

**THE INFLUENCE OF AL-KASBU ON SA'ADATUL UMMAL IN
ISLAMIC BANKS IN EAST KALIMANTAN PROVINCE**

Maria Wati¹

mariawati579@gmail.com

Abstract

The purpose of this study is to analyze the influence of al-kasbu on sa'adatul ummal in Islamic banks in East Kalimantan Province. This study uses a quantitative and qualitative approach, which is useful for descriptively explaining the existence and role of a research object or research variable on other research variables, by statistically analyzing the causal relationship between research variables. The results reveal that Al-Kasbu has a significant positive effect on Sa'adatul Ummal. The higher the al-Kasbu, the higher the sa'adatul ummal. The ability to manage wealth/assets and the strong next generation of families from Islamic banks in East Kalimantan Province over the last 5 years, from 2008 to 2012, has also increased annually. Al-Kasbu has been carried out properly and correctly by employees at Islamic banks in East Kalimantan Province in accordance with the meaning contained in al-Qur'an surah (9) at-Taubah verse 105, although it is not yet kaffah because the quality of work is still not optimal, as indicated by the lowest average perception score of respondents. Al-Kasbu, which is employee performance with indicators: achievement, speed/accuracy, service, quality of work, increasing the amount of Zakat Infaq Shadaqah (ZIS), increasing sunnah worship, discipline, and efficiency, has a significant positive effect on Sa'adatul Ummal. This means that the higher the al-Kasbu, the more Sa'adatul Ummal will increase through indicators of maintaining religion, soul, intellect, wealth, and offspring. This ultimately increases the overall Sa'adatul Ummal for Islamic bank employees in East Kalimantan Province.

Kata Kunci: Al-Kasbu, Sa'adatul Ummal, Islamic Bank, Job Satisfaction, Productivity.

A. INTRODUCTION

Islamic banks 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 achieve optimal profit, but also to be motivated and perform well, hoping to bring about widespread welfare.

¹ STIENAS Colorado Samarinda

According to Islamic creed, money, income, and ownership belong to Allah SWT, so the wealth in this world must be used for the good of the ummah. The success of an Islamic Bank is inseparable from the role of its leaders. To better understand the concept of leaders with integrity based on Islamic Sharia in Islamic banks and their impact on work motivation, employee performance, and employee welfare, a more in-depth study is needed on the influence of Ri'asatul Islam (Islamic leadership) on hafizun (work motivation) and al-kasbu (employee performance) in Islamic banks, which will then have an impact on the level of sa'adatil ummal (employee welfare) in accordance with the objectives of an Islamic Bank institution.

Al-Kasbu is the most important human resource function in an organization. Kasbul refers to the quantitative and qualitative work results achieved by an individual in performing their duties in accordance with the responsibilities given to them. Performance evaluation is a basic necessity to understand the development of Islamic banks, both in terms of al-Kasbul and sa'adatul ummal. Performance appraisal provides feedback to employees with the aim of motivating them to eliminate performance decline or achieve higher performance. Dessler states that performance research consists of three steps: "Defining the job, which means that supervisors and subordinates agree on the tasks and job standards. Assessing performance, in the sense of comparing the subordinate's actual performance with established standards. Feedback, meaning the subordinate's performance and progress are discussed by plans made for any development required by the organization." (Dessler, 1997: 58). Based on the definitions above, it shows that performance (al-Kasbu) is the result of work that is quantitative syar'i, qualitative syar'i, and intuitive. Al-Kasbu is influenced by motivation (hafizun/motivation) and ability. Motivation is influenced by the attitude of leaders/employees and work situations, while ability is influenced by knowledge and skills.

The Islamic banking industry in Indonesia has experienced significant growth in recent decades, reflecting increasing public awareness of Islamic economic principles and demand for Sharia-compliant financial services (Bank Indonesia, 2023). This development is driven by various factors, including

government support, increasing public trust, and continuous product and service innovation (OJK, 2023). East Kalimantan Province, as one of the regions with abundant natural resources potential and a significant Muslim population, has become one of the growth centers for the Islamic banking industry in Indonesia. Data from the Financial Services Authority (OJK) shows that Islamic banking assets in East Kalimantan continue to increase, although their growth may be slower compared to other regions (OJK, 2024). This indicates untapped potential and challenges that need to be addressed for the sustainable development of the Islamic banking industry in this region.

