

**THE INFLUENCE OF ISLAMIC LEADERSHIP ON MOTIVATION AND
PERFORMANCE OF EMPLOYEES IN ISLAMIC BANKS IN EAST
KALIMANTAN PROVINCE**

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Abstract

The purpose of this study is to prove and analyze the influence of Islamic leadership on hafizun at Islamic banks in East Kalimantan Province and to prove and analyze the influence of Islamic leadership on al-Kasbu at Islamic banks in East Kalimantan Province. This study employs a quantitative and qualitative approach, which is useful for describing the existence and role of a research object or variable in relation to other research variables in a descriptive manner, by conducting a statistical analysis of the causal relationship between the research variables. The results of this study are that Ri'asatul Islam has a significant positive influence on Hafizun, meaning that the better the application of Islamic values in Islamic leadership at Islamic banks in East Kalimantan Province, with indicators of honesty, responsibility, professionalism, wisdom, fairness, monotheism, gentleness, and noble character, the higher the Hafizun with indicators of beneficial, fortunate, seeking wealth through worship, working with the heart, seeking Allah's pleasure, inner peace, living for the Hereafter, and being righteous. This is proven by the increasing values of all Islamic leadership indicators, where the graphical trend has been increasing over the past five years, starting from 2008 to 2012. Ri'asatul Islam has a significant positive influence on al-Kasbu, where the better the application of Islamic values in Islamic leadership at Islamic Banks in East Kalimantan Province, the higher the al-kasbu of employees will be, thereby improving the spiritual performance of employees with the following indicators: performance, speed/accuracy, service, quality of work, increased Zakat, Infaq, and Shadaqah (ZIS) contributions, increased sunnah worship, discipline, and efficiency. This is evidenced by the increasing values of all Islamic leadership indicators, with a rising trend over the past five years, from 2008 to 2012.

Kata Kunci: Islamic Banking, Islamic Leadership, Motivation, Performance, Human Resources.

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A. INTRODUCTION

Islamic banks are part of the Islamic economic system that operate with the aim of implementing economic and financial principles based on Islamic sharia. The purpose of Islamic banks is not solely to obtain optimal profits, but also to be motivated and perform well. According to Islamic beliefs, money, income, and ownership belong to Allah SWT, so the wealth in this world must be used for the good of the people. Human resources (HR) at the executive level, particularly the leadership of Islamic banks, who are not competent, have caused the development of Islamic banks to be suboptimal (Amin, 2010:2). This problem is the basis for conducting research on the influence of Islamic leadership on the motivation, performance, and welfare of employees at Islamic banks in East Kalimantan Province.

Another issue is that despite the large Muslim population in Indonesia and around the world, Islamic banking has not developed as quickly as expected. The financial sector has shown positive and relatively significant growth compared to the rapid growth of the development sector. The role of Islamic banking in the economy of East Kalimantan Province is still relatively small compared to conventional banks, even though the business sector in East Kalimantan Province is improving.

There are several obstacles to the development of Islamic banking, including the influence of Islamic leadership on the improvement of motivation, performance, and employee welfare. The applicable banking regulations have not fully accommodated the operations of Islamic banks, the public's understanding of Islamic banking operations is still inadequate, the frequency of socialization has not been optimized, the service network of Islamic banks and human resources with expertise in Islamic banking are still limited, and competition from conventional banking products is increasingly intense.

The development of Islamic banking must be supported by qualified human resources who understand Islamic sharia so that the productivity and professionalism of Islamic banks can be improved. Strategies for developing Islamic banking to improve business competence in line with the conventional

banking system are carried out through the improvement of regulations, the development of Islamic banking service networks, the development of monetary instruments, and the implementation of Islamic banking socialization activities.

The development of Islamic banking must be supported by qualified human resources who understand Islamic sharia so that the productivity and professionalism of Islamic banks can increase.

According to Ralph M. Stogdill in Stoner (1996: 29), there is a definition of leadership that is almost identical among human resource management experts, so people have attempted to define this concept. According to Stoner (1996: 31), leadership is the process of directing and influencing activities related to work and group members. Robbins (1996: 34) defines leadership as the ability to influence a group toward the achievement of goals.

This concept is considered to have integrated and perfected the ideas developed in previous models. The next development in leadership theory is the Model of Spiritual Leadership, which refines transformational leadership by shifting the emphasis from the worldly dimension to the spiritual (divine) dimension and is based on religious ethics.

