HAFIZUN INFLUENCE ON AL-KASBU IN ISLAMIC BANKS IN EAST KALIMANTAN PROVINCE

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Abstract

This article aims to analyze in depth the influence of the concept of Hafizun on al-Kasbu in Islamic banks in East Kalimantan Province. This study uses quantitative and qualitative approaches that are useful for explaining the existence and role of a research object or research variable on other research variables descriptively, by analyzing the causal relationship between research variables statistically. The results of the study indicate that Hafizun, which is the motivation of employees at Islamic banks in East Kalimantan Province, consisting of benefits, luck, seeking wealth through worship, working with the heart, seeking Allah's pleasure, peace of mind, living for the hereafter, and toyiban, has a significant positive influence on al-Kasbu. As Hafizun increases, al-Kasbu also increases, with Hafizun always feeling emotionally connected to the Islamic Bank, ultimately creating strong al-Kasbu at the Islamic Bank in East Kalimantan Province. This is evidenced by the increasing values of all Hafizun indicators, where the graphical trend has been rising over the past five years, from 2008 to 2012. Hafizun has a significant positive influence on al-Kasbu, and the better/higher the level of Hafizun, the better/higher the level of al-Kasbu. This study rejects Blancard and Abraham Maslow's theory of leadership and work motivation, which emphasizes indicators such as: praise, material rewards, wages, and worldly well-being. However, in terms of intuitive analysis, employees of Islamic banks in East Kalimantan Province perceive well-being as both material and spiritual, with indicators of motivation and faith in worldly life ultimately leading to happiness in the afterlife. Most employees are happy because they are grateful for the dynamic process of Allah's destiny that continues to unfold. The integrated conclusion of this study is that Hafizun has a significant positive influence on al-Kasbu.

Kata Kunci: Hafizun, Al-Kasbu, Islamic Bank, Employee Performance.

A. INTRODUCTION

The success of an Islamic Bank cannot be separated from the role of the leader of that Islamic bank. To better understand the concept of a leader with

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integrity based on Islamic Sharia in Islamic banks, which impacts work motivation, employee performance, and employee welfare, a more in-depth study is needed on the influence of hafizun (work motivation) on al-kasbu (employee performance) in Islamic banks, which will have an impact on the level of sa'adatil ummal (employee welfare) in accordance with the objectives of an Islamic Bank institution.

The Sharia banking industry, as an important pillar in the Islamic financial system, is experiencing significant growth worldwide. The success of these financial institutions does not solely depend on Sharia-compliant products and services, but also on crucial internal factors, one of which is leadership with integrity and alignment with Islamic principles. This research focuses on an in-depth exploration of the central role of Sharia-based leadership in forming a positive work culture, which subsequently impacts employee work motivation, performance, and ultimately, their welfare. A comprehensive understanding of this dynamic is crucial to ensure the sustainability and continuous growth of Sharia banks (Khan & Bhatti, 2008; Hassan & Hussein, 2002).

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 business objective of Islamic banks is not solely to obtain optimal profit, but also to be motivated and perform well, and to bring about an impact on the welfare of many people, especially the community in East Kalimantan. In reality, what we face in life tends to be deviations in human behavior as leaders who are oriented towards the lust for material greed, so this phenomenon will accelerate the process of the destruction of the world (doomsday) as stated in Allah's words, that the destruction of this world is due to the actions of humans who are increasingly greedy in pursuing temporary profits and pleasures.

The Sharia banking industry, based on Islamic ethical and moral principles, is experiencing rapid growth worldwide, including in Indonesia. The success of Sharia financial institutions does not only depend on adherence to Sharia principles in products and services, but also on crucial internal factors,

especially the role of leadership with integrity and alignment with Islamic values. This research focuses on an in-depth exploration of the influence of Sharia-based leadership on employee work motivation (hafizun), their performance (al-kasbu), and its impact on employee welfare (sa'adatil ummal) in Sharia banks in East Kalimantan Province. A comprehensive understanding of this dynamic is very important to ensure the sustainability and continuous growth of Sharia banks (Khan & Bhatti, 2008; Hassan & Hussein, 2002). This study specifically examines how leadership based on Islamic values can create a conducive work environment for increasing employee motivation, performance, and welfare, which in turn will contribute to the achievement of Sharia bank objectives.

