

The Impact Of Islamic Business Ethics And Prayer On Job Performance Towards Human-Centered Tawhidic Society 5.0

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Abstract

The objective of this study was to find out the nexus of Islamic business ethics and HR performance towards human-centered tawhidic society 5.0. There were five variables being examined: Islamic business ethics, meaning of prayer (shalat), corporate culture, job satisfaction and organization commitment. The Islamic business ethics consisted of tawhid (unity), khilafah (trusteeship) and adalah (justice). Factors of prayer essence consist of 6 (six) variable namely concentration, understanding, respect, fear and admiration, hope for mercy and bless and shame for negligence. The dimensions of corporate culture were language, artifacts and symbols, patterns of behaviour, espoused values and basic underlying assumptions. HR performance was measured with the proxy of job satisfaction and organization commitment. This study took place in Islamic banking which was Bank Muamalat Indonesia (BMI). Result of quantitative analysis of BMI showed that Islamic business ethics significantly and positively influenced HR performance and the other variables, likewise the other relations. The results of qualitative analysis showed that BMI had the strength of corporate culture that has been attached to the workers, which has created compatibility between the values of individual workers and corporate culture and has been voluntarily accepted. Human-centered tawhidic in the workplace can be developed through the application of Islamic business ethics and sharia (prayer), was proven to develop a culture of excellence and enhance the success of the HR performance, thus improving the quality of live as the goal of society 5.0.

Keywords: Islamic business ethics, the meaning of prayer, corporate culture, job satisfaction, employee commitment, human-centered tawhidic society 5.0.

Submitted: Revised: Accepted Publication: Published:

INTRODUCTION

The society 5.0, a super smart society is a societal transformation plan from Industrial Revolution IR 4.0 and emphasizes on social implications, ethics, and social acceptance by all stakeholders (Isa and Mohamed, 2020). The Covid-19 pandemic which is globalizing around the world has become a driving force to enter the era of society 5.0. Serpa and Ferriera (2019) state that the human resource (HR) factor is vital in the era of society 5.0 with social sustainability and innovation. The gap in the digitalization of society will provide a wider space for exploration, not only a problem of technology itself, but technology is a way to answer social challenges in society 5.0 to achieve economic sustainability. The hope of society 5.0 with social-digital interaction encourages innovation so that the interaction of

technology and individuals will improve the quality of life. But will the society 5.0 create new set of values? As stated by Serpa and Ferriera (2019) that machines will become humanists, but at the cost of humans they become dehumanists, whereas the results of Mahmudi's study (2019) mention the negative impacts of the era of society 5.0, among others, humans become soulless because they continuously interact with computers (cyber) and be 'rich in material wealth but lack in spirit'. Therefore Isa and Mohamed (2020) proposed the human-centred tawhidic society 5.0 where businesses are transacted in a merged of physical space (real world) and cyberspace by leveraging ICT to its fullest, but with the aims at human beings, the ummah, and in which all the ummah can receive high-quality services and live a comfortable. Isa and Mohamed (2020) argued that tawhidic-based system as the ideal form of a socio-economics

order, because the system's focus on cultivating the solidarity. Hence, human-centered tawhidic society 5.0 proposed by Isa and Mohamed will reduce the negative impacts of society 5.0 find at Mahmudi's study (2019).

Islamic business ethics that are applied in the economy can be accepted in various circles, because they are universal and not exclusive. Serpa and Ferriera mentioned that innovation will fill the gap in digitalization society, while Farrukh, Butt and Mansori (2015) studies show a positive relationship between Islamic work ethics and innovation capability, therefore Islamic business ethics will be the center of HR model in human-centered tawhidic society 5.0 in heightening on social implications, ethics, and social acceptance by all stakeholders.

Majid and Ulina (2020) comparing the conventional banks and Islamic banks or sharia banks during the global financial crisis, it concluded that Islamic banks were in a better position amid the crisis, showing their ability to offer more profit-sharing during the turbulent economic period. Therefore, the existence of an economic crisis is the right momentum to prove that the muamalah of sharia with the main philosophy of partnership and togetherness (solidarity) in profit and risk can create a more just and transparent economic activity and furthermore the improvement of quality of life as the aim of society 5.0.