Spiritual leadership is a comprehensive leadership model that combines various approaches and driving forces of leadership, such as intellectual power, the ultimate intelligence of leadership, moral, emotional, and spiritual power. The verse that serves as the basis for the *hafizun* variable (employee motivation) with indicators.

Islamic banks in East Kalimantan Province are part of the Islamic economic system operated with the aim of implementing economic and financial principles based on Islamic sharia. The purpose of Islamic banks is not solely to obtain optimal profits, but also to be motivated and perform well and hope to have an impact on the welfare of many people, especially the people of East Kalimantan.

The influence of *Ri'asatul Islam* must be known and understood by Islamic bank managers, as stated by Allah SWT in the Qur'an Q.S. (2) *al-Baqarah* verse 30, that the task of humans created on this earth is to be Allah's vicegerent

(khalifatullah fil ardh). Allah made humans as leaders on earth. Humans were entrusted by Allah as managers of the world they inhabit. Based on the concept of khalifah, humans are required to have the ability to explore and manage this world without causing damage, whether to natural resources or human resources. Ri'asatul Islam (Islamic Leadership) in this study is the development of knowledge and refinement of previous conventional leadership theories, which are also derived from ri'asatul Islam (Islamic leadership) spiritual.

Conventional leadership has used a positivistic or scientific paradigm in its leadership behavior, thereby neglecting spiritual values, unlike true leadership based on the Qur'an and Sunnah. Ri'asatul Islam (Islamic leadership) is a spiritual manifestation based on the values contained in the Qur'an and Sunnah.

The concept of Ri'asatul Islam (Islamic leadership) is based on QS. al-Baqarah verse 30 and QS. ad-Dzariat verse 56, which state that humanity has been entrusted by Allah SWT to be His vicegerent or representative on earth to prosper the earth through the management of nature, and to fulfill the sacred, noble, and honorable duty of leading their own lives and their surroundings.

The author is deeply concerned about this issue: how can the nation's economy improve if hafizun and al-kasbu do not increase as a result of the weakness of Islamic leadership? How significant is the influence of Islamic leadership on the progress of an organization, as Islamic leadership is one of the key factors in enhancing hafizun and al-kasbu. Ri'asatul Islam is needed to mobilize, direct, and maintain the behavior of organization members towards achieving better hafizun and al-kasbu.

Al-Kasbu is the most important human resource function in an organization. Kasbul is the result of the work, both in terms of quantity and quality, achieved by a person in carrying out their duties in accordance with the responsibilities assigned to them. Evaluation results are a basic requirement for determining the progress of Islamic banks, both in terms of al-Kasbu and sa'adatun ummal. Based on the above definitions, it can be seen that performance (al-Kasbu) is the result of work that is quantitative, qualitative, and intuitive in nature.

Al-Kasbu is influenced by motivational factors (hafizun/motivation) and ability factors. Motivational factors are influenced by the attitude of leaders/employees and the work situation, while ability factors are influenced by knowledge and skills.

Based on the aforementioned background, the objectives of this study are as follows: 1. To test/prove and analyze the influence of Islamic leadership on motivation in Islamic banks in East Kalimantan Province, and 2. To test/prove and analyze the influence of Islamic leadership on al-Kasbu in Islamic banks in East Kalimantan Province.

B. METHOD

This study uses quantitative and qualitative approaches that are useful for explaining the existence and role of a research object or research variable in relation to other research variables in a descriptive manner, by conducting statistical analysis of the causal relationship between research variables.

The target population in this study is permanent employees of Islamic banks who meet certain requirements or criteria, namely being Muslim, having a bachelor's degree (S1), having worked for at least 2 (two) to more than 5 (five) years, totaling 121 respondents, taken by census from all respondents at Bank Mandiri Syariah in East Kalimantan Province and Bank Muamalat in East Kalimantan Province. For the sample test, data collection will be conducted in increments of 5, totaling 25 respondents, through direct interviews at the respondents' homes to verify the accuracy of the answers provided by the respondents. As a comparison, before the questionnaire was distributed to the respondents, its validity and reliability were tested first because the questionnaire was developed from the theoretical concept of variables, where the comparison data was taken from 10% of the total respondents, namely 12 respondents at Bank Rakyat Indonesia (BRI) Syariah in East Kalimantan Province.

