organizational Commitment			Total
			Not committed	Committed	Highly committed	
Gender	Male	Count	3	62	69	134
		% within Gender	2,2%	46,3%	51,5%	100,0%
	Female	Count	2	47	34	83
		% within Gender	2,4%	56,6%	41,0%	100,0%
Total		Count	5	109	103	217
		% within Gender	2,3%	50,2%	47,5%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2,298 ^a	2	,317
Likelihood Ratio	2,306	2	,316
Linear-by-Linear Association	1,988	1	,159
N of Valid Cases	217		

a. 2 cells (33,3%) have expected count less than 5. The minimum expected count is 1,91.

Respondent's age * Organizational Commitment

Crosstab

			Organizational Commitment			Total
			Not committed	Committed	Highly committed	
Respondent's age	20 - 29 years	Count	3	58	47	108
		% within Respondent's age	2,8%	53,7%	43,5%	100,0%
	30 - 39 years	Count	1	45	44	90
		% within Respondent's age	1,1%	50,0%	48,9%	100,0%

40 - 49 years	Count	1	6	9	16
	% within Respondent's age	6,3%	37,5%	56,3%	100,0%
50 years and above	Count	0	0	3	3
	% within Respondent's age	0,0%	0,0%	100,0%	100,0%
Total	Count	5	109	103	217
	% within Respondent's age	2,3%	50,2%	47,5%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6,492 ^a	6	,370
Likelihood Ratio	7,461	6	,280
Linear-by-Linear Association	2,598	1	,107
N of Valid Cases	217		

a. 6 cells (50,0%) have expected count less than 5. The minimum expected count is ,07.

Marital status * Organizational Commitment

Crosstab

			Organizational Commitment			Total
			Not committed	Committed	Highly committed	
Marital status	Single	Count	3	41	36	80
		% within Marital status	3,8%	51,3%	45,0%	100,0%
	Married	Count	2	67	67	136
		% within Marital status	1,5%	49,3%	49,3%	100,0%
	divorced	Count	0	1	0	1
		% within Marital status	0,0%	100,0%	0,0%	100,0%
Total		Count	5	109	103	217
		% within Marital status	2,3%	50,2%	47,5%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2,364 ^a	4	,669
Likelihood Ratio	2,695	4	,610
Linear-by-Linear Association	,465	1	,495
N of Valid Cases	217		

a. 5 cells (55,6%) have expected count less than 5. The minimum expected count is ,02.

Education level*Organizational Commitment

Crosstab

			Organizational Commitment			Total
			Not committed	Committed	Highly committed	
Education level	Diploma	Count	2	18	3	23
		% within Education level	8,7%	78,3%	13,0%	100,0%
	Bachelor	Count	3	84	92	179
		% within Education level	1,7%	46,9%	51,4%	100,0%
	Master	Count	0	7	8	15
		% within Education level	0,0%	46,7%	53,3%	100,0%
Total		Count	5	109	103	217
		% within Education level	2,3%	50,2%	47,5%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15,187 ^a	4	,004
Likelihood Ratio	15,664	4	,004
Linear-by-Linear Association	10,123	1	,001
N of Valid Cases	217		

a. 3 cells (33,3%) have expected count less than 5. The minimum expected count is ,35.

Monthly income * Organizational Commitment

Crosstab

			Organizational Commitment			Total
			Not committed	Committed	Highly committed	
Monthly income	< Rp. 3 millions	Count	2	21	12	35
		% within Monthly income	5,7%	60,0%	34,3%	100,0%
	Rp. 3 - 5 millions	Count	1	47	35	83
		% within Monthly income	1,2%	56,6%	42,2%	100,0%
	Rp. 5,1 - 7 millions	Count	2	23	18	43
		% within Monthly income	4,7%	53,5%	41,9%	100,0%
	Rp. 7,1 - 9 millions	Count	0	8	18	26
		% within Monthly income	0,0%	30,8%	69,2%	100,0%
	Rp. 9,1 - 12 millions	Count	0	3	14	17
		% within Monthly income	0,0%	17,6%	82,4%	100,0%
	> 12 millions	Count	0	7	6	13
		% within Monthly income	0,0%	53,8%	46,2%	100,0%
Total		Count	5	109	103	217
		% within Monthly income	2,3%	50,2%	47,5%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20,554 ^a	10	,024
Likelihood Ratio	21,690	10	,017
Linear-by-Linear Association	9,528	1	,002
N of Valid Cases	217		

a. 6 cells (33,3%) have expected count less than 5. The minimum expected count is ,30.

Length of work experience * Organizational Commitment

Crosstab

			Organizational Commitment			Total
			Not committed	Committed	Highly committed	
Length of work experience	< 1 year	Count	2	12	13	27
		% within Length of work experience	7,4%	44,4%	48,1%	100,0%
	1 - 4 years	Count	2	55	42	99
		% within Length of work experience	2,0%	55,6%	42,4%	100,0%
	5 - 10 years	Count	1	39	33	73
% within Length of work experience		1,4%	53,4%	45,2%	100,0%	
11 - 15 yeras	Count	0	2	12	14	
	% within Length of work experience	0,0%	14,3%	85,7%	100,0%	
16 years and above	Count	0	1	3	4	
	% within Length of work experience	0,0%	25,0%	75,0%	100,0%	
Total	Count	5	109	103	217	
	% within Length of work experience	2,3%	50,2%	47,5%	100,0%	

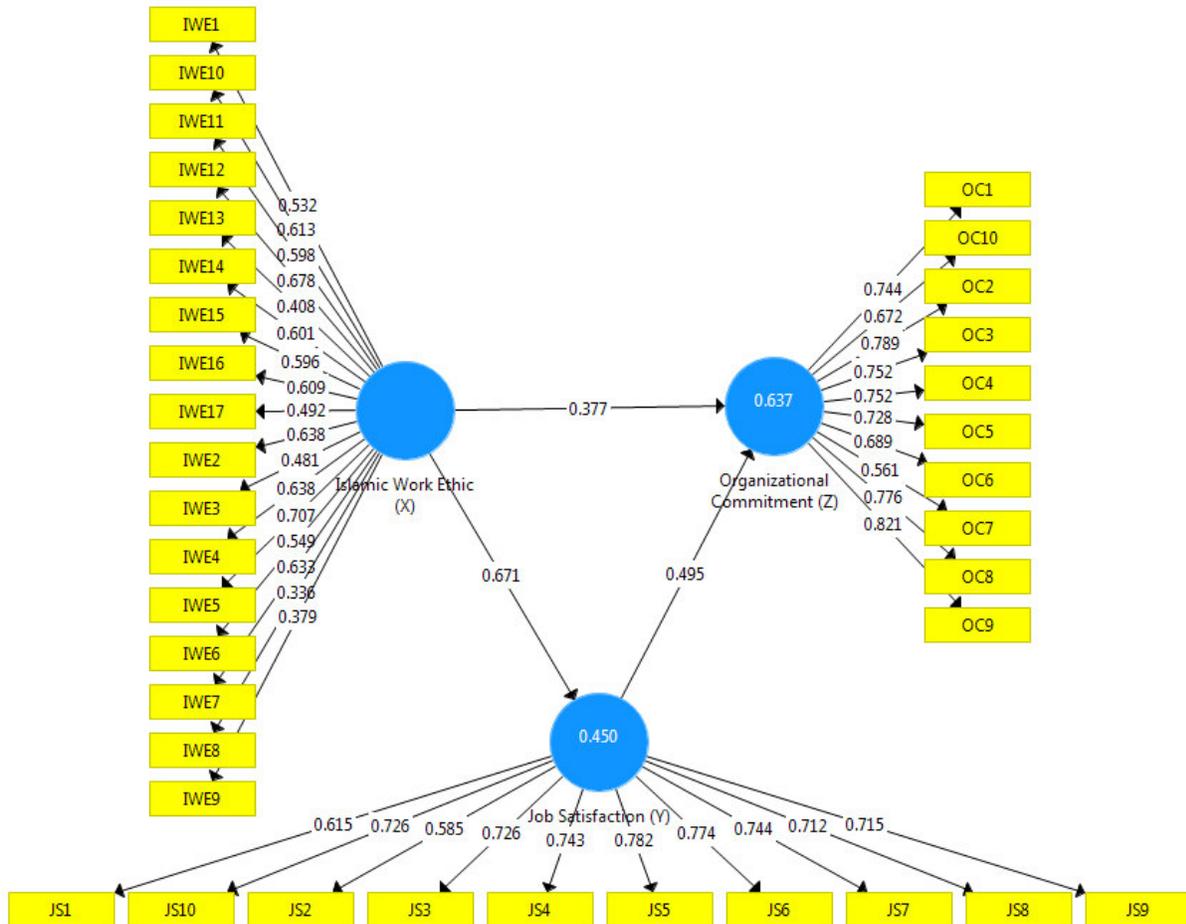
Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14,338 ^a	8	,073
Likelihood Ratio	14,285	8	,075
Linear-by-Linear Association	4,933	1	,026
N of Valid Cases	217		

a. 7 cells (46,7%) have expected count less than 5. The minimum expected count is ,09.

