
THE CONTRIBUTION OF ISLAMIC PERFORMANCE ETHICS AND WORK PRODUCTIVITY ON CUSTOMER SATISFACTION PT BANK SYARIAH INDONESIA AT ISLAMIC BOARDING SCHOOL

Nur Anim Jauhariyah, Munawir, Faulina Oktoviyanti

Institut Agama Islam Darussalam Blokagung Banyuwangi
Blokagung, Karangdoro, Banyuwangi, East Java, 68485, Indonesia
animjauhariyah@iaida.ac.id

ABSTRACT

The purpose of this study was to determine the contribution of Islamic performance ethics and work productivity to PT Bank Syariah Indonesia's customer satisfaction in northern female students at Darussalam Blokagung Islamic boarding school, Banyuwangi, East Java, Indonesia. The research approach method uses quantitative associative research. The research sample was taken using a purposive random sampling technique on 50 female students. After the respondents filled out the questionnaire, then the data were analyzed using regression analysis with the help of IBM SPSS software. The results showed that the ethical variables of Islamic performance and work productivity had a significant effect on customer satisfaction of PT Bank Syariah Indonesia on northern female students at the Darussalam Islamic boarding school Blokagung Banyuwangi, East Java, Indonesia with an R2 contribution of 21.7% while the remaining 78.3% was influenced by other variables. Islamic performance ethics and work productivity in serving customers as consumers are imperative to continue to improve so as to trigger an increase in the percentage contribution to customer satisfaction as users of Islamic banking services in Indonesia.

Keywords: Islamic Performance Ethics, Work Productivity, Customer Satisfaction, Islamic Boarding Schools

INTRODUCTION

Islam as a demand for life that aims to deliver human happiness through the establishment of harmony among others because of the existence of human moral and material relations. Islam also regulates humans so that they can actualize themselves in society, in order to achieve socio-economic justice and strengthen brotherhood relations. Muslims are allowed to strive for their lives to achieve prosperity, one of the activities carried out in order to increase prosperity by way of economic activity. Economic activities carried out based on Islamic values. Therefore, as a forum for these transactions, a bank was established with operational principles that are in accordance with Islamic principles (Jauhariyah, et al: 2021)

Islamic banking is a form of national banking whose operating system is based on Islamic law. According to Shaykh, Islamic banking is an innovative form of modern banking whose operations are based on Islamic law/Halal law which developed in the first century of Islam, which uses the concept of risk sharing as the main method and eliminates finance based on uncertainty and predetermined benefits (Khaerul Umam, 2013).

Several factors influence customer satisfaction, including: Islamic Performance Ethics, Employee Productivity, Customer Satisfaction (Ghufron, 2015). Especially for a Muslim, an Islamic work ethic is very important to fulfill one's work duties and responsibilities. In Islam, efficiency also has aspects of carrying out an activity that has norms and ethics (Aldulaimi, 2016).

Productivity is the ratio of output to input which is only possible by becoming more efficient in terms of time, materials, labor and work systems. Therefore, productivity must exist in every employee, because productivity is a way of thinking at work to achieve maximum performance (Supardan, 2009). Customer satisfaction is someone's happiness or disappointment. Through perceived service or product comparison as expected (Kotler, 2008).

Santri is a term for people who live in Islamic boarding schools who are studying various religious knowledge with the kiai. Darussalam Blokagung Banyuwangi Islamic Boarding School is located at the tip of the Indonesian island of Java which has more than 6000 students from all provinces in Indonesia. Santri occupy several dormitories in carrying out activities in Islamic boarding schools as informal education outside of activities in formal education units at schools/madrasas. As a santri, of course, when accepting financial transactions, you need help from banking services, considering that the distance between your original residence and the Islamic boarding school is relatively far. Therefore, with various considerations, this research is focused on female students at the North Girls Islamic Boarding School who have had direct transactions in banking.

LITERATURE REVIEW

Sharia Bank Products and Services

According to Usman (2015: 133) Definition of Product Service product in Islam is something that is produced by a production process that is good, useful, can be consumed efficiently and can produce material, moral and spiritual improvements for consumers. Something that is useless and prohibited by Islam is the notion of a product in Islam. Goods and the conventional economy are interchangeable goods. But goods in Islamic economics are goods that can be exchanged and are also morally efficient.