The primary data for this study were obtained directly from respondents through questionnaires and direct interviews. Meanwhile, the secondary data for this study were obtained from archives at Islamic banks in East Kalimantan, Bank Indonesia in East Kalimantan Province, Bank Indonesia in Balikpapan, and Bank

Indonesia in Jakarta. In this study, the data collected in accordance with the research questions and hypotheses were collected using the following methods: 1. Questionnaires, consisting of a number of written questions directed at respondents, namely permanent employees of Islamic Bank in East Kalimantan Province with the following criteria: Muslim, minimum education of senior high school, and have worked for a minimum of 2 (two) to 5 (five) years. And 2. Archives, taken from official records about employees at Islamic Bank in East Kalimantan Province.

In analyzing data to answer the research questions, achieve the research objectives, and/or test the research hypotheses, various approaches are used depending on the nature of the data and/or information, whether quantitative-empirical or qualitative-theoretical. For data and/or information of a quantitative-empirical nature, quantitative analysis is conducted; for data and/or information of a qualitative-theoretical nature, qualitative analysis is conducted.

Quantitative-empirical data analysis, which shows cause-and-effect relationships or influences between variables (research objectives 1 and 2 and research hypotheses 1 and 2), is conducted using quantitative statistical analysis “Structural Equation Modeling (SEM)” with the AMOS 20 software (Analysis of Moment Structures). SEM is an analytical tool that combines factor analysis, structural modeling, and path analysis. Thus, within SEM, three activities can be conducted simultaneously: checking the validity and reliability of the instruments (related to factor analysis), testing the model of relationships between variables (related to path analysis), and obtaining a model suitable for prediction (related to structural model analysis or regression analysis).

C. RESULTS AND DISCUSSION

RESULT

1. Sharia Quantitative Analysis

Quantitative Sharia analysis is a systematic scientific analysis of parts, phenomena, and their relationships in developing/using mathematical models, theories, and hypotheses related to natural phenomena in accordance with the

Quran and Sunnah. The hypotheses proposed in this study are tested for validity using theories and data obtained from research samples.

2. Validity and Reliability Tests

After entering the data into SPSS version 19, the next analysis is the prerequisite test, namely validity and reliability. This test is conducted to see which questions are suitable to represent the independent variables in this study.

3. Validity Test

The validity test is intended to determine whether the questions in the questionnaire are sufficiently representative. The validity test was conducted using confirmatory factor analysis on each latent variable, namely *Ri'asatul Islam* (X), *Hafizun* (Y1), *Al-Kasbu* (Y2), and *Sa'adatul Ummal* (Y3) through the AMOS 20 program.

a. *Ri'asatul Islam* (X)

Ri'asatul Islam / Islamic leadership according to the spiritual understanding of Islam is the ability to carry out the commands and avoid the prohibitions of Allah SWT, whether done collectively or individually. In other words, leadership is the ability to realize all the will of Allah SWT that He has revealed through His Messenger Muhammad SAW.

Ri'asatul Islam (X) is an exogenous latent variable measured by eight indicators, namely honesty (X1), responsibility (X2), professionalism (X3), wisdom (X4), fairness (X5), monotheism (X6), gentleness (X7), and noble character (X8). Therefore, to determine whether *Ri'asatul Islam* (X) is a latent variable, confirmatory factor analysis was used, and the results obtained using the AMOS program can be seen in the following figure:

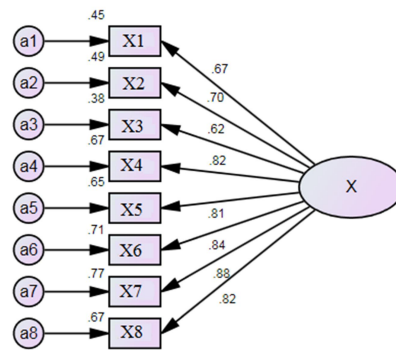


Figure 1
Validity Test on Ri'asatul Islam (X)

The test results as presented in the figure show that the factor loading values for the eight indicators above are greater than or equal to 0.5. The loading value of 0.845 for X6 indicates that it is statistically valid and significant in measuring *Ri'asatul Islam* (X) at 0.845. This can be seen from the p-value of 0.000, which is less than $\alpha = 0.05$ in the *regression weight*.