PLS SEM 3.0 OUTPUT

PLS SEM MODEL 1



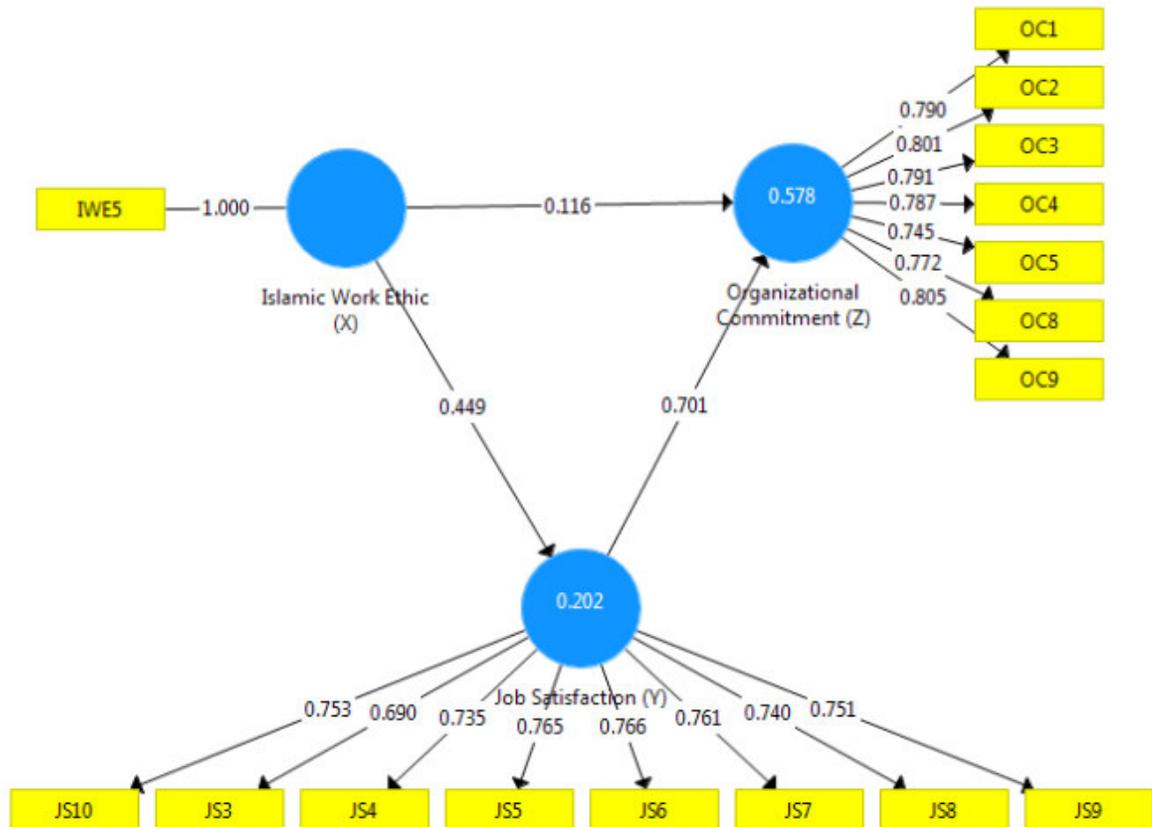
LOADING FACTOR MODEL 1

Outer Loadings

	Islamic Work Ethic (X)	Job Satisfaction (Y)	Organizational Commitment (Z)
IWE1	0,532		
IWE10	0,613		
IWE11	0,598		
IWE12	0,678		
IWE13	0,408		
IWE14	0,601		
IWE15	0,596		

IWE16	0,609		
IWE17	0,492		
IWE2	0,638		
IWE3	0,481		
IWE4	0,638		
IWE5	0,707		
IWE6	0,549		
IWE7	0,633		
IWE8	0,336		
IWE9	0,379		
JS1		0,615	
JS10		0,726	
JS2		0,585	
JS3		0,726	
JS4		0,743	
JS5		0,782	
JS6		0,774	
JS7		0,744	
JS8		0,712	
JS9		0,715	
OC1			0,744
OC10			0,672
OC2			0,789
OC3			0,752
OC4			0,752
OC5			0,728
OC6			0,689
OC7			0,561
OC8			0,776
OC9			0,821