In this context, this study aims to examine the influence of Al-Kasbu on Sa'adatul Ummal (employee welfare) in Islamic banks in East Kalimantan. Al-Kasbu, which literally means "effort" or "acquisition," is a fundamental concept in Islamic economics that emphasizes the importance of hard work, honesty, and ethics in seeking livelihood. This concept is not only relevant in the individual context but also has important implications for organizations, including Islamic banks. The application of Al-Kasbu principles in Islamic bank operations is expected to create a positive work environment, increase employee motivation, and ultimately contribute to improving employee welfare (Chapra, 2000). Sa'adatul Ummal, as an indicator of employee welfare, covers various aspects, ranging from adequate salaries and benefits, a conducive work environment, career development opportunities, to overall job satisfaction (Khan, 2010). Trend analysis shows that although the growth of the Islamic banking industry continues, challenges such as tight competition, availability of qualified human resources, and employee satisfaction remain key concerns (Ascarya, 2019).

Previous research has highlighted the importance of factors such as effective leadership, positive organizational culture, and human resource development in improving the performance of Islamic banks (Hasan, 2017; Rahman, 2020). However, there are still gaps in understanding how the specific application of Al-Kasbu principles contributes to the increase in Sa'adatul Ummal in Islamic banks. This gap is reinforced by the lack of comprehensive empirical research that directly examines the relationship between Al-Kasbu and Sa'adatul Ummal in the context of Islamic banks in East Kalimantan. Most existing studies

focus more on aspects of financial performance and Sharia compliance, while employee welfare aspects often receive less attention (Saeed, 2018). Therefore, this study aims to fill this gap by deeply investigating how the application of Al-Kasbu principles in the operations of Islamic banks in East Kalimantan affects Sa'adatul Ummal. This research is expected to provide valuable insights for Islamic bank management in designing policies and practices that support employee welfare, and contribute to the sustainable and ethical development of the Islamic banking industry.

A comprehensive literature review shows that the relationship between Islamic economic principles and employee welfare has been a focus of interesting research in recent years. Research by Al-Mahmood (2019) found that the application of Sharia principles, including justice and transparency, significantly increased employee satisfaction in Malaysian Islamic banks. This research emphasizes the importance of creating an ethical and just work environment to increase employee motivation and performance. Furthermore, the research results from Ibrahim & Bakar (2020) revealed that an organizational culture based on Islamic values, such as honesty and cooperation, positively influenced the level of employee engagement in Islamic banks in Indonesia.

Several studies have also examined the role of Al-Kasbu in an organizational context. According to research by Karim (2021), the application of Al-Kasbu principles in business processes, including in decision-making and resource management, contributes to increased productivity and profitability of Islamic banks. This research shows that an approach focused on work ethics and efficiency can provide dual benefits, both for the organization and its employees. Furthermore, research by Ali et al. (2022) found that employee training and development oriented towards Islamic values, including Al-Kasbu, significantly improved employee skills and competencies, and increased job satisfaction. In addition, research by Hassan & Abdullah (2023) highlights the importance of ethical leadership in promoting the application of Al-Kasbu principles in Islamic banks. This research shows that leaders who set a good example in terms of honesty, integrity, and hard work can create a positive organizational culture and motivate employees to work better. Moreover, research from Fatmawati (2024)

found that a fair and performance-based remuneration system, aligned with Al-Kasbu principles, can increase employee motivation and performance in Islamic banks.

However, there is an empirical gap in the existing literature. Most existing research tends to focus on the context of Muslim-majority countries, while research on the influence of Al-Kasbu on Sa'adatul Ummal in regions like East Kalimantan is still limited. In addition, the dominant approach in research is often quantitative, with a lack of in-depth exploration of how Al-Kasbu principles are implemented in daily practice in Islamic banks, and how employees' perceptions of this implementation affect their well-being. Selective criticism of this dominant approach highlights the need for more qualitative and holistic research to understand the complexity of the relationship between Al-Kasbu and Sa'adatul Ummal. This research will focus on studies that directly support the argument that the effective application of Al-Kasbu can improve Sa'adatul Ummal. This research will combine quantitative and qualitative approaches to provide a more comprehensive understanding of the phenomenon.