The context of this research is based on the fundamental principles of Sharia banking that emphasize ethical, justice, and social welfare aspects (Chapra, 2000). Unlike conventional banking, which often focuses solely on profit, Sharia banks have broader goals, including creating value for all stakeholders, including employees. Within this framework, leadership with integrity is key to instilling Islamic values in daily business practices. Leaders who can articulate a clear vision, set a good example, and build trust among employees will have a significant influence on their work motivation. This is in line with leadership principles in Islam that emphasize the importance of leadership by example (Al-Qarni, 2007).

Furthermore, "al-kasbu" (employee performance) is a tangible result of work motivation. Good performance is reflected in productivity, efficiency, quality of work, and achievement of organizational goals. Effective leaders will encourage an increase in "al-kasbu" through various means, including providing training and development, setting clear goals, providing regular feedback, and rewarding achievements. For example, a leader who encourages innovation and provides opportunities for employees to develop new skills will improve overall performance. Increased performance is also closely related to organizational commitment and job satisfaction (Meyer & Allen, 1997), both of which are influenced by leadership with integrity.

Employee welfare, which in this context is called "sa'adatil ummal," is the ultimate goal that Sharia banks want to achieve. Welfare is not limited to financial aspects, such as salaries and benefits, but also includes psychological, social, and spiritual aspects (Ryff & Keyes, 1995). Leaders with integrity will strive to create a work environment that supports holistic employee welfare. This includes providing a safe and comfortable work environment, promoting work-life balance, and providing opportunities for employees to develop their potential. High employee welfare contributes to increased employee retention, reduced turnover, and improved company image (Wright & Cropanzano, 2000).

This research aims to empirically examine the relationship between Sharia-based leadership, "hafizun," "al-kasbu," and "sa'adatil ummal" in the context of Sharia banks in East Kalimantan Province. Through in-depth analysis, this research will provide valuable insights into how leadership with integrity can increase work motivation, employee performance, and welfare, which ultimately contributes to the success of Sharia banks in the region. This research will also identify specific factors that influence "hafizun" and "al-kasbu" in the context of the culture and work environment in East Kalimantan.

The main argument underlying this research is that Sharia-based leadership is a key catalyst in creating a positive and sustainable work culture in Islamic banks in East Kalimantan. This is based on the belief that Islamic values, such as honesty, justice, transparency, and responsibility, have a significant impact on employee behavior and motivation (Saleh & Zulkifli, 2007). Leaders who can implement these values in daily practice will create a conducive work environment for increasing "hafizun". Sharia-based leadership, rooted in the principles of taqwa (piety) and amanah (trust), is expected to encourage employees to behave ethically and contribute to the achievement of organizational goals (Lewis, 2001).

Comparisons and contrasts can be made with conventional leadership models. In conventional models, the main focus is often on achieving financial goals, neglecting ethical aspects and employee welfare. This can lead to low work motivation, high employee turnover, and poor performance (Pfeffer, 1998).

Conversely, Sharia-based leadership emphasizes the importance of creating value for all stakeholders, including employees, which in turn creates a more positive and productive work environment. The fundamental difference lies in value orientation, where Sharia leadership prioritizes spiritual and ethical values as the primary foundation in decision-making and human resource management (Ali, 2010).

This research will also examine the mediating role of "hafizun" in the relationship between Sharia-based leadership and "al-kasbu". The hypothesis is that "hafizun" plays an important role in transforming the influence of Sharia-based leadership into improved employee performance. In other words, Sharia-based leadership directly affects "hafizun," which in turn affects "al-kasbu". This mediation model examines whether "hafizun" acts as a mechanism explaining how Sharia-based leadership impacts performance. Understanding this mechanism will provide valuable insights into how Sharia banks can improve employee performance through increased work motivation (Baron & Kenny, 1986). In addition, this research will consider contextual factors that can moderate this relationship, such as organizational culture and the level of Sharia compliance (Hofstede, 2001).

Based on the background description, the main objective of this research is to analyze in depth the influence of the Hafizun concept on al-Kasbu in Islamic Banks in East Kalimantan Province.