Thus, there are eight indicators that can be used to measure *Ri'asatul Islam* (X), namely (X1), (X.2), (X3), (X4), (X1.5), (X.6), (X7), and (X8).

b. Hafizun (Y1)

Hafizun (Y1) is an endogenous latent variable measured from 8 (eight) indicators, namely (Y1.1), (Y1.2), (Y1.3), (Y1.4), (Y1.5), (Y1.6), (Y1.7), and (Y1.8). To determine whether *Hafizun* (Y1) is a latent variable, confirmatory factor analysis was used, and the results obtained using the AMOS program can be seen in the following figure:

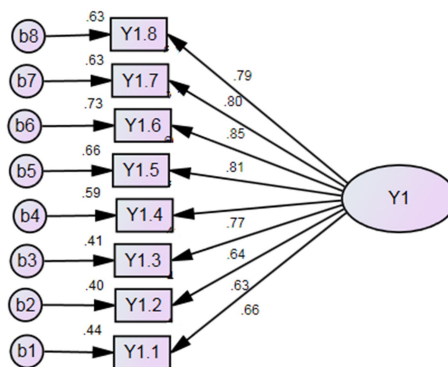


Figure 2
Validity Test on Hafizun (Y1)
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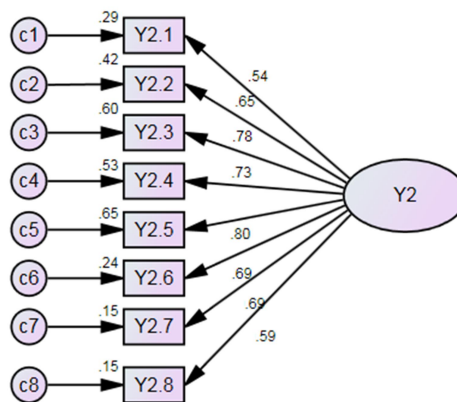
The test results, as presented in Figure 5.2, show that the factor loading values for the eight indicators above are greater than or equal to 0.5. Therefore, there are 8 (eight) indicators that can be used to measure *Hafizun* (Y1), namely (Y1.1), (Y1.2), (Y1.3), (Y1.4), (Y1.5), (Y1.6), (Y1.7), and (X18).

c. *Al-Kasbu* (Y2)

Al-Kasbu / employee performance (Y2) is an endogenous latent variable measured from 8 (eight) indicators, namely working diligently will improve performance (Y2.1), working accurately (Y2.2), providing services (Y2.3), producing good quality work (Y2.4), increasing the amount of zakat, infaq, and shadaqah every year (Y2.5), increasing sunnah worship (Y2.6), increasing work discipline (Y2.7), and efficiency (Y2.8).

Working as a source of happiness and success will increase employee professionalism at work and also increase the spiritual performance of employees at Islamic banks in East Kalimantan Province.

Therefore, to determine whether *Al-Kasbu* (Y2) is a latent variable, confirmatory factor analysis was used, and the results using the AMOS program can be seen in the following figure:



Gambar 3
Uji Validitas Pada *Al-Kasbu* (Y2)

The test results, as presented in Figure 5.3, show that the factor loading values for the eight indicators above are greater than or equal to 0.5. Thus, there are eight indicators that can be used to measure *Al-Kasbu* (Y2), namely (Y2.1), (Y2.2), (Y2.3), (Y2.4), (Y2.5), (Y2.6), (Y2.7), and (Y2.8).

(a) Reliability Test

The second test of the measurement instrument (questionnaire) is *Reliability*, which is an index that shows the extent to which a measurement instrument is reliable or trustworthy. Reliability is a measure of the internal consistency of the indicators of a construct variable, which shows the degree to which each indicator indicates a common construct variable.

In this study, reliability was calculated using composite (construct) reliability with a cut-off value of at least 0.7. The calculation is as follows:

$$CR = \frac{(\sum \text{standardized loading})^2}{(\sum \text{standardized loading})^2 + \sum e_j}$$

The detailed reliability testing for each latent variable is presented in Table 1 below:

Table 1
Reliability Test on Ri'asatul Islam (X)

Ri'asatul Islam (X)	Nilai p variance error	Keterangan	Loading (λ)	λ^2	$1 - \lambda^2$	CR
X1	0.000	Reliabel	0.673	0.452929	0.547071	0.922
X2	0.000	Reliabel	0.700	0.490000	0.510000	
X3	0.000	Reliabel	0.619	0.383161	0.616839	
X4	0.000	Reliabel	0.817	0.667489	0.332511	
X5	0.000	Reliabel	0.807	0.651249	0.348751	
X6	0.000	Reliabel	0.845	0.714025	0.285975	
X7	0.000	Reliabel	0.877	0.769129	0.230871	
X8	0.000	Reliabel	0.819	0.670761	0.329239	
Jumlah			6.157		3.201267	

Source: processed

From the table above, it appears that the latent variable Ri'asatul Islam / Islamic Leadership (X) gives a CR value of 0.922 above the cut-off value of 0.7, so it can be said that Ri'asatul Islam / Islamic Leadership (X) is reliable. Similarly, for each indicator, all p-values for variance error are less than 0.05, indicating reliability.