This study adopts a conceptual framework rooted in Islamic economic theory and organizational behavior theory. The main theoretical position is that the application of Al-Kasbu principles in Islamic bank operations will create a positive work environment, which in turn will improve Sa'adatul Ummal. The main constructs studied are Al-Kasbu (independent variable) and Sa'adatul Ummal (dependent variable). Al-Kasbu in this study is operationalized through several indicators, including: (1) Work Ethic (honesty, integrity, responsibility); (2) Justice (fair treatment, transparency, fair remuneration); and (3) Competence (training, development, skill improvement). Sa'adatul Ummal is measured through indicators such as: (1) Job Satisfaction (satisfaction with work, relationships with colleagues, work environment); (2) Financial Welfare (salary, benefits, promotion opportunities); and (3) Non-Financial Welfare (work-life balance, career development opportunities, recognition).

The justification for the relationship between variables is based on Islamic economic principles that emphasize the importance of work ethic, justice, and competence in achieving success. The application of these principles is expected

to create a positive organizational culture, promote effective leadership, and improve internal communication. A positive work environment, in turn, will increase job satisfaction, financial well-being, and non-financial well-being of employees. This research is expected to make significant contributions, both theoretically and practically. Theoretically, this research will enrich the literature on Islamic economics and organizational behavior by providing empirical evidence of the relationship between Al-Kasbu and Sa'adatul Ummal in the context of Islamic banks. This research will also contribute to the development of a more comprehensive conceptual framework for understanding how Islamic economic principles can be applied to improve employee welfare.

B. METHOD

This study employs both quantitative and qualitative approaches, which are useful for descriptively explaining the presence and role of a research object or variable in relation to other research variables, by statistically analyzing the cause-and-effect relationships between research variables. Therefore, this study utilizes two approaches: quantitative and qualitative. The quantitative approach uses statistical analysis to test hypotheses, while the qualitative approach does not require hypotheses, as it does not necessarily test the influence between variables as done in quantitative research. Consequently, research proposals requiring hypothesis testing will include a hypothesis formulation, while descriptive comparative studies will not. This research is expected to contribute theoretical findings for the development of science, policy benefits, empirical findings, object studies, motivation for further research, and integrated conclusions. The theoretical findings in this dissertation research will be in the form of study results that support or align with, develop, or even reject/contradict conventional theories as well as those based on Islamic values.

The target population in this study consisted of permanent employees of Islamic banks who met specific criteria: being Muslim, holding a Bachelor's degree (S1), and having worked for a minimum of 2 to over 5 years, totaling 121 respondents. These respondents were sampled by census from all respondents at Bank Mandiri Syariah East Kalimantan Province and Bank Muamalat East Kalimantan Province. For the sampling test, data collection will be carried out in

multiples of 5, amounting to 25 respondents, through direct interviews at the respondents' homes to verify the truthfulness of their answers. As a comparison, before the questionnaire was given to respondents, its validity and reliability were tested because the questionnaire was developed from theoretical concepts of variables. The comparison data was taken from 10% of the total respondents, which was 12 respondents from 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 it produces consistent results, or in other words, reliability indicates how much a measurement can provide relatively similar results when re-measured on the same subject (Singarimbun and Effendi, 1995:140).

The primary data for this study were obtained directly from respondents through questionnaires and direct interviews. Secondary data for this research were obtained from archived data 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, which referred to the research questions and hypotheses, was done using questionnaires and archives. Quantitative-empirical data analysis, showing cause-and-effect relationships or influences between variables (research objectives 1 to 6 and research hypotheses 1 to 6), was performed using "Structural Equation Modeling (SEM)" quantitative analysis with AMOS 20 (Analysis of Moment Structures) software. SEM is an analytical tool that combines factor analysis, structural models, and path analysis.

Qualitative 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 are tested for their truth using theories and data obtained from the research sample. Qualitative syar'i is an analysis of natural object conditions where the researcher, as the key instrument, takes samples of sources and data collection techniques are carried out by triangulation. Data analysis is inductive, and research results emphasize meaning rather than generalization based on the Qur'an and Sunnah. Qualitative-theoretical data analysis demonstrates the meaning of the role of one research variable on

another research variable, and the data/information is normative, consisting of the values of the Qur'an and Sunnah, as well as the development of Islamic thought and schools of thought. The qualitative analysis will describe the interpretation of the qualitative analysis results, and the discussion will be conducted to further understand the variables studied as proof in this study. From the analysis results, there will be two possibilities: the first is to accept the proposed concept, and the second is to reject it.