B. METHOD

This research uses quantitative and qualitative approaches that are useful for explaining the existence and role of a research object or research variable on other research variables descriptively, by analyzing the causal relationship between research variables statistically. Therefore, this research uses two approaches, namely quantitative and qualitative approaches. The quantitative approach uses statistical analysis to propose hypotheses, while the qualitative approach does not propose hypotheses, because it does not have to be tested among the influences of its variables as is done in quantitative research.

Therefore, in research proposals that need to be tested, hypothesis formulations are used, and for descriptive comparative ones, hypotheses are not proposed.

This research is expected to contribute theoretical findings for the development of science, policy benefits, empirical findings, and object studies, motivation for further research, and integrated conclusions. The forms of theoretical findings in this dissertation research are study results that support or are in line with, develop, or even reject/contradict conventional theories and theories based on Islamic values.

The target population in this study were permanent employees of Islamic banks who met certain requirements or criteria, namely being Muslim, having a Bachelor's degree (S1), and having worked for at least 2 (two) to more than 5 (five) years, totaling 121 respondents. These were taken by census from all respondents at Bank Mandiri Syariah East Kalimantan Province and Bank Muamalat East Kalimantan Province. For the sample test, data collection will be carried out in multiples of 5, amounting to 25 respondents, by direct question and answer at the respondents' homes to test the truth of the answers given by these respondents. As a comparison, before the list of questions was given to the respondents, the questionnaire was first tested for its validity and reliability because the questionnaire was developed from the theoretical concept of variables where comparative data collection was taken at 10% of the total respondents, namely 12 respondents at Bank Rakyat Indonesia (BRI) Syariah in East Kalimantan Province. In addition to being valid, a research instrument must also be reliable. A measuring tool is said to be reliable if the measuring tool produces consistent results, or in other words, reliability shows how much a measurement can provide relatively similar results when re-measured on the same subject (Singarimbun and Effendi, 1995:140).

The primary data in this research is data obtained directly from respondents through questionnaires and direct interviews. Meanwhile, secondary data for this research was obtained through archival data found at Islamic Banks in East Kalimantan, Bank Indonesia East Kalimantan Province, Bank Indonesia Balikpapan Branch, and Bank Indonesia in Jakarta. In this study, the data

collected, referring to the research problems and hypotheses, was carried out by means of questionnaires and archives.

The data analysis is quantitative-empirical, showing cause-and-effect relationships or influences between variables (research objectives 1 to 6 and research hypotheses 1 to 6). This was done using quantitative analysis, specifically "Structural Equation Modeling (SEM)" using AMOS 20 software (Analysis of Moment Structures). SEM is an analytical tool that combines factor analysis, structural models, and path analysis approaches. Qualitative syar'i is an analysis of natural objects where the researcher acts as a key instrument, taking samples of sources and data collection techniques carried out through triangulation.

Data analysis is inductive, and research results emphasize meaning rather than generalization based on the Qur'an and Sunnah. Qualitative-theoretical data analysis shows the meaningful role of a research variable on other research variables, and normative data/information in the form of the values of the Qur'an and Sunnah, as well as the development of Islamic thought and schools of thought. Qualitative analysis will describe the interpretation of qualitative analysis results, and the discussion will be carried out to find out more about the variables studied as proof in this study. From the results of the analysis, there will be two possibilities: the first possibility is to accept the proposed concept, and the second possibility is to reject the proposed concept. Quantitative syar'i 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 Qur'an and Sunnah. The hypotheses proposed in this study were tested for their validity using theories and data obtained from research samples.

