

ANALYSIS OF THE ROLE OF ORGANIZATIONAL CULTURE IN OPTIMIZING EMPLOYEE PERFORMANCE IN ISLAMIC BANKS

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ABSTRACT

Islamic banking in Indonesia is experiencing an upward trend, which has an impact on the increasing demand for Islamic products. The organizational culture of Islamic banks is based on a system based on the Qur'an and As-Sunnah in the company's activities. The research method used is descriptive qualitative, with 21 informants from various circles. The implementation of Islamic organizational culture in improving performance and carrying out activities based on the MASLAHAH cultural value in each employee becomes a guideline even though employee performance is still in the progress stage of achieving business plan targets.

ABSTRAK

Perbankan syariah di Indonesia sedang mengalami tren kenaikan yang berdampak pada meningkatnya permintaan produk syariah. Budaya organisasi bank syariah berlandaskan pada sistem yang berlandaskan Al-Qur'an dan As-Sunnah dalam kegiatan perusahaan. Metode penelitian yang digunakan adalah deskriptif kualitatif, dengan 21 informan dari berbagai kalangan. Penerapan budaya organisasi Islami dalam meningkatkan kinerja dan melaksanakan kegiatan yang berlandaskan nilai budaya MASLAHAH pada setiap pegawai menjadi pedoman meskipun kinerja pegawai masih dalam tahap kemajuan pencapaian target rencana bisnis.

INTRODUCTION

A bank is a financial intermediary institution that is generally established with the authority to accept deposits, lend money, and issue promissory notes, also known as banknotes. (Mandiri, 2018). State Law of the Republic of Indonesia Number 10 of 1998 dated November 10, 1998 concerning banking: "Enterprises that collect funds from the public in the form of savings and distribute them to the public in the form of credit and or other forms in order to improve the standard of living of the people at large." Bank Indonesia Regulation No. 9/7/PBI/2007 Concerning Commercial Banks, namely Banks that Carry out Business Activities Conventionally or Based on Islamic Principles and in Their Activities Provide Services in Payment Traffic The services provided by commercial banks are general in nature, meaning that they can provide all existing banking services. Commercial banks are often called commercial banks. People's banks are a solution to people's financial problems. Banks

are also a safe place to store their funds. Aside from saving funds in banks, customers will also get interest in conventional banks and profit sharing (*syirkah*/profit or loss sharing).

The development of Islamic banking is now supported by religious passion in Indonesia, which is experiencing an upward trend, which has an impact on increasing demand for Islamic products and services. (Pradesyah & Bara, 2021; Sagantha, 2020; Warka & Hariyanto, 2016). Islamic economics has three (3) pillars that are related to one another. All three need to be developed and mobilized jointly by all components of the people and nation, both by the government and implementers of Islamic financial institutions, scholars, *ustadz*, and preachers, including the academic community of universities. These three pillars are the implementation of Islamic teachings based on *tauhidullah* and are expected to be the operational basis of Islamic Financial Institutions (LKS) and other Islamic business activities. (Hakim, 2020). The three pillars are: 1) The real sector, i.e. the trading and business activities that drive the economy directly, 2) The monetary sector, namely Islamic financial institutions (LKS), consists of bank and non-bank financial institutions, such as pawnshops, insurance, and others and 3) The sector of *zakat*, *infaq*, *alms*, *waqf*, and other charitable contributions.

Bank Syariah Indonesia projects that the prospect of Islamic banking will grow positively in 2021. This was conveyed by the President Director of Bank Syariah Indonesia, Hery Gunardi, during the presentation of the Prospects of Islamic Banking After Merger at the CEO Talk event. Based on OJK projection data at the 2021 financial services annual meeting and BSI internal research, the Islamic banking industry will grow by double digits. Nationally, Islamic economic growth grew by 2.4–3.7%. In terms of financing and third-party fund raising, it is estimated to grow by 13–18%, while in terms of financing quality, it is projected at 3–3.5%. As of March 2021, the positive performance of Islamic banks was shown by the position of assets reaching IDR 605 trillion, financing growing by 6.52%, and raising third party funds by 11.58%. while maintaining the quality of NPF financing at 3.29% and BOPO efficiency at 78.75%.