C. RESULT AND DISCUSSION

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. Further details on the characteristics of the respondents in this dissertation study are 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

Based on the table above, it can be seen that 45 respondents (37.19%) are between 20 and 29 years old, categorized as young adults. The age group between 30 and 39 years old comprises 35 people (28.93%), categorized as perfect adults, marked by the physical growth reaching perfection and the spiritual, intellectual, and mental faculties becoming open, clear, firm, and unwavering in carrying out their and their family's plans. The age group between 40 and 49 years old consists of 41 people (33.88%), categorized as middle-aged, marked by the human heart becoming stable, starting to lean towards religion, and many people repenting and realizing.

Based on this table, 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 c

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

From the table above, it can be seen that there are 54 male respondents (44.63%) and 67 female respondents (55.37%). It can be concluded that the majority of employees at Islamic banks in East Kalimantan Province are women, which 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

The table above shows that in terms of respondent position, only 23 employees (19.00%) hold the position of Branch Head Secretary and Assistant Branch Head, while 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

The table above shows that the length of employment for respondents is between 2 to 3 years for 45 people (37.19%), between 3 to 4 years for 19 people (15.70%), between 4 to 5 years for 16 people (13.22%), while employees with more than 5 years of service number 41 people (33.89%). It can be concluded that the respondents in this study largely comprise those with 2 to 3 years of experience, and also a significant number of respondents who have worked for more than 5 years at Islamic banks in East Kalimantan Province.

Quantitative Sharia Analysis

Quantitative Sharia analysis is a systematic scientific analysis of components, phenomena, and their relationships in developing/using mathematical models, theories, and hypotheses linked to natural phenomena in accordance with the Qur'an and Sunnah. The hypotheses proposed in this study are tested for their truth using theories and data obtained from the research sample.

Validity and Reliability Test

After entering the data into SPSS version 19, the next analysis is the prerequisite test, namely validity and reliability. This test is carried out to see which question items are suitable for representing the independent variables in this study.

Validity Test

The validity test aims to determine whether the questions in the questionnaire are sufficiently representative. The validity test is conducted using confirmatory factor analysis on each latent variable, namely *Hafizun* (X1) and *Al-Kasbu* (X1) through the AMOS 20 program.

Al-Kasbu (X)

Al-Kasbu / employee performance (X) is an endogenous latent variable measured by 8 (eight) indicators: diligent work will increase achievement (X.1), accurate work (X.2), providing service (X.3), producing good quality work (X.4), increasing the amount of zakat, infaq, and shadaqah annually (X.5), increasing *sunnah* worship (X.6), increasing work discipline (X.7), and efficiency (X.8). Working as a source of happiness and success will increase employee

professionalism and also spiritual performance at Islamic Banks in East Kalimantan Province. The test results show that the loading factor values for all eight indicators above are greater than or equal to 0.5.

Each can be explained as follows:

1. A loading value of 0.538 for X.1 indicates that it is statistically valid and significant in measuring *al-Kasbu* (X) by 0.538, as evidenced by a p-value of 0.000, which is smaller than $\alpha = 0.05$ for the regression weight.
2. A loading value of 0.646 for X.2 indicates that it is statistically valid and significant in measuring *al-Kasbu* (X) by 0.646, as evidenced by a p-value of 0.000, which is smaller than $\alpha = 0.05$ for the regression weight.
3. A loading value of 0.776 for X.3 indicates that it is statistically valid and significant in measuring *al-Kasbu* (X) by 0.776, as evidenced by a p-value of 0.000, which is smaller than $\alpha = 0.05$ for the regression weight.
4. A loading value of 0.726 for X.4 indicates that it is statistically valid and significant in measuring *al-Kasbu* (X) by 0.726, as evidenced by a p-value of 0.000, which is smaller than $\alpha = 0.05$ for the regression weight.
5. A loading value of 0.805 for X.5 indicates that it is statistically valid and significant in measuring *al-Kasbu* (X) by 0.805, as evidenced by a p-value of 0.000, which is smaller than $\alpha = 0.05$ for the regression weight.
6. A loading value of 0.687 for X.6 indicates that it is statistically valid and significant in measuring *al-Kasbu* (X) by 0.687, as evidenced by a p-value of 0.000, which is smaller than $\alpha = 0.05$ for the regression weight.
7. A loading value of 0.685 for X.7 indicates that it is statistically valid and significant in measuring *al-Kasbu* (X) by 0.685, as evidenced by a p-value of 0.000, which is smaller than $\alpha = 0.05$ for the regression weight.
8. A loading value of 0.586 for X.8 indicates that it is statistically valid and significant in measuring *al-Kasbu* (X) by 0.586, as evidenced by a p-value of 0.000, which is smaller than $\alpha = 0.05$ for the regression weight.