C. RESULT AND DISCUSSION
RESULT

The characteristics of the respondents included in this study comprise: age, education, gender, position, and length of employment of Islamic Bank employees

in East Kalimantan Province. Furthermore, the detailed characteristics of the respondents in this dissertation study can be described as follows:

Table 1
Description of Respondent Age

No	Description	Quantity	%
1	Between 20 and 29 years	45	37,19
2	Between 30 s/d 39 years	35	28,93
3	Between 40 s/d 49 years	41	33,88
	Total	121	100

Source: Data processed in 2012

Data processed in 2012 Based on the table above, it can be seen that 45 respondents (37.19%) are between 20 and 29 years old, which is considered adulthood. The age group between 30 and 39 years consists of 35 people (28.93%), categorized as perfect adulthood, marked by physical growth reaching perfection and spiritual, intellectual, and clear thinking, firm, and no doubt in carrying out plans for themselves and their families. The age group between 40 and 49 years consists of 41 people (33.88%), categorized as middle age, marked by the human heart becoming stable, starting to incline towards religion, and many people repenting and becoming aware. Based on Table 5.1, it can be concluded that the majority of Islamic Bank employees in East Kalimantan Province are between 20 and 29 years old and are in the productive age category.

Table 2
Description of Respondent Gender

No	Description	Quantity	%
1	Male	54	44,63
2	Female	67	55,37
	Total	121	100

Source: Data processed in 2012

Data processed in 2012 From the table above, it can be seen that there are 54 male respondents (44.63%), while there are 67 female respondents (55.37%). It can be concluded that the majority of Islamic Bank employees in East Kalimantan

Province are women, this is because more women passed the permanent employee test at Islamic Banks in East Kalimantan Province.

Table 3
Description of Respondent Position

No	Description	Quantity	%
1	KC Secretary and KCP Head	23	19,00
2	Staf	98	81,00
	Total	121	100

Source: Data processed in 2012

Data processed in 2012 From the table above, it can be seen that in terms of respondent position, only 23 employees (19.00%) hold the position of Branch Secretary and Assistant Branch Head, and 98 employees (81.00%) are staff. It can be concluded that the majority of respondents in this study are staff employees because the number of young permanent employees aged 20 to 30 years is large, while the number of sub-branch offices is still small.

Table 4
Description of Respondent Length of Employment

No	Description	Quantity	%
1	2 s/d 3 years	45	37,19
2	3 s/d 4 years	19	15,70
3	4 s/d 5 years	16	13,22
4	≥ 5 years	41	33,89
	Total	121	100

Source: Data processed in 2012

Data processed in 2012 From the table above, it can be seen that the length of employment for respondents between 2 to 3 years was 45 people (37.19%), between 3 to 4 years was 19 people (15.70%), between 4 to 5 years was 16 people (13.22%), while employees with more than 5 years of service were 41 people (33.89%). It can be concluded that the length of employment for respondents in this study is mostly young, between 2 to 3 years, and many respondents have worked for more than 5 years at Islamic banks in East Kalimantan Province.

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Quantitative Syar'i Analysis

Quantitative syar'i 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 Qur'an and Sunnah. The hypotheses proposed in this study were tested for their validity using theories and data obtained from research samples.

Validity and Reliability Test

After entering the data into the SPSS version 19 program, the next analysis is the prerequisite test, namely validity and reliability. This test is conducted to see which question items are suitable for representing the independent variables in this study. The validity test was carried out using confirmatory factor analysis on each latent variable, namely Hafizun (X1) and Al-Kasbu (X1), through the AMOS 20 program.

1. Hafizun (X1)

Hafizun (X1) is an endogenous latent variable measured by 8 (eight) indicators, namely (X1.1), (X1.2), (X1.3), (X1.4), (X1.5), (X1.6), (X1.7) and (X1.8). To determine whether Hafizun (X1) is a latent variable, confirmatory factor analysis is used, the results of which are processed with the AMOS program. The test results, as presented in the figure above, show that the loading factor value for all eight indicators is greater than or equal to 0.5.

Each can be explained as follows:

a. A loading value of 0.662 for X1.1, which means it is statistically valid and significant in measuring Hafizun (X1) by 0.662, this can be seen from the p-value = 0.000 which is smaller than $\alpha = 0.05$ in the regression weight.

b. A loading value of 0.631 for X1.2, which means it is statistically valid and significant in measuring Hafizun (X1) by 0.631, this can be seen from the p-value = 0.000 which is smaller than $\alpha = 0.05$ in the regression weight.

c. A loading value of 0.640 for X1.3, which means it is statistically valid and significant in measuring Hafizun (X1) by 0.888, this can be seen from the p-value = 0.000 which is smaller than $\alpha = 0.05$ in the regression weight.

