



The Implementation of Islamic Leadership and Islamic Organizational Culture and Its Influence on Islamic Working Motivation and Islamic Performance PT Bank Mu'amalat Indonesia Tbk. Employee in the Central Java

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Abstract

The purpose of this study is to analyze and to proof that implementation leadership and organizational culture have influences on working motivation as have influences on performance employee as Islamic perspective of PT. Bank Mu'amalat Indonesia in the Central Java.

The population in this study is the total 268 employees of PT, Bank Mu'amalat Indonesia Tbk in Central Java. The total amount of sample in this study is 60 despondences at Mu'amalat Bank of Indonesia in Central Java. The hypothesis was examined by using Partial Least Square (PLS) statistical method to obtain causality relational result of each variable which was developed in the model.

The result of this study shows that the responsibility of PT, Bank Mu'amalat Indonesia Tbk Employee in the Central Java in their working result is in good category quantitatively, but qualitatively is in incomplete category (kaffah). It happens because conventional employee's performance indicators including ability, task execution, work discipline and corporate's standart working was looked like just to realize corporate organizational purpose that is generally dominated by materialistic, capitalistic and even hedonistic concept without including ruhiyyah values which according to mu'min faith is absolute to be realized, because a mu'min is only work to find bless from Allah SWT. The Ruhiyyah aspect is connected with ghirah (desire) or employee's vision and mission. The measurement standard of that aspect is level of synergy between ruhiyyah aspect or employee's working result with the Islamic concept.

Keywords: Islamic Leadership, Islamic organizational culture, Islamic working motivation, Islamic Performance Employee

1. Introduction

One of the problems faced by the organization or company is the lower management toward human resource management. A great number of human resources which can be carried out effectively and efficiently will be useful to support the movement of further development of the organization. The work drive of the company constitute me of the stipulations must be fulfilled by the company in order to survive. The human resource quality in Indonesia compared to some members of ASEAN countries is still low, so it causes the productivity per hour still very low. According to the world Development Report the productivity in Indonesia in 2002 per hour is US\$1.84 and the highest is Singapore at US\$35.92 US\$, followed by Malaysia's US\$4.72 \$ and Thailand's US\$4.56. Many things

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can influence the work productivity, the company must be keen to know the factors which influence the work productivity. To achieve the quality of human resource, they must cover the leadership, working motivation, working circumference and organizational culture which can be applied well.

Davis and Newstrom (2001) stated that the relationship between culture and framework is depending on the leadership and working motivation of the employees. Leadership is one of important factors in measuring both the framework among the employees and the organization. Leadership is needed to manage and direct all of stakeholders to achieve better frame work. The conclusion of the result of Michigan Research Study showed that the employee oriented leader is preferred to product oriented. Some results of research showed that a good leadership got positive impact forward the attitude and behaviour of the members of organization. The research done by Nowack (2004) concluded that bad leadership caused the employees tend to get out of the organization. Nawawi (2001) suggested the spiritual leadership model as the solution of leadership crisis nowadays. Spiritual leader ship brings secularizational dimension to spiritual dimension and he leads based on religious ethic and it comes from the only God Allah the Almighty through his verses epistemologically studied by human beings who believe in the very one God Allah and aksiologicaly in line with the moral of Islamic Religion.

Nowack (2004) concluded that leadership creates the dynamical of organizational vision which can give the urge to have a new creation and innovation. The leadership can give the inspiration to have a sense of admiration, pride and faithfulness to the employees so that they can be motivated to do the task more than it's expected. Waldman, Bass, and Yammarino (1989) stated that leadership is basically equipped what is lack of the leadership it self. Hughes et al. (2002) explained that leadership is not only a certain position, but a complex processes which involved the interaction between external leadership and his partners / employees within the organizational circumference, the motivation and the framework can not be separated. Generally when someone got something that he expected in the company, he will work as well as possible. It is natural since he felt that he is worthy of the effort. Human being is descended to the earth as the Servant of God while he is as the king who manages on the earth for himself, his family, his society and his nation. By the moral values of Islamic Religion based on Al-Qur'an and As-Sunnah (Hadits), human being as a perfect creature supplied by brain and thought given by Allah the Almighty, commanded to be the man with high moral value, he must not break the law on the other hand he must do a good deed. A man is considered better than the others if he can give the benefit to others. The higher and lower rank of mankind is not seen by the profession and the richness he has but it's seen by the higher moral value he has (Zadjuli, 1999).