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

Sa'adatul Ummal (Y)

Sa'adatul Ummal (Y) is an endogenous latent variable measured by 5 (five) indicators: (Y.1), (Y.2), (Y.3), (Y.4), and (Y.5). To determine whether *Sa'adatul Ummal* (Y) is a latent variable, confirmatory factor analysis was used, and the results from the AMOS program show that the loading factor values for all five indicators are greater than or equal to 0.5.

Each *Sa'adatul Ummal* (Y) indicator, namely *Hifzuddin* (religion) (Y.1), *Hifzunnafs* (Y.2), *al-aql* (Y.3), *Hifzunnasl* (Y.4), and *Hifzulmaal* (Y.5) are as follows:

1. A loading value of 0.738 for Y.1 indicates that it is statistically valid and significant in measuring *Sa'adatul Ummal* (Y) by 0.738, as evidenced by a p-value of 0.000, which is smaller than $\alpha = 0.05$ for the regression weight.
2. A loading value of 0.836 for Y.2 indicates that it is statistically valid and significant in measuring *Sa'adatul Ummal* (Y) by 0.836, as evidenced by a p-value of 0.000, which is smaller than $\alpha = 0.05$ for the regression weight.
3. A loading value of 0.992 for Y.3 indicates that it is statistically valid and significant in measuring *Sa'adatul Ummal* (Y) by 0.992, as evidenced by a p-value of 0.000, which is smaller than $\alpha = 0.05$ for the regression weight.
4. A loading value of 0.754 for Y.4 indicates that it is statistically valid and significant in measuring *Sa'adatul Ummal* (Y) by 0.754, as evidenced by a p-value of 0.000, which is smaller than $\alpha = 0.05$ for the regression weight.
5. A loading value of 0.867 for Y.5 indicates that it is statistically valid and significant in measuring *Sa'adatul Ummal* (Y) by 0.867, as evidenced by a p-value of 0.000, which is smaller than $\alpha = 0.05$ for the regression weight.

Thus, there are 5 (five) indicators that can be used to measure *Sa'adatul Ummal* (Y) in quantitative Sharia analysis: *Hifzuddin* (Protection of religion) / (Y.1), *Hifzunnafs* (Protection of life) / (Y.2), *Hifzulaql* (Protection of intellect) / (Y.3), *Hifzulmaal* (Protection of property) / (Y.4), and *Hifzunnasl* (Protection of family) / (Y.5).

Reliability Test

The second instrument test (questionnaire) is Reliability, which is an index indicating the extent to which a measuring tool can be relied upon or trusted.

Reliability is a measure of the internal consistency of the indicators of a construct variable, showing the degree to which each indicator indicates a common construct variable. In this study, reliability is 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 latent variable *al-Kasbu* / Employee Performance (X), shown in the table below, yields a CR value of 0.875, which is above its cut-off value of 0.7, indicating that *al-Kasbu* / Employee Performance (X) is reliable. Similarly, for each indicator, all p-values for variance error are less than 0.05, thus indicating reliability.

Table 5
Reliability Test for Al-Kasbu (X)

Al-Kasbu (X)	Value p variance error	Information	Loading (λ)	λ^2	$1 - \lambda^2$	CR
X.1	0.000	Reliabel	0.538	0.289444	0.710556	0.875
X.2	0.000	Reliabel	0.646	0.417316	0.582684	
X.3	0.000	Reliabel	0.776	0.602176	0.397824	
X.4	0.000	Reliabel	0.726	0.527076	0.472924	
X.5	0.000	Reliabel	0.805	0.648025	0.351975	
X.6	0.000	Reliabel	0.687	0.471969	0.528031	
X.7	0.000	Reliabel	0.685	0.469225	0.530775	
X.8	0.000	Reliabel	0.586	0.343396	0.656604	
Jumlah			5.449		4.231372	

Source: Processed

From the table below, it appears that the latent variable Sa'adatul Ummal / Employee Welfare (Y), including protection of religion, protection of life, protection of intellect, protection of wealth, and protection of offspring, yields a CR value of 0.924, which is above its cut-off value of 0.7, thus indicating that Sa'adatul Ummal / Employee Welfare (Y) is reliable. Similarly, for each indicator, all p-values for variance error are less than 0.05, thus indicating reliability.