Table 2
Reliability Test on Hafizun (Y1)

<i>Hafizun</i> (Y1)	Nilai p variance error	Keterangan	Loading (λ)	λ^2	$1 - \lambda^2$	CR
Y1.1	0.000	Reliabel	0.662	0.438244	0.561756	0.909
Y1.2	0.000	Reliabel	0.631	0.398161	0.601839	
Y1.3	0.000	Reliabel	0.640	0.409600	0.590400	
Y1.4	0.000	Reliabel	0.769	0.591361	0.408639	
Y1.5	0.000	Reliabel	0.811	0.657721	0.342279	
Y1.6	0.000	Reliabel	0.854	0.729316	0.270684	
Y1.7	0.000	Reliabel	0.796	0.633616	0.366384	
Y1.8	0.000	Reliabel	0.793	0.628849	0.371151	
Jumlah			5.956		3.513132	

Source: Processed

From the table above, it appears that the latent variable Hafizun / Work Motivation (Y1), such as usefulness, luck, piety, sincerity, contentment, peace of mind, living for the hereafter, and toyiban, has a CR value of 0.909 above the cut-off value of 0.7, so it can be said that Hafizun / Work Motivation (Y1) is reliable. Similarly, for each indicator, all p-values for variance error are less than 0.05, indicating reliability.

The latent variable al-Kasbu / Employee Performance (Y2) found in Table below. It turns out to give a CR value of 0.875 above the cut-off value of 0.7, so it can be said that al-Kasbu / Employee Performance (Y2) is reliable. Similarly, each indicator has a p variance error value of less than 0.05, so it can be said to be reliable.

Table 3
Reliability Test on Al-Kasbu (Y2)

Al-Kasbu (Y2)	Nilai p variance error	Keterangan	Loading (λ)	λ^2	$1 - \lambda^2$	CR
Y2.1	0.000	Reliabel	0.538	0.289444	0.710556	0.875
Y2.2	0.000	Reliabel	0.646	0.417316	0.582684	
Y2.3	0.000	Reliabel	0.776	0.602176	0.397824	
Y2.4	0.000	Reliabel	0.726	0.527076	0.472924	
Y2.5	0.000	Reliabel	0.805	0.648025	0.351975	

Y2.6	0.000	Reliabel	0.687	0.471969	0.528031
Y2.7	0.000	Reliabel	0.685	0.469225	0.530775
Y2.8	0.000	Reliabel	0.586	0.343396	0.656604
Jumlah			5.449		4.231372

Source: Appendix 6 . processed

(b) Normality Test

The normality of data is one of the requirements in Structural Equation Modelling (SEM). Normality testing is emphasized in multivariate data by looking at the skewness and kurtosis values, which can be seen statistically from the Critical Ratio (CR) value. If a significance level of 5 percent is used, then CR values between -1.96 and 1.96 ($-1.96 \leq CR \leq 1.96$) indicate that the data is normally distributed, both univariate and multivariate.

The complete results of the normality test for all research variables can be seen in Appendix 8. In Appendix 8, the multivariate CR value is 1.711, which lies outside the range of -1.96 to 1.96, indicating that the data is normally distributed in a multivariate context.

(c) Singularity and Multicollinearity Tests

Singularity can be observed through the determinant of the covariance matrix. A very small determinant value or one close to zero indicates the presence of singularity issues, rendering the data unusable for research. The study results yielded a Determinant of sample covariance matrix value of 0.0791. This value is not equal to zero, indicating that there are no issues of singularity or multicollinearity.

(c) Outliers

The results of the outlier test in this study are presented in Mahalanobis distance or Mahalanobis d-squared. A Mahalanobis value greater than the Chi-square table or p1 value < 0.001 is considered an outlier observation. In this study, there were three points with p1 values < 0.001 , but they were still below the tolerance value, so it can be said that there were no outliers.

