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# Islamic Work Ethics at Islamic Banks in Riau Province, Indonesia

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## Abstract

Human resources or employees working in Islamic banks are one of the determining factors for the increase and development of the performance of Islamic banks. This is because the performance of an Islamic bank is an accumulation of the individual performance of the employees who work at the Islamic bank. Islamic bank employees must have strong organizational commitment, one of the factors that influence organizational commitment is the application of Islamic work ethics by Islamic bank employees. By understanding the concept of Islamic work ethics and applying it as a whole, the performance of Islamic bank employees will increase and of course the performance of Islamic banks will be better and finally able to take the potential possessed by Islamic banks themselves. This research is descriptive research using survey method. The sample in this study were 100 employees who worked at Islamic banks in Riau Province. The sampling technique uses simple random sampling of the population used in this study on the sample's perspective on the application of Islamic work ethics. The instrument of this research is to use a research questionnaire. The data analysis technique of this research uses the percentage technique of the respondents' answers to the research questionnaire. The results of this study indicate that all Islamic bank employees generally comply with all dimensions of Islamic work ethics. Nevertheless, employees need to increase their efforts because this dimension is the least found. Future research is suggested to combine the dimensions of Islamic work ethics with organizational performance.

**Keywords:** Islamic Work Ethics, Effort, Teamwork, Honesty, Accountability

**Introduction**

Islamic banks have enormous development potential, this can be seen from the Indonesian Muslim population which is the largest in the world. This development can also be seen from the market share of Islamic banks in Indonesia in 2021 of 6.52% and in the last 3 (three) years it has increased by 0.28% every year. Even though there is an increase every year, this increase is certainly not in accordance with the potential that can be achieved by Islamic banks.

Table 1

*Market Share Data of Islamic Banking in Indonesia*

Bank Group	Assets (IDR Trillion)			
	2019	2020	2021	2022
BUS, UUS, BPRS	503,7	575,85	646,21	802,26
Percentage (%)	5,96 %	6,24 %	6,52 %	7,09 %

Source : Financial Service Authority (OJK), 2022

According to Hamzah (2021) the low achievement of Islamic banks in Indonesia is partly due to the low public awareness of using Islamic financial services because the perception is that the system run by Islamic banks is the same as other conventional banks, the technology owned by Islamic banks is still limited and the ability of human resources is still low because they have a general education background and their sharia knowledge is low. Riau Province is one of the provinces in Indonesia that has a Muslim population of 89% of its people and the majority of the population is Malay tribe which is identical to Islamic values. Riau Province is included in the 10 provinces with the largest Islamic banking assets in Indonesia by ranking 9th (Nine). From the above problems, it can be concluded that to improve the performance and performance of Islamic banks, the dominant factor lies in the quality of work of human resources (HR) who work in Islamic banks themselves. Employees who work at Islamic banks should be able to maximize their commitment and role in developing Islamic banking where they work. The basic thing that must be owned by Islamic bank employees is to understand the concept of Islamic work ethics that must be carried out at work. According to Fahmi (2020) employees who understand the values and norms of Islamic work ethics and apply them are easier to have a commitment to the organization, one of the factors that influence employee organizational commitment is Islamic work ethics. When viewed from the application of Islamic work ethics in Islamic banks, especially in Riau Province, the mass media often reports violations of the code of ethics or fraud committed by unscrupulous Islamic bank employees such as misappropriation of customer funds and can also be seen from a report published by one of the Islamic banks, namely Bank Syariah Indonesia, throughout 2020 there were 17 (seventeen) violations of the code of ethics. Meanwhile, in 2021, internal fraud occurred in Bank Riau Kepri Syariah as many as 5 (five) violations committed by permanent employees and non- permanent employees (Governance Implementation of PT. Bank Riau Kepri Report, 2021).

Incidents of misconduct in Islamic banks illustrate that Islamic work ethics have not been practiced. Workers who do not have good work ethics certainly result in a decrease in their commitment to work. Employees who do not understand the concept of Islamic work ethics cause them not to apply it (Arnisa, 2020). If Islamic work ethics are truly implemented, violations can be prevented (Al-Samali et. al., 2021).