PLS SEM MODEL 2



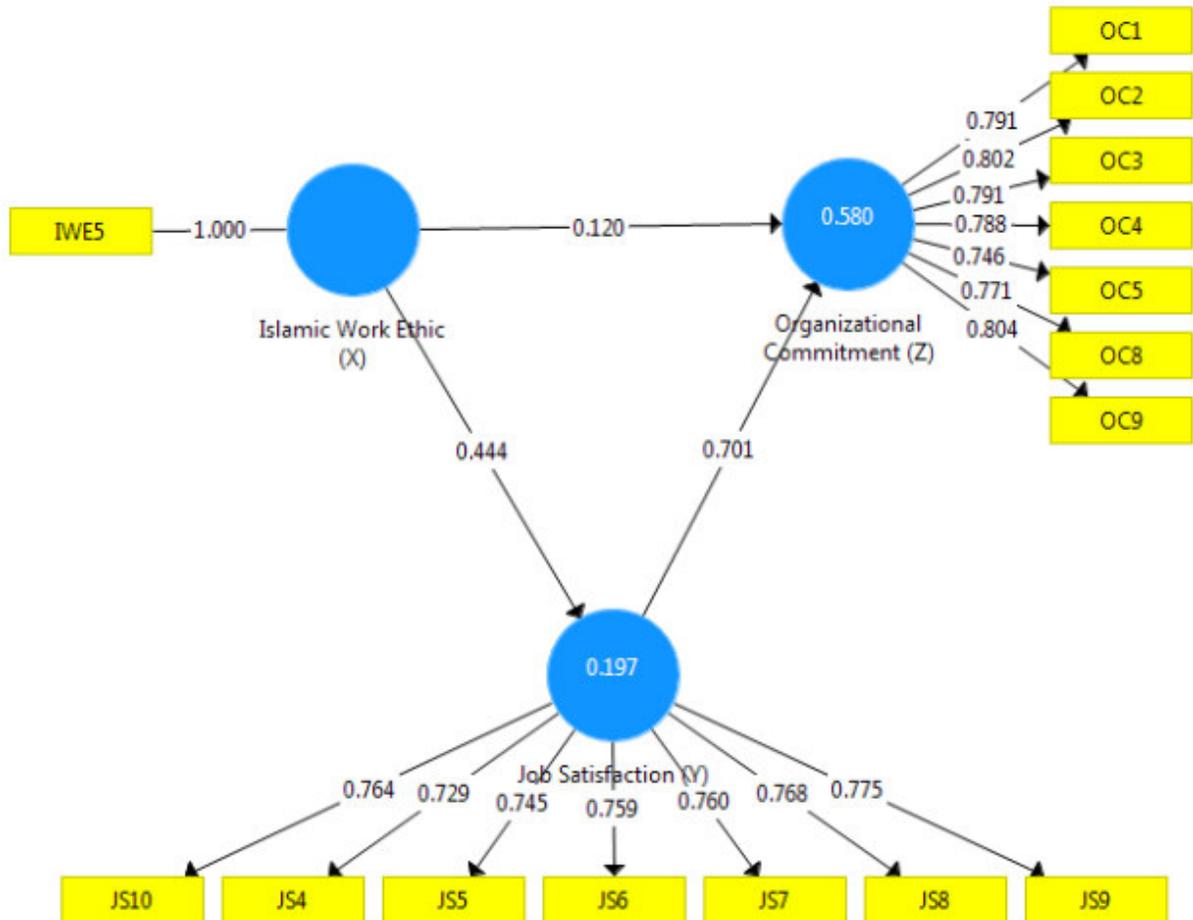
LOADING FACTOR MODEL 2

Outer Loadings

	Islamic Work Ethic (X)	Job Satisfaction (Y)	Organizational Commitment (Z)
IWE5	1,000		
JS10		0,753	
JS3		0,690	
JS4		0,735	
JS5		0,765	
JS6		0,766	
JS7		0,761	
JS8		0,740	
JS9		0,751	
OC1			0,790
OC2			0,801
OC3			0,791
OC4			0,787

OC5			0,745
OC8			0,772
OC9			0,805

PLS SEM MODEL 3



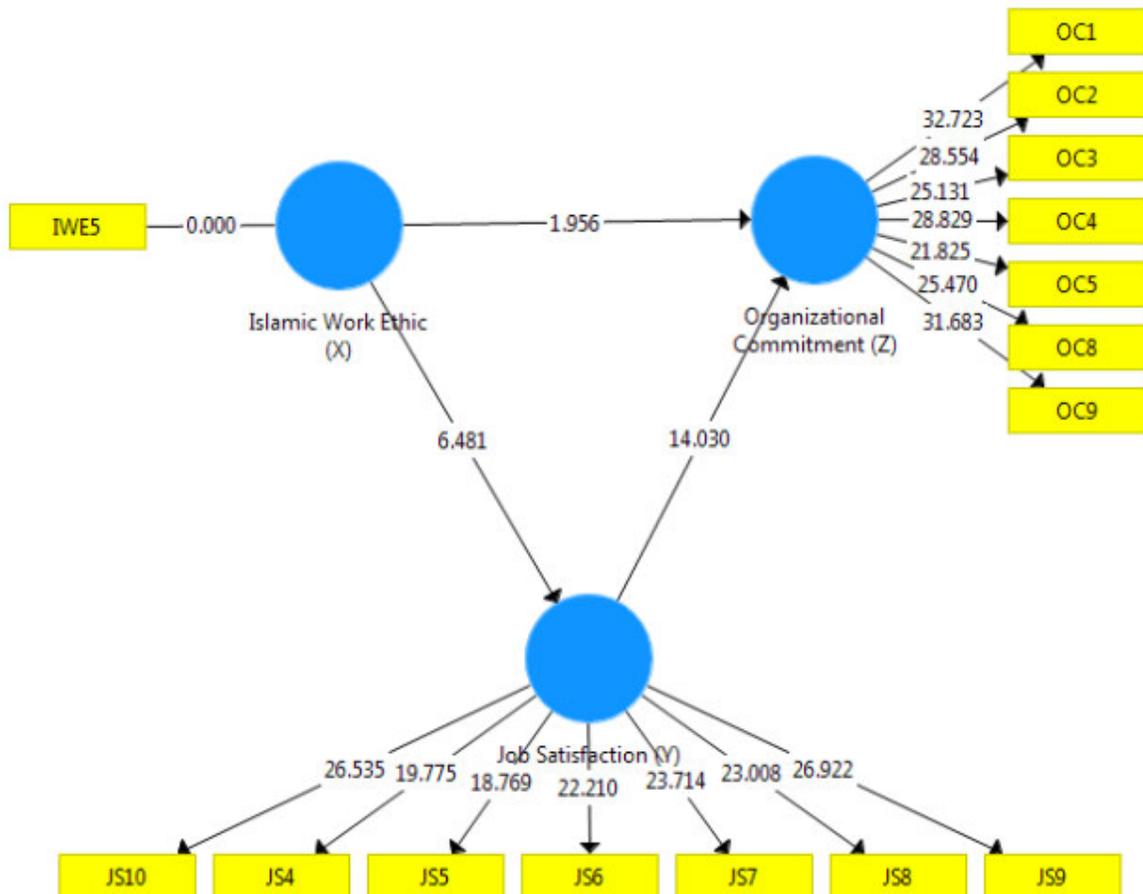
LOADING FACTOR MODEL 3

Outer Loadings

	Islamic Work Ethic (X)	Job Satisfaction (Y)	Organizational Commitment (Z)
IWE5	1,000		
JS10		0,764	
JS4		0,729	
JS5		0,745	

JS6		0,759	
JS7		0,760	
JS8		0,768	
JS9		0,775	
OC1			0,791
OC2			0,802
OC3			0,791
OC4			0,788
OC5			0,746
OC8			0,771
OC9			0,804

PLS SEM BOOTSTRAPPING MODEL 3



LOADING FACTOR BOOTSTRAPPING MODEL 3

Outer Loadings

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
IWE5 <- Islamic Work Ethic (X)	1,000	1,000	0,000		
JS10 <- Job Satisfaction (Y)	0,764	0,763	0,029	26,535	0,000
JS4 <- Job Satisfaction (Y)	0,729	0,727	0,037	19,775	0,000
JS5 <- Job Satisfaction (Y)	0,745	0,739	0,040	18,769	0,000
JS6 <- Job Satisfaction (Y)	0,759	0,754	0,034	22,210	0,000
JS7 <- Job Satisfaction (Y)	0,760	0,755	0,032	23,714	0,000
JS8 <- Job Satisfaction (Y)	0,768	0,769	0,033	23,008	0,000
JS9 <- Job Satisfaction (Y)	0,775	0,774	0,029	26,922	0,000
OC1 <- Organizational Commitment (Z)	0,791	0,790	0,024	32,723	0,000
OC2 <- Organizational Commitment (Z)	0,802	0,802	0,028	28,554	0,000
OC3 <- Organizational Commitment (Z)	0,791	0,791	0,031	25,131	0,000
OC4 <- Organizational Commitment (Z)	0,788	0,786	0,027	28,829	0,000
OC5 <- Organizational Commitment (Z)	0,746	0,746	0,034	21,825	0,000
OC8 <- Organizational Commitment (Z)	0,771	0,771	0,030	25,470	0,000
OC9 <- Organizational Commitment (Z)	0,804	0,804	0,025	31,683	0,000

CONSTRUCT RELIABILITY BASED ON CONVERGENT VALIDITY

Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Islamic Work Ethic (X)	1,000	1,000	1,000	1,000
Job Satisfaction (Y)	0,877	0,880	0,904	0,573
Organizational Commitment (Z)	0,896	0,897	0,918	0,616

CROSS LOADING (DISCRIMINANT VALIDITY)

Cross Loadings

	Islamic Work Ethic (X)	Job Satisfaction (Y)	Organizational Commitment (Z)
IWE5	1,000	0,444	0,431
JS10	0,383	0,764	0,643
JS4	0,252	0,729	0,478
JS5	0,322	0,745	0,521
JS6	0,321	0,759	0,492
JS7	0,378	0,760	0,582
JS8	0,320	0,768	0,626
JS9	0,355	0,775	0,614
OC1	0,331	0,649	0,791
OC2	0,430	0,615	0,802
OC3	0,366	0,585	0,791
OC4	0,281	0,568	0,788
OC5	0,277	0,567	0,746
OC8	0,250	0,593	0,771
OC9	0,425	0,556	0,804