Bank Jabar Banten is a service company engaged in banking that has been established to date with a network available throughout West Java, Banten, and DKI Jakarta. Bank Jabar Banten is focusing on increasing its contribution to regional development. In accordance with its mission, among others, to move the pace of regional finance, carry out regional savings and become one of the sources of regional original income, especially in West Java and Banten. In order to follow the development of the economy and banking, based on Regional Regulation Number 22/1998 and the deed of establishment number 4 dated April 8, 1999, along with the deed of improvement number 8 dated April 15, 1999, which was legalized by the Minister of Justice of the Republic of Indonesia on April 16, 1999, the legal form of Bank Jabar changed from a regional company (PD) to a limited liability company (PT).

Based on the results of interviews and preliminary research conducted in 2020, it was found that 0.99% of bank BJB Syariah employees were absent from work. Absence or absenteeism in the company is a problem because it means losses due to delays in completing work and decreased performance. This indicates that employees do not have responsibility for their work because this has an impact on poor work results. This is supported by several studies which show that the application of a good work culture has an effect on results. (Dahlan & Iriawan, 2018; Hasan, 2019; Ifada, 2019; Wahyuningsih et al., 2019).

Researchers are interested in conducting research at BJB Islamic because BJB Islamic is a subsidiary of the first regional development bank in Indonesia that already has and

implements a culture of quality. This is marked by the success of Bank BJB Islamic in winning the Infobank Award 2014 with the title "very good" in the category of BUKU 1 Bank, namely the core capital group below Rp. 1 trillion, organized by Tempo Media Group and Indonesia Banking School, and again winning the Infobank Banking Service Excellence Award. 2016 with the title "First" for the best ATM performance conducted by Marketing Research Indonesia (MRI) and the Infobank Institute with an assessment of banking ratings that led to the transformation of bank services.

A framework that guides daily behavior and makes decisions for employees and directs their actions to achieve organizational goals. (MacQueen, 2020). In line with what was stated by (Emary et al., 2020) regarding organizational culture, which is a belief system that exists within the organization and how to interact with formal structures to behave according to norms. The results of research conducted by (Shaffer, 2019) that organizational culture is a "system of values and beliefs about how to behave in the organization".

Organizational culture can be grouped into four types of culture (Belias et al., 2015; Suparta & Ardana, 2019) : *The thought person, macho culuture, Work-hard/play hard culture, Bet-your company culture, Process culture.*

Organizational culture in Islamic banks as a bank with a system based on the Qur'an and As-Sunnah in company activities, because, according to the explanation of one of the staff of BJB Islamic Bandung in the Human Resources (SDI) division, the stronger the company's culture will change patterns of behavior and attitudes of employees, the more it will have an impact on increasing employee performance. The change from the conventional system to a Islamic system is an effort by the company to improve services to the community who have been waiting for Islamic-based banking services, especially at regional development banks, as regional banks that should help local communities drive the rate of economic growth in the West Java region without a strong culture of service, which is expected by the community, will not run optimally.

In order to build and create an Islamic corporate culture, here are the things that should become the identity of the company and are embedded in the personality of every employee who holds Islamic principles. (Andriani & Halmawati, 2019; Maisur & Shabri, 2015) relationship with Allah SWT. Personality of employees in human relations Greeting culture, friendliness, and a willingness to serve, Islamic dress Regular or periodic diniyah lectures, as well as a clean, healthy, and Islamic work environment.

Performance is a record of the results of certain activities during a certain period, so performance in this case can be said to be the result of work or work performance, (Marguglio, 2021). Employee performance is what influences how much they contribute to the organization and the contribution that employees can make to their organization (Mihaela et al., 2015). The assessment process must be carried out objectively. The following are things that can become obstacles in conducting performance appraisals (Zabri et al., 2016) Halo Effect, Leniency, Strictness, Central Tendency, and Personal Bias.