d. A loading value of 0.769 for X1.4, which means it is statistically valid and significant in measuring Hafizun (X1) by 0.769, this can be seen from the p-value = 0.000 which is smaller than α = 0.05 in the regression weight.

e. A loading value of 0.811 for X1.5, which means it is statistically valid and significant in measuring Hafizun (X1) by 0.811, this can be seen from the p-value = 0.000 which is smaller than α = 0.05 in the regression weight.

f. A loading value of 0.854 for X1.6, which means it is statistically valid and significant in measuring Hafizun (X1) by 0.854, this can be seen from the p-value = 0.000 which is smaller than α = 0.05 in the regression weight.

g. A loading value of 0.796 for X1.7, which means it is statistically valid and significant in measuring Hafizun (X1) by 0.796, this can be seen from the p-value = 0.000 which is smaller than α = 0.05 in the regression weight.

h. A loading value of 0.793 for X1.8, which means it is statistically valid and significant in measuring Hafizun (X1) by 0.793, this can be seen from the p-value = 0.000 which is smaller than α = 0.05 in the regression weight.

Thus, there are 8 (eight) indicators that can be used to measure Hafizun (X1), namely (X1.1), (X1.2), (X1.3), (X1.4), (X1.5), (X1.6), (X1.7) and (X1.8).

2. Al-Kasbu (Y)

Al-Kasbu / employee performance (X) is an endogenous latent variable measured by 8 (eight) indicators, namely working diligently will increase achievement (X1.1), working precisely (X1.2), providing service (X1.3), producing good quality work (X1.4), increasing the amount of zakat, infaq and shadaqah every year (X1.5), increasing sunnah worship (X1.6), increasing work discipline (X1.7) and efficiency (X1.8). Working as a source of happiness and success will increase employee professionalism in work and also increase the spiritual performance of employees at Islamic banks in East Kalimantan Province. The test results show that the loading factor value for all eight indicators is greater than or equal to 0.5.

Each can be explained as follows:

a. A loading value of 0.538 for Y.1, which means it is statistically valid and significant in measuring al-Kasbu (Y) by 0.538, this can be seen from the p-value = 0.000 which is smaller than α = 0.05 in the regression weight.

b. A loading value of 0.646 for Y.2, which means it is statistically valid and significant in measuring al-Kasbu (Y) by 0.646, this can be seen from the p-value = 0.000 which is smaller than α = 0.05 in the regression weight.

c. A loading value of 0.776 for Y.3, which means it is statistically valid and significant in measuring al-Kasbu (Y) by 0.776, this can be seen from the p-value = 0.000 which is smaller than α = 0.05 in the regression weight.

d. A loading value of 0.726 for Y.4, which means it is statistically valid and significant in measuring al-Kasbu (Y) by 0.726, this can be seen from the p-value = 0.000 which is smaller than α = 0.05 in the regression weight.

e. A loading value of 0.805 for Y.5, which means it is statistically valid and significant in measuring al-Kasbu (Y) by 0.805, this can be seen from the p-value = 0.000 which is smaller than α = 0.05 in the regression weight.

f. A loading value of 0.687 for Y.6, which means it is statistically valid and significant in measuring al-Kasbu (Y) by 0.687, this can be seen from the p-value = 0.000 which is smaller than α = 0.05 in the regression weight.

g. A loading value of 0.685 for Y.7, which means it is statistically valid and significant in measuring al-Kasbu (Y) by 0.685, this can be seen from the p-value = 0.000 which is smaller than α = 0.05 in the regression weight.

h. A loading value of 0.586 for Y.8, which means it is statistically valid and significant in measuring al-Kasbu (Y) by 0.586, this can be seen from the p-value = 0.000 which is smaller than α = 0.05 in the regression weight.

Thus, there are 8 (eight) indicators that can be used to measure Al-Kasbu (Y), namely (Y.1), (Y.2), (Y.3), (Y.4), (Y.5), (Y.6), (Y.7) and (Y.8).