The conventional economics put the joint balance on the Pareto optimal, Chapra (1985) mentions that in Islam there is an Islamic Optimal, namely a market balance that reflects the continuous realization of the level of efficiency and optimal justice with maqāsid sharia (the objectives of sharia). Islamic banks need to develop a model based on Islamic business ethics to create a convergent culture in improving management performance in the long term. This nexus will answer the fundamental question of how Islamic business ethics influence the culture and performance in order to gain quality life ethically. Islamic business ethics in the form of an Islamic ethical system serve as a moral filter and how to run a business. According to Rice (1999), there are three concepts that build Islamic business ethics in the business world, namely tawhid (monotheism), justice and caliphate. These three concepts are related to business

practice. This impact in line with the study done by Widana et al. (2015a) where Islamic business ethics influences marketing orientation in business performance at Islamic banks. Sharia is approached with the proxy of meaning prayer by Al-Ghazali (1999). Achour et al. (2019) empirical findings state that prayer moderating job stress, henceforth improving job performance. The corporate culture approach was adapted from the theory of Schein (2004) with three dimensions of it namely artifact, values and assumptions.

Bank Muamalat Indonesia (BMI) was chosen as research object among other Islamic banks, with reason that BMI which is the first Islamic commercial bank in Indonesia where the corporate culture has been formed. Furthermore, based on research by Mustika and Fakhrunnas (2018) on 11 Indonesian Islamic bank's performance under Maqāsid Based Performance Evaluation Model (MPEM), BMI outperformed in all aspects.

METHOD

Human-centered means core values that have the function of clarifying the reasons for the organization to act and do everything. These values will serve as a measure in determining company priorities and guide the decision-making process. Basically, all behavior in an organization is driven by the values that an organization believes in. Jabnoun (2008) formulates an Islamic Management Model where a management model with Islamic business ethics is the center, while the systems and structures, leadership, strategic planning, decision making and HR management are derivatives of Islamic business ethics, thus businesses will interact and form towards human-centered tawhidic society 5.0. According to Schein (2004), cultural formation is influenced by values or beliefs and rituals. Muslim individuals will be influenced by Islamic business ethics or beliefs and rituals. The values or beliefs that affect business in Islam according to Rice (1999) consist of tawhid, khilafah and justice. One of the rituals in Islam is in the form of prayer. These values and beliefs will be translated into daily behavior at work, so that they will become individual performance. Luna-Arocas and Camps (2008) and Edgar and Geare (2007) use a job satisfaction approach and employee commitment to assess HR

performance. The research design is shown in Figure 1.

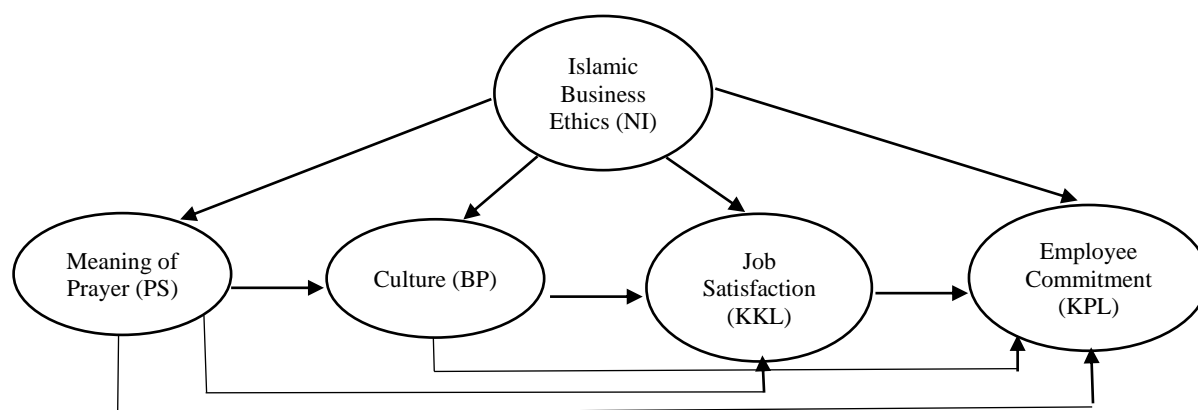


Figure 1. The research design the nexus of Islamic business ethics with meaning of prayer, culture, job satisfaction and employee commitment

Analysis combined a quantitative approach in the form of statistical analysis and a quantitative approach with in-depth interviews. Quantitative analysis of the influencing factors and the relation of these variables was carried out by Structural Equation Modelling (SEM) based on LISREL software. In this study, the number of respondents involved were 100 people who were taken at simple random technique. The sampling procedure was carried out with two-stage sampling. The first phase to take is the selection of randomly selected branch offices in Jakarta and the second stage, from each selected branch and head office, as many as 20 employees each were taken as the sample.

