

Islamic Perspective on Work Ethic and Competence to Increasing Organizational Citizenship Behavior (OCB) to Sharia Bank Employees in The Bangka Belitung Islands Province

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Abstract: The presence of Islamic Banking to meet the needs of the community that requires a banking system based on Islam, but unfortunately Islamic banking has not been able to compete with conventional banking. One of the causes of such incompetence is dependent on the quality factor of Human Resources. In the face of increasingly fierce competition, Sharia Banking employees are expected to not only be able to perform the tasks and responsibilities that have been specified in their job description, but more than that, be able to demonstrate extra roles that are not directly related to the level of compensation. This study aims to determine and analyze how the influence of Islamic Work Ethics and Competence in the field of sharia in improving Organizational Citizenship Behavior in Islamic perspective. The unit of analysis of this research is 7 Sharia Banks in Bangka Belitung Islands Province while the observation unit is 280 employees of these banks. The results showed that there is a positive and significant influence of Islamic Work Ethics and Sharia Competence to OCB-Islamic perspective.

1 INTRODUCTION

Organizational Citizenship Behavior (OCB) is a The existence of sharia banking in Indonesia is a manifestation of the demands of society in need of an alternative banking system which in addition to providing healthy and safe banking / financial services, also fulfill sharia principles, but in general the development of sharia banking in Indonesia has not shown significant progress from previous years and has not been able to compete with conventional banking. One of the causes is the low quality of human resources (Hilmawan and Hapsari, 2015), not fully possessing knowledge and skills in sharia banking, religious behavior and work ethics based on Islamic values.

The condition of the development of sharia banking in Bangka Belitung Province is not much different from the condition of the development of sharia banking nationally. Based on total assets and DPK, for the region of Sumatra, Bangka Belitung Islands Province is in tenth position (OJK, 2015).

The pre-survey results of 7 sharia banks in Bangka Belitung Province indicate that Shariah Bank employees have not understood that working as worship, not only expecting salary or position only,

high individual attitudes, less concerned with the duties and responsibilities of colleagues, ignoring group roles, lack of work spirit, and low motivation. While Islam teaches to work more earnestly, honestly and mutually helpful, able to manage time, discipline, commitment, *istiqomah*, confident, creative, responsible, and serve earnestly.

2 LITERATURE REVIEW

Organ (1988) defines OCB as a non-coercive individual voluntary behavior, which is not directly rewarded by a formal reward system, as a whole encourages the effectiveness of organizational functions. While Stamper and Dyne (2001), OCB is a behavior of company employees aimed at improving the effectiveness of the company's performance without neglecting individual employee productivity goals. More concisely Jahangir et al (2004) explains that OCB is a work behavior that exceeds the basic needs of a worker and even tends to ignore his personal interests and needs.

2.1 Organizational Citizenship Behavior in Islamic perspective (OCB-IP)

There is limited research about OCB-IP. The concept of OCB-IP is based on Islamic teachings. The Qur'an commands Muslims to help each other in doing good and piety, and forbid His people to helping each other in sinning and transgression (Q. 5: 2). While kamil et al (2014) emphasizes *taqwa* (piety) in the application of OCB-IP. OCB-IP is a voluntary action of individuals who are in accordance with Islamic shari'a and only expect *falah* or *ridha* Allah (Kamil, et al, 2014). OCB-IP of Islamic law *sunnah*, meaning that if not done, not get punishment or sin and will get a reward if done. Employees will be rewarded for caring and empathy with others (Wibowo, 2017). Furthermore Wibowo (2017) said that the concept of OCB-IP leads to the concept of brotherhood (*ukhuwah*) in Islam consisting of: *ta'aruf* (know each other), *tafaham* (understanding each other) *ta'awun* (helping each other) and *tasamuh* (tolerance). The OCB-IP adheres to the behavior that is in accordance with the values taught in Islam, namely the values of sincerity, ta'awun (helping each other) *ukhuwwah* (brotherhood), and *mujahadah* (hard work) (Diana, 2012).