AVE and AVE ROOT

No.	Construct	AVE	AVE Root
1.	Islamic work ethic	1.000	1.000
2.	Job satisfaction	0.573	0.756
3.	Organizational commitment	0.616	0.784

LATENT VARIABLE

Latent Variable Correlations

	Islamic Work Ethic (X)	Job Satisfaction (Y)	Organizational Commitment (Z)
Islamic Work Ethic (X)	1,000	0,444	0,431
Job Satisfaction (Y)	0,444	1,000	0,754
Organizational Commitment (Z)	0,431	0,754	1,000

PATH COEFFICIENT

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Islamic Work Ethic (X) -> Job Satisfaction (Y)	0,444	0,443	0,069	6,481	0,000
Islamic Work Ethic (X) -> Organizational Commitment (Z)	0,120	0,121	0,061	1,956	0,051
Job Satisfaction (Y) -> Organizational Commitment (Z)	0,701	0,702	0,050	14,030	0,000
Islamic Work Ethic (X) -> Job Satisfaction (Y) -> Organizational Commitment (Z)	0,311	0,311	0,052	5,968	0,000

TOTAL INDIRECT EFFECT

Specific Indirect Effects

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Islamic Work Ethic (X) -> Job Satisfaction (Y) -> Organizational Commitment (Z)	0,311	0,311	0,052	5,968	0,000

R2 and R2 ADJUSTED PLS ALGORITHM

R Square

	R Square	R Square Adjusted
Job Satisfaction (Y)	0,197	0,193
Organizational Commitment (Z)	0,580	0,576

R2 PLS BOOTSTRAPPING

R Square

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Job Satisfaction (Y)	0,197	0,201	0,060	3,273	0,001
Organizational Commitment (Z)	0,580	0,587	0,047	12,288	0,000

R2 ADJUSTED PLS BOOTSTRAPPING

R Square Adjusted

Mean, STDEV, T-
Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Job Satisfaction (Y)	0,193	0,198	0,060	3,196	0,001
Organizational Commitment (Z)	0,576	0,583	0,048	12,092	0,000



KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI SUMATERA UTARA
PASCASARJANA

Jl. IAIN No. 1 Sutomo Ujung Medan 20253 Telp. (061) 4560271
Website: www.ppsiaimedan.ac.id, E-mail: humas@ppsiaimedan.ac.id

Nomor : B- 2770/PS.D/PS.III/PP.00.9/9/2017
Sifat : Biasa
Lampiran : -
Hal : **Mohon Bantuan Informasi/
Data Untuk Penelitian**

Medan, 29 September 2017

Kepada Yth.
Pimpinan Bank Syariah

Di tempat

Assalamu'alaikum wr. wb.

Dengan hormat, kami sampaikan bahwa mahasiswa Pascasarjana UIN Sumatera Utara Medan Program Strata III (S3) akan menyelesaikan Disertasi sebagai tugas akhir perkuliahan, adapun mahasiswa tersebut sebagai berikut:

Nama : **Permanan Ginting Munthe**
NIM : 94315050606
Prog.Studi : Ekonomi Syariah
Strata : S-3
Judul : **"AN ANALYSIS OF THE IMPACT OF ISLAMIC WORK ETHIC ON JOB SATISFACTION AND ORGANIZATIONAL COMMITMENT (A CASE STUDY: ISLAMIC BANKS IN MEDAN)"**

Sehubungan dengan itu kami mohon kesediaannya untuk memberikan informasi / data yang dibutuhkan guna menyelesaikan Disertasi mahasiswa tersebut.

Demikian kami sampaikan, atas perhatian dan kerjasama yang baik kami ucapkan terima kasih.

Wassalam

a.n. Direktur
Wakil Direktur



Dr. Achyar Zein, M.Ag
NIP. 19670216 199703 1 001

Tembusan:
Yth. Direktur Pascasarjana UIN SU (sebagai laporan)

Nomor : NO.S.B.2289I-KC-MDN-S.Parman/11-2017
Lamp : -
Perihal : Pemberitahuan Riset di PT BRISyariah

Medan, 24 November 2017

Kepada Yth.
Bapak Pimpinan
Universitas Islam Negeri Sumatera Utara (UINSU)
Di Tempat

Assalammu'alaikum Warahmatullahi Wabarakatuh

Dengan hormat

Sehubungan dengan telah disetujuinya riset bagi Mahasiswa Universitas Islam Negeri Sumatera Utara (UINSU) atas nama Permanan Ginting di PT BRISyariah, maka dengan ini kami informasikan untuk dapat melakukan riset di PT BRISyariah.

Demikian kami sampaikan, terima kasih.

Wassalamu'alaikum Warahmatullahi Wabarakatuh

 PT Bank BRISyariah
Kantor Cabang Medan


Deni Permana
Pemimpin Cabang

Tembusan : - Arsip

KANTOR CABANG SYARIAH:

KANTOR PUSAT

Jl. Imam Bonjol No. 18, Medan
Phone : (061) 415 5100 - 4515100
Facsimile : (061) 414 2937 - 415 2652

Medan, 19 Desember 2017

Kepada Yth.
Direktur Pascasarjana
Universitas Islam Negeri Sumatera Utara (UIN-SU)
di
Medan

Dengan hormat,

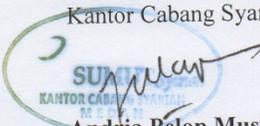
Kami PT Bank SUMUT Cabang Syariah Medan telah menerima permohonan penelitian dari Mahasiswa Program Studi Ekonomi Syariah Strata 3 (S-3) Universitas Islam Negeri Sumatera Utara (UIN-SU), yang bersangkutan yaitu :

Nama : Permanan Ginting Munthe
NIM : 94315050606
Program Studi : Ekonomi Syariah
Strata : S-3

dan melalui surat balasan ini kami mengizinkan mahasiswa yang bersangkutan tersebut di atas untuk melakukan penelitian di perusahaan kami yang berkaitan dengan disertasi berjudul "AN ANALISIS OF THE IMPACT OF ISLAMIC WORK ETHIC ON JOB SATISFACTION AND ORGANIZATIONAL COMMITMENT (A CASE STUDY: ISLAMIC BANKS IN MEDAN)" dengan informasi yang didapat dari perusahaan kami.

Demikian surat ini kami sampaikan, atas perhatiannya kami ucapkan terima kasih.

Hormat Kami,
PT Bank SUMUT
Kantor Cabang Syariah Medan


Andria Pelop Muswar
Pemimpin Cabang



Tanggal : 10 November 2017
No : 031/KCS-MDN-BM/XI/2017
Perihal : Questioner dari karyawan Bank OCBC NISP KC. Syariah Medan

**Kepada Yth
Bpk/Ibu. Direktur Pascasarjana
Universitas Islam Negeri Sumatera Utara
Jl. IAIN No. 1 Sutomo Ujung
Medan**

Assalamualaikum Wr Wb

Menindaklanjuti surat dari Universitas Islam Negeri Sumatera Utara Nomor : B-2770/PS.D/PS.III/PP.00.9/9/2017 perihal permohonan bantuan informasi/data untuk penelitian. Terlampir kami sampaikan questioner yang telah diisi oleh karyawan kami, mohon dapat digunakan sebagaimana mestinya sesuai dengan keperluan Universitas.

Demikian yang dapat kami sampaikan, atas perhatian Bapak/Ibu kami ucapkan terima kasih.

Wassalamualaikum Wr Wb

Hormat Kami

A blue ink signature of Teguh H Widyatmoko is written over the OCBC NISP Syariah logo.

Teguh H Widyatmoko
Branch Manager



Medan, 29 November 2017

No. : 473/Pincab/BSB-MDN/XI/2017

PT. BANK SYARIAH BUKOPIN
Jalan S. Parman No. 77
Medan
T. 061 4523577
F. 061 4523677

Kepada Yth :
Direktur Pascasarjana
Universitas Islam Negeri Sumatera Utara

Di –
Tempat

Perihal : **Surat Tanggapan Izin Penelitian**

Assalamu'alaikum Wr.Wb

Harapan dan Doa Kami, Semoga Bapak Senantiasa Sehat Serta Sukses Dalam Menjalankan Tugas Maupun Aktivitas Sehari-hari,Amin.