Organizational culture that affects employee performance has been widely studied in manufacturing companies, services, and other fields, but not many of these studies refer to Islamic or *Islamic*-based organizational culture, so researchers fill in the gaps in this research.

RESEARCH METHOD

The research method used by the researcher is descriptive with a qualitative approach. The research location is PT. Central Bank BJB Syariah, which is located on Jl. Braga No. 135 in Bandung. This location was chosen because it fits the criteria set out in the study. This

company has implemented an organizational culture in accordance with the principles of Islamic law in its operations.

This sample selection was based on the snowball technique, along with the research and the saturation of the data or information obtained. These informants were chosen because at Bank BJB Syariah, the development of organizational culture is still in its developmental stage, so as a division that handles organizational culture, employees in the human resources division should be able to apply and provide examples to other employees in the application of corporate culture. Syariah experts or experts in this study are used to strengthen the results of research data related to the theory used in research and customers as users or users of bank services who feel the results of performance in Islamic banks. Testing the validity of the data in this study will mainly be done through triangulation.

RESULTS AND DISCUSSION

Application of Corporate Organizational Culture at PT. Bank Jabar Banten Syariah Bandung

The analysis used basically follows the flow of the research phase. Therefore, the following explanation will begin with a research issue that will be explored by expert informants or Syariah experts and employees at BJB Syariah related to the implementation of organizational culture. This chain of evidence is presented in such a way that it cannot be separated from the triangulation process to prove the validity of the obtained results.

The first issue to be explored and raised is the application of the corporate organizational culture of Syariah Bank BJB. Interviews and observations were made on activities, habits, and rituals in the implementation of corporate culture. In the application of organizational culture, prior views are needed on the phenomenon of the development of Syariah, or Islamic culture, in the banking world itself. Basically, culture can be applied or implemented throughout the organization.

The application of organizational culture in Syariah companies or organizations can be implemented under current conditions to support economic performance, especially in Indonesia and in Syariah bank BJB. The success of implementing Syariah bank BJB culture begins with the agreed commitment of all elements of the company. This was marked by the signing of a joint commitment agreement on the organizational culture of Syariah Bank BJB.

The culture of Islamic banks, like BJB, was formed against the background of changes that started from conventional banks to become Syariah-based banks. Apart from being motivated by the company's background, the formation of organizational culture wants to provide behavioral guidelines for employees so that they can know what they can and cannot do. So that the actions taken by employees are still within the scope of the bank's BJB Syariah culture. As a company that carries the concept of Islam, every employee should have a straight faith in accordance with the teachings of Islam. Every step taken is solely to seek the pleasure of Allah swt.

The implementation of congregational prayers for employees is a form of embodiment of the employee's personality in relation to Allah swt. As for human beings who obey religion, harmony between worldly affairs and the hereafter is very important. The activities of obedient employees in worship, praying on time, and establishing fardu prayers in congregation both at home and at the office, are a reflection of their creating the view that working in Syariah institutions is identical to being a collection of people who are obedient in worship.

The application of organizational culture at bank BJB Syariah starts with changes based on patterns of habits, activities, clothing, rituals, or activities of employees at bank BJB Syariah. The implementation of this culture has been carried out by employees in carrying out company operational activities, starting with the clothes worn by employees. The use of Islamic clothing is not limited to female employees at BJB Syariah Bank; the application of appearance to men is also reflected in the employee's appearance. The application of Islamic cultural clothing at BJB Syariah is one of the things that must be done for every employee, because, basically, Muslims are required to cover their genitals, both men and women.

The appearance of each employee is one of the most important factors in carrying out their duties. As an organization that implements the Islamic culture of employees at BJB Syariah, every woman is required to wear the hijab as a reflection of a good Muslim woman in accordance with the provisions of Islamic law. Men are also required to wear the hijab. Neat and good clothes. In addition to the application of Islamic clothing for every bank employee, spiritual activities are carried out by involving all employees.