Reliability Test

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:

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

Table 5
Uji Reliabilitas on *Hafizun* (X)

Hafizun (X1)	Value p variance error	Ket	Loading (λ)	λ²	1 – λ²	CR
X.1	0.000	Reliabel	0.662	0.438244	0.561756	
X.2	0.000	Reliabel	0.631	0.398161	0.601839	
X.3	0.000	Reliabel	0.640	0.409600	0.590400	
X.4	0.000	Reliabel	0.769	0.591361	0.408639	
X.5	0.000	Reliabel	0.811	0.657721	0.342279	0.909
X.6	0.000	Reliabel	0.854	0.729316	0.270684	
X.7	0.000	Reliabel	0.796	0.633616	0.366384	
X.8	0.000	Reliabel	0.793	0.628849	0.371151	
Amount			5.956		3.513132	

Source: Processed

From the table above, it turns out that the latent variable Hafizun / Work Motivation (X1), such as benefits, luck, devotion, sincerity, pleasure, peace of mind, living for the hereafter, and toyiban, provides a CR value of 0.909, which is above its cut-off value of 0.7, so it can be said that Hafizun / Work Motivation (X1) is reliable. Similarly, for each indicator, all p-values of variance error are less than 0.05, so they are said to be reliable. The latent variable al-Kasbu / Employee Performance (Y) found in Table 5.7 below. It turns out to give a CR value of 0.875, which is above its cut-off value of 0.7, so it can be said that al-Kasbu / Employee Performance (Y) is reliable. Similarly, for each indicator, all p-values of variance error are less than 0.05, so they are said to be reliable.

Table 6
Reliability Test On Al-Kasbu (Y)

Al-Kasbu (Y)	Value p variance error	Ket	Loading (λ)	λ²	1 – λ²	CR
Y.1	0.000	Reliabel	0.538	0.289444	0.710556	
Y.2	0.000	Reliabel	0.646	0.417316	0.582684	
Y.3	0.000	Reliabel	0.776	0.602176	0.397824	
Y.4	0.000	Reliabel	0.726	0.527076	0.472924	0.875
Y.5	0.000	Reliabel	0.805	0.648025	0.351975	
Y.6	0.000	Reliabel	0.687	0.471969	0.528031	
Y.7	0.000	Reliabel	0.685	0.469225	0.530775	

Y.8	0.000	Reliabel	0.586	0.343396	0.656604	
Amount			5.449		4.231372	

Source: Processed

Normality Test

Data normality is one of the requirements in Structural Equation Modeling (SEM). Normality testing focuses on multivariate data by looking at skewness, kurtosis values, and 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 < CR < 1.96) are considered normally distributed data, both univariately and multivariately.

Singularity and Multicollinearity

Test Singularity can be seen through the determinant of the covariance matrix. A very small determinant value or close to zero indicates the presence of a singularity problem, so it cannot be used for research. The research results show a Determinant of sample covariance matrix value of 0.0791. This value is not equal to zero, so it can be said that there are no singularity and multicollinearity problems.

Outlier

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

Hafizun (X) has a positive and significant effect on al-Kasbu (Y). This is indicated by a positive path coefficient of 0.862 with a C.R. value of 6.284 and a significance probability (p) of 0.000, which is smaller than the determined significance level (α) of 0.05. Thus, Hafizun (X1) directly influences al-Kasbu (Y) by 0.862, meaning that every increase in Hafizun (X) will increase al-Kasbu (Y) by 0.862.

DISCUSSION

Quantitative Syar'i Analysis

Hafizun, which represents employee motivation at Islamic banks in East Kalimantan Province, consisting of indicators such as: benefits, luck, seeking wealth through worship, working with the heart, expecting Allah's pleasure, peace of mind, living for the hereafter, and toyiban, has a significant positive influence on al-Kasbu, where every increase in hafizun will lead to a proportional increase in al-kasbu. Hafizun (motivation) will always feel emotionally connected to the Islamic Bank employees, which will ultimately create strong al-Kasbu among Islamic Bank employees in East Kalimantan Province. This is evidenced by the increasing values for all Hafizun indicators, where the graphical trend has been rising over the past 5 years, from 2008 to 2012.