## Literature Review

### *Islamic Work Ethic*

Nasr (1984) in Ali (2008) defines IWE as an orientation that shapes and influences believers' engagement and participation in the workplace. It implies that work is a virtue in terms of one's needs and is a necessity to establish balance in one's individual and social life. IWE has four main concepts namely effort, competition, transparency and morally responsible behavior (Ali & Al- Owaihan, 2008).

While Norlela and Siti Khadijah (2010) the dimensions of IWE are effort, teamwork, accountability and honesty. Work ethic can be defined as attitudes and views towards work, work habits, characteristics or traits about the way a person, group of people or country works. As for what is meant by the Islamic work ethic itself, according to Asifudin (2004) is human habits and habits about work, which emanate from the Islamic belief system/beliefs which are the basic attitude of life to Him. According to Tasmara (2002), the Islamic work ethic is an earnest effort, by mobilizing all assets, thoughts, and remembrance to actualize or reveal the meaning of himself as a servant of Allah SWT who is obliged to subdue the world and place himself as part of the best society (khairul ummah) or in other words we can also say that it is only with humans that self-humanization works. So it can be concluded that the Islamic work ethic is the attitude, character, and work habits that emanate from the Islamic aqidah / aqidah system to express its meaning as a servant of Allah SWT who is obliged to subdue the world and place himself as part of the best society (khairul ummah). Ethos comes from the Greek word (ethos) which means attitude, character, nature, character, and belief in something (Tasmara, 2002: 15). This attitude belongs not only to the individual but also to the group and even society. Among the many habits, cultural influences and value systems are said to arise from this philosophy.

### **Characteristics of Islamic Work Ethics**

The characteristics of Muslim work ethics will be seen in their attitudes and behaviors, including the following (Fuaddi, 2018)

#### 1. They are time-dependent

One of the characteristics of the Islamic work ethic is how one lives, understands and feels how precious time is. Realize that time is neutral and crawl from second to second and realize that the past second will never return to it. For the individual, time is a precious spiritual good, a fertile field that requires knowledge and charity to be planted and bear fruit at a later time. A Muslim is like a time junkie. He does not want time to be wasted for no reason. For him, time is an incalculable gift.

#### 2. They have their own ethics

One of the ethical skills that a person with a Muslim work culture possesses is the assessment of sincerity. Because sincerity is a form of love, a form of compassion and service that cannot be separated.

Work is not just about earning a living, but more important is the legitimacy of the work used. This source of nutrition cannot be obtained by wrong and haram endeavors and means in Islam.

3. They are addicted to honesty

The personality of a Muslim is one who is addicted to honesty, in all circumstances he feels dependent on honesty. And according to the good deeds presented, he seems addicted to repeating them.

4. Al Mujahadah (Hard and Optimal Work)

In many verses, al mujahadah with work in the context of its benefit, namely for the benefit of man himself and for the use value of one's labor so that his labor increases, which is included in QS. Ali Imran: 142; Al-Maidah: 35; Al Hajj: 77; Al Furqan: 25; and Al Ankabut: 69. Mujahadah in the broadest sense is defined as the exertion of all available strength and abilities to perform all good deeds. It can also be understood as mobilization and optimization of resources. For Allah SWT has provided facilities for all the necessary resources.

5. Istiqomah (Strong Stance)

The exact or perfect quality of work is the essence of God's work (pronounced: Rabbani), which then becomes the quality of Muslim work. Allah's mercy has been promised to all those who work at itqan, i.e. those who reach the technically ideal level.

### **Characteristics of Islamic Work Ethics**

The characteristics of Islamic Work Ethics are explored and built on the concept of faith and righteous deeds, with an emphasis on the Islamic work ethic, religion and the following principles: (Asifudin, 2004: 101-129).

1. Work is the elaboration of Aqidah

Man is a creature controlled by something within him, not by his appearance. He is influenced and guided by the beliefs that bind him. Discussing Islamic work ethics means discussing work ethics derived from Islamic beliefs about work that deviate from the teachings of revelation combined with reason. Conceptually, considering the aqidah and Islamic teachings as the driving force of Muslim work, This would be contrary to the reality that Islam, based on the teachings of revelation combined with reason, is a religion of charity or a religion of works.