Menanggapi surat dari **Pascasarjana Universitas Islam Negeri Sumatera Utara** tanggal 29 September 2017 No. B-2770/PS.D/PS/III/PP.00.9/9/2017 perihal Bantuan Informasi / Data untuk Penelitian atas nama :

Nama : **Permanan Ginting Munthe**
NIM : 94315050606
Program Studi : S-3 Ekonomi Syariah
Judul : **"AN ANALISIS OF THE IMPACT OF ISLAMIC WORK ETHIC ON JOB SATISFACTION AND ORGANIZATIONAL COMMITMENT (A CASE STUDY: ISLAMIC BANKS IN MEDAN) "**

Dapat kami setuju sesuai dengan peraturan yang berlaku di Bank Syariah Bukopin Cabang Medan sebagai syarat penyusunan disertai mahasiswa tersebut.

Demikian hal ini kami sampaikan atas perhatian dan kerjasama yang baik kami ucapkan terima kasih.

Wassalamu'alaikum Wr.Wb.

Hormat kami,
PT. Bank Syariah Bukopin
Cabang Medan


Yuanda Angka Kusuma
Pemimpin Cabang

YAK/had

Medan, 14 Desember 2017

No. 0156/SK/MDN/PBS/XII/2016

**Kepada Yth.
Direktur Pascasarjana
Universitas Islam Negeri Sumatera Utara**

Di Tempat

Perihal : Surat Tanggapan Izin Penelitian

Assalamualaikum Warahmatullahi Wabarakatuh.

Semoga kita senantiasa berada dalam lindungan Allah SWT dan senantiasa sukses dalam menjalankan tugas dan amanah. Amin.

Terima kasih kami ucapkan atas kepercayaan Bapak / Ibu untuk bekerja sama dengan PT Bank Permata Syariah hingga saat ini.

Menanggapi surat dari **Pascasarjana Universitas Islam Negeri Sumatera Utara** tanggal 29 September 2017 No. B-2770/PS.D/PS/III/PP.00.9/9/2017 perihal bantuan Informasi / Data untuk penelitian atas nama :

Nama	: Permanan Ginting Munthe
NIM	: 94315050606
Program Studi	: S-3 Ekonomi Syariah
Judul	: "AN ANALYSIS OF THE IMPACT OF ISLAMIC WORK ETHIC ON JOB SATISFACTION AND ORGANIZATIONAL COMMITMENT (A CASE STUDY : ISLAMIC BANKS IN MEDAN) "

Dapat kami setujui sesuai dengan peraturan yang berlaku di Bank Permata Syariah Cabang Medan sebagai syarat penyusunan disertasi mahasiswa tersebut.

Demikian hal ini kami sampaikan, Terima kasih atas kepercayaan dan kerjasama yang sudah diberikan.

Wassalamualaikum Warahmatullahi Wabarakatuh.

PT. BANK PERMATA SYARIAH
RELATIONSHIP MANAGER
Cabang Medan



Ricky Hamdani
(Relationship Manager)

Medan, 25 Januari 2018

No. : MES/01/91
Lamp : -

Kepada Yth.
Direktur Universitas Islam Negeri Sumatera Utara
Program Pasca Sarjana
Jalan IAIN No.1 Sutomo Ujung Medan 20253

Hal : Izin Riset

Surat Saudara No: B-2770/PS.D/PS.III/PP.00.9/9/2017 tanggal 29 September 2017

Assalamu'alaikum Warahmatullahi Wabarakatuh.

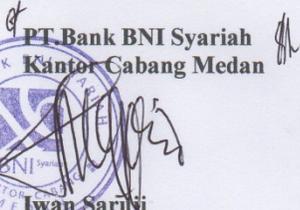
Menunjuk surat Saudara tersebut diatas perihal pada pokok surat, dengan ini kami beritahukan bahwasanya nama Mahasiswa dibawah ini :

Nama : **Permanan Ginting Munthe**
NPM : 94315050606
Program Studi : S-3 Ekonomi Syariah

Skripsi yang berjudul "*An Analisis Of The Impact Of Islamic Work Ethic On Job Satisfaction And Organizational Commitment (A Case Study : Islamic Banks In Medan)*" dapat kami berikan izin riset. Kepada Mahasiswa yang melakukan riset harus mematuhi segala peraturan yang berlaku di PT. Bank BNI Syariah.

Demikian Kami sampaikan, atas perhatian dan kerjasamanya diucapkan terima kasih.

Wassalamualaikum Warahmatullahi Wabarakatuh.


PT Bank BNI Syariah
Kantor Cabang Medan

Iwan Saruji
Operational Manager



Bank Muamalat

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Nomor : 26 /BMI-MDN SMRAJA/B/XI/2017

Medan, 09 November 2017 M
20 Safar 1439 H

Kepada Ykh.
Direktur Pascasarjana UIN Sumatera Utara
Di tempat

Perihal : **Keterangan Penelitian**

Assalamu 'alaikum Warahmatullahi Wabarakatuh

Semoga Allah SWT senantiasa melimpahkan rahmat dan hidayah-Nya kepada kita semua dalam menjalankan aktifitas sehari-hari. Amin Ya Rabbal 'alamiin

Menindaklanjuti permintaan Bapak/Ibu atas dukungan dan bantuan informasi data bagi mahasiswa Pascasarjana UIN Sumatera Utara Medan Program Strata III (S3) sesuai dengan surat No. B-2770/PS.D/PS.III/PP.00.9/9/2017 atas nama :

Nama : Permanan Ginting Munthe
NIM : 94315050606

maka dengan ini kami sampaikan bahwasanya mahasiswa tersebut di atas memang benar melakukan penelitian di kantor / instansi kami sejak 3 November 2017.

Demikian kami sampaikan, atas perhatian Bapak/Ibu kami ucapkan terima kasih.

Wassalamu 'alaikum Warahmatullahi Wabarakatuh

PT. BANK MUAMALAT INDONESIA, Tbk
CABANG MEDAN SISINGAMANGARAJA


Bank Muamalat
Kantor Capem SM Raja

MUHAMMAD JAR'IE DAEK
Pimpinan Cabang

PT. Bank Muamalat Indonesia, Tbk.
Cabang Medan
Jl. Balai Kota No. 10 D - E
Medan 20111 - Indonesia

T • (62-61) 453 5353
F • (62-61) 453 5252

www.muamalatbank.com

07 Desember 2016
No. 19/3298-3/RO I

Kepada
Universitas Islam Negeri Sumatera Utara
Pasca Sarjana
Jl. IAIN No. 1 Sutomo Ujung
Medan

Up. Yth. Bapak Dr. Achyar Zein, M.Ag

Perihal: **PERSETUJUAN PENELITIAN (RISET)**

Assalamu'alaikum Wr. Wb.

Semoga Bapak beserta seluruh staf selalu dalam keadaan sehat walafiat dan senantiasa dalam lindungan dan rahmat dari Allah SWT.