The Influence of Ri'asatul Islam on Sa'adatul Ummal Through Hafizun and Al-Kasbu. The complete results of the model testing using AMOS can be seen in the following table:

Table 4
Model Fit Test Results Sa'adatil Ummal

Kriteria	Nilai Cut – Off	Hasil Perhitungan	Keterangan
Chi – Square	Diharapkan kecil	409,955	χ^2 dengan df = 371 adalah 426,257 Baik
Significance Probability	$\geq 0,05$	0,080	Baik
RMSEA	$\leq 0,08$	0,053	Baik
GFI	$\geq 0,90$	0,923	Baik
AGFI	$\geq 0,90$	0,904	Baik
CMIN/DF	$\leq 2,00$	1.105	Baik
TLI	$\geq 0,95$	0.957	Baik
CFI	$\geq 0,95$	0.979	Baik

Source: processed

Based on the table above, it shows that 8 (eight) criteria used to assess the suitability of a model are Good. This means that the model is acceptable, which means that there is consistency between the model and the data.

Interrelationship between Research Variables

In structural equations involving multiple variables and pathways between variables, there are inter-variable effects, including direct effects, indirect effects, and total effects. Each of these effects will be discussed in detail below.

Direct Effects Between Research Variables

A direct relationship occurs between the exogenous latent variable (Ri'asatul Islam / Islamic Leadership (X)), which is the ability of a person to influence people in a group towards the achievement of certain goals, and the endogenous mediating variable (Hafizun / Motivation, which is a person's desire to achieve the goals they have set for themselves (Y1)). (Al-Kasbu, which is the result of the quantity and quality of work achieved by a person in carrying out their duties in accordance with the responsibilities assigned to them (Y2)). The following table presents the direct results of the direct relationship between the exogenous and endogenous latent variables:

Table 5

Direct Influence of Research Variables

Direct Influence		Variabel Endogen	
		<i>Hafizun</i> (Y1)	Al-Kasbu (Y2)
Variabel Eksogen	Ri'asatul Islam (X)	0,245	0,167
	<i>Hafizun</i> (Y1)	0,000	0,862
	Al-Kasbu (Y2)	0,000	0,000

Source: Appendix 8 processed

From the table above, it can be explained the magnitude of the direct effects of exogenous latent variables on endogenous latent variables. *Hafizun* (Y1) has the largest total effect on al-Kasbu (Y2).

Indirect Effects Between Research Variables

An indirect relationship exists between the exogenous latent variable (Ri'asatul Islam (X)) and the endogenous latent variable mediator / intervening (Y1, al-Kasbu (Y2)) and the endogenous latent variable (Sa'adatil Ummal (Y3)).

The following table presents the results of the Indirect analysis regarding the direct relationships between the exogenous and endogenous latent variables:

Table 6
Indirect Influence of Research Variables

Indirect Influence		Variabel Endogen	
		<i>Hafizun</i> (Y1)	Al-Kasbu (Y2)
ariabel Eksogen	Ri'asatul Islam (X)	0,000	0,211
	<i>Hafizun</i> (Y1)	0,000	0,000
	Al-Kasbu (Y2)	0,000	0,000

Source: Appendix 8 processed

From the table above, it can be explained that the indirect effects of the exogenous latent variable ri'asatul islam / Islamic leadership on the endogenous latent variable Al-Kasbu / employee performance (Y2) have the greatest indirect

effect on Hafizun / employee work motivation (Y1) at Islamic Banks in East Kalimantan Province.

Total Influence Between Research Variables

Total influence is the sum of direct and indirect effects between exogenous latent variables (Ri'asatul Islam (X)) and endogenous latent mediating/intervening variables (Hafizun (Y1), Al-Kasbu (Y2)).

The following table presents the total results of the direct and indirect relationships between the exogenous and endogenous latent variables.

Table 7
Total Influence of Research Variables

Total Influence		Variabel Endogen	
		<i>Hafizun</i> (Y1)	Al-Kasbu (Y2)
Variabel Eksogen	Ri'asatul Islam (X)	0,245	0,378
	<i>Hafizun</i> (Y1)	0,000	0,862
	Al-Kasbu (Y2)	0,000	0,000

From the table above, we can see the total effect of exogenous latent variables on endogenous latent variables. Hafizun (Y1) has the greatest total effect on al-Kasbu (Y2).

Development/dynamics of variables and indicators over 5 years.