2. Knowledge-based work

The Islamic belief system arises from revelation that interacts with reason. The revelation referred to here is the Qur'an, the sunnah of the apostle and his teachings which can be proven to be true on the basis of these revelations. Wisdom in the Islamic sense is not just the brain. Such is the power of understanding that resides in the human soul. For reasons explained in the Qur'ān, man gains knowledge by observing nature.

3. Work by imitating divine attributes and following his instructions

The Muslim work ethic and work ethic in general cannot be realized without the support of a dynamic and active human nature. Eager to utilize the potential that exists within him. Islam requires its adherents to eliminate laziness and remain active and professional in worship mahdah and work in world affairs which happens to be worship.

Research on Islamic work ethics has been conducted by previous researchers, but in Islamic banking there has been no comprehensive research on Islamic work ethics that measures its application and creates a development model that can be done and implemented in Islamic banks. Therefore, the proposer considers this research important to

do so that it is expected to make a real contribution to the development of Islamic banking in Indonesia in general and in Riau Province in particular.

### **Dimensions of Islamic Work Ethic**

**Effort:** Islam places great importance on effort. Islam commands people to improve their abilities and skills in technology and praises those who strive for sustenance, as stated in the Quran: Whoever does good, whether male or female, and is a believer, We will surely give him a good life, and We will reward him with a better reward than what he has always done (16:97). Islam also commands skill and ability beyond what is required. As stated in the Quran: Verily, Allah enjoins justice, doing good, and giving aid to relatives. He (also) forbids evil deeds, wrongdoing, and enmity. He gives you lessons so that you always remember. (Qs. An-Nahl (16:90). Therefore, a good individual should always feel responsible to give effort, time (not overtime) and added value to give more than what is minimally required. Islam emphasizes that the efforts made by individuals should be associated with *itqan*, *istiqomah* and *tawakkal*. *Itqan* means being knowledgeable and thorough in all endeavors. Islam encourages all its followers to acquire the necessary 'ilm (knowledge of something) before undertaking any action (work) (Khadijah, 2015). The Prophet (SAW) commanded: "whoever wants the world should be knowledgeable, whoever wants the hereafter should be knowledgeable, whoever wants both should be knowledgeable".

*Istiqamah* means consistency and passion for excellence. Islam recognizes excellence as a virtue and encourages its followers to excel in everything they do. The Prophet Muhammad (SAW) advised "Allah likes when someone does a job, he does it perfectly" (Al-Baihaqi no: 4915). Meanwhile, commitment also requires Muslims to be patient in carrying out every task or job entrusted to them (Qs. Al-Imran (3:200): O you who believe, be patient, strengthen your patience, remain alert at the borders (of your country), and fear Allah so that you may be fortunate.

Patience is very important in working to deal with differences of opinion, the temptation to accept bribes and laziness (Kamaludin et al., 2010). *Tawakkal* refers to surrendering to Allah SWT alone. This is actually one's final effort after *itqan* and *istiqomah* and prayer. *Tawakkal* as the last important step of an effort will guide humans to accept good or bad positive consequences of their efforts. Thus the concept of *tawakkal* instills a spirit of perseverance in all work which in turn ensures excellent business quality.

**Teamwork:** Islam encourages teamwork so that workers can help each other to meet their needs in this world and the hereafter, as Allah SWT says in the Qur'an surah Az-Zukhruf (43:32): Are they those who divide the mercy of your Lord? It is We who determine their livelihood in the life of the world and We have elevated some of them above others by some degrees, so that some of them may utilize others. The mercy of your Lord is better than what they have gathered. Competition in teamwork must be conducted in a fair, equitable and honest manner and can be realized through the application of the concepts of *mu'awanah*, *'adl* and *shura*. *Mu'awanah* refers to cooperation between individuals to promote good and prevent evil as stated in the Qur'an: "...help yourselves in doing good and piety, but do not help yourselves in sin and enmity, fear Allah, surely Allah is very severe in His punishment" (Q.S al- Ma'idah (5:2). Therefore, Islam encourages competition between people in preventing sinful acts and encouraging good deeds in the workplace. This task can be carried out effectively and efficiently by applying the spirit of *ukhuwwah* (brotherhood). Justice means giving trust in its place. Islam obliges humans to uphold justice in every action (Al-Quran an-Nahl 16:90). Justice is significantly related to integrity which refers to right

action, kindness, charity and efficiency integrity encourages people to voluntarily sacrifice additional effort, time and treasure in addition to the mandatory requirements in granting rights or trust. This in turn increases productivity. Mutual consultation is essential in teamwork. It refers to a participatory workforce formed in a spirit of unity. Power sharing respects and trusts one's competence, strength and reliability which in turn enhances creativity, innovation and passion to improve quality and productivity.