Definition of Islamic Performance Ethics

Ethics comes from the Greek word ethos (singular form) and means a place to live, pasture, stables, manners, manners, character, feelings, attitudes and also ways of thinking. The plural is taetha, which means way. In this case, the word ethics has the same meaning as morality. Morality comes from another word mos (singular) or mores (plural), which means manners, manners, character, manners, morals and outlook on life (Alwiyah, 2016).

Rosululloh SAW said: "Indeed, Allah likes one of you who does his (diligence) work well" (HR. Al Baihaqi). The Qur'an contains many verses advocating piety in Islam in every matter and work. Verses about faith are always followed by work verses. Likewise should. Some verses of the Al-Qur'an as follows:

"And indeed I am Most Forgiving to those who repent, believe, do good deeds, then stick to the right path" (Thaahaa 82).

"And give good tidings to those who believe, who do good deeds, that they will get a good reward" (Al Kahf 2)

Link The verses above convey the idea that godliness is the main basis of work. Whatever the form, piety is the guideline. Separating work from faith means isolating Islam from other aspects of life and allowing work to develop according to its own interests, not in terms of individual development, obedience to Allah SWT and human development.

Work productivity

Productivity is often defined as the ratio between output and input (labor, materials, money). Productivity is a measure of production efficiency, the ratio of output and input. Input is often limited to labor, while output is measured in physical units, form and value (Ma'ruf, 2011). According to the Productivity Council, productivity means a mindset that always assumes that the quality of life today must be better than yesterday and tomorrow is better than today. In general, productivity means comparing the results achieved with the total resources used (Pandji Anoraga, 2008). According to Robert L. Mathis and H. Jackson, in their book Human Resource Management, productivity is defined as a measure of the quantity and quality of work performed, taking into account the cost of the resources used. It is also useful to think of productivity as a ratio of inputs to outputs, i.e. the added value that an organization or economy brings (Robert L. Mathis & H. Jackson, 2006).

Customer Satisfaction

The benefits of providing great customer service are actually quite simple: if you provide great customer service, your customers will be satisfied and they will come back to your business. And they would tell their friends, and their friends would also tell their other friends, and so on. As a result, the attractiveness of your business will be even greater by word of mouth. This is a free promotion for your business. You and your employees will also be more confident because you will get positive affirmations that you have done your job well (Ivonne Wood, 2009).

Kotler and Armstrong suggest that customer satisfaction is a person's feelings of pleasure or disappointment as a result of a comparison between perceived achievements or products and what they expect (Kotler, Philip, and Garry Armstrong, 2008).

According to Tjiptono and Nasution, there are factors that influence customer satisfaction, namely: (1) Good products, product services and meet the tastes and expectations of consumers.; (2) Price, price is an inherent part of the product that reflects how much the quality of a product is; (3) Promotion, the basis of promotional research regarding product and service information of a company in an effort to communicate the benefits of these products and services to target customers. Location, place is part of the company's attributes in the form of company location; (4) Employee services, employee services provided by employees/staff to meet the needs and desires of consumers in an effort to satisfy customers; (5) Facilities, facilities are part of the company's attributes in the form of intermediaries to support a smooth operation; (6) Atmosphere, the atmosphere is a supporting factor because if the company is impressive then the customer gets its own satisfaction (Tjiptono and Nasution, 2004).

METHODS

This form of research is a form of associative quantitative research. Associative quantitative research is research that aims to determine the relationship or influence of one or more independent variables on a dependent variable (Sirillius Seran, 2020). This study uses a propositional relationship, a propositional relationship is a causal relationship. This means that the X variable will affect the Y variable, the independent variable in this study is Islamic Performance Ethics (X1), and Employee Productivity (X2) while the dependent variable in this study is Customer Satisfaction (Y). The sampling technique used was non-probability sampling, where samples were taken directly from the sampling unit using a purposive sampling technique of 50 female students who lived in the Pondok Putri Utara dormitory who had direct transactions at PT Bank Syariah Indonesia. Data collection uses observation and questionnaires with the help of previous research data and other secondary data. The analysis used is regression with the help of IBM SPSS software.

