

# EFFECT OF ISLAMIC WORK ETHOS, COMPENSATION, WORK STRESS AND WORK LIFE BALANCE ON THE PERFORMANCE OF SYARIAH BANKING EMPLOYEES (Case Study on Employees of Bank Muamalat Malang City and Batu City)

## Abstract

One of the influential factors for companies to give the best to customers is their employees. Employees in the company must be humanized so that they will work effectively, efficiently, and with high productivity. Employee performance is the spearhead of a company that can be one of the means to achieve company goals. Some of the influences that can affect employee performance include Islamic work ethic, compensation, work stress, and work-life balance. Samples and research objects are employees of Bank Muamalat branches in Malang and Batu City. **This study using quantitative research. Data analysis using the SmartPLS application.** The results of this study are that Islamic work ethic and compensation have no positive and insignificant effect on employee performance, work stress has a positive but insignificant effect on employee performance and work-life balance affects employee performance.

**Keywords: Islamic Work Ethos, Compensation, Work Stress, Work-Life Balance,**

## INTRODUCTION

One of the influential factors for companies to provide the best to customers is their employees (Suprayitno et al., 2018). For a company, employees are their main asset and they are an important resource for an organization. Professional efforts are needed to manage human resources to realize a balance between the desires and capabilities of the company's organization. Employees in the company must be humanized so that they will work effectively, efficiently, and with high productivity (Sari et al., 2012). Employee performance is the spearhead of a company which can be one of the means to achieve company goals (Hisnidah&Solekah, 2023). The more employees who have high performance, the overall banking productivity will increase, so that banks will survive in the competitive banking environment (Shidqie& Wardana, 2022).

When the organization is said to have met the target, some employees have a high work ethic. In Islam, we can emulate the work ethic exemplified by Rasulullah SAW. Many factors he to improve his work ethic such as independence, honesty, trustworthiness, skills, and expertise. The work ethic exemplified by Rasulullah SAW is the ability of humans to complete work with the skills and abilities they master. Research by Layaman and Jumalia (2018), Sutono and Budiman (2009), Citra et al (2018) and Zahrah et al.(2016) say the Islamic Work Ethic has a significant effect on employee performance but research (Asroti et al., 2022) shows work ethic has a negative and insignificant effect on employee performance.

Compensation is also needed by employees to support their performance (Gama & Firmansyah, 2022). Providing good compensation can support the development of the company. Two things affect employees, namely direct payments in the form of salaries, commissions, bonuses and incentives and indirect payments such as liberal rights from the company. Compensation is something from the company that is given to employees in return for what they do for the organization (Abadiyah, 2016). Research conducted by Abadiyah (2016) compensation has a T-statistic value of 1.973 and greater than 1.96. This proves that

compensation influences performance. Research from Citra et al. (2018) shows compensation has a positive and significant effect on employee performance.

Comfort is a mandatory factor that companies pay attention to if they want employees to feel at home working so as to create a sense of employee loyalty to the company, thus increasing employee performance. If the company pays little or no attention to comfort, it will cause work stress which has an impact on the sense of pressure for employees. Job stress will reduce employee performance and have an impact on company losses. (Christy & Amalia, 2018). Research by Christy and Amalia (2018), Utomo et al (2017), Sari, Muis, and Nurdjannah Hamid (2012) and Pandey (2020) say that the higher the work stress experienced by employees, the employee performance will decrease and employees do not become productive but in research conducted by Kurniasari and Bahjahtullah (2022) say that work stress has no effect on employee performance and research by Wartono (2017) says that if work stress increases, performance gets better.