**Accountability:** Accountability is often described as how individuals and organizations report to a recognized authority and take responsibility for their actions (Ebrahim, 2005). Accountability exists when there is a bond between one party and another. Therefore, individuals or the organization has certain rights over the behavior of others and finds reasons for actions taken and the individual or organization is accountable to higher authorities for actions taken and for handling resources received (Afifuddin & Siti Nabiha, 2010). This dimension of internal accountability is driven by perceived responsibility as expressed through individual actions and the mission of the organization. In other words, accountability is reliable. People are considered trustworthy when they behave as expected of them without supervision. They not only comply with external forces such as supervisory pressure but also internalize the behavior (Brockner et al., 1997). A trustworthy person is one who will keep the trust entrusted with full responsibility and trustworthiness. Allah says in the Qur'an surah an-Nisa (4:58): Verily Allah enjoins you to deliver the trust to its owner. When you set a law among men, set it justly. Verily, Allah gives you the best teaching. Indeed, Allah is All-Hearing, All-Seeing. In this sense, every Muslim has an 'account' with Allah, where all good and bad deeds are 'recorded'; an account that will continue until death, as Allah reveals to humans their account on the Day of Judgment. The Prophet (SAW) has mentioned about self-responsibility as: "A reasonable person is one who accounts for himself and does good deeds for what will come after death. And the one who is weak is the one who follows his lusts and he (solely) hopes in Allah" (At-Tirmidhi, No. 2459). As far as trust in work is concerned, an individual employee must fulfill his duties at work to the best of his ability. He will meet the deadlines of the tasks assigned to him and he will emphasize on excellence and good quality of work because he realizes that such an attitude is encouraged (Rice, 1999). He believes that laziness and absenteeism are vices. If he is dealing with a business relationship, he will always try to keep his word as he believes that breaking promises is a form of hypocrisy. If he is responsible for the company's finances, he will manage resources honestly and fairly. As a trustee of Allah, man should therefore use and manage the resources according to His decree.

**Honesty:** Honesty can mean telling the truth even if it is difficult to do so (Kamaluddin et al, 2010). In other words, the person does not hide something that is worth disclosing. If he is an accountant, he should report all transactions accurately according to the prescribed accounting steps and procedures. Almighty Allah has commanded us to be honest in everything. Allah says: O you who believe, fear Allah and remain with the truthful! In the same context, the Prophet Muhammad SAW stated: Abdullah narrated that the Messenger of Allah (SAW) said

"Honesty leads to goodness and goodness leads to paradise. One may speak truthfully so that he is recorded with Allah as truthful. Lying leads to evil and evil leads to Hell. A person may lie so that he is recorded with Allah as a liar." (Muslim, no. 6308)

Honesty is also the belief that a person keeps their word and the belief that a person has an interest in the welfare of the company and will not take undesirable actions that will negatively impact the company. Without honesty and integrity an administrator cannot

build trust. Without trust, cooperative and collaborative relationships with others cannot be achieved (James, 1997). Trust is the catalyst that allows organizations to function. It is the binding agent that holds personal and business relationships together. It manifests itself in the form of actions and tangible actions. Trust breeds credibility, thus producing trustworthy, reliable and trustworthy people.

### Methodology

This research is descriptive research using survey method where primary data is collected through questionnaires. The population of this research is bank employees who work at Islamic banks in Riau Province. The research instrument used in this survey research is a questionnaire. In the process of developing the questionnaire used was adjusted to the objectives of this study. The questions were developed from an extensive literature review from various journals and books.

The questionnaire used in this study has been used in previous research results and has been refined and modified in words and questions. The sampling technique used simple random sampling of the population used in this study on the sample's perspective on the application of Islamic work ethics. The total population of this study was 941 Islamic bank employees, while the sample size was determined using the Slovin formula of 100 employees from the total study population.