2.2 Islamic Work Ethics (IWE)

Islamic ethics is a principle of right and wrong that serves as a guide for people about what is allowed and forbidden, which has been taught by the Qur'an and has been exemplified in the life of the Great Prophet Muhammad SAW (Hashi, 2011). While IWE is built in order to incorporate Islamic ethical values in one's professional life. To that end, Islamic culture works significantly to build communities in social relations and organizations.

IWE is comprehensive, realistic and moderate. While ethics in Islam is not only religious morality in certain acts but encompasses all aspects of life whether physically, spiritually, morally or even in worldly forms such as intellectual, emotional, individual and collective (Chanazanagh and Akbarnejad, 2011).

IWE is defined as a set of moral principles prescribed in the Qur'an and Sunnah that guide the attitudes and behaviors of employees in their workplace (Quoquab and Mohammad, 2013). The same thing is also expressed by (Mohammad et al, 2015), that IWE emphasizes and supports noble and noble values such as honesty, flexibility, justice, generosity, and responsibility.

The main elements of the IWE of various experts vary widely, for example, according to Rafiki and Wahab (2014) which has modified the dimensions of Ali's Working Islamic Ethics, revealing several verses of the Qur'an that come into contact with the ethical dimensions of Islamic Working Ethics: a) Improve the quality of work continuously, b) Improving benefits and and maintaining balance, c) Hard Work, d) Honest and fair.

In contrast to what Wahab et al (2016), the IWE has 7 dimensions as follows: a) gratitude, b) *mujahadah* (hard worker), c) *ihsan* (perfection), d) forgiving, e) cooperation, f) sincerity, g) *amanah* (believable).

2.3 Competence of Sharia (CS)

Competence is the ability or capacity of a person to perform various tasks in a job, where this ability is determined by two factors namely intellectual ability and physical ability. Then more fully, Bartram and Roe (2005), explains that competence can be described as the ability to perform a role or task, the ability to integrate knowledge, skills, attitudes and personal values, and the ability to build knowledge and skills based on experience and learning.

Chairman of the Association of Sharia Bank Indonesia (Asbisindo), A. Riawan Amin, that the competence of sharia is the Human Resources (HR) that has the character of sharia. The main requirement is not skill and knowledge about sharia, but is character and sharia behavior. Ernie and Hasanudin (2016) that the characteristic of Sharia-based human resources is the HR that has five dimensions: Sharia Knowledge, Sharia skill, Shari'ah attitude, Moral Commitment and Personal Integrity.

3 METHODOLOGY

This type of research is descriptive-quantitative, the unit of analysis performed on seven sharia banks in the province of Bangka Belitung Islands, the population is 280 employees of Sharia Bank, the sampling method is census (all populations are samples). Primary data collection using questionnaires, and data analysis using SPSS software version 20.

4 RESULTS AND DISCUSSION

This research was built to answer two problem formulations that are: (1) how the influence of IWE to OCB-IP and (2) how the influence of Competence of sharia to OCB-IP. While the hypothesis (H) built, H1: IWE has a positive and significant effect on OCB-IP. H2: Sharia Competence (SC) has a positive and significant effect on OCB-IP.

Answering these two hypotheses can be seen in table 1 below.

Table 1: Value of IWE coefficient and Shana competency.

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	20,103	2,965		6,780	,000
1 IWE	,407	,073	,429	5,605	,000
SC	,352	,093	,290	3,793	,000

a. Dependent Variable: OCB_IP

4.1 How IWE Influences the OCB-IP

Table 1 shows the magnitude of Beta coefficient (B) for the IWE variable of 0.407 (positive). T count of 5.605 and t table = 1.968. Because t count > t table, it is concluded that IWE has contribution to OCB-IP. A probability value below 0.05 (5%) indicates that there is a significant IWE relationship to OCB-IP. Based on table 1 it can be concluded that there is a positive and significant relationship IWE to OCB-IP, so H1 accepted.

