



## International Journal of Economic Research

ISSN : 0972-9380

available at <http://www.serialsjournals.com>

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Volume 14 • Number 14 (Part-II) • 2017

### Interactive Effect of Motivation, Job Satisfaction, and Job Performance Causal Circular Studies on Sharia Financial Institutions

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**Abstract:** Research aims to confirm and test the interactive effect of motivation, job satisfaction, and job performance. This study applied to employees of Sharia Financial Institutions in Jakarta. The number of respondents is 70 employees with randomly selected samples stratified. Research analysis data using multiple indicators within analyzed using structural equation model. The results showed that there was a positive interactive effect motivation on job performance and job performance on motivation, job satisfaction on job performance and job performance on job satisfaction, motivation on job satisfaction and job satisfaction on motivation.

**Keywords:** Interactive Effect, Motivation, Job Satisfaction and Job Performance

#### 1. INTRODUCTION

There are values adopted by each business actor, founder or manager by the following Sunnah of Allah and the Prophet Muhammad and the application management ethics. Ali and Al-Owaihah (2010) argued that Islamic values constitute a set of beliefs and ethics, the social doctrine of the moral and physical, spiritual and intellectual, personal and communal aspects of human life. In an individualistic society, shared interest gap for self-sake intended to meet inevitable needs. This gap is due to the individualistic society releasing Islamic values based on the relationship of responsibility between man and his God, both of the *ma'ruf* messengers and prevent the unjust.

Competition in financial institutions will be spur Islamic financial institutions more concerned with the strategy being run, as conventional financial institutions continue to strive to formulate and refine their business strategies to win the competition. This domestic and global competition requires both conventional and sharia financial institutions to pay attention to the creation and maintenance of competitive advantage. Thus, internal strengths of Sharia Financial Institutions were accompanied by the human resource tools

Human resources in the organization are employees who have the same characteristics in achieving organizational goals. Achieving these goals will couple with the high performance of employees, this will measure by how much give employees to the company through two things: the delivery of products and providing better service to customers. Both of these are the factors of employee performance appraisal.

Rich *et al.* (2010) viewed that employee performance would high when he can give positively to (1) increase productivity, (2) make efficiency and, (3) support work effectiveness. These three applied the values of employee behavior in carrying out the duties and jobs that are the responsibility as the mandate given by the company. While Sairally (2013) pointed out that the welfare of Muslim society and general human welfare was promoted by institutions offering Islamic financial services (IIFS) by *maqasid al-syariah*. Productivity, efficiency, and effectiveness of work is a measure for employees both in quantity and quality of work. So even the employees of Sharia Financial Institutions to improve work performance. It was framed in the measure quantity and quality of work results.

Motivate employees in socializing the sharia system to the Muslim community is not enough if not accompanied by educating the public to understand the principles of sharia. Motivation encouraged employees to work with different motives such as be employees who work to fill the busyness alone, but there are also employees who are just looking for more income and rarely met employees who want to improve achievement in work. In other words, an employee influenced by one of these motives. This fact is consistent with Broussard and Garrison (2004), that it is an attribute that moves to do or not to do something. Thus, it has two dimensions; (1) cognitive behavior, such as monitoring and strategy use and (2) non-cognitive behavior, such as perceptions, beliefs, and attitudes. Islam plays a large role in spiritual. Islamic teachings encourage Muslims productive.

Ather, Khan, & Hoque (2011) assumed that every expectation of Muslim employees, workers and staff is a mixture of the hope of this materialistic world and the hope of the hereafter. Then Ather et al. (2011) found that materialistic and spiritual are not independent of each other but are interdependent and interrelated. Materialistic hope is the desire for Islamic gain by obtaining all things lawfully, while the level of faith in obtaining it is a spiritual motivation, resulting in good deeds (pious deeds) associated with spiritual.

Job satisfaction has been studied both as cause each characteristic and work environment. According to Lease (1998), employees who have higher job satisfaction, usually less absenteeism, are less likely to leave work, are more productive, show more organizational commitment, and are more satisfied with their lives. Kazmi and Ahmad (2006) further suggested that spiritually Islamic, human beings will classify as people who have: Ammarah Nafs, Nafs Lawwamah, and Nafs Mutmainnah. Nafs Mutmainnah provides a high level of responsibility towards Allah and satisfaction because there is a feeling that is far from fear, anxiety and gives job satisfaction (Khan, Farooq, & Hussain, 2010).

Employees and companies are two things that cannot be separated. Employees play a major role in running the wheel of life of the company. If employees have job satisfaction and high motivation, then the wheel will run too fast, which will ultimately result in a good achievement for the company. On the other hand, how can a company's wheels go well, if its employees work unproductive, meaning employees do not have a high moral, not tenacious in work and have a low morale.

## 2. LITERATURE REVIEW

### 2.1. Job Performance

Job performance concepts include what and how achieved. Job performance refers to how well an individual can do his/her job. Hackman and Oldham (1976), point out that certain characteristics of the work will make the work more or less satisfactory, depending on the specific needs of the workers. While job characteristics in Islamic view by Khan et al. (1988) by powers of responsibility include performance and skills, the ability to do work, willingness, love and motivation to do the work with due regard to justice and criteria. Job characteristics model explains how the structure of work affects the work attitude and behavior of people. According to the model, there exist five core dimensions within every job – skill variety, task identity, task significance, autonomy, and job feedback (Hackman and Oldham, 1976). While Kazmi and Ahmad (2006) identified the following work-related characteristics – equality before God, responsibility, respect and honor, personal choice, consultation.

While Islam has several concepts related to training and professional development for quality of management, namely (a) the concept of *Itqon*, self-awareness, refers to the ongoing struggle within oneself for self-