RESULTS

Research on the Contribution of Islamic Performance Ethics and Work Productivity to Customer Satisfaction of PT Bank Syariah Indonesia at Pondok Pesantren Darussalam Blokagung Banyuwangi East Java Indonesia based on the results of multiple linear regression tests using the IBM SPSS version 21 application, the results can be seen in Table 1. Table 1 shows that a constant value of 9.635 means that if the Islamic Performance Ethics variable (X1) and Employee Productivity (X2) are constant (fixed), then the value of Customer Satisfaction (Y) is 9.635 units.

$$Y = 9.635 + 0,319X1 + 0,355X2$$

Each addition (due to a positive sign) on Islamic Performance Ethics (X1), will increase Customer Satisfaction (Y) by 0.319. Conversely, if Islamic Performance Ethics (X1) decreases by one, then customer satisfaction is also predicted to decrease by 0.319 assuming a fixed variable. Significant values of X1 and X2 > 0.05 this indicates that there

is a significant influence between Islamic Performance Ethics (X1) and Employee Productivity (X2) on Customer Satisfaction (Y).

Tabel 1. Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	9.635	5.965		1.615	.113
1 X1	.319	.144	.286	2.212	.032
X2	.355	.132	.347	2.685	.010

Source: data processed, 2023

Tabel 2. ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	169.373	2	84.687	6.518	.003b
	Residual	610.647	47	12.992		
	Total	780.020	49			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Source: data processed, 2023

Tabel 3. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.466a	.217	.184	3.60451

Predictors: (Constant), X2, X1

Dependen Variabel: Satisfafction Customer

Source: data processed, 2023

In the ANOVA table, a calculated F value of 6.518 can be obtained with a significance level of $0.03 < 0.05$, meaning that the regression model obtained can later be used to predict customer satisfaction. In table 2 above it is known that the magnitude of the correlation value or relationship R is 0.466 and it is explained that the percentage influence of the dependent variable with the coefficient of determination is the result of the squaring of R. From the output above, the coefficient of determination R square is 0.217, meaning that the influence of the Islamic performance ethics variable (X1), and employee productivity (X2) on customer satisfaction (Y) of 21.7%, while the remaining 78.3% is influenced by other variables that have not been included in this study.

DISCUSSION

Based on the research conducted, the results obtained are that Islamic performance ethics and work productivity have a significant effect on customer satisfaction at PT Bank Syariah Indonesia at Pondok Pesantren Darussalam Blokagung Banyuwangi, East Java, Indonesia partially and simultaneously. In the ANOVA table, it can be obtained that the calculated F value is 6.518 with a significance level of $0.03 < 0.05$, meaning The regression model

obtained can later be used to predict customer satisfaction. This means that Islamic performance ethics have an influence on customer satisfaction at PT Bank Syariah Indonesia. Islamic performance ethics is a system of law and morality that is comprehensive and covers all areas of human life. Sharia ethical principles for Muslim religious communities have a function as a source of interrelationship with one another on the criteria for classifying right actions (haq) and bad (false) (Triyuwono & Iwan, 2000). Islamic performance ethics is a work culture based on the Qur'an and Hadith, where a person works not only as an activity in the world or is worldly in nature but also as a worship to obtain rewards when working in accordance with Islamic principles (Hafidhuddin, Didin, and Hendri Tanjung, 2003). In a sense, the implementation of business must still adhere to the provisions of Shari'a (rules in the Qur'an and Hadith), Shari'a is the main value that becomes a strategic and tactical umbrella for economic activity actors. If productivity rises this is only possible by increasing efficiency (time, materials, and labor) and work systems, production techniques and improvements, skills and workforce (Sunyoto & Danang, 2012). Employee productivity is a comparison that is owned either individually or as a team within the organization. Employee work productivity in a company is an endless problem to be discussed. Problems related to productivity are also a strategic issue for companies that program human resource issues. Many aspects support the creation of effective and efficient work productivity within a company (Zulfary Abu Hasny, 2019). Productivity is very important for employees in the company. With work productivity, it is hoped that the work will be carried out efficiently and effectively, so that all of this is very necessary in achieving the goals that have been set (Sutrisno & Edy, 2012).

CONCLUSION

Islamic performance ethics and work productivity have a significant effect on PT Bank Syariah Indonesia's customer satisfaction for northern female students at the Darussalam Blokagung Banyuwangi Islamic boarding school, Banyuwangi, East Java, Indonesia with an R² contribution of 21.7% while the remaining 78.3% is influenced by other variables. This research model can be used to measure customer satisfaction at PT Bank Syariah Indonesia.

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