The majority of the people in Central Java are Moslems. They have the opportunity to develop and apply a leadership. They can also improve the spiritual motivation as well as creating the working circumstances based on the values of the employees. The Moslems society have potential to the human resource of the companies in Central Java. It is expected that they can improve the framework among the employees based on Islamic Values. But in reality their behaviour is not in line with the Islamic way. They do not apply Islamic rule properly for example when they heard the calling prayer, they here to stop all activities and they must do the five compulsory times of prayer on time, and they have to pray together. But it's not the case they go on their activities and they took the calling prayer for granted. Such a case will give the impact of its company's culture.

Many companies compete to dominate the human resource nowadays. They exploit the employees exaggeratingly. They do not pay any attention to their employees. Most of employees tend to achieve the prime and second day needs. It is because at the understanding of the company among employees. They haven't applied Islamic rules totally. It is very

important to understand the Islamic spiritual motivations, including faith, devoting and Islamic application rules. And they have to understand them completely (kaffah) spiritual motivation will give the urge to do the job as well as possible. As a Moslem, he will consider that working is devoting, so he will make an effort to give all of his assets, thought and contemplate to have self actualization as the servant of God Allah. In return he must be able to defeat the world by doing anything in the very good way. A Moslem must believe that he does not do anything for himself but how to be able to contribute anything to other people. He must be able to improve the community where he lives for example if he knows something in his community, he does nothing while he can do something to improve the situation God will blame him for his negligence. As Moslem he must possess the Sense of Satisfaction. He must satisfy with anything given from the only God Allah. The Islamic organizational culture which is considered as conducive is the being able to support Islamic working motivation well like: Good relationship between managers and workers the relationship among workers. Good advice and urge from managers to workers. Convenient atmosphere etc. such above condition can give the opportunity for altering managerial level to run their program as expected.

This study used the object of PT. Bank Mu'amalat Indonesia Tbk in Central Java which have many reasons. First, describing strategic assets in PT. Bank Mu'amalat Indonesia Tbk In Central Java as business organization used its main assets in human resources. Human resources as a key to success are facing the change which happened within the organization. The human resources in the organization as the initiator and the never ending of the change agent, process form and becoming the culture of improving the ability of organizational change, such a change is expected to be able to create better condition. This condition needs many supporting factors from many components involved both directly and indirectly. As the above mention, it is very close to the purpose of the aim sure, Allah created human beings as the servant of Allah SWT, to be the leader to manage the world and anything comes from it with the purpose of making better life for all of mankind and creatures live in the world, as mentioned in the holy Al-Qur'an (QS. 2:30) and (QS. 51: 56).

Second, geographically the majority of the people in Central Java are devoted Moslems having the potential of developing in improving Islamic values applied in their daily activities among the employees. The potential of Moslems societies which become the resource of the company in PT. Bank Mu'amalat Indonesia Tbk in Central Java is expected to be able to improve more in applying the Islamic value among the employees. Generally the employees' way of life tend to be secularistic, materialistic or hedonistic which are very strong enough to influence the employees to do as they like neglecting Islamic values. The third from 2001 to 2006 the labour turn over relatively very high, it is about 4% - 5% it means that total comparison of PT. Bank Mu'amalat Indonesia Tbk workers in Central Java from many managerial level, both on managerial skill and technical skill which getting in or out or move to the other Bank Syariah or Conventional are relatively very high so it influenced on the role of managerial company very much for long terms. The fourth seeing from parameter used to evaluate the frame work of the employees is just only show the indicator of the success of financial purpose (profit oriented), but if the parameter use is based on benefit oriented according to Islamic law that PT. Bank Mu'amalat Indonesia Tbk in Central Java as banking institution which as managed based on Islamic religion hasn't been developed or impact.