Menunjuk perihal tersebut di atas, bersama ini disampaikan bahwa pelaksanaan riset dalam rangka menyelesaikan Disertasi mahasiswa Bapak dapat dilaksanakan dengan keterangan sbb :

No	Nama	Universitas/ Jurusan	NIDN/NIM	Judul Penelitian	Tempat Riset
1	Permanan Ginting Munthe	Universitas Islam Negeri Sumatera Utara/ Ekonomi Syariah	94315050606	An Analisis of The Impact of Islamic Work Ethic on Job Satisfaction and Organizational Commitment (A case study: Islamic Banks in Medan)	Area Medan Ahmad Yani

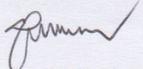
Kami sampaikan bahwa selama pelaksanaan penelitian tersebut agar memperhatikan dan mematuhi ketentuan sebagai berikut:

1. Peserta riset harus mematuhi UU Perbankan No 10 tahun 1998 serta ketentuan intern Bank Syariah Mandiri yang menyangkut prinsip-prinsip kerahasiaan bank.
2. Peserta riset harus mematuhi SE No. 5/007/DSI tanggal 5 Agustus 2003 perihal Riset, Survey, Penelitian Ilmiah, Pengisian Kuesioner bagi mahasiswa dalam rangka penyusunan skripsi; program studi S.1-S.2 dan praktek kerja lapangan/magang bagi siswa sekolah menengah kejuruan/diploma.
3. Peserta riset hanya dapat memperoleh data untuk kepentingan ilmiah dan yang bersangkutan tidak diperkenankan menyebarkanluarkannya kepada pihak lain.
4. Peserta riset tidak diperkenankan menyalin (*fotocopy*) data dan membuat salinan dokumen nasabah untuk kepentingan pribadi.
5. Peserta melaksanakan riset selama \pm 2 (dua) minggu, dan bila diperlukan, dapat diperpanjang dengan jangka waktu maksimal 1 (satu) bulan.
6. Peserta riset di bawah bimbingan dan pengawasan seorang pejabat bank.
7. Peserta riset menyerahkan 1 (satu) buah *copy* hasil riset yang telah diperiksa/disetujui oleh pembimbing dan pejabat Bank Syariah Mandiri.
8. Peserta wajib menandatangani **Surat Pernyataan** bermaterai (terlampir).

Demikian kami sampaikan atas kerjasama Ibu kami ucapkan terima kasih.

Wassalamu'alaikum Wr. Wb.

PT BANK SYARIAH MANDIRI
REGION I/SUMATERA 1


Ahmad Zailani
Regional Head


Mardianto
RBS Manager


mandiri
syariah

PT Bank Syariah Mandiri
Region I / Sumatera 1
Jl. A. Yani No.100 Lt.IV
Medan-20111
Telp. (061) 4534466 (Hunting)
Fax. (061) 4534456
www.syariahamandiri.co.id

SURAT KETERANGAN
19/524-3/122

Dengan ini kami menerangkan bahwa :

N a m a : Permanan Ginting Munthe

NIM : 94315050606

Prog.Studi : Ekonomi Syariah

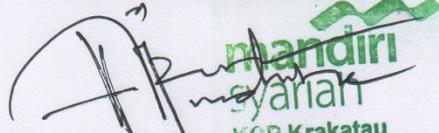
Strata : S3

Kami sampaikan bahwa nama yang tersebut diatas telah melakukan pengambilan informasi / data yang dibutuhkan di PT. Bank Syariah Mandiri Branch Office Medan Krakatau guna menyelesaikan Disertasi mahasiswa tersebut.

Demikian Surat Keterangan ini diperbuat untuk dipergunakan sebagaimana mestinya.

Medan, 13 Desember 2017

PT. BANK SYARIAH MANDIRI
Branch Office Medan Krakatau



Hairun Mahulajae
Branch Operation Manager

19 Desember 2017
No. 18/1032-3/332

Kepada
Direktur Program Pascasarjana
Universitas Islam Negeri Sumatera Utara
Bapak Dr. Achyar Zein, M.Ag
Ditempat

PT Bank Syariah Mandiri
KCP Medan Simpang Limun
Jl. SM. Raja No. 281 C
(Samping Pajak Simpang Limun)
Medan 20218
Telp. (061) 7864455
Fax. (061) 7873555
www.syariahmandiri.co.id

Perihal : **PENGISIAN QUESTIONNER ETHIC PEGAWAI BSM MEDAN SIMPANG LIMUN**
Reff : Surat UINSU No B-2770/PS.D/PS.III/PP.00.9/9/2017 Tanggal 29 September 2017

Assalamu'alaikum Wr. Wb.

Semoga Bapak dan seluruh staff UINSU dalam keadaan sehat dan senantiasa mendapat lindungan dan rahmat dari Allah SWT.

Menunjuk perihal tersebut diatas, bersama ini kami informasikan bahwa:

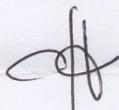
Nama : Peranan Ginting Munthe
NIM : 94315050606
Prog.Studi : Ekonomi Syariah
Strata : S-3

Adalah benar telah melakukan survey Ethic kepada pegawai BSM Medan Simpang Limun pada tanggal 19 Desember 2017.

Demikian kami sampaikan, atas perhatiannya kami ucapkan terima kasih.

Wassalamu'alaikum Wr.Wb.

PT BANK SYARIAH MANDIRI
BRANCH OFFICE SIMPANG LIMUN



Haryani Putri
Branch Manager



Suyadi
Branch Operation & Service Manager

Nomor : 1614/Mdn.01/XII/2017
Lampiran : 1(satu) Berkas

Medan, 28 Desember 2017

**Kepada Yth,
Wakil Direktur Kementerian Agama RI
Program Pascasarjana
Universitas Islam Negeri Sumatera Utara
di-
Medan**

Perihal : Pemberitahuan Selesai Penelitian.

Sehubungan surat program pascasarjana Universitas Islam Negeri Sumatera Utara No.B-2770/PS.D/PS.III/PP.00.9/9/2017 Tanggal 29 September 2017 perihal mohon bantuan informasi data untuk penelitian, dengan ini kami sampaikan hal-hal sebagai berikut:

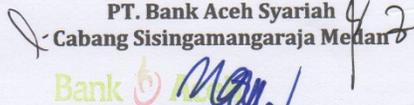
Nama : Permanan Ginting Munthe
NIM : 94315050606
Program Studi : Ekonomi Syariah
Judul Skripsi : "AN ANALISIS OF THE IMPACT OF ISLAMIC WORK ETHIC ON JOB SATISFACTION AND ORGANIZATIONAL COMMITMENT (A CASE STUDY: ISLAMIC BANKS IN MEDAN)"

Dengan ini kami beritahukan bahwa mahasiswa tersebut diatas telah selesai melakukan penelitian pada PT.Bank Aceh Syariah Cabang Sisingamangaraja Medan.

Hasil penelitian semata-mata dipergunakan untuk kepentingan ilmiah dan selanjutnya menyerahkan 1 (satu) eksemplar laporan hasil penelitian kepada PT. Bank Aceh Syariah Cabang Sisingamangaraja Medan.

Demikian kami sampaikan, atas kerjasamanya kami ucapkan terima kasih.

PT. Bank Aceh Syariah
Cabang Sisingamangaraja Medan


Bank Aceh

Erwin Konadi
Pemimpin

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Assalamu'alaikum warahmatullahi wabarakatuhu,

Dear respondent,

I am a registered full-time doctoral student at State Islamic University of North Sumatera (UINSU). I am doing a research entitled "**An Analysis of the Impact of Islamic Work Ethic on Job Satisfaction and Organizational Commitment (A Case Study: Islamic Banks in Medan City)**".

The research involves soliciting opinions about the impact of Islamic work ethic toward Islamic banks employee's job satisfaction and their organizational commitment in Medan city. Towards this end, I will be very grateful if you can assist me by completing the attached questionnaire.

The questionnaire should not take more than 15 to 20 minutes of your time. I guarantee confidentiality of your opinion and you should not indicate your identity anywhere in the questionnaire. Further, there is NO right or wrong answer and I only seek your honest opinion.

Should you have any queries, please do not hesitate to contact me personally at 0821-6163-6269 or email me at permananginting78@gmail.com. Your cooperation is highly appreciated, and may Allah grant you best rewards.

Thank you,

Yours Sincerely,

Prof. Dr. M. Yasir Nasution, MA

Dr. Saparuddin Siregar, SE. Ak., MA

(Promotor)

(Co-Promotor)

Permanan Ginting Munthe, MBA

NIM: 94315050606

(Researcher)

QUESTIONNAIRE

This research is a partial requirement of Doctoral Degree of Sharia Economics at State Islamic University of North Sumatera (UINSU) .