Research by Kurniasari&Bahjahtullah (2022) and Djalaluddin et al, (2021) shows that employees who are considered successful in their personal life and work life are said to have Work Life Balance. According to a survey from Robert Walters of the Global Professional Recruitment Institute, there are three factors that workers want to be given from the company to support good performance, one of which is Work Life Balance (Lukmiati et al., 2020). Employees also have time for personal responsibilities such as family outside of work responsibilities. So, as much as possible employees are able to divide their time to family and to work. Research from Lukmiati et al., (2020) Kurniasari and Bahjatullah (2022) and (Mendis & Weerakkody, 2018) shows that there is a significant relationship between Work Life Balance and employee performance. However research by (Herlambang&Murningsih, 2019) shows that there is no influence between Work Life Balance and Employee Performance. This means that the application of Work-Life Balance does not improve performance. Research by (Zahrah et al., 2016) shows that Work-Life Balance has no significant effect on employee performance at Kabarak University in Kenya.

With the background of the study, the researchers decided to examine the "ISLAMIC WORK ETHOS, COMPENSATION, WORK STRESS, AND WORK LIFE BALANCE ON EMPLOYEE PERFORMANCE OF MUAMALAT BANK IN MALANG CITY".

## LITERATURE REVIEW

### Islamic Work Ethos

The personality ethos known as the Islamic work ethic is based on a very strong belief that work is not only to achieve worldly goals but also to facilitate oneself in doing charity because it has high religious value. For a Muslim, it is a devotion and gratitude to Allah SWT to manage the resources that have been given, because the earth was created as a test for those who have the best work ethic (Citra et al., 2018). Islamic work ethic is reflected in the attitude of individuals who do work with the spirit of worship and based on knowledge. Individuals who have an Islamic work ethic will benefit the company, which can produce satisfactory performance. Islamic work is Al-Mujahadah or optimal hard work (Citra et al., 2018).

To find out the Islamic work ethic, assessment indicators are used including; 1) active and like to work hard, 2) passionate and frugal, 3) diligent and professional, 4) efficient and creative, 5) honest, 6) disciplined, and responsible, 7) independent, 8) rational and have a far-sighted vision, 9) confident but able to cooperate with others, 10) simple, steadfast and resilient, 11) physically and mentally healthy (Citra et al., 2018).

## **Compensation**

Compensation is a reward or service provided by the organization to the workforce because the workforce has contributed energy and thoughts to the progress of the organization to achieve predetermined goals (Citra et al., 2018). Compensation can be given in various forms or terms, including salary, allowances, and bonuses. Salary is a monetary reward received by employees as a consequence of their status as an employee who contributes to achieving company/organization goals (Firmandari, 2014). Compensation can be given in various forms or terms, including salary, allowances, and bonuses. Salary is a monetary reward received by employees as a consequence of their status as an employee who contributes to achieving company/organization goals (Firmandari, 2014).

According to Nugroho (2023) explains several factors that need to be considered in determining the compensation system, namely as follows:

- a. Wages and salaries are the basis of pay often used for production and maintenance workers. Wages generally relate to hourly pay rates and salaries usually apply to annual, monthly, or weekly pay rates.
- b. Incentives are additional compensation above or beyond the salary or wages provided by the company.
- c. Benefits are health and life insurance, pension plans, company-paid vacations, and other benefits related to the employment relationship.

## **Work Stress**

Job stress is due to an imbalance between the characteristics of the employee's personality and the characteristics of the aspects of his work and can occur in all working conditions (Christy & Amalia, 2018). Stress is external demands on a person, for example, objects in the environment or an objectively dangerous stimulus ". Stress can also be interpreted as pressure, tension, or unpleasant disturbances that come from outside a person.

Work stress experienced by a person is caused by too many tasks that can cause stress if the quantity of tasks is not balanced with the abilities of employees, unskilled supervisors, too short a time limit in completing work, not being trusted in carrying out a responsibility, role ambiguity, different individual values with the company, frustration, changes in the type of work performed and conflicts in the roles carried out. Therefore, work stress can be reduced by using strict time management, relaxing, resting a lot, relaxing, learning to listen, improving the environment, not worrying about small things, sleeping a lot, getting guidance, making friends with optimistic people, recognizing stressors, controlling what you think (Christy & Amalia, 2018).