PT. Bank Mu'amalat Indonesia Tbk could stand from crisis, but in fact that it is frame work was decreasing. In 1998 Bank Mu'amalat got operational lost about Rp. 105 billions. It was infect a very big splashing. Seeing that the total capital received for the time being was only Rp. 138.4 billions. But by struggling hard such a lost can be minimized even they could get operational profit from the year 2000-2002 from Rp. 10.8 billions, Rp. 50.32 billions and Rp. 32.15 billions, until all of the crews succeeded in returning the capital which was

decreasing nearly one third in the year 1998 only Rp. 39.3 billions, even in the end of 2002 the total equity was exceeding the capital sent becoming totally Rp. 174.32 billions from the total above, Rp. 66 billions was from new members. The rest of Rp. 108 billions was the gift or alms giving from u'amalat's crew. If the total gift from it is crews until more than 500 people so the last four years each crew gave for their institution about Rp 216 millions. The problem in the research was what kind of leadership and the organizational culture influenced toward working motivation and Islamic values especially GS. Al baqoroh. 30 and G.S. Adzariat 56 implemented and becoming the culture PT. Bank Mu'amalat Indonesia Tbk in central Java.

2. Purpose of study

The purpose of this research is to analyze and prove the influence of Islamic kadoeship and the Islamic organizational culture and its influential forward Islamic working motivation and Islamic performance employees at PT. Bank Mu'amalat Indonesia Tbk in Central Java. The research also tries to understand the implementation of Islamic leadership based on human function as the representative of Allah and servant of Allah and also wanted to know whether the decision maker or management of PT. Bank Mu'amalat Indonesia Tbk in Central Java in giving the evaluation forward the employee's performance has been implemented and cultured (QS-9:105).

3. Literature investigation and hypothesis

3.1 Islamic leadership

The understanding of leadership in Islamic perspective according to Nawawi (1993) is the ability of prohibition from Allah SWT whether it is done together with other people or alone. It means that leadership is the ability to realize all his messenger.

Islamic philosophy of life that leadership is considered a trust and responsibility which has not been only responsible for the members under his leadership but also responsible in front of Allah SWT as stated in Al qur'an (QS. 23 :8-110). From the character of Prophet Muhammad we can understand that there were four dimensions of his leadership as follows: (Nawawi, 1993).

A. Shiddiq / Honesty: Those who here the characters of honesty are always in line between their soaking and their deeds, according to Islamic teaching. The honesty is including: (a) The attitude, (b) in doing something / working, and (c) in financial purposes.

B. Amanah / Trust: Haring sense of responsibility, trust worthy, doing the task and duties very well. As stated in (QS. 32: 8).

C. Fathonah / Smart: Able to solve any problems, having concept and broaden knowledge it is also stated in (QS. 16: 125).

D. Tabligh: Not only the ability to inform but also give the action about what he has just been in formed in this daily life activities and the ability of good negotiation.

3.2 Organizational Culture

Hotstede (1991) defined that the culture as in many interactions can influence other people in their surrounding. According to Stoner (1996) that culture is the inaction of many complex assumption, behaviour, stories. Myths end many other opinions which become one to decide what the meaning to be one of many walks of live. The perspective of Islamic culture according Sumarman (2003) was any value, thought and symbol based on Islamic norms which influence behaviour, attitude, faith and the habit of someone in a certain walks of life. The success of proket Muhammad in developing the working atmosphere

conductively caused by his attitude of feeling pity to other people as stated (QS. 3: 159). Islamic teaching combined between the culture and profession. According to Didin Hafidhudin and Henri Tanjung (2003) explained that professionalism is having full of commitment in working very well and very hard (QS. 17: 84).

3.3 Islamic Working Motivation

According to ledge (1993), motivation is a process beginning from shortcoming or need physiology or psychology as activities or giving the urgent to achieve the goal. According to Anshori (1993), a moslem spiritual motivation decided into three: (a) Faith motivation, (b) devote motivation, and (c) motivation of act purpose the faith motivation is a claim comes from the heart, means that the motivation from the inner side caused by the strength of its belief. Devote motivation showed how big the faith of a Moslem toward Islamic teachings based on Al-Qur'an and As-Sunnah. A devote Moslem or strict Moslem will do the five compulsory times of prayer one of the Islamic pillars. The manifestation of becoming a devote Moslem is that the realization of relationship among the mankind. He can live in between, being not to be too luxurious or too modest.

3.4 Employees Islamic Performance

According to Byars (1984), performance is the result of someone effort to achieve a certain goal. So performance is the ability to do the job based on certain knowledge. There are some indicators for a Moslem considered good in implementing Islamic values. Zadjuli, (1999) intention, plan or aim he gives anything he has done on the hand of Allah. He always implements Islamic values. He does not think only the happiness in the world but also the happiness in the here after looking after the balance of life, how to survive by doing something in better way by working hard, and getting some wealth to the orphanage or to those who need it.