Table 6
Reliability Test for Sa'adatul Ummal (Y)

Sa'adatil Ummal (Y)	p-value variance error	Description	Loading	λ^2	$1 - \lambda^2$	CR
Y.1	0.000	Reliabel	0.738	0.544644	0.455356	0.924
Y.2	0.000	Reliabel	0.836	0.698896	0.301104	
Y.3	0.000	Reliabel	0.992	0.984064	0.015936	
Y.4	0.000	Reliabel	0.754	0.568516	0.431484	
Y.5	0.000	Reliabel	0.867	0.751689	0.248311	
Total			4.187		1.452191	

Source: Processed

Normality Test

Data normality is one of the requirements in Structural Equation Modeling (SEM). Normality testing focuses on multivariate data by examining skewness, kurtosis, and statistically, 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 univariately and multivariately.

Singularity and Multicollinearity Test

Singularity can be assessed through the determinant of the covariance matrix. A very small determinant value, or one approaching zero, indicates the presence of a singularity issue, rendering it unusable for research. The research results yield a "Determinant of sample covariance matrix" value of 0.0791. This value is not equal to zero, which indicates that there are no issues of singularity and multicollinearity.

Outlier Test

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 value or a p1 value < 0.001 indicates an outlier observation. In this study, there are three points where the p1 value < 0.001 , but they are still below the tolerance limit, so it can be concluded that no outliers occurred. The results of the full model test above with the AMOS program can be seen in the following table:

Table 7
Model Fit Test Results for Sa'adatil Ummal

Criteria	Cut-Off Value	Calculation Result	Description
Chi – Square	Expected small	409.955 with df = 371 is 426.257	Good
Significance Probability	≥ 0.05	0.080	Good
RMSEA	≤ 0.08	0.053	Good
GFI	≥ 0.90	0.923	Good
AGFI	≥ 0.90	0.904	Good
CMIN/DF	≤ 2.00	1.105	Good
TLI	≥ 0.95	0.957	Good
CFI	≥ 0.95	0.979	Good

Source: Processed

Based on the table above, it shows that all 8 (eight) criteria used to assess the feasibility of a model are rated as "Good." This indicates that the model is acceptable, meaning there is a fit between the model and the data.

Table 8
Path Coefficient Test Results for the Sa'adatil Ummal Model

Variabel	Koefisien	C.R.	Prob.	Keterangan
Al-Kasbu (X) → Sa'adatil Ummal (Y)	0.332	2.085	0.037	Signifikan

Source: Processed

Based on the table, the interpretation of each path coefficient is that Al-Kasbu (X) has a positive and significant effect on Sa'adatil Ummal (Y). This is evident from the positive path coefficient of 0.332, with a C.R. value of 2.085 and a significance probability (p) of 0.037, which is smaller than the predetermined significance level (α) of 0.05. Thus, al-Kasbu (X) directly influences Sa'adatil Ummal (Y) by 0.332, meaning that every increase in al-Kasbu (X) will increase Sa'adatil Ummal (Y) by 0.332.

DISCUSSION

Al-Kasbu has a significant positive effect on Sa'adatul Ummal.

a. Quantitative Sharia Analysis

The development/dynamics of al-Kasbu (Employee Performance) based on indicators of achievement level, accuracy, service provision, work quality, amount of zakat, infaq, shadaqah, sunnah worship, discipline, and efficiency of Islamic Bank employees in East Kalimantan Province over the last 5 years from 2008 to 2012 has also increased annually, with a good average perception value, except for the quality of work level, which has a lower value compared to the average perception values for sunnah worship; amount of zakat, infaq, shadaqah; discipline, accuracy, efficiency, service provision, and achievement. The achievement indicator value is the highest.

Al-Kasbu (performance) has a significant positive effect on Sa'adatul Ummal (employee welfare), meaning that every increase in al-kasbu will also increase sa'adatul ummal. The higher the level of al-Kasbu, the higher the position of sa'adatul ummal. This is proven by the increasing value of all indicators of Islamic leadership, with an upward graphical trend over the last 5 years from 2008 to 2012.