According to The Marlin Company of The America Institute of Stress in Ihsan et al, (2018) indicators of job stress are:

- a. Workplace conditions. Sometimes the conditions in the workplace are less comfortable and safe
- b. Physical conditions. Work that is charged but beyond the ability of employees will affect their physical condition.
- c. Work pressure. Excessive work pressure can interfere with personal and family life
- d. Self-confidence. Employees find it difficult to express the conditions experienced at work to their superiors
- e. Timeframe or deadline. Doing a lot of work in a certain time.

## **Work-Life Balance**

Work-Life Balance is the extent of individual involvement and satisfaction in their role between personal life and work life and does not cause conflict between the two (Lukmiati et al., 2020). Work-life balance is defined as a balanced condition in the same individual between the demands of personal life and work (Kurniasari&Bahjahtullah, 2022).

Normally employees have working hours of 8 hours a day. However employees are often faced with tasks with tight deadlines and cause them to work harder than usual. There are four indicators of work-life balance, namely: (1) balance of time between work and private life; (2) being responsible for the company and family; (3) having a social life outside the company; (4) having time to do hobbies (Putri &Frianto, 2023).

### Employee Performance

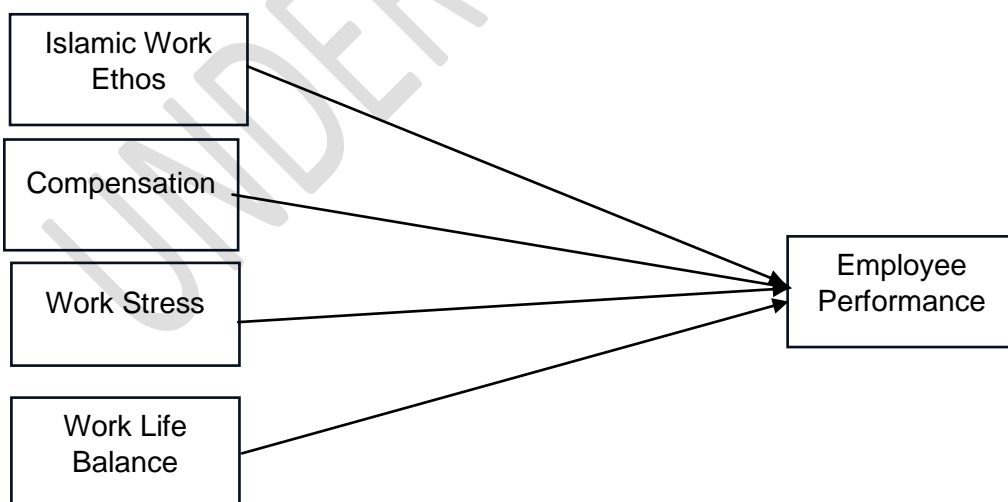
The term performance comes from the word Job Performance or Actual Performance (work performance or actual achievement achieved by a person). The definition of performance (work performance) is the quality and quantity of work achieved by an employee in carrying out his duties by the responsibilities given to him (Safitri&Noermijati, 2016). **Output is an indicator of measuring performance of an employee and in determining the efforts taken to achieve something.** Performance is more a measure than the results of one's work or performance.

Performance is a measure of how efficiently the production process uses labor from sources. The higher the performance, the higher the quality achieved with the same effort (Layaman&Jumalia, 2018). performance means the quality and quantity of work that can be achieved by an employee in carrying out his duties by the responsibilities given to him (Firmandari, 2014).