4. Literature Observation

Nowack (2004) investigated the influence of leadership affectivities toward the health of the employee psychology, including job satisfaction, motivation, stress, retention and employee's performance. The result concluded that the employee who thought that the leader who had a very bad leadership caused the employees tend to get out from the organization, lower working motivation, unhealthy working circumference, higher stress. The result of this study supports the hypothesis that leadership give significant influential to ward working motivations, including job satisfaction, stress and working atmosphere. Muafi (2003) investigated about the influential of spiritual motivation of the employees toward religious performance. Empirical study at Rangkut Industrial area in Surabaya (SIER) the result of the investigation showed that: (a) Spiritual motivation is akidah, devoting and good deed influenced toward religious performance, (b) Mu'amalat motivation, dominate toward religious, and (c) no different religious performance between operational employees or non operational at Rangkut Industrial Area Surabaya (SIER). Other investigation which becomes the reference of this study was investigated by Yousef (2000). He investigated about the relationship between leadership approach with organizational culture and performance. The investigation was done by the survey and measure respondent perception toward leadership approach with 22 items of questioners. The result obtained from this research is that the participation can increase the employees. Such an investigation produced the conclusion that organizational culture is moderator from the relation between the leadership and employees performance.

Kotler JP and Heckett (2005), on journal: Leadership and organization development (LOD) investigated about corporated culture and impactful performance which used random method survey toward 207 companies in united state of America and counted the strong indicts of organizational culture and used correlation analysis. The result of this research are: (a) Organizational culture got significant influential toward employees performance, (b) organizational culture as an important factor in determining the success or failure of company within the next decade, and (c) though it's difficult to change, organizational culture can be made to increase the achievement / employees performance. Elenkov (2002) on Journal Business Research investigated the influence of leadership with working motivation in employees performance. The result of research showed that: (a) Leadership influenced directly toward employees performance, (b) leadership influenced indirectly toward employees performance through working motivation, and (c) support of working motivation was stronger as intervening variable of leadership toward employees performance. Shea, (1999), on Journal: Of Business Research, investigated about the leadership influential toward employees performance. The research method used quantitative research which stressing on examination theory through measurement of research variable with number and data analysis through statistic procedure. As statistical exam instrument used regress of analysis test instrument. The research result showed that leadership style influenced toward employees performance. Bernard (1995), on Journal: Leadership and organization development (LOD) investigated about the relationship between organizational culture and employees performance. Research method used quantitative which stressing on the theory exam through measurement of research variable with number and doing data analysis through statistic procedure. As statistical test instrument used correlation analysis. But the research result showed that it was found that there was a clear relation between organization culture and employees performance.

5. Hypotheses

Hypotheses preposed in this study include the following:

H1: Islamic leadership got influential toward Islamic working motivation at PT. Bank Mu'amalat Indonesia Tbk in Central Java.

H2: Islamic leadership got influential toward Islamic performance of employees at PT. Bank Mu'amalat Indonesia Tbk in Central Java.

H3: Islamic leadership got influential toward Islamic organizational culture of employees at PT. Bank Mu'amalat Indonesia Tbk in Central Java.

H4: Islamic organizational culture got influential toward Islamic working motivation at PT. Bank Mu'amalat Indonesia Tbk in Central Java.

H5: Islamic organizational culture got influential toward Islamic performance of employees at PT. Bank Mu'amalat Indonesia Tbk in Central Java.

H6: Islamic working motivation got influential toward Islamic performance of employees at PT. Bank Mu'amalat Indonesia Tbk in Central Java.

6. Research Methodology

The population in this research is all the 268 employees both the leaders and staffs at PT. Bank Mu'amalat Indonesia Tbk in Central Java which spread in 5 cities including the branches office all over Central Java. The sample size in this research is 60 respondents. The respondent choice is done by using purposing sampling technique. Every respondent which will become the sample should fulfil certain requirements. They are Moslem, D3 degree and

three years working experience at Bank Mu'amalat. The input data was done together for all branches in all coverage area of PT. Bank Mu'amalat Indonesia Tbk in Central Java.