The data analysis technique in this research is the percentage technique. The percentage technique is a way to find out how much the frequency of respondents' answers tends to be with phenomena in the field (Sudijono, 2008: 43). This step is also to see the size or size of the portion of the answer to each question so that the data obtained is easy to analyze.

The procedure in the percentage technique is as follows

- 1) Data check
- 2) Data classification
- 3) Tabulation of data according to the classification that has been made
- 4) Calculating the frequency of answers/data
- 5) Calculate the percentage with the percentage technique of each data obtained
- 6) Visualizing data in table form
- 7) Interpreting data according to the research question

The percentage technique used in this study is as follows:

$P = F/n \times 100\%$  P = percentage amount

F = frequency of answers

n = total number of respondents

After being percented, the value is included in the percentage calculation criteria revealed by (Effendi and Manning, 1989).

Scoring Criteria



Table 2

## Assessment Criteria

Percentage	Description
0 %	None
1 % - 24 %	A small part
25 % - 49 %	Less than half
50 %	Half
51 % - 74 %	More than half
75 % - 99 %	Most
100 %	All

**Results and Discussion Demographic Analysis**

The number of respondents in this study were 100 employees of Islamic commercial banks in Riau Province. The majority of respondents (60%) are male employees and the majority are 35-45 years old (72%). The last education of the respondents is mostly undergraduate (S1) (84%), undergraduate (S1) is 10% and high school is 6%. The majority of respondents have worked for 5-10 years (75%), 1-5 years (20%) and 10-20 years (5%).

**Implementation of Islamic Work Ethics in Employees**

Respondents were assessed on their implementation of Islamic work ethics during work by asking them to indicate their level of agreement with statements relating to each of the dimensions of Islamic work ethics namely effort, teamwork, honesty and accountability. The descriptions below outline the employees' implementation of Islamic work ethics.

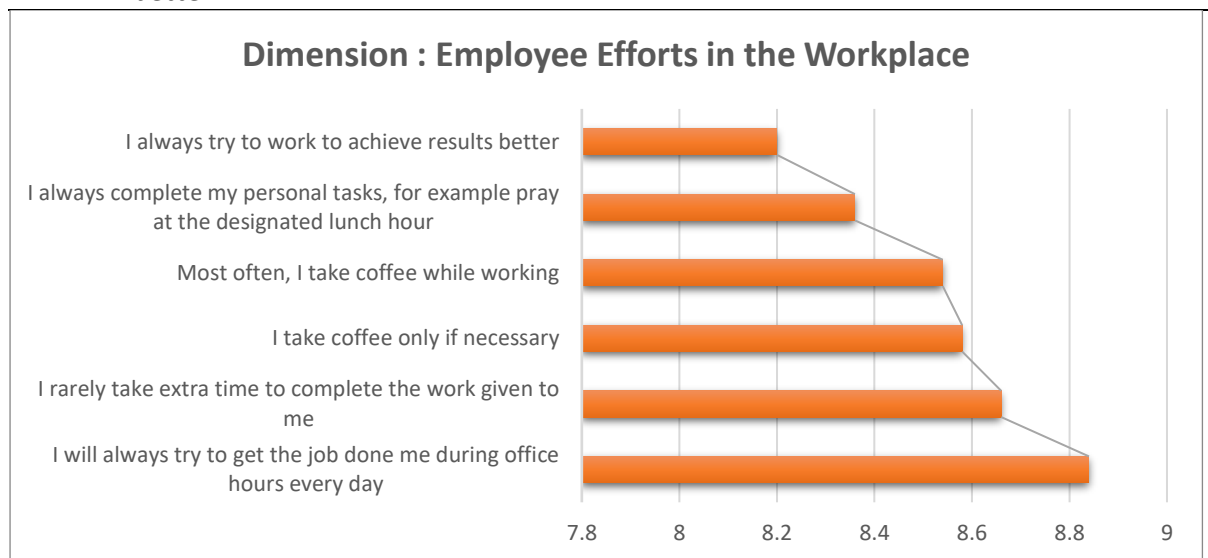
**Employee Effort:** Effort consists of perseverance, passion and commitment in individual performance. A well-ethical employee will do more than what is required to set the standard and he has consistency and passion for success (Rahmansyah & Zakiy, 2022) In this study, employees were given the following statements to capture the results of the application of the employee effort dimension (Table 3).