This study has 5 (five) measured constructs, namely Islamic business ethics, the meaning of prayer, corporate culture and HR performance which consists of job satisfaction and organizational commitment. In this study, the operational definition and measurement of latent variables of Islamic business ethics are

developed from the concept of ethics in business Rice (1999), the meaning of prayer is obtained from the concept of meaning of prayer Ghazali (1999) and organizational culture with five indicators referring to the Reigle concept (2003). Performance consists of job satisfaction (Price, 1977) and Worker Commitment (Mowday et al., 1979), see Table 1. Rule of thumb in determination of the number of respondents in estimating of relation using maximum likelihood in SEM is at least five respondents for each observed variable (Wijanto, 2008). The total dimensions are 53, so it takes $5 \times 53 = 265$ respondents. While this research respondents were selected 100 people. To overcome the problems that will arise such as under identification, a simplification of the model is carried out by using the latent variable score (LVS) (Wijanto, 2008), thus total LVS are 14, where according to the rule of thumb the minimum number of samples are $5 \times 14 = 70$ respondent, which is fulfilled.

Table 1. Variables and research instrument

Construct	Theory	Research Instrument	Number of Dimension	Latent Variabel Score
Islamic business ethics	Rice, 1999	Pasaribu and Indupurnahayu (2018)	22	3
Meaning of prayer	Al Ghazali, 1999	Pasaribu and Indupurnahayu (2018)	9	4
Culture	Schein, 2004	Organizational Culture Assesment Reigle, 2003	13	5
Job satisfaction		Global Measure of Job	4	1

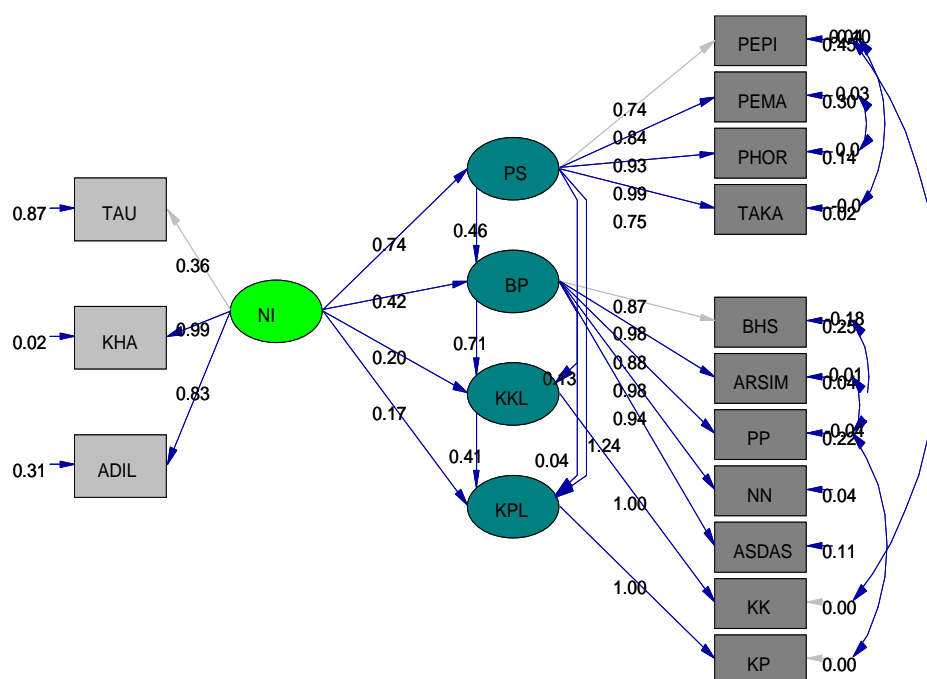
	Satisfaction Price, 1977		
Employee commitment	Organizational Commitment Questionnaire Mowday et al., 1979	5	1

RESULT AND DISCUSSION

The demography of respondents who were selected as samples in this study consisting of 47% male and 53% female. Respondents aged 21-30 years were the most dominant 66.5%, followed by age 31-40 years 23.5%. This indicates that the respondents are generally young. The education level of respondents was dominated by undergraduate graduates (73.5%) and followed by respondents with postgraduate education (12.5%). This shows that most of the employees are higher-educated people, which has implications for the insights they have and their perceptions as well as the critical attitudes of respondents. Respondents who served as operations, such as account managers, account officers, customer service, marketing and tellers were more dominant at 35%. Respondents as bank officials (general manager and manager) were 20% followed by 12% staff. The working period of the respondents is dominated by work experience for 1-3 years, namely 40.5%. This is in line

with the age of the respondents who are generally still young. Respondents who have worked for more than 10 years 22%.