The culture formed by BJB Syariah is supported by the work environment and human resources, which have an attitude of mutual support and care for one another. Spiritual activities at Bank BJB Syariah are carried out, such as celebrating Islamic holidays. The MASLAHAH culture has been embedded in every individual employee of Bank BJB Syariah. In addition to memorizing the MASLAHAH culture, employees are also expected to implement it in their work and daily lives. The tangible evidence of the changes in the behavior and culture of MASLAHAH is that there is an increase in the value of service, the achievement of company achievements, a decreased level of fraud, and others.

The success of implementing organizational culture is followed by a process of socialization through training since a person starts working by instilling values and explaining the culture that exists in the organization, so that since becoming a new employee, the values and norms that apply have become employee guidelines for behavior. Cultural socialization is carried out through cultural training by members of the organization who already have experience and are used as good examples by other employees. In addition, employees' competencies must have insight into Islamic banking and they must be able to read the Qur'an. The application of organizational culture in the company can be implemented in all companies regardless of the type of business being run. As Muslims, it is the company's obligation to implement Islamic culture or principles in the implementation of activities, activities and rituals in the implementation of company operations.

These results are in accordance with the results of research (Chalifah & Sodik, 2015; Risfandy et al., 2016; SARI, 2020) which states that the organizational culture in Islamic banks is good and in accordance with Islamic principles, but is still not optimal in its implementation and implementation because some employees are still conventionally oriented, so the employee's mindset is still based on profit.

Employee Performance at PT. Bank BJB Syariah Bandung

Employee performance is a very important factor for a company. This is because employee performance is a determinant of the success and survival of the company. Therefore, the achievement of company goals is entirely dependent on human resource factors that can provide high performance for the company. Employee performance at this time is still experiencing obstacles. This can be seen from the achievement of the RBB (Bank Business Plan), which has not been achieved. Bank BJB Syariah has a performance assessment for each

employee. The assessment is carried out in two ways, namely self-assessment and assessment by superiors.

An employee performance appraisal is carried out every quarter, every three months, and once a year. The achievement of the company's target is the basis that becomes the starting point in assessing the company's success. Progress is monitored every year as a comparison of whether or not the company's condition is declining. The implementation of employee performance at BJB Syariah is supervised by the DPS, namely the Syariah supervisory board, which monitors all employee activities, production, and the rules set by the company. In implementing the organizational culture of bank BJB Syariah, the impact felt by customers, customers and business partners of bank BJB Syariah is satisfaction in the services and products offered by the company in financial management that provides the best benefits for customers without the concept of usury.

The results found by researchers are in accordance with research carried out by (Amri, 2018; Harahap, 2017; Sudrajat & Sodik, 2016) which states that the performance of employees based on sharia or Islam is still not optimal because there are several performance indicators that are not understood by employees. Sharia-compliant serving behaviors are motivated by a desire to please Allah SWT.

Cultural Inhibiting Factors at PT. Bank Jabar Banten Syariah Bandung

The shared vision and mission of each individual employee are still in the process of being unified. This can still be seen from the beliefs of employees with different perceptions. In addition, the attitude of not caring or ignoring makes employees sometimes ignore the rules created by the company. The shared vision and mission of each individual employee are still in the process of being unified. This can still be seen from the beliefs of employees with unequal perceptions. In addition, the attitude of not caring or ignoring makes employees sometimes ignore the rules created by the company. The working conditions and terms of each employee depend on organizational support in the form of organization, provision of work facilities and infrastructure, a comfortable working environment, and working conditions and terms. Support from management, both from superiors and fellow team members at work, should be a motivation to support employee performance. The environment in which culture is implemented is a supporting factor in achieving the progress of cultural development, especially on the different views of loyal bank (BJB) Syariah employees. Motivation and work ethic are very important to encouraging morale. Family history, community environment, culture, and religious values all have an impact on motivation and work ethic. Someone who sees work as a burden and a compulsion will have low performance. Conversely, someone who views work as a need, challenge, and achievement will produce high performance.

Basically, motivation can trigger employees to work hard so that they can achieve their goals. This will increase employee productivity so that it affects the achievement of company goals. There are three sources of motivation, namely: the possibility to grow, the type of work, and whether they can feel proud to be part of the company where they work. The introduction of organizational culture can be done by providing training on organizational culture models that are used to find out how organizational members recognize the existing culture in the company so that employees have knowledge of artifacts such as rituals, language, logo meanings, and what products the company produces.