**PLEASE DO NOT WRITE YOUR NAME ANYWHERE ON THIS
QUESTIONNAIRE.**

Part - A

Biographical Characteristics of the Respondent.

Please answer by ticking (√) the relevant information to you in respect of the following items:

1) Gender:

Male

Female

2) Age:

20 – 29 years old

30 – 39 years old

40 – 49 years old

50 years old and above

3) Marital status:

Single

Married

Divorced

4) Education level:

Diploma

Bachelor

Master

Doctor

5) Monthly Income

- Less than Rp. 3 Millions
- Rp. 3 – 5 Millions
- Rp. 5,1 – 7 Millions
- Rp. 7,1 – 9 Millions
- Rp. 9,1 – 12 Millions
- Rp. 12 Millions and above

6) How long have you been working in your company:

- Less than 1 year
- 1 – 4 years
- 5 – 10 years
- 11 – 15 years
- 16 years and above

Part - B

Given below are a number of statements that represents **your feelings about your organization/job**. Please read them carefully and circle (**O**) the number that best describes your own response using the 5 points Likert Scales as given below: -

Strongly Disagree	= 1
Disagree	= 2
Slightly Agree	= 3
Agree	= 4
Strongly Agree	= 5

1.	I don't like to laze in work	1	2	3	4	5
2.	I dedicate myself wholeheartedly to work	1	2	3	4	5
3.	I work well to benefit myself and others	1	2	3	4	5
4.	I act in justice and generosity during work to realize social welfare	1	2	3	4	5
5.	I work out of my own needs as a contribution to social welfare	1	2	3	4	5
6.	I always work with all of my best	1	2	3	4	5
7.	Work is not an end in itself but I make it as a means to foster personal growth and social relations	1	2	3	4	5
8.	I feel life has no meaning without work	1	2	3	4	5
9.	I believe that more leisure time is not good for society	1	2	3	4	5

10.	I really emphasize and encourage human relations in organization	1	2	3	4	5
11.	Work enables me to control nature	1	2	3	4	5
12.	Creative work is a source of my happiness and accomplishment	1	2	3	4	5
13.	I believe that any person who works is more likely to get ahead in life	1	2	3	4	5
14.	Work gives me the chance to be independent	1	2	3	4	5
15.	According to me a successful person is the one who meets deadlines at work	1	2	3	4	5
16.	I constantly work hard to meet responsibilities	1	2	3	4	5
17.	I believe that the value of work is derived from the accompanying intention rather than its results	1	2	3	4	5
18.	I look forward to come to work everyday	1	2	3	4	5
19.	I talk about my job with my family and friends	1	2	3	4	5
20.	My job provides me with ample opportunity to use my abilities	1	2	3	4	5
21.	I have sufficient freedom to use my judgement on my job	1	2	3	4	5
22.	My job provides me enough flexibility to choose any method of doing the job	1	2	3	4	5
23.	I get a feeling of accomplishment from my job	1	2	3	4	5
24.	At the end of each working day, I feel that the day has been well spent	1	2	3	4	5

25.	If I were to start my career again, I would choose this job	1	2	3	4	5
26.	If other people can get a job like mine, they would be very lucky	1	2	3	4	5
27.	I am satisfied with my job	1	2	3	4	5
28.	I find any similarity between my goals and those of my organization	1	2	3	4	5
29.	I am very much loyal to my organization	1	2	3	4	5
30.	I would accept almost any type of job assignment in order to keep working for my organization	1	2	3	4	5
31.	I find that my values and my organization's values are very similar	1	2	3	4	5
32.	I am proud to tell others that I am part of my organization	1	2	3	4	5
33.	I try my best to improve my job performance	1	2	3	4	5
34.	I always avoid absenteeism and tardiness in my job	1	2	3	4	5
35.	I really care about the fate of my organization	1	2	3	4	5
36.	I like to contribute an extra effort for the success of my organization	1	2	3	4	5
37.	I decide to work in this organization for the next several years	1	2	3	4	5

QUESTIONNAIRE

This research is a partial requirement for achieving Doctoral Degree of Sharia Economics at State Islamic University of North Sumatera (UINSU) .

PLEASE DO NOT WRITE YOUR NAME ANYWHERE ON THIS QUESTIONNAIRE.

(Mohon untuk tidak menulis nama anda di bagian manapun pada angket ini)

Part - A

Biographical Characteristics of the Respondent.

Please answer and tick (√) the relevant information:

1) Jenis kelamin :

Laki-laki

Perempuan

2) Umur:

20 – 29 tahun

30 – 39 tahun

40 – 49 tahun

50 tahun ke atas

3) Status pernikahan :

Lajang

Menikah

Bercerai

4) Jenjang pendidikan:

Diploma

Sarjana

Magister

Doktor

5) Penghasilan bulanan :

- Kurang dari Rp. 3 juta
- Rp. 3,1 – 5 juta
- Rp. 5,1 – 7 juta
- Rp. 7,1 – 9 juta
- Rp. 9,1 – 12 juta
- Rp. Lebih dari 12 juta

6) Lama bekerja pada lembaga saat ini :

- Kurang dari 1 tahun
- 1 - 4 tahun
- 5 - 10 tahun
- 11 – 15 tahun
- 16 tahun keatas

Part - B

Berikut ini adalah sejumlah pernyataan yang mewakili perasaan anda tentang perusahaan/perasaan anda. Mohon dibaca dengan seksama, selanjutnya lingkarilah nomor yang paling sesuai yang mewakili respon/persepsi anda.

Sangat Tidak Setuju	= 1
Tidak Setuju	= 2
Agak Setuju	= 3
Setuju	= 4
Sangat Setuju	= 5

1.	Saya tidak suka bermalas-malasan dalam bekerja	1	2	3	4	5
2.	Saya mendedikasikan diri saya sepenuh hati dalam bekerja	1	2	3	4	5
3.	Saya bekerja dengan baik untuk menguntungkan diri sendiri dan orang lain	1	2	3	4	5
4.	Saya berlaku adil dan bermurah hati dalam bekerja untuk mewujudkan kesejahteraan masyarakat	1	2	3	4	5
5.	Saya berkarya melebihi kebutuhan diri saya sendiri sebagai kontribusi terhadap kemakmuran masyarakat	1	2	3	4	5
6.	Saya selalu bekerja dengan kemampuan terbaik saya	1	2	3	4	5
7.	Bekerja bukanlah tujuan dari kerja itu sendiri melainkan saya menjadikannya sarana untuk mendorong pertumbuhan pribadi dan hubungan sosial	1	2	3	4	5
8.	Saya merasa hidup tidak memiliki makna tanpa bekerja	1	2	3	4	5
9.	Saya meyakini bahwa waktu kosong (santai) yang banyak tidak baik bagi masyarakat	1	2	3	4	5

10.	Saya sangat menekankan dan menggalakkan hubungan antar individu dalam organisasi	1	2	3	4	5
11.	Bekerja memungkinkan saya mengendalikan alam dan sumber dayanya	1	2	3	4	5
12.	Berkarya secara kreatif adalah sumber kebahagiaan dan prestasi saya	1	2	3	4	5
13.	Saya meyakini setiap orang yang bekerja cenderung lebih maju dalam kehidupan dibandingkan dengan yang tidak bekerja	1	2	3	4	5
14.	Dengan bekerja akan memberi saya kesempatan untuk mandiri	1	2	3	4	5
15.	Menurut saya orang yang sukses adalah orang yang memenuhi tenggat waktu (deadlines) saat bekerja	1	2	3	4	5
16.	Saya tetap konsisten bekerja keras untuk memenuhi tanggung jawab	1	2	3	4	5
17.	Saya meyakini nilai dari sebuah pekerjaan terletak pada niat yang menyertainya dan bukan pada hasil akhirnya	1	2	3	4	5
18.	Saya berharap bisa datang bekerja setiap hari	1	2	3	4	5
19.	Saya berbicara tentang pekerjaan saya dengan keluarga dan teman saya	1	2	3	4	5
20.	Pekerjaan saya memberi saya banyak kesempatan untuk menggunakan kemampuan saya	1	2	3	4	5
21.	Saya memiliki kebebasan yang cukup untuk menggunakan penilaian saya atas pekerjaan saya	1	2	3	4	5
22.	Pekerjaan saya memberi saya fleksibilitas yang cukup untuk memilih metode dalam melakukan sebuah pekerjaan	1	2	3	4	5
23.	Saya merasakan prestasi dari pekerjaan saya	1	2	3	4	5