The structural model in this study was formed following a theoretical framework that the authors consider as a relationship of variables that influence each other. In the research model there is one exogenous latent variable of Islamic business ethics (ζ_1) which has a direct effect on the meaning of prayer (PS = η_1), corporate culture (BP = η_2) and human resource performance which is approached with job satisfaction (KKL = η_3) and employee commitment (KPL = η_4). Endogenous latent variables of prayer meanings have a direct effect on corporate culture (η_2), job satisfaction (η_3) and worker commitment (η_4). Meanwhile, the latent variables of Work Culture affect the latent variables of Job Satisfaction (η_3) and Worker Commitment (η_4) and the latent variables of Job Satisfaction affect Employee Commitment. Figure 2 shows the results of the standard solution for BMI.



Chi-Square=120.22, df=74, P-value=0.05500, RMSEA=0.079

Figure 2. Standard Solution Path Diagram for BMI

The measure of the overall fit of the SEM model (overall model fit) consists of several parameters. Chi-square statistical test (χ^2) with p value > 0.05 on BMI shows a good fit of the model. The statistical tests with other GOF measures are ECVI, AIC, CAIC, NFI, NNFI, CFI, IF, RFI and Normed chi-square giving good model fit on BMI. Thus, it can be concluded that the resulting model provides a

good overall fit for the BMI. This study uses a significant level of 0.05 or a 95% confidence level, with the t value of each structural equation coefficient having to be greater than 1.96. If the t statistical value has a value above the critical value of 1.96, then a significant relationship between these latent variables is obtained. The test results can be seen at Table 2.

Table 2. Evaluation of nexus between the Islamic Value-Based and the other variables

Relation	BMI		
	Estimate d	t-value*	Decision
NI → PS	0,74	3,65	Significant
NI → BP	0,42	2,73	Significant
NI → KKL	0,20	3,15	Significant
NI → KPL	0,17	2,29	Significant
PS → BP	0,46	3,43	Significant
PS → KKL	0,13	2,98	Significant
PS → KPL	1,24	3,00	Significant
BP → KKL	0,71	9,13	Significant
BP → KPL	0,04	9,85	Significant
KKL → KPL	0,41	4,53	Significant

Islamic business ethics consist of tawhid, khilafah and justice are derived from the verses of the Al-Quran and hadith empirically proved to have positive and significant impact on the other four variables. These three indicators were formulated by Rice (1999) which is in line with the concepts of Widana et al. (2015a).

The results of the analysis prove that there is a significant and positive relationship between the meaning of prayer and corporate culture at BMI. BMI's corporate culture with learning management through Celestial Management (CM) is influenced by the meaning of prayer. The placement of the prayer room in an honorable place as a form of symbols and artifacts for BMIs shapes the perception of BMI employees. This placement has a broad meaning both for BMI crews, customers and the wider community. BMI embodies prayer as a religious pillar by placing a mosque as the center of office layout. Therefore it explains meaning of prayer has positive and significant impact on culture, job satisfaction and employee commitment, that affirms the findings of Mohamed, Karim and Husein (2010) where Islamic work ethics effect job satisfaction and

organisational commitment. This results also confirms findings of Achour et al. (2019) that prayer has positive and significant effect on life satisfaction and that prayer reduces stress and increases the life satisfaction.

BMI has Muamalat Spirit with core values in the formula of CM (ZIKR - Zero Base, Faith, Consistency, Result Oriented; PIKR - Power, Information, Knowledge, Rewards; MIKR - Militant, Intellect, Competitive, Regenerative) forms a strong culture. CM confirms the thinking of Robbins (2006) which states that there are 10 characteristics that when mixed and matched become organizational culture. However, the culture of BMI through the concept of CM is more complete, because there is one attribute, namely regenerative, which is not explained by the 10 characteristics of Robbins' culture (2006). The main mistake of the company is not being able to maintain sustainable competitive competitiveness because it is not able to maintain and produce a competitive advantage passed on to the next generation (Amin, 2007). BMI has prepared a system that will simultaneously select suitable seeds to continue the next leadership baton.