IWE has a positive and significant influence on OCB-IP with a strong linkage between IWE and OCB-IP. OCB-IP has 4 dimensions: Al-Eethaar, Qayam al-muwatwanah, Da'wah and Raf'al Haraj. IWE's dimensions such as: Gratitude, Mujahadah (hard work), Ihsan (perfection), Forgiveness, Cooperation, Sincerity and Amanah are largely aligned and in line with the dimensions of the OCB-IP. The dimension of Al-Eethaar is concerned with the sincerity of an employee in performing the task. Employees who have this dimension will assume that work as worship, so that when helping customers, co-worker and leaders merely expect the blessings of Allah. The dimensions contained in the IWE are very harmonious and correspond to the dimensions contained in the OCB-IP construct. Therefore, the relationship between IWE and OCB-IP is significant.

4.2 How Influence of Sharia Competence to OCB-IP

Table 1 shows that Sharia Competency (SC) has a positive and significant relationship to OCB-IP. The positive relationship is shown by the magnitude of the beta coefficient (B) of 0.352. Table 1 also shows the probability magnitude of 0.00 (below 0.05). The relationship partially reinforced by T count > t table (3.793 > 1.968), partially reinforces that Sharia Competency (SC) really has a positive and significant relationship to OCB-IP. Given statistically it can be concluded that H2 is acceptable.

Some indicators of the dimensions contained in the Sharia Competency (SC) are also part of the indicators in the OCB-IP, or the indicators contained in the Sharia Competency (SC) are complementary to indicators in the OCB-IP so there is harmony between the two variables. For example, Shari'ah, responsible, participatory, honest and sincere behavior in work is part of the indicators of Shari'a Competence (SC), aligned with the indicators contained in the OCB-IP especially the Al-Eethaar dimension related to sincerity an employee in performing the task. Employees who have the dimensions of Al-Eethaar will assume that work as worship, so that when helping customers, co-worker and leaders merely expect the blessings of Allah.

Likewise, honesty and sincerity which are indicators in Sharia Competence (SC), also reflects the existing da'wah indicators in the OCB-IP, advocating for good deeds and charitable deeds, including advocating for honesty and sincerity.

The ability of IWE and Sharia Competency (SC) to predict or contribute to OCB-IP employees can be seen in table 2 below.

Table 2: Model summary influence of IWE and competence of Sharia to OCB-IP.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,688 ^a	,473	,469	4,80488	,473	124,293	2	277	,000

a. Predictors: (Constant), IWE, SC

R Square of 0.473 (47.3%) indicates that the ability of IWE and Sharia Competency (SC) in predicting or contributing to OCB-IP of Sharia Bank employees is 47.3%, while 52.7% is caused by other factors outside this research .

Table 3 shows the simultaneous effect of IWE and SC to OCB-IP.

Table 3: Results of Anova IWE and Sharia competencies towards OCB-IP

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	5739,052	2	2869,526	124,293	,000 ^b
Residual	6395,059	277	23,087		
Total	12134,111	279			

a. Dependent Variable: OCB-IP
b. Predictors: (Constant), IWE, SC

F count is 124,293 and the magnitude of F table = 3,028. Because F count > F table and on sig column (significant), the magnitude of probability 0.00 is below 5%, it can be concluded that simultaneously IWE and SC have positive and significant effect on OCB-IP. That is, both variables can play a role to influence changes in OCB-IP.

5 CONCLUSIONS

IWE and Sharia Competence have a positive and significant impact on OCB-IP. If employees have weak IWEs, such as lack of gratitude, lazy effort, lack of cooperation, and unworthiness, it will lower the level of care, ability to help, sense of belonging, and a sense of belonging to customers, associates and leaders. Having the knowledge, skills, attitudes that suit the Sunnah, moral commitment and high personal integrity will enhance the role of employees in serving the customers, helping co-workers and institutions.

In addition to training, seminars, and workshops to improve knowledge, skills and expertise, efforts should be made to sharpen employees' commitment and integrity so that they have a responsibility to develop sharia banking. Employees are not only able to show duties and responsibilities according to job description, but sincerely perform the extra role to improve the development of sharia banking.

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