7. Variable Operational Definition

7.1 Islamic Leadership

The character and behaviour of the leader described a process to influence the activities of a group which was organized to achieve the goal by identifying himself as the changing agent, trusting the leaders, the staff and overthing involved, which all of them were done by paying attention the Islamic norms according to Al-Qur'an and Al-Hadits. The leadership variable indicator in this research is as follows:

- A. Shiddiq means: Honesty in a certain attitude / behaviour, within working hours, in handling the financial, be have as a good justifying.
- B. Amanah: Trust worthy: Full of responsibility, doing the task and duties very well.
- C. Fathonah / smart: Able to solve any problems, having concept and broad knowledge, professional.
- D. Tabligh: Creating open management.

7.2 Islamic Organizational Culture

It is a value system taken and developed to be applied in daily life or activities using Islamic values according to Islamic teaching or Islamic rule, Islamic way of life based on Al-Qur'an and Al-Hadits. The variable indicators of organizational culture are as follows:

- A. Smiling: To create the atmosphere of attention.
- B. Greetings: To create welfare atmosphere.
- C. Friendship: Good relationship among the employees both managers and staffs.
- D. Helping among the others, having good cooperation.
- E. Never telling a lie
- F. Discipline: Using the time as well as possible.

7.3 Islamic Working Motivation

This involves in the activities which focus on the job target. If there is an appraisal on the job achievement that the achievement showed very excellent and having self confidence that all of the jobs done in accordance with Al-Qur'an and As-Sunnah. The variable indicators used in this research are motivated by Islamic values approach, as follows:

- A. Looking for happiness both in the world or in the here after.
- B. Enthusiasm of being efficient and effective and give the advantageous to others.
- C. Looking for a job intended as the servant of Allah.

7.4 Employees Islamic Performance.

The quality of the job results in doing all of the jobs given. The firmness toward the job, being loyal to the introduction, mental responsibility of the job, all of them done caused by the intention of implementing Islamic values based on Al-Qur'an and As-Sunnah. The indicators of variables performance are as follows:

- A. Achievement of the job.
- B. Speed and exact in performing all of the job.
- C. The intention of becoming servant or to serve other people.
- D. Job quality.
- E. Alms giving.

The research variables mention before, measured by using 5-poinr Likert scale ranging from 1 to 5. The analysis used to test hypotheses is structural equal modeling by using partial least square approach (PLS).

