

## Implementation of Employee Work Ethics (Study on Baitul Maal wa Al Tamwil (BMT) Masalahah Cooperation)

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**Abstract:** Competition from financial institutions such as Baitul Maal Wa Al Tamwil (BMT) cannot be avoided, so employee performance and customer satisfaction are essential in running a business. This research method is descriptive qualitative. The result is that implementing of employee work ethics is influenced by the religious, cultural, socio-political, geographical environment, education and economic structure factors. Meanwhile, the fundamental values as the basis of Islamic work ethics are: monotheism, justice (al Adl), prophethood (a Nubuawah), government (khilafah), results (ma'ad) and carrying out activities based on the principles of siddiq/honesty, tabligh/transparency, Trustworthy/responsible and fathonah/professional as well as avoiding the elements of maysir (gambling), tadtis (fraud), gharar (uncertainty), usury, zulm (persecution), risywah (bribery)

**Keywords:** Implementation, Work Ethics, Employees, Cooperatives, Baitul Maal wa al Tamwil, Fundamental Value

### A. Introduction

The need for skilled labor in various sectors is a global demand that cannot be postponed. A person is required to have the skills to create quality human resource (HR) development plans. Companies must improve their company performance through improving the performance of their employees. The company's success in improving company performance depends on the quality of individual human resources work, so companies need employees with competency according to standards.

Because of the importance of quality human resources, companies must carry out education and training to improve employee skills and knowledge to achieve the expected performance. With high employee performance, it is hoped that they can contribute to company performance, progress and sustainability.

HR and the company are two things that cannot be separated. Employees play a significant role in company operations and participate actively in every organizational activity. Good company operational activities can be seen by the company having good employee performance, which can create good company performance as well. Good employee performance can be seen from various variables. Therefore, companies must carry out

performance assessments to determine the extent to which employees can play a role in the development and growth of the company. Performance appraisal aims to assess how well employees have carried out their work and what they should do to be better in the future.

One of the companies operating in the field of sharia financial services is Baitul Maal wa al Tamwil (BMT) Maslahah East Java. Established in 1997, and until now (2023) it has 100 branch offices in several districts and cities in East Java. Due to the large number of branch offices, it requires many workers or human resources spread across branch offices and head office. At the end of the 2022 period, the BMT Maslahah Cooperative recorded 650 employees working. These employees do not just work, but have the ability, skills, creativity and are competent in their field.

Every company will have competitors who could pose a threat to the company. Therefore, employee performance and customer satisfaction are essential to running a business. Humans have joint activities to manage their business to achieve goals by using their minds, feelings, ideals, abilities, skills, knowledge, encouragement, power and work can to provide optimal contributions and develop companies or financial institutions. Humans are part of the resources and assets that are very important for companies or financial institutions. Humans are commanded to behave according to moral ethics, guidelines (instructions) in the Koran. Including in work you must also pay attention to ethics by Islamic Sharia.

In Islamic Economics, humans have an important role as economic actors. However, they still use moral principles in legal sources as business ethics, as a basis that a person or group must adhere to and carry out in carrying out their activities. Ethics is needed at work when people begin to realize that progress in the business sector has caused people to become increasingly marginalized from their human (humanistic) values. In tight business competition, superior companies are not only companies that have good managerial business criteria, but also financial institutions that have good business ethics.

Human resources are one of the most critical assets, not only seen from the results of work productivity but also from the quality of work produced. The superiority of a company or financial institution is primarily determined by the superiority of its human competitiveness, not determined by its natural resources. The stronger the knowledge of a company's human resources, the stronger the company's competitiveness.

Excellent service will be able to provide satisfaction to members. If members feel satisfied, they will continue to consume or buy the products offered. Excellent service will attract potential new customers to try the products offered. The main factor in excellent service is the readiness of human resources to serve consumers or potential consumers. Therefore, human resources need to be prepared carefully, so that they can provide excellent service. Moreover, it is not only employees who deal directly with consumers who must be able to provide good service, all company employees must do

this. All parties must support each other to provide services that satisfy consumers. So, it can be formulated how cooperative employee work ethics according to Islamic economic regulations? Moreover, do BMT Maslahah cooperative employees implement the work ethic?

## **B. Methods**

This research method is descriptive qualitative, by conducting a review of sharia cooperative literature and legislation, as well as conducting interviews with respondents who are competent in cooperatives such as Cooperative Management, Cooperative Supervisors, Main Managers, and related Cooperative Services, regarding the operationalization of sharia cooperative management implemented in the Baitul Maal Cooperative wal al Tamwil (BMT) Maslahah.