According to Hafidhuddin and Tanjung (2006), the work culture applied by Muhammad Rasulullah sallallahu 'alaihi wasallam (SAW), as role models for Muslims is Siddhiq, Istiqomah, Fatonah, Amanah and Tabligh or abbreviated as SIFAT. These five characteristics have become a reference for every Muslim, because the Qur'an has commanded: "Indeed, the Messenger of Allah is a good role model for you (that is) for those who hope (mercy) Allah and (the coming of) the Day of Judgment and he chants Allah a lot" (QS 33:21). Corporate culture that is reflected in artifacts and symbols, language, behavior patterns, values and basic assumptions (Reigle, 2003) as a Islamic bank demands universal and global application of sharia. Thus, it is expected that there will be a "uniformity" of corporate culture in Islamic banking as shown in the results of the analysis of the performance model based on Islamic business ethics in building up human-centered tawhidic society 5.0.

Qualitative Analysis

The Islamic concept in managing a company according to BMI as in the Al-Qur'an says "I did not create jinn and humans except to worship me" (QS 51:56), so that in every step human activity must be of worship value. This means that the strategy implemented by the company has an afterlife value. Furthermore, in the Al Qur'an people have been guided how transaction to be written "O believers! When you contract a loan for a fixed period of time, commit it to writing. Let the scribe maintain justice between the parties..." (QS 2: 282). The management of the company imitates Muhammad SAW's behavior, for example justice, honesty and transparency which are part of Good Corporate Governance (GCG) which is relatively based on a rational and scientific approach only. BMI applies Islamic business ethics as set values and these values are in line with GCG. Furthermore, the concept of Islam is applied to both the human and the system side, because no system is 100% perfect and on the other hand, human faith is fluctuating, so that the combination of the system and humans will shut out the opportunity and the intention to cheat. Furthermore, Amin (2007) elaborates normative GCG with Getting God-will done by people in which the standard of company

practices requires a much higher degree of transparency and accountability than GCG, which is according to Isa and Mohamed (2020) is human-centered tawhidic society 5.0

BMI management is open to adopting new theories and maintaining Islamic business ethics that have been followed by the company from its inception. This is because a good system is in line with the Islamic concept. The criteria used in making work values and culture are the basic values of the company are in accordance with the Vision and Mission, accepted at all levels and in accordance with generally accepted values.

Islamic business ethics affect the company's HR performance both financially and non-financially as supported by findings of Majid and Ulina (2020) and studies by Mustika and Fakhrunnas (2018). Non-financial benchmarks apply sharia values such as compliance with rules, GCG implementation and creating a comfortable work environment. A comfortable work environment with indicators creates strong interpersonal relationships between BMI crews, as a result of the development of an egalitarian concept in the company with open communication structural decisions and strong peer control. Egalitarianism is a form of business practice based on the Islamic business ethics of Tawhid in the form of unity and integration, that is, rewards are obtained by doing business; as well as equality, namely there is no discrimination among actors on the basis of considerations of race, sex or position and the application of justice in Islamic business ethics, namely togetherness where there are no privileges due to being rich or poor (Rice 1999 and Widana et al. 2015).

A comfortable work environment is felt not only inside the office, but also outside the office. Evidence of a comfortable work environment that affects HR performance with a low employee turnover rate of 0.8%. This is in accordance with the results of research by Paauwe and Richardson in Edgar and Geare (2009), where these values are social climate, involvement, trust and loyalty affect job satisfaction and company commitment.

Khan, Farooq and Hussain (2010) stated that Islamic corporate culture is based on Islamic teachings such as teaching to respect and cherish people, including at work regardless of position, thus application in business language is an egalitarian principle.

Hence, power distance and respect for authority arise from the virtue of reciprocity. Islamic culture promotes a sense of social ownership, but still guarantees individual rights. In business applications, BMIs are strong peer control. Thus, a reflection of Islamic culture formulated by Khan, Farooq and Hussain (2010) seen in BMI such as collectivism (such as using the term "crew"), aesthetic value (implementation of sharia), no favoritism (there is a clause prohibiting conflicts of interest), guaranteed social ownership (ZIS concept), healthy competition (open communication) and division of power (the concept of Power Sharing in Celestial Management).