8. Result and Discussion

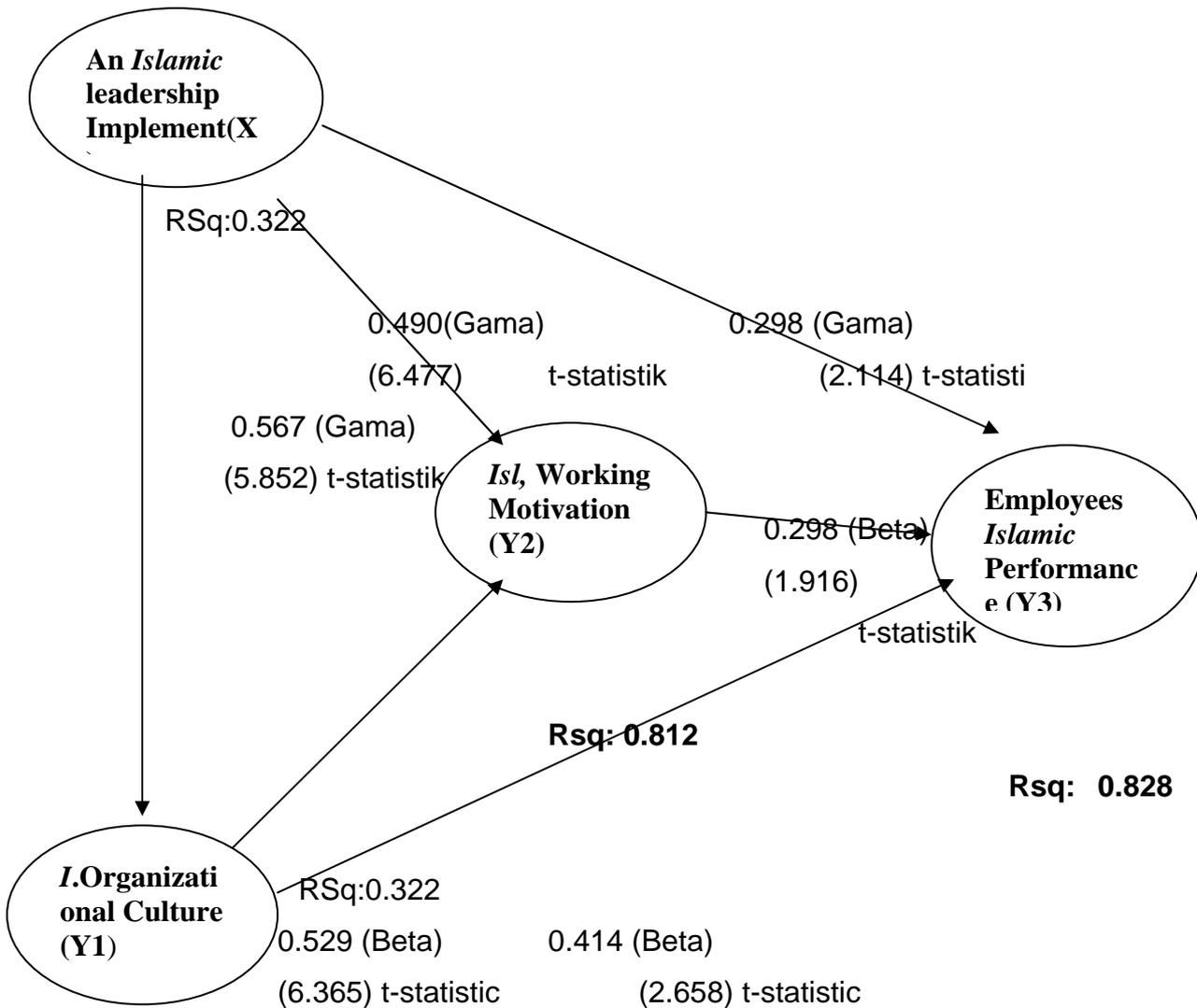


Figure 1. Path strip analysis.

If the significant level (alpha) 5% with the data of 60 respondents so the level of total t table 1,6711. If the statistic level is bigger than the level of t table, so the hypothesis is supported and can be accepted.

8.1 The first hypothesis

Finding significant positive influential from the variable of Islamic leadership toward Islamic working motivation means that the Islamic leadership is well implemented, so it will

be better, the Islamic working motivation of the employees of PT. Bank Mu'amalat Indonesia Tbk in Central Java so that the first hypothesis is approved and can be accepted. The Islamic leadership mention in this study is a concept of Islamic leadership. As the activities guide and slow to the way where Allah will. Such activities expected to develop the ability to do oneself among the people which directed to the way of Allah's will. This is done by considering of balancing to get happiness whether in the world or in the hereafter, so the impact of Islamic leadership will aim to Islamic working motivation of the employees in doing the job. The success of Islamic working motivation of the employees influenced very much by how far Islamic leadership can be done through indicators mentioned.

8.2 The second hypothesis

Based on the result of Partial Least Square test for examining the second hypothesis that is the influential of Islamic leadership toward employees Islamic performance found the significance of positive influence. It means that if the quality of Islamic leadership can be implemented well, so it is becoming better for employees Islamic performance of PT. Bank Mu'amalat Indonesia Tbk in Central Java. So the second hypothesis can be accepted. Islamic leadership mention in this study is a concept of Islamic leadership. As the activities guide and show to the way where Allah will. Such activities expected to develop the ability to do oneself among the people which directed to the way of Allah will. This is done by considering of balancing to get happiness whether in the world or in the hereafter, so the impact of Islamic leadership will aim to Islamic working motivation of the employees in doing the job. The success of Islamic working motivation of the employees influences very much by how far Islamic leadership can be done through indicators mention. The influential of Islamic leadership toward employees Islamic performance is in line with the research done by Elenkov (2002). The research result explained that the experienced employees and the high level of education, means that they have invested in a great number of value on the organization till the sense of belonging among employees to the organization, is not only the season just margly for survival but the sense of responsible toward the organization is more important. The research result showed that leadership influenced directly toward employees performance. Dessler (1997) stated that the success of an organization is depending very much from the quality of the leadership within its organization.