The average output shown in table 3 shows that in general Islamic bank employees show good commitment to work and have the ability to perform well. Employees try to complete their work during office hours (item 1; average 8.84) and rarely take more time to complete their work (item 2; average 8.66) so they need to drink coffee while working as proof of their hard work ( item 4; average 8.54). Islamic bank employees work efficiently, it is proven that they take advantage of their rest time to carry out their personal tasks (item 5; average 8.36) and they try hard to produce the best performance (item 6; average 8.20).

Table 3

*Employee Efforts in the Workplace*

Item	Criteria	Mean	Std. Dev
1	I will always try to get the job done me during office hours every day	8.84	0.578
2	I rarely take extra time to complete the work given to me	8.66	0.620
3	I take coffee only if necessary	8.58	0.635
4	Most often, I take coffee while working	8.54	0.727
5	I always complete my personal tasks, for example pray at the designated lunch hour	8.36	0.794
6	I always try to work to achieve results better	8.20	1.020



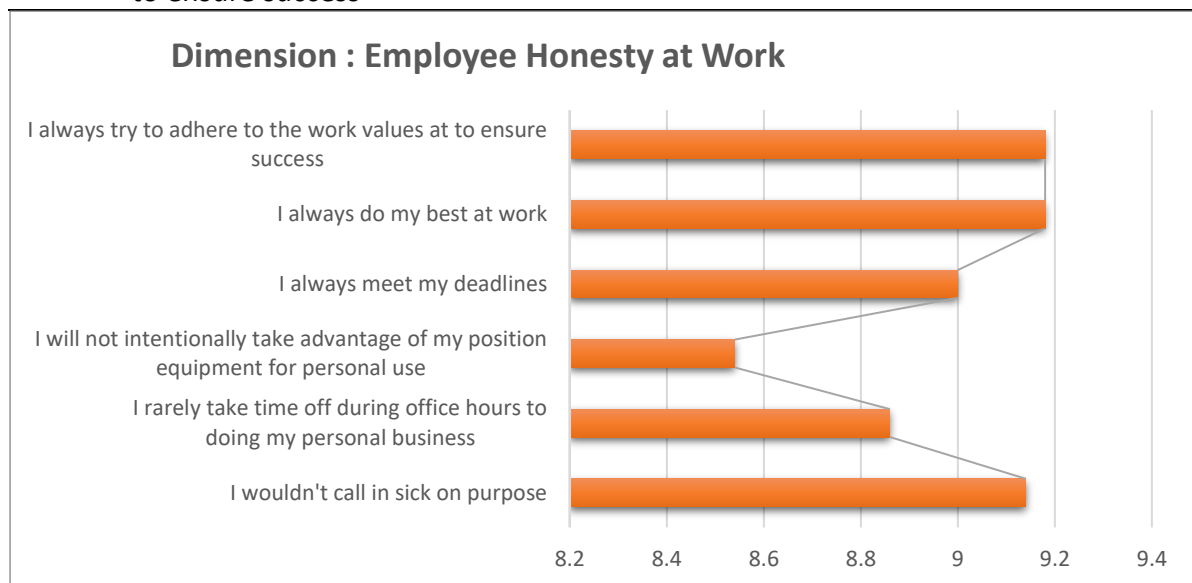
Employee Honesty: An honest employee does not hide anything that should be revealed. In other words, he will tell the truth even if it is hard to do. In his work, an honest person will keep his word and he has the ability to act with integrity. Honesty will bring peace and tranquility, whereas dishonesty will invite doubt and bad luck (Nizar, 2018; Kurniaty, 2019). Table 4 below shows a list of statements to measure honesty.

The average score of each item for honesty in this study is greater than 8. Employees show high commitment in carrying out work values to produce work productivity (item 6; average 9.18) as well as meeting deadlines (item 4; average 9.00). Islamic bank employees also do their best during work (item 5; average 9.18). This can be interpreted that employees are honest at work. Their honesty is tested because they do not deliberately call in sick during work (item 1; average 9.14) and rarely take time off for personal matters during working hours (item 2; average 8.86). They are even unwilling to use office equipment for personal purposes (item 3; mean 8.54).