Key Performance indicators according to Furqoni (2022) are:

1. Quantitative, related to the amount that must be produced both in the form of neatness of work and thoroughness
2. Quality, related to the quality produced in the form of neatness of work and accuracy of work or the level of errors made by employees
3. Timeliness, which is in accordance or not with the planned time

**Fig .1 Relationship Between Variables And Hypotheses**



### Hypotheses

**H1 :Islamic work ethic affects employee performance**

**H2 : Compensation affect employee performance**

**H3 : Work stress affects employee performance**

**H4 : Work-life balance affects employee performance**

## **METHOD**

This study using quantitative research. Quantitative research is a research method based on the philosophy of positivism, used to research certain populations or samples, data collection using research instruments, and quantitative/statistical data analysis, with the aim of testing predetermined hypotheses (Irwan et al., 2017). The research was conducted at Bank Muamalat located at Jl. Kertanegara No.2, Kiduldalem, Kec. Klojen, Malang City, East Java 65116 in Malang City and Jl. KH. AgussalimKav. 100 No.143, Temas, Kec. Batu, Batu City, East Java 65315 with bank employees who are the object of research.

The data used in this research is primary data by obtaining it from sources. Primary data obtained from filling out employee questionnaires. The population is a generalization area consisting of objects or subjects that researchers choose to investigate and then draw conclusions (Abdaliah & Ikhsan, 2018). The population is employees who work at Bank Muamalat. Sampling using saturated sample technique. So the entire sample used is Bank Muamalat employees who work in Malang City. This technique was chosen to increase the number of respondents in this study considering that Bank Muamalat is not as big as other banks. Data analysis using the SmartPLS application. The analysis technique is divided into two stages, namely

1. The first stage is to test the measurement model to test the validity and reliability of each indicator.
2. The second stage is to conduct a structural model test to know the effect between the independent variable and the dependent variable with a T-statistic value of 1.68830.

## **RESULTS AND DISCUSSION**

**Table 1**

### Results from PLS Algorithm

Variables	Question items	Loading Factor	Description	Cronbach Alpha	Composite Reliability	Average Variance Extracted
Islamic work ethos	X1.3	0.731	VALID	0.865	0.898	0.820
	X1.4	0.842	VALID			
	X1.6	0.778	VALID			
	X1.7	0.718	VALID			
	X1.8	0.776	VALID			
	X1.20	0.780	VALID			
Compensation	X2.2	0.904	VALID	0.851	0.928	0.866
	X2.3	0.957	VALID			
Work stress	X3.2	0.884	VALID	0.835	0.884	0.760
	X3.3	0.704	VALID			
	X3.4	0.890	VALID			
	X3.5	0.750	VALID			
Work-life balance	X4.1	0.721	VALID	0.893	0.926	0.596
	X4.2	0.928	VALID			
	X4.3	0.918	VALID			
	X4.4	0.905	VALID			
Employee performance	Y1.1	0.887	VALID	0.927	0.948	0.658
	Y1.2	0.884	VALID			
	Y1.3	0.959	VALID			
	X1.4	0.890	VALID			

Source :Smart PLS, primary data processed 2023

#### Validity Test

Convergent validity is a test to show the relationship between reflective items and latent variables. Indicators are said to meet the loading factor value  $> 0.7$  (Hair et al., 2011). A large value is a clue that the indicator is the dominant measurement. Based on the results of the convergent validity test in the table above, it is known that the variables of Islamic work ethic, compensation, work stress, work-life balance, and employee performance have a value of more than 0.5 so that the indicator can be said to be a valid model to use.

## Discriminant Validity Test

**Table 2**  
**Discriminant Validity (Fornell-Larcker Criteria)**

	<b>Compensation</b>	<b>Employee performance</b>	<b>Islamic work ethos</b>	<b>Work stress</b>	<b>Work life balance</b>
<b>Compensation</b>	<b>0.931</b>				
<b>Islamic work ethos</b>	<b>0.473</b>	<b>0.905</b>			
<b>Employee performance</b>	<b>0.468</b>	<b>0.589</b>	<b>0.772</b>		
<b>Work life balance</b>	<b>0.232</b>	<b>0.552</b>	<b>-0.476</b>	<b>0.811</b>	
<b>Work stress</b>	<b>-0.555</b>	<b>-0.662</b>	<b>0.589</b>	<b>-0.200</b>	<b>0.827</b>

Source : Smart PLS, primary data processed 2023

## Reliability Test

Based on table, the Cronbach Alpha value of the Islamic work ethic is 0.927, compensation is 0.851, work stress is 0.865, work life balance is 0.835, and employee performance is 0.893. all variables are said to be reliable because the composite reliability value is above 0.7 and Cronbach alpha is above 0.6, so the questionnaire can produce consistent results.