8.3 The third hypothesis

Based on the result of partial least square test which examined the third hypothesis that is the influential of Islamic leadership toward employees Islamic performance found influence. It means that if the quality of Islamic leadership can be implemented well, so it's becoming better for employees Islamic performance of PT. Bank Mu'amalat Indonesia Tbk in Central Java so that the third hypothesis can be accepted.

The influential process of Islamic leadership toward Islamic organizational culture was measured through indicators of: Shiddiq, amanah, fathonah and tabligh. The parameter estimated the influential of Islamic leadership through Islamic organizational culture. So it is concluded that Islamic leadership influenced positively toward Islamic organizational culture of PT. Bank Mu'amalat Indonesia Tbk in Central Java. The Islamic leadership mention to show, guide to the way of Allah will. Such activities expected to develop the ability to do oneself among the people which directed to the way of Allah will. This is done by considering of balancing to get happiness whether in the world or in the hereafter. So the impact of Islamic leadership will aim to Islamic working motivation of the employees in doing the job. The success of Islamic working motivation of the employees influenced very much by now far Islamic leadership can be done through indicators mention.

8.4 The fourth hypothesis

Based on the calculation result of Partial Least Square (PLS) test which examined the fourth hypothesis is the influential of Islamic organizational culture toward Islamic working motivation, got the result on influential from Islamic organizational culture through Islamic working motivation. It means that the better Islamic organization culture implemented by PT. Bank Mu'amalat Indonesia Tbk in Central Java, so the better Islamic working motivation of employees. So the fourth hypothesis can be acceptable. Islamic leadership was influenced very much by how far Islamic organizational culture can be implemented through the indicators of smiling, greeting, good relationship, helping among the others, never telling alie and having good time management. The influential of Islamic organizational culture toward Islamic working motivation was in line with the research result done by Marcoulides and Heek (1993) mention that there were 8 main values which become the principle of company culture. They are: (a) Purpose principle, (b) consensus principle, (c) competitive edge principle, (d) unity principle, (e) achievement principle, (f) empirical principle, (g) closeness, and (h) integrity principle.

8.5 The fifth hypothesis

Based on the calculation result of Partial Least Square (PLS) test which examined the fifth hypothesis is the influential Islamic organizational culture through employees Islamic performance, got influential from Islamic organizational culture toward employees Islamic performance. It means that the better Islamic organization culture, the better employees Islamic performance of PT. Bank Mu'amalat Indonesia Tbk in Central Java. So the fifth hypothesis approach can be accepted. It can be concluded that Islamic organization culture influenced positively through employees Islamic performance of PT. Bank Mu'amalat Indonesia Tbk in Central Java. Islamic organizational culture mention on this study is all of the value, thought, and symbol based on Islamic norms which influence behaviour, attitude, faith, and the habit of someone in working ultimately and full of commitment and seriousness. Employees Islamic portion culture could implement through indicators of: Smiling, greeting, good relationship and helping among the others, never telling a lie and discipline of time management. So employees Islamic performance influenced very much by how far Islamic organizational culture can be implemented through such indicators.

8.6 The sixth hypothesis

Based on the result of Partial Least Square (PLS) test for examining the sixth hypothesis, its result gets influential from working motivation toward its variables. It means that the more increasing of employees working motivation, will be able to improve employees Islamic performance of PT. Bank Mu'amalat Indonesia Tbk in Central Java. Therefore the sixth hypothesis can be accepted. It can be concluded that Islamic working motivation overall influenced positively toward employees Islamic performance of PT. Bank Mu'amalat Indonesia Tbk in Central Java. The Islamic working motivation mention in this study is looking the benefit whether in the world or in the hereafter. It means that man proposal God disposal. In this case Islamic working motivation constituted the effort to make the employees to do the job of company organization with full of self awareness not compulsorily. The motivation in this contest comes from the soul of somebody. Therefore employees Islamic performance influenced very much by Islamic working motivation can be done through the indicators of looking for benefits in the world and in the hereafter, seriousness efficiency and benefits.

9. Conclusion

Based on the evidence either quantitatively or qualitatively, we can draw the conclusion integratively that the implementation of Islamic leadership and Islamic organizational culture which implemented Islamic values comprehensively (kaffah), good, right and consistent (istiqomah) at PT. Bank Mu'amalat Indonesia Tbk in Central Java proved in producing the increase of a good Islamic working motivation. The implementation of Islamic leadership applied Islamic values comprehensively (kaffah) good, rightness and consistent at PT. Bank Mu'amalat Indonesia Tbk in Central Java proved in producing the increase of a good Islamic organizational culture too. Furthermore the Islamic working motivation which is considered as good, right and consistent are also proved giving an influence toward the increase of employees Islamic performance of PT. Bank Mu'amalat Indonesia Tbk in Central Java.