24.	Pada akhir setiap hari kerja, saya merasa hari itu telah dihabiskan dengan baik	1	2	3	4	5
25.	Jika saya memulai karir saya lagi, saya akan memilih pekerjaan seperti saat ini.	1	2	3	4	5
26.	Jika orang lain bisa mendapatkan pekerjaan seperti saya, mereka akan sangat beruntung	1	2	3	4	5
27.	Saya puas dengan pekerjaan saya	1	2	3	4	5
28.	Saya menemukan kesamaan antara tujuan saya dan tujuan organisasi saya	1	2	3	4	5
29.	Saya sangat loyal kepada organisasi saya	1	2	3	4	5
30.	Saya akan menerima hampir semua jenis tugas pekerjaan untuk dapat terus bekerja pada organisasi saya	1	2	3	4	5
31.	Saya menemukan kesamaan nilai-nilai pada diri saya dengan nilai-nilai yang ada pada organisasi saya	1	2	3	4	5
32.	Saya bangga mengatakan kepada orang lain bahwa saya adalah bagian dari organisasi saya	1	2	3	4	5
33.	Saya berusaha sebaik mungkin untuk meningkatkan performa kerja saya	1	2	3	4	5
34.	Saya selalu menghindari ketidakhadiran dan keterlambatan dalam pekerjaan saya	1	2	3	4	5
35.	Saya sangat peduli dengan nasib organisasi saya	1	2	3	4	5
36.	Saya ingin menyumbangkan usaha ekstra untuk kesuksesan organisasi saya	1	2	3	4	5
37.	Saya memutuskan untuk bekerja dalam organisasi ini untuk beberapa tahun ke depan	1	2	3	4	5



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PASCASARJANA

Jl. IAIN No. 1/ Sutomo Ujung Telp. & Fax. 061- 4560271 Medan 20253
Website: www.ppsiaimedan.ac.id, E-mail: humas@ppsiaimedan.ac.id

Nomor : B-2761/PS.WD/PS.III/PP.00.9/09/2017

28 September 2017

Lamp : 1 (satu) berkas

Hal : *Penunjukan Pembimbing Disertasi*

An. Permanan Ginting Munthe, NIM: 94315050606

Kepada Yth

1. Prof. Dr. M. Yasir Nasution
2. Dr. Saparuddin Siregar, SE.Ak, MA

Di

T e m p a t

Assalamu'alaikum wr. wb.

Kami doakan semoga Bapak/Ibu dalam keadaan sehat dan sukses dalam menjalankan tugas sehari-hari. Selanjutnya kami mengharapkan kesediaan Bapak/Ibu untuk masing-masing membimbing penulisan disertasi dengan judul "An Analysis of the Impact of Islamic Work Ethic on Job Satisfaction and Organizational Commitment (A Case Study: Islamic Banks in Medan)", atas nama: Permanan Ginting Munthe, NIM: 94315050606 dengan bidang bimbingan sebagai berikut:

I. Prof. Dr. M. Yasir Nasution (Isi)

II. Dr. Saparuddin Siregar, SE.Ak, MA (Metodologi)

Demikian disampaikan, dan atas kesediaan Bapak/Ibu kami ucapkan terima kasih.

Wassalam
a.n. Direktur
Wakil Direktur



Dr. Achyar Zein, M.Ag

NIP. 19670216 199703 1 001

Tembusan :
Direktur Pascasarjana UIN Sumatera Utara Medan



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Jl. IAIN No. 1/ Sutomo Ujung Telp. & Fax. 061- 4560271 Medan 20253
Website: www.ppsiaimedan.ac.id, E-mail: humas@ppsiaimedan.ac.id

PERSETUJUAN JUDUL DISERTASI

Nomor: B-2760/PS.WD/PS.III/PP.00.9/09/2017

Direktur Pascasarjana Universitas Islam Negeri Sumatera Utara Medan,
dengan ini memberikan persetujuan judul Disertasi atas nama: **Permanan
Ginting Munthe**, NIM: **94315050606** yang berjudul: **“An Analysis of the Impact
of Islamic Work Ethic on Job Satisfaction and Organizational Commitment (**
A Case Study: Islamic Banks in Medan)”, dengan pembimbing:

- I. **Prof. Dr. M. Yasir Nasution (Isi)**
- II. **Dr. Saparuddin Siregar, SE.Ak, MA (Metodologi)**

Demikian disampaikan dengan harapan bahwa Saudara dapat
menyelesaikan penulisan secara tepat waktu.

Medan, 28 September 2017
a.n. Direktur,
Wakil Direktur,


Dr. Achyar Zein, M.Ag
19670216 199703 1 001

Tembusan:
Direktur Pascasarjana Universitas Islam Negeri
Sumatera Utara Medan

DAFTAR RIWAYAT HIDUP

	<p style="text-align: center;">AN ANALYSIS OF THE IMPACT OF ISLAMIC WORK ETHIC ON JOB SATISFACTION AND ITS IMPLICATION TOWARDS ORGANIZATIONAL COMMITMENT</p> <p style="text-align: center;">(A Case Study: Islamic Banks in Medan)</p>
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I. IDENTITAS PRIBADI

1. Nama : Permanan Ginting Munthe
2. NIM : 94315050606
3. Tempat/Tanggal lahir : Tebing Tinggi, 18 September 1978
4. Pekerjaan : Dosen
5. Status Perkawinan : Kawin
6. Agama : Islam
7. Alamat : Jl. M. Nawi Harahap, Gg. Suka, No.18,
Medan
8. Nomor Kontak : 0821 6163 6269
9. Alamat E-mail : permananginting78@gmail.com
10. Ayah : (Alm.) H. Saksi Ginting Munthe
11. Ibu : Hj. Herlina Hasibuan
12. Istri : Chairawaty Hanim, ST
13. Anak : Prinz Faqih Al-Haq Ginting Munthe
Princez Kasyifah Al-Haq Ginting Munthe
Prinz Syahid Al-Haq Ginting Munthe

II. RIWAYAT PENDIDIKAN

1. 1984 (Tamat) : TK "FITRI", Medan
2. 1990 (Tamat) : SDN INPRES 064955, Medan

3. 1993 (Tamat) : Madrasah Tsanawiyah Swasta Pesantren Darul Arafah,
Medan
4. 1996 (Tamat) : Madrasah Aliyah Swasta Pesantren Darul Arafah, Medan
5. 1999 (Tamat) : S1 Aligarh Muslim University (AMU), India
6. 2002 (Tamat) : S2 Universiti Sains Malaysia (USM), Pulau Pinang
7. 2015 s/d 2018 : S3 Universitas Islam Negeri Sumatera Utara (UINSU),
Medan

III. RIWAYAT PEKERJAAN

1. 2004 s/d 2007 : Dosen Part-timer pada STIE dan AKPAR Kartika
Jaya, Medan
2. 2004 s/d 2005 : Dosen Part-timer pada STMIK dan AMIK Logika,
Medan
3. 2006 s/d 2007 : Dosen Part-timer pada Mitra Kreasi Komputer,
Kisaran
4. 2009 s/d 2012 : Dosen Part-timer pada STT Sinar Husni, Medan
5. 2018 : Dosen Part-timer pada Politeknik Negeri Medan
6. 2004 s/d sekarang : Dosen Tetap Yayasan pada STMIK Budidarma,
Medan