The Role of Organizational Culture in Optimizing Employee Performance at PT. Bank Jabar Banten Syariah Bandung

The implementation of organizational culture is realized after going through the elaboration of organizational culture, cultural socialization, and socialization of the role of organizational culture, so that if in its implementation, all these stages are carried out properly, the application of organizational culture will achieve maximum results. Discipline is one of the factors that can change the employee's personality, as is the case with discipline in the work of each employee. Employee discipline becomes a separate employee performance assessment in the implementation of the company's operations. The application of culture refers to actions to achieve the goals that have been set in a decision. This action seeks to turn these decisions into operational patterns and seeks to achieve major or minor changes as previously decided. The application of Islamic culture at BJB Syariah is supported by the existence of spiritual activities in every employee activity.

Discipline culture is one of the things that can affect performance. Discipline on time should be internalized in every employee. For Muslims, work is a form of worship. The lack of discipline in employees will cause losses. It can be seen by the time wasted at work and the moral burden that employees will receive if they do not adopt a disciplined attitude. With the existence of an organizational culture, the level of violations can be neutralized because every soul of the employee must believe that there is a direct supervisor from Allah swt who has created humans. So, with the existence of an organizational culture, employee performance will be even better. Through the role of organizational culture, an organization can encourage the creation of social system stability because culture is a social bond that helps bind the organization together by providing appropriate standards regarding how and what every employee in the company should do to refer to the vision and mission. company so that it can achieve company achievements and progress. The role of the leader in the company is to become a value creator with a responsibility that can motivate and encourage every employee to comply with the MASLAHAH culture at Bank BJB Syariah. With motivation that is often done by the leadership, over time, the process of cultural internalization will be embedded in every employee.

The results found by researchers are in accordance with research that has been conducted by (Nurwahid & Susanty, 2017; Wahyoedi, 2019; Wahyuningsih et al., 2019) which states that the role of organizational culture can improve employee performance, especially in the field of sharia-based banking, meaning that improving employee performance with the new system must be supported by a new organizational culture so that there will be a change in the mindset of employees.

CONCLUSIONS

The implementation of the bank's organizational culture is carried out by carrying out activities carried out by the company. These activities are based on the MASLAHAH cultural values, which are instilled in each employee as a guide for employees. The activities carried out by employees include the implementation of morning briefing activities, sharing sessions, congregational prayers, Islamic holidays, and routine recitation programs. As well as the application of the Islamic concept to the company's operations and products, the Islamic concept, namely the principle of profit sharing, by eliminating the concept of usury as in conventional banks, The implementation of employee performance at bank BJB Syariah is still in the progress stage of achieving the target of the bank BJB Syariah business plan for one year, which has not been achieved, as can be seen from the increase in NPF and NPL, which has not

been significant in bank BJB Syariah. In the aspect of performance appraisal at BJB Syariah, which consists of KPI (Key Performance Indicator), LPK (Performance Assessment Sheet), and BSC (Balance Score Card), In addition, employee discipline is still not fully internalized, with employees still taking attendance.

The factors that hinder the implementation of organizational culture in Syariah BJB consist of several factors, namely those originating from within and from outside the employees themselves. Basically, everyone has different thoughts, so it shows that there is an attitude of caring and not caring about employees in obeying company regulations, especially the culture that has been run by BJB Syariah. Employees' understanding of organizational culture should be internalized, but efforts to equate the vision and mission of employees are still in the implementation process stage because they are constrained by the views of employees who are still different. Basically, the organizational culture of Syariah Bank BJB can improve employee performance. This is supported by the values that are carried as an organizational culture that guides employees in carrying out the operational performance of Syariah Bank and BJB companies. Changes in employee attitudes are very visible, as is the case with employee discipline. For employees who do not apply disciplined attitudes will feel a moral burden in the form of shame if they do not cultivate a sense of discipline, which is very likely to harm the company.

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