It is in line with Schein (2004) that corporate culture in BMI arises from the sources of beliefs, values, and assumptions of the founders of the organization and the learning experiences of group members as the company develops. The corporate culture in the form of the concept of Celestial Management (CM) with ZIKR, PIKR and MIKR, although until now it has not been standardized as BMI's corporate culture, was born from a combination of the beliefs, values and assumptions of the founders and the learning experiences of the entire BMI crew to become Muamalat Spirit.

Internalization of company values is carried out, both formally and informally. Formally, it even starts from pre-recruitment, where there is already a strong perception from prospective applicants that BMI is purely sharia, so those who apply for work at BMI have internalized sharia values. Informal internalization through monthly meetings and joint tahajud (voluntary night prayer) events, which also serve as a medium for the gathering of all crews, as well as examples from superiors and examples from senior crews to new crews.

Prayer is one of the important and main Islamic business ethics which empirically shows that the meaning of prayer affects culture, job satisfaction and employee commitment at BMI. Efforts made in upholding prayers include announcing the call to prayer and inviting and reminding each other to pray and pray in congregation. Each premise has a prayer room (musholla) and is placed in an honorable place. Enforcement of prayer is even included in the performance appraisal on the moral component. The

wisdom of prayer is to prevent indecency and wickedness (QS. 29:45), the application in standard business practice is not to commit fraudulent acts and to carry out an agreed code of conduct. According to Irfan et al. in Azmi (2009) congregational prayer functions to form a spirit of brotherhood and teamwork that contains attributes of leader, followers and devotedness for one purpose, while Akdere et al. (2006) explained that the practice of praying five times a day has an influence on the concept of teamwork, collaboration and equality that can be applied within the company. BMI realizes that prayers to build a superior personality by living life must be in accordance with the reflection of prayer. So that it strengthens the empirical results that the meaning of prayer affects culture and performance at BMI.

BMI realizes that culture is every value, a habit that is carried out continuously so that it is internalized into an attitude. Culture has become one with values. As an example of the value of the headscarf for female employees, because it has integrated into a culture, the wearing of the hijab is not only in the office but also outside the office. Values that are integrated with culture such as honesty, sincere work and fairness. As an illustration, the 7S McKinsey places shared values at the center that influence the other 6s (strategy, structure, system, style, staff and skills). BMI's strong culture has become shared values that bind employees at BMI. This can be seen even when the vacancies were opened, there were former employees who were already working in good positions at other Islamic banks, applying again to work at BMI.

Muamalat Spirit with CM has been proven to have built strong interpersonal relationships and values and culture are not mandatory but have been shared and become voluntary where a strong corporate culture has a big influence on individual behavior due to the high level of togetherness (sharedness). This means that with the Muamalat Spirit as a strong corporate culture, the core values of the organization are held jointly and widely, so that the more members who accept the core values and the greater the commitment to these core values, a match is created between the organization and members of the organization. Stebbins (2008) states that when a similar constellation of individual values and

company culture shows a match between the values believed by workers and good corporate culture, a predisposition for favorable job satisfaction ratings is built.

The standardization of corporate culture that will be carried out by BMI will reinforce the function of culture as an integrator. The form of corporate culture normativity will then affect HR and company performance which confirms Quatro's (2002) research that organizational spiritual normativity results in better organizational performance, supported by findings of Majid and Ulina (2020) where Islamic banks are better of than conventinal banks, and specifically BMI leads from other Islamic banks at Indonesia with Maqashid-sharia-based Performance Evaluation Model (MPEM) approoach studies by Mustika and Fakhrunnas (2018).

CONCLUSION

The results of quantitative approach using SEM show that Islamic business ethics with indicators of tawhid, caliph and fairness have a significant and positive effect on the meaning of prayer, corporate culture, job satisfaction and employee commitment. The meaning of prayer which is reflected by concentration of mind, understanding, respect and fear and awe makes a significant contribution directly to the formation of corporate culture, job satisfaction and employee commitment. The results of qualitative analysis based on in-depth interviews shows that BMI has the strength of a corporate culture that is inherent in employees and has been accepted voluntarily, where a harmony has been created between individual employee values and company culture (fit person to organization). Thus the nexus of Islamic business ethics with the other variables creates an atmosphere of human-centered tawhidic society 5.0 in gaining better quality life of ummah.

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