The study is considered to be useful, as it can be used as further consideration on making decision and comparison study in problems solving faced by PT Bank Mu'amalat Indonesia Tbk. in Central Java, the implementation of the Islamic basic management (Al-Qur'an and As-sunnah) in the operational of PT, Bank Mu'amalat Indonesia. Tbk. in Central Java of cultured and that is the implementation of the leadership and the organizational culture and its influence on the working motivation and Islamic performance of Employee. The research variables inspiring by the scoring measurement (SIZ, 2008) using Likert approach measurement on a 1-5 scale adjusted by the syariah approach. Based on scoring by SIZ, this measurement includes understanding, attitude and practice of field. It is divided by halal / have to (very good), sunnah (good), mubah (ordinary), makruh (bad) and haram (pure bad). The study explanatory research, which means that it explains the influence of free or independent variable (exogenous variable) to endogenous variable as intervening function and to united one or dependent variable (endogenous variable) is the dependent variable.

The Islamic leadership gives influence on the Islamic working motivation. It means that the hypothesis of this is proved. It means that if the Islamic leadership is more implemented in of PT, Bank Mu'amalat Indonesia. Tbk in Central Java, the employee's Islamic working motivation increases.

The Islamic leadership gives influence on employee's Islamic performance. It means that the hypothesis of this is proved. It means that if the Islamic leadership is more implemented in of PT, Bank Mu'amalat Indonesia. Tbk in Central Java, the employee's Islamic performance increases.

The Islamic leadership gives influence Islamic organizational culture. It means that the hypothesis of this is proved. It means that if the Islamic leadership is more implemented of PT, Bank Mu'amalat Indonesia. Tbk in Central Java, Islamic organizational culture increases.

The Islamic organizational culture gives influence on Islamic leadership. It means that if Islamic organizational culture is more implemented of PT, Bank Mu'amalat Indonesia. Tbk.in Central Java, Islamic leadership increases.

The Islamic organizational culture gives influence on employee's Islamic working motivation. It means that if Islamic organizational is more implemented of PT, Bank Mu'amalat Indonesia. Tbk in Central Java, the employee's Islamic working motivation increases.

The Islamic Organizational culture gives influence on employee's performance. It means that the hypothesis of this study is proved. It means that if the Islamic organizational culture is more implemented of PT, Bank Mu'amalat Indonesia. Tbk In Central Java, the employee's performance increases.

The Islamic working motivation gives influence on employee's Islamic performance. It means that the hypothesis of this study is proved. It means that if Islamic working motivation

is more of PT, Bank Mu'amalat Indonesia. Tbk. in Central Java, the employee's Islamic performance increases.

The result of this study shows that the implementation of Islamic leadership in of PT, Bank Mu'amalat Indonesia. Tbk in Central Java, quantitatively in good category but qualitatively is not in complete category (kaffah). It was caused by some answers from the respondents that give the answers for the question that was asked which is 30%.

The result of this study also shows that principle of dividing between risk and benefit according to values in Islamic concept, especially in As-Sunnah that says "a man is better in front of Allah SWT if his/her existence can give benefit to his/her society", quantitatively in good category but qualitatively is not in complete category (kaffah). It was caused by some answers from the respondents that give in answers for the question that was asked which is 38.33%.

The result of this study also shows that the responsibility employee of PT, Bank Mu'amalat Indonesia. Tbk in Central Java in their working result is in good category quantitatively, but qualitatively is in incomplete category (kaffah). It happens because conventional employee's performance indicators including ability, task execution, work discipline and corporate's standard working looked like just to realize corporate organizational purpose that generally dominated by materistic, capitalistic or even hedonistic concept with not include ruhiyyah values which according to mu'min faith is absolute to be realized, because a mu'min is only work to find bless from Allah. Ruhiyyah aspect is connected with ghirah (desire) or employee's vision and mission. Measurement standard of that aspect is level of synergy between ruhiyyah aspect or employee's working result with Islamic concept.

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