## Inner Model

**Table 3**  
**R Square Result**

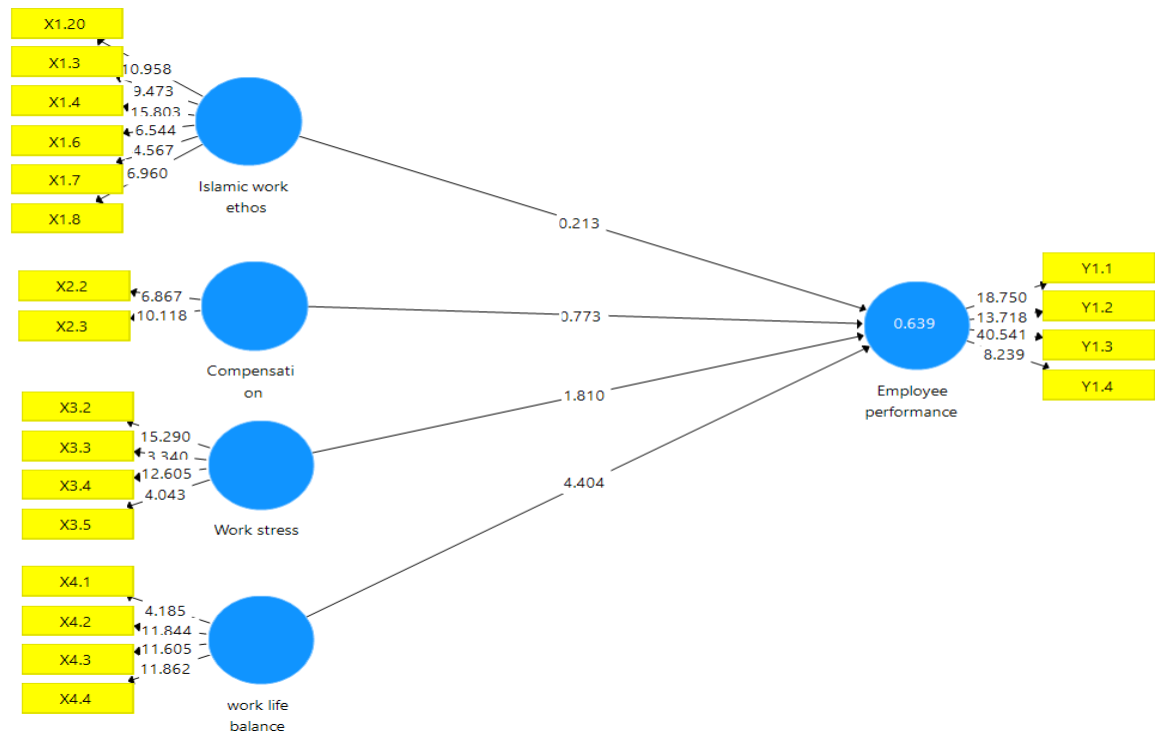
<b>Variabel</b>	<b>R- Square</b>
Employee performance (Y1)	0.593

Source: Smart PLS, primary data processed 2023

Based on the results of the R-Square value of 0.593, it can be explained that all Independent variables simultaneously affect the dependent variable by 0.593 or 59.3%.