Table 4

*Employee Honesty at Work*

Item	Criteria	Mean	Std. Dev
1	I wouldn't call in sick on purpose	9.14	0.693
2	I rarely take time off during office hours to doing my personal business	8.86	0.693
3	I will not intentionally take advantage of my position equipment for personal use	8.54	0.780
4	I always meet my deadlines	9.00	0.800
5	I always do my best at work	9.18	0.712
6	I always try to adhere to the work values at to ensure success	9.18	0.887



Employee Teamwork: Working in teams allows individuals to participate in a workforce that is built in a spirit of unity. This strengthens the efforts and interpersonal relationships within the work team. Cooperation is the most effective way to unite employees in carrying out their tasks (Lawasi & Triatmanto, 2017; Daulay, et al., 2019; Budiman & Rukismono, 2022).

Table 5 shows the average results of employees' teamwork implementation. Overall, Islamic bank employees have shown good participation in their teamwork where cooperation is fully implemented (item 5; mean 8.82). Islamic bank employees at work consult with team members whenever they want to overcome obstacles or avoid mistakes (item 4; mean 9.68). Generally, they are motivated at work because of the rewards they get (item6; mean 9.52). Employees always contribute to the completion of group work (item 3; mean 9.00).

Table 5

*Employee Teamwork Practices*

Item	Criteria	Mean	Std. Dev
1	Employees in my division are divided into teams work	9.52	0.755
2	Each work team is tasked with a group project specific	8.98	0.583
3	I always give contributionmy in complete a group project	9.00	1.000
4	I often consult with my team members to overcome obstacles and avoid mistakes	9.68	0.466
5	I give my full cooperation to the my team	8.82	0.684
6	I am often recognized for my commitment my full participation in teamwork	9.52	0.755

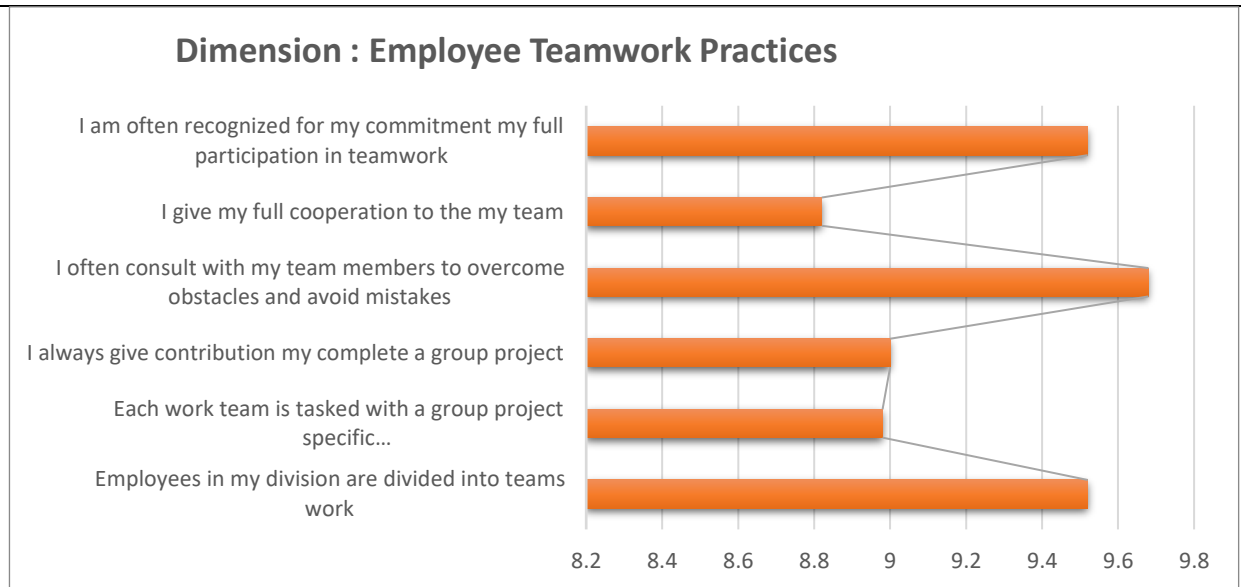
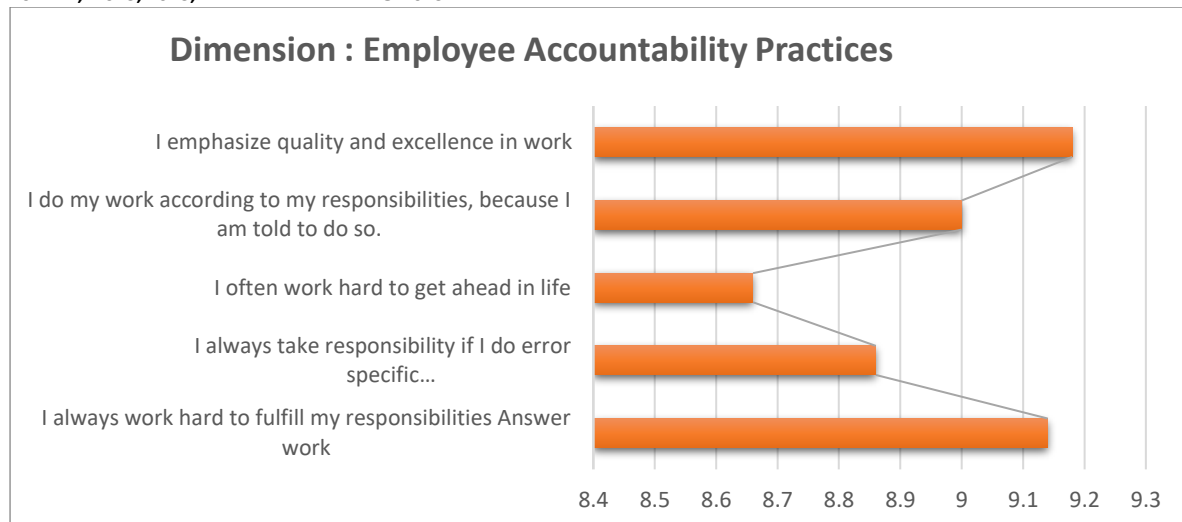