Based on the development/dynamics of Ri'asatul Islam (Islamic leadership), Hafizun (Work Motivation), and al-Kasbu (Employee Performance), for respondents who have worked for more than 5 years, totaling 41 respondents, during 5 periods from 2008 to 2012, it is evident that Bank Islam employees in East Kalimantan Province, as human beings created by Allah, do not forget to remember the events they have experienced from 2008 to 2012 regarding Ri'asatul Islam (Islamic Leadership), Hafizun (Work Motivation), and al-Kasbu (Employee Performance). The results of the study can be explained in graphic form as follows:

Development/Dynamics of Ri'asatul Islam (Islamic Leadership). Based on the development/dynamics of Ri'asatul Islam (Islamic Leadership) in terms of honesty, accountability, professionalism, policy, fairness, monotheism, gentleness, and moral character at Bank Islam in East Kalimantan Province, for respondents with more than 5 years of work experience, totaling 41 respondents over 5 periods from 2008 to 2012, the scores have increased annually with an average score of 4.01, as shown in the following graph:

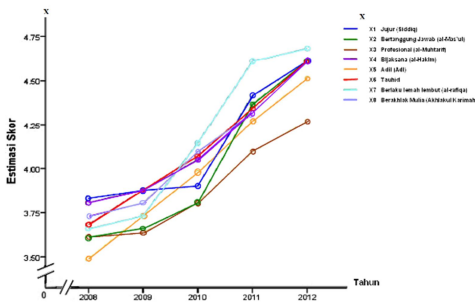


Image 4

Development / Dynamics of Hafizun (Work Motivation) Development / Dynamics of Hafizun (Work Motivation) according to usefulness, luck, piety, sincerity, satisfaction, spirituality, life for the hereafter, and righteousness at Islamic Banks in East Kalimantan Province for respondents with more than 5 years of service, totaling 41 respondents over 5 periods from 2008 to 2012, showed an increasing trend each year with an average score of 4.02, as illustrated in the following graph:

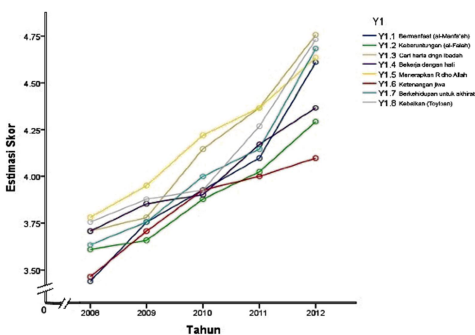


Image 5

Development / Dynamics of Al-Kasbu (Employee Performance) according to achievement level, accuracy, service delivery, work quality, amount of zakat, infaq, shadakah, sunnah worship, discipline, and efficiency at Islamic Banks in East Kalimantan Province, for respondents who have worked for more than 5 years, totaling 41 respondents, from 2008 to 2012 for 5 periods, has increased every year with an average score of 3.93.

DISCUSSION

The discussion of the study results will be described in terms of the results of the quantitative sharia analysis and the qualitative sharia analysis, which were conducted to further understand the causal relationship between the variables studied as proof of the hypotheses in this study. From the results of the hypothesis testing conducted in Chapter Five, and integrated with intuitive analysis, namely the analysis of the relationship between the surahs of the Qur'an, the hadith, and the behavior of the Prophet Muhammad (PBUH), it is possible to determine whether the results support or differ from conventional theory, support the surahs and verses of the Qur'an, support the Sunnah, support the development of Islamic economic thought and schools of thought, and support previous research.

Ri'asatul Islam has a significant positive influence on Hafizun, meaning that an increase in Ri'asatul Islam will also increase Hafizun in terms of the application of Islamic leadership values in Islamic banks in East Kalimantan Province, as detected from various indicators: integrity, responsibility, professionalism, wisdom, fairness, monotheism, gentleness, noble character, which in turn enhances the evaluation of Hafizun, as indicated by: being beneficial, fortunate, seeking wealth through worship, working with the heart, seeking Allah's pleasure, inner peace, living for the hereafter, and toyiban also increasing. This has been proven by the increasing values of all Islamic leadership indicators, with a rising trend over the past five years, from 2008 to 2012.

The implementation of Islamic leadership values by Ri'asatul Islam is perceived by employees at Islamic Banks in East Kalimantan Province, where the indicator for professionalism is lower than justice, accountability, ethics, monotheism, honesty, policy, and kindness, with an average sharia value of 4.07,

indicating that leadership has been implemented but not yet perfected, and has a positive and significant impact on hafizun with an average value of 4.02, except for mental peace, which is lower than luck, sincerity, usefulness, life for the hereafter, toyiban, contentment, and worship.