Qualitative Syar'i Analysis

Hafizun has developed well and correctly in the hearts of Islamic Bank employees in East Kalimantan Province, in accordance with the Qur'an and Hadith regarding work motivation. Employees have been motivated to intend worship in their work, thus successfully increasing performance. However, this is not yet optimal because their professional education improvement is still lacking/not yet comprehensive, leading to a lower quality of work compared to indicators such as: the level of sunnah worship; the amount of zakat, infaq, shadaqah; discipline, accuracy, efficiency, service delivery, and achievement, where achievement holds the highest value.

Seeking good fortune from the average value is categorized as good, meaning that working and striving, and determining success, is Allah SWT. Seeking wealth based on worship, with an average value also categorized as good, according to employees' perception, seeking wealth is an act of worship, which is a strong motivational drive for Islamic Bank employees because Allah SWT does not burden humans beyond their capacity to think. Allah SWT only burdens humans to strive according to their ability, and the results are in Allah's hands, because Allah SWT can expand and narrow a person's sustenance according to His will. Working with the heart also has a good average value, because

employees perceive working with the heart as being applied correctly and sincerely/ikhlas. The understanding of ikhlas is the process of how one can know Allah, by knowing the teachings that Allah has poured into the Qur'an and Sunnah, and all of that requires a process and stages to achieve a better quality of sincerity.

Hoping for Allah's pleasure is also categorized as good, where Islamic Bank employees in East Kalimantan Province are motivated to hope for Allah's pleasure (*Yarju Ridha Allah*). Employees perceive that whoever seeks Allah's pleasure, even if humans do not approve, the most important thing is that Allah will still be pleased with that employee. In the dimension of hoping for Allah's pleasure with sincerity and always with a clean and pure heart, without stain, so that even if there is still a stain, it will be cleansed with sincere intentions.

Peace of mind, with an average value categorized as good, has a lower value compared to the indicators: luck, sincerity, usefulness, life for the hereafter, toyiban, pleasure, and devotion. Employees' perception of peace of mind is tranquility and inner peace. Someone whose soul is calm/mutmainah means that person has reached a state of balance in their mental function, so they can think: positively, wisely in dealing with problems, able to adapt to the situation at hand, and able to solve problems so that they can feel happiness in their lives. Employees' perception of living for the hereafter shows a still low average value, by interpreting sincerity as how employees are always selfless and always intend to work for Allah, working by applying Islamic rules/norms/sharia as perfectly as possible. Employees' perception of the toyiban indicator. Toyiban from the average value falls into a good assessment. This serves as a source of happiness and success and has increased a strong sense of ownership in Islamic Banks in East Kalimantan Province.

The results of this study support Riva'i's opinion (2003:33) where Riva'i's research results show that the stronger the work motivation, the higher the employee's performance. Hakim's research results (2008:250) state that the hypothesis results about the influence of Islamic work motivation have a positive

and significant effect on the Islamic performance of PT. Bank Muamalat Indonesia Tbk employees in Central Java.

D. CONCLUSION

Based on the results of the study after testing Hafizun and al-Kasbu, the following conclusions can be drawn: Hafizun, which represents employee motivation at Islamic banks in East Kalimantan Province, consisting of being beneficial, lucky, seeking wealth through worship, working with the heart, expecting Allah's pleasure, peace of mind, living for the hereafter, and toyiban, has a significant positive influence on al-Kasbu. As Hafizun increases, al-Kasbu will also increase. Hafizun will always feel emotionally connected to the Islamic Bank, ultimately creating strong al-Kasbu in Islamic Banks in East Kalimantan Province. This is evidenced by the increasing values for all Hafizun indicators, where the graphical trend has been rising for the past 5 years, starting from 2008 to 2012.

Hafizun has developed well and correctly in the hearts of Islamic Bank employees in East Kalimantan Province, in accordance with the Qur'an and Hadith concerning work motivation. Employees have been motivated to intend worship in their work, thus successfully increasing performance. However, this is not yet optimal because the improvement in their professionalism education is still lacking/not yet comprehensive (*kaffah*), which causes the level of work quality to be lower than the indicators: level of sunnah worship; amount of zakat, infaq, shadaqah; discipline, accuracy, efficiency, service delivery, and achievement, where achievement holds the highest value.

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