## **C. Results and Discussion**

### **1. Work Ethics**

Ethics comes from the Greek word *ethos* (singular form) which means: residence, pasture, enclosure, habits, customs, character, feelings, attitudes and also a way of thinking. The plural form is *taetha*, which means customs. In this case, the word *ethics* has the same meaning as *morals*. *Morals* come from other words: *mos* (singular form), or *mores* (plural form) which means customs, habits, character, habits, morals and way of life.

In Islamic economics, it can be interpreted as an emanation from *aqidah* that originates from the Islamic faith system, namely a fundamental attitude towards life regarding work so that an Islamic work ethic paradigm can be built. The characteristics of Islamic work ethics are formulated based on the concept of work which is an explanation of *aqidah*, work based on knowledge, and work that imitates divine qualities and follows the instructions of Allah SWT.

Ethics is a science that discusses morality, work ethics can be interpreted as a concept about work or a work paradigm that is believed by a person or group of people to be something good and right, work that is realized through work behavior. There are three approaches in the context of ethics, namely descriptive ethics, normative ethics, and mathematics.

According to Jansen, work ethics is defined as a set of fundamental attitudes or views held by a group of people to assess work as a positive thing for improving the quality of life, thereby influencing their performance behavior. Companies with good work ethics will have and practice values, namely: honesty, openness, loyalty to the company, consistency in decisions, dedication to stakeholders, good cooperation, discipline and responsibility.

According to Tb. Sjari Mangkuprawira, work ethics are normative

rules that contain a system of moral values and principles which are guidelines for employees in carrying out their work duties within the company. Work ethics are a reference used by an individual or company as a guide in carrying out their business activities, so that the activities they carry out do not harm other individuals or institutions. From the definition above, it can be concluded that work ethics are a reference or norm that is used as a guideline for work, where these rules are owned by every company to be followed by all employees, including leaders, so that they will be able to form good moral values.

The meaning of work for a Muslim is a serious effort, by mobilizing all his assets, thoughts and dhikr to actualize or reveal his meaning as a servant of Allah who must subdue the world and position himself as part of the best society (khairu ummah). (Toto Tasmara, 2002). Islamic work ethics is a series of business activities in various forms that are not limited to the amount of ownership of assets (goods/services), but are limited in how to obtain them and utilize the assets due to halal and haram rules.

Work ethics in Islamic Sharia are morals in running a business in accordance with Islamic values, so that when carrying out a business there is no need to worry, because it is believed to be good and right. (Ali Hasan, 2009). Work ethics in Islam means carrying out work according to halal and haram rules. If you adhere to Islamic values and only hope for Allah SWT's blessing, then there is no need to worry.

## **2. Aspects of work ethics**

There are 8 aspects of work ethic as follows : (1) Work is a blessing. (2) Work is trust. (3) Work is a calling. (4) Work is actualization. (5) Work is worship. (6) Work is art. (7) Work is honor. (8) Work is service.

If you are aware of the work ethic aspect, you will respect your work and carry it out responsibly, full of confidence and commitment, thorough, diligent, with integrity and professionalism. Many people consider work to be a burden, so they don't work wholeheartedly, complain easily, and always feel uncomfortable. Dissatisfaction is always present in every human being, but it should be applied in positive ways. For example, dissatisfied with the attitude of consumers who feel disappointed with the attitude of employees. Dissatisfaction is realized by improving service.

## **3. Factors that influence work ethics**

Factors that influence work ethics, which most influence work ethics, are:

- **Religion**

Basically, religion is a value system which will certainly influence or determine the lifestyle of its adherents. A person's way of thinking,

acting and behaving is definitely colored by the teachings of the religion they adhere to if they are consistent in carrying out their religious life. Low work ethic is indirectly influenced by a person's low religious qualities.

- **Culture**

That the mental attitude, determination, discipline and work spirit of the community are also referred to as cultural ethos and operationally, this cultural ethos is also referred to as work ethic. The quality of the work ethic is determined by the cultural value orientation system of the community that develops and resides in the organization. A society with an advanced cultural value system will have a high work ethic and conversely, a society with a conservative value system will have a low work ethic or even no work ethic at all.

- **Social politics**

Work ethic must start with awareness of the importance of responsibility for the future of the nation and state. The drive to overcome poverty, ignorance and backwardness is only possible if society as a whole has a life orientation that is focused on a better future. This future orientation must be followed by adequate appreciation for competition and achievement.

- **Environmental/Geographic Conditions**

A supportive natural environment influences the people within it to make efforts to manage and take advantage of it, and can even invite immigrants to join in seeking a livelihood in that environment.

- **Education**

Work ethic cannot be separated from the quality of human resources. Increasing human resources will make someone have a hard work ethic. Increasing the quality of the population can be achieved if there is equitable and quality education, accompanied by improvement and expansion of education, expertise and skills, so that the activity and productivity of the community as economic actors increases.