## Result of Hypothesis Testing With PLS

**Fig .2 Hypothesis testing**



**Table 4 Result of Hypothesis Testing With PLS**

	Original sample	mean	Standard deviation	T-Statistic	P-Value
Islamic work ethos	0.042	0.053	0.198	0.213	0.831
Compensation	0.123	0.110	0.159	0.773	0.440
Work stress	-0.362	-0.348	0.200	1.810	0.071
Work-Life Balance	0.537	0.546	0.122	4.404	0.000

Source: SmartPLS, primary data processed, 2023

Based on the results of the calculation the Islamic work ethic has no positive and insignificant effect on employee performance. this is obtained from the calculated T-statistic of  $0.213 < 1.65$  and P-values  $0.831 > 0.05$ . This is not in line with research conducted by Layaman and Jumalia (2018), Sutono and Budiman (2009), Citra et al (2018) and (Zahrah et al., 2016) say the Islamic Work Ethic has a significant effect on employee performance but this all goes with research conducted by Asroti et al, (2022) which says the Islamic work ethic has no effect and is significant to employee performance. The results of this calculation indicate that Bank employees still do not apply a high Islamic work ethic attitude as taught by Rasulullah SAW such as independence, honesty, trustworthiness, skills, and expertise.

Based on the results of the calculation compensation has no positive and insignificant effect on employee performance. this is obtained from the calculated T-statistic of  $0.773 < 1.65$  and the P-value of  $0.440 > 0.05$ . this does not support research by

Abadiyah(2016) and Citra et al. (2018) which say that compensation has a positive and significant effect on employee performance. This indicates that the amount of compensation provided by the company to employees does not influence the performance they produce, which should be given to support the performance they do.

Based on the results of the calculation, it is found that stress has a positive but not significant effect. This result can be seen from the calculated t-statistic of  $1.810 > 1.65$  and p-values  $0.071 > 0.05$ . The calculation results do not support research conducted by Christy and Amalia (2018), Utomo et al (2017), Sari, Muis, and Nurdjannah Hamid (2012) and (Pandey, 2020) which say that if work stress increases it will reduce employee performance but the results of this study support the results of Wartono's research (2017) which says that if work stress increases it will improve employee performance. Employees can survive their work stress at work and even be able to manage the stress they experience to be an encouragement to complete the tasks assigned by the boss.

Based on the results of the calculation, it was found that work-life balance has a positive and significant effect on employee performance with a t-static count of  $4.303 > 1.65$  and P-values of  $0.000 < 0.05$ . The results of this study support the research of Lukmiati et al., (2020) Kurniasari and Bahjatullah (2022), and (Mendis & Weerakkody, 2018) showing that there is a significant relationship between Work-Life Balance and employee performance. Employees who can balance their personal lives and work lives will support their performance at work.

## CONCLUSION AND ADVICE

### Conclusion

Based on the results of research and discussion in the previous chapter, conclusions can be drawn for this study.

- a) Islamic work ethic has no positive and insignificant effect on employee performance, which means that if the work ethic increases, employee performance does not increase.
- b) compensation has no positive and insignificant effect on employee performance, which means that if compensation increases, employee performance does not increase.
- c) Work stress has a positive and insignificant effect on employee performance, which means that if employee stress increases, their performance will also increase even though it is not significant.
- d) Work-life balance has a positive and significant effect on employee performance, which means that if work-life balance increases, their performance will also increase.

### Advice

Based on the results of this research, the researchers advised the MuamalatBank :

- a) The results of the Islamic work ethic and compensation variables have no positive and non-significant effect on employee performance. Companies must evaluate the Islamic work ethic and compensation given to employees so that these two things can be an influence to improve employee performance.
- b) Work stress variables have a positive but insignificant effect on employee performance. companies must maintain this so that employees can work optimally and keep employees from making work stress a barrier to improving their performance.
- c) The results of the work-life balance variable have a positive and significant effect on employee performance. Companies must implement and improve programs that can help employees maintain a balance between work-life and personal life.

### For further researches

Further researchers should conduct tests with different or the same variables because two variables do not influence employee performance. The variables proposed to be tested in future research are the level of education and working hours.

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