Table 6

*Employee Accountability Practices*

Item	Criteria	Mean	Std. Dev
1	I always work hard to fulfill my responsibilities Answer	9.14	0.693
2	I always take responsibility if I do error	8.86	0.693
3	I often work hard to get ahead in life	8.66	0.815
4	I do my work according to my responsibilities, not because I am told to do so.	9.00	0.800
5	I emphasize quality and excellence in work	9.18	0.767



Employee Accountability: Accountability is seen as important in both profit and non-profit companies or organizations (Kholmi, 2011; Karma, 2018). Accountable employees are self-directed individuals who work hard to fulfill responsibility for their actions. They also behave as expected of them even without supervision.

Table 6 above displays the accountability items in this research framework. The average score of all items is close to 9. This finding may indicate that employees are highly accountable as they feel responsible for doing their jobs willingly (item 4; average 9.00) and continue to work hard to fulfill their responsibilities (item 1; average 9.14). They also work hard to advance in life (item 3; mean 8.66) and are willing to take responsibility if they make mistakes (item 2; 8.86). They even prioritize quality and excellence in their work (item 5; mean 9.18).

### Conclusion

The study concluded that the surveyed Islamic bank employees showed good commitment and effort at work, were honest in their daily work and participated in teamwork. They are also responsible for their duties and are accountable for whatever responsibility they hold. This research is important because it can contribute to various sectors of the economy as employees play an important role in an institution and contribute directly to the Indonesian economy. This research can be beneficial for Islamic banks themselves as they can use the findings as indicators to make further efforts in implementing a better work ethics environment. Conversely, employees can use the results as a guideline in evaluating themselves in their daily work activities. Furthermore, the results of this study will also contribute to the almost non-existent Islamic work ethics literature and provide useful information to financial institutions, government and decision-makers to strategize employee work environment in Indonesian Islamic banking institutions. Future researchers may wish to expand this study to a wider sample and respondents with different methods. This study can also be conducted to non-financial employees, and it is also interesting to study from the point of view of the culture of life of the community can affect the application of work ethics to employees.

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