- **Economic Structure**

The level of work ethic in a society is influenced by the presence or absence of an economic structure that is able to provide incentives for members of society to work hard and enjoy the results of their hard work to the full.

- **Function of work ethics**

Work ethics is something that is very important for an individual or company to use as a guideline in carrying out its business activities, so that the activities carried out do not harm themselves or others. In

general, work ethics can function as a constant driving force for an individual's actions and activities. According to Ernawan, the function of work ethics is:

- **The driving force for action**

Work ethics can be a driving force for actions, where work ethics can enable individuals or groups to carry out actions in order to achieve the desired things.

- **Passionate about activities.**

When carrying out daily activities, whether individually or in a group, work ethics can make you more enthusiastic in carrying out these activities. So that the desired results can be achieved.

- **Movers**

Work ethics can move individuals or groups of people to want to do something to achieve what they want, so that an agreement is created to achieve that target, so that agreement is created in achieving these targets.

Work ethics indicators according to Abbas Ali's instrument : (1) Work dedication. (2) Working well is beneficial to oneself and others. (3) Work according to your abilities and (4) Good relationships within the organization are developed.

#### **4. Service Quality**

Service quality is a performance that a person can offer to others. This performance can be an intangible action and does not result in ownership of any goods or anyone. From an Islamic perspective, service quality is of course based on several main things which include a trustworthy and trustworthy personality, as well as knowledge and good skills.

The main point is that service is an action carried out by a seller to a buyer or consumer in order to fulfill the consumer's needs and desires. This behavior aims to achieve customer satisfaction. A service can be provided when consumers choose a product with good service quality which will also have a good impact on the company, because they will become loyal customers and provide benefits for the company.

#### **Dimensions of service quality**

- **Physical evidence (Tangible)**

Physical evidence is a service that can be seen, smelled and touched, so the tangible aspect is important as a measure of service. Physical evidence of a company or institution shows its existence to outside parties.

- **Reliability**  
Reliability is the company's ability to carry out services according to what has been promised in a timely manner.
- **Responsiveness (Responsiveness)**  
It is a company's ability carried out directly by employees to provide responsive service. Responsiveness can foster a positive perception of the quality of services provided.
- **Guarantee (Assurance)**  
It is employee knowledge and behavior to build trust and confidence in consumers in consuming the services offered. This dimension is very important because it involves consumers' perceptions of the risk of high uncertainty regarding the capabilities of service providers.
- **Empathy (Emphathy)**  
It is a company's ability carried out directly by employees to pay attention to individual consumers, including consumer sensitivities or needs.

### **Implementation of Work Ethics for BMT Maslahah Cooperative Employees**

The foundation for the work ethics of BMT Maslahah Cooperative employees is based on the Koran and Al Hadith, Pancasila and the 1945 Constitution, with principles of sharia provisions, namely: implemented with 'is (fair), itqan (professional), trustworthy (honest). ), ta'awun (helping each other) and maslahah (benefit); and avoid the elements of maysir (gambling), tadlis (fraud), gharar (uncertainty), usury, zulm (persecution), risywah (bribery), haram goods and services and/or immorality.

Participating in activities held by the Cooperative, in the form of training or other matters related to their duties. At the time of termination of employment, the cooperative's property rights, all letters, records, documents and the like must be submitted by the employee concerned to their immediate superior upon request. or not.

### **Discussion**

From the discussion of employee work implementation, the Baitul Maal Wa Al Tamwil (BMT) Maslahah Cooperative has implemented employee work ethics, such as the concept of Islamic work ethics which has been standardized in management operational standards, standard operational procedures and other special regulations. However, researchers have not conducted research on the implications of implementing employee work ethics at the Baitul Maal Wa Al Tamwil (BMT) Maslahah Cooperative. So that the next researcher can continue research on the title of the implications of implementing employee work ethics at the Baitul Maal Wa Al Tamwil (BMT) Maslahah Cooperative.

## Conclusion

From the discussion above it can be concluded as follows:

- Employee work ethics are influenced by religious, cultural, socio-political factors, geographical environment, education and economic structure. The fundamental values that are Islamic teachings as the basis of Islamic work ethics are: Tauhid, justice (al Adl), prophethood (an Nubuawah), government (khilafah), results (ma'ad).
- Implementation of the work ethics of BMT Maslahah employees guided by the Qur'an and Al Hadith, Pancasila and the 1945 Constitution, based on Sharia Principles, namely: 'is (fair), itqan (professional), trustworthy (honest), ta' awun (helping each other) and maslahah (benefit); carrying out activities based on the principles of siddiq/honesty, tabligh/transparency, trust/responsibility and fathonah/professional. Avoiding the elements of maysir (gambling), tadlis (fraud), gharar (uncertainty), usury, zulm (persecution), risywah (bribery).



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