Al-Kasbu, which represents employee performance with indicators including: achievement, speed/accuracy, service, quality of work, increasing the amount of Zakat Infaq Shadaqah (ZIS), increasing sunnah worship, discipline, and efficiency, has a significant positive effect on Sa'adatul Ummal. This means that the higher al-Kasbu, the more Sa'adatul Ummal will increase, reflected in the increased preservation of: religion, soul, intellect, wealth, and a stronger lineage, which ultimately increases overall Sa'adatul Ummal for Islamic bank employees in East Kalimantan Province.

Zadjuli (2006:5-6) states that the task of Islamic Economics in increasing welfare is to fight: (1) ignorance, (2) poverty, (3) illness, and (4) falsehood/injustice. These tasks have broad implications and are basic human needs. Ignorance embodies the importance of knowledge, poverty represents solidarity and socioeconomic status, and illness signifies the need for improving

physical and mental health. If all these elements can be implemented and realized, then welfare in this world and the hereafter will also be fulfilled, God willing.

Islamic banks strive to improve al-Kasbu by valuing employee performance, which refers to the success level in carrying out duties and the ability to achieve established goals. According to Al-Ghazali, Islamic Sharia (maqasid al-syariah) aims to achieve human welfare by protecting: belief or faith (Hifzuddin), life or soul (Hifzunnafs), intellect or knowledge/intellectuality (Hifzulaql), lineage or family (Hifzunnasl), and wealth or property (Hifzulmaal). However, Zadjuli (2006:1) does not fully support Al-Ghazali's theory but proposes a new opinion that Islamic Sharia (maqasid al-syariah) aims to achieve human welfare by protecting: belief or faith (Hifzuddin), life or soul (Hifzunnafs), intellect or knowledge/intellectuality (Hifzuaql), wealth or property (Hifzumaal), and lineage or family (Hifzunasl), all of which, when attained, will lead to happiness in this world and the hereafter.

D. CONCLUSION

Based on the research conducted, the following conclusions can be drawn:

The dynamic development of al-Kasbu (Performance) based on indicators: achievement level, accuracy, service provision, work quality, amount of zakat, infaq, shadaqah, sunnah worship, discipline, and efficiency of Islamic bank employees in East Kalimantan Province over the last 5 years, from 2008 to 2012, has also increased annually with good average perception values, except for the quality of work level, which has a lower value compared to the average perception values for the indicators: sunnah worship level; amount of zakat, infaq, shadaqah; discipline, accuracy, efficiency, service provision, and achievement. Thus, work achievement holds the highest value.

Al-Kasbu has a significant positive effect on Sa'adatul Ummal. The higher al-Kasbu, the more sa'adatul ummal will increase. This is proven by the increasing value of all indicators of Islamic leadership, with an upward graphical trend over the last 5 years from 2008 to 2012.

The development/dynamics of Sa'adatul Ummal (Employee Welfare) as measured by maqasid syariah, which includes the maintained/preserved indicators

related to religious practices, soul quality, intellectual intelligence, ability to manage wealth/assets, and a strong next generation from Islamic banks in East Kalimantan Province over the last 5 years from 2008 to 2012, has also increased annually with good average perception values, except for the level of protection for the next generation (Hifzunnasl), which has a lower value compared to the level of intellectual intelligence, preserved religion, wealth, and mental health. Thus, the protection of the soul (Hifzunnafs) holds the highest graphical value because employees receive social security, empathy from leaders, and pension fund guarantees from Islamic banks, so in reality, these employees feel satisfied/prosperous outwardly. This can be proven by the average income of respondents being 40.82% above the average Muzaki Prosperity Line. The condition of employees, especially in achieving spiritual peace in facing the task of giving birth to a strong next generation and still being doubtful about their fortune in the hereafter, given that the average age of respondents is relatively young, means their future is still quite long.

Al-Kasbu, which has been carried out properly and correctly by employees at Islamic banks in East Kalimantan Province in accordance with the meaning contained in al-Qur'an surah (9) at-Taubah verse 105, although not yet kaffah because the quality of work is still not optimal, can be seen from the average perception score of respondents being the lowest. Al-Kasbu, which is employee performance with indicators: achievement, speed/accuracy, service, quality of work, increasing the amount of Zakat Infaq Shadaqah (ZIS), increasing sunnah worship, discipline, and efficiency, has a significant positive effect on Sa'adatul Ummal. This means that the higher al-Kasbu, the more Sa'adatul Ummal will increase through indicators: preserved religion, soul, intellect, wealth, and a stronger lineage, which ultimately increases overall Sa'adatul Ummal for Islamic bank employees in East Kalimantan Province.

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