Development/dynamics of Islamic Leadership (Ri'asatul Islam) based on indicators: honesty, accountability, professionalism, policy, justice, monotheism, gentleness, and the character of Islamic Bank leaders in East Kalimantan Province over the past five years has improved annually, with the average perception score increasing each year, except for professionalism, which scored lower than justice, accountability, character, monotheism, honesty, policy, and gentleness.

Ri'asatul Islam has been implemented by the leadership of Islamic banks in East Kalimantan Province as the function of khalifah on earth and has followed/complied with the values contained in the Qur'an, Surah 2/al-Baqarah, verse 30, as well as the example set by the Prophet Muhammad S.A.W., where the direction of leadership has indeed followed the footsteps of the Messenger of Allah, however, the improvement in professionalism has not been optimal, resulting in the implementation of Islamic leadership principles not being fully optimized.

The Islamic leadership has a significant positive impact on al-Kasbu, meaning that any increase in Islamic leadership will also increase al-Kasbu in the same direction. The better the implementation of Islamic values in Islamic leadership at Islamic Banks in East Kalimantan Province, the higher the al-Kasbu of employees will be, thereby improving their spiritual performance, particularly in the following indicators: achievement, accuracy, service, work quality, increased Zakat, Infaq, and Shadaqah (ZIS) contributions, increased sunnah worship, discipline, and greater efficiency. This is evidenced by the increasing values of all Islamic leadership indicators, with an upward trend over the past five years, from 2008 to 2012.

The Islamic leadership has been implemented by the management of the Islamic Bank in East Kalimantan Province as the function of a khalifah on earth, following the values contained in the Quran, Surah 2 (Al-Baqarah), verse 30, and

the example set by Prophet Muhammad (peace be upon him), where the direction of leadership has indeed followed the footsteps of the Prophet, but the quality of work has not yet been optimized, resulting in the implementation of Islamic leadership principles not being fully realized.

This study supports the findings of Hendricks and Ludeman (2002:28-29), who concluded that directors and CEOs in the United States are among the group of holy, mystical individuals who strongly apply ethics in developing their companies. The results of this study can be summarized that spiritual leadership is very important in creating creative performance with more optimal results.

D. CONCLUSION

Based on the results of the study after conducting tests on Ri'asatul Islam and its influence on Hafizun and al-Kasbu, it can be concluded that

Ri'asatul Islam has a significant positive impact on Hafizun, meaning that the better the application of Islamic values in Islamic leadership at Islamic Banks in East Kalimantan Province, as indicated by the following indicators: honesty, responsibility, professionalism, wisdom, fairness, monotheism, gentleness, and noble character, the higher the indicators for Hafizun, which include: beneficial, fortunate, seeking wealth through worship, working with the heart, seeking Allah's pleasure, inner peace, living for the Hereafter, and being righteous. This is evidenced by the increasing values of all Islamic leadership indicators, with an upward trend over the past five years, from 2008 to 2012.

Ri'asatul Islam has been implemented by the leadership of the Islamic Bank in East Kalimantan Province as the function of the caliph on earth, following/in accordance with the values contained in the Qur'an, Surah (2) al-Baqarah, verse 30, and the example set by the Prophet Muhammad SAW, where the direction of leadership has indeed followed the footsteps of the Prophet, but the improvement in professionalism has not been optimal, so that the implementation of sharia leadership has not been perfect.

Ri'asatul Islam has a significant positive influence on al-Kasbu, where the better the application of Islamic values in Islamic leadership at Islamic Banks in East Kalimantan Province, the higher the al-kasbu of employees will be, thereby

increasing the spiritual performance of employees with the following indicators: achievements, speed/accuracy, service, quality of work, increased Zakat, Infaq, and Shadaqah (ZIS), increased sunnah worship, discipline, and efficiency. This is proven by the increasing values of all Islamic leadership indicators, with a rising trend over the past five years, from 2008 to 2012.

Ri'asatul Islam has been implemented by the leadership of the Islamic Bank in East Kalimantan Province as the function of a caliph on earth, following/in accordance with the values contained in the Qur'an, Surah 2/al-Baqarah, verse 30, and the example set by the Prophet Muhammad S.a.w, where the direction of leadership has indeed followed the footsteps of the Prophet, but the improvement in the quality of work has not been optimal, resulting in the implementation of Islamic leadership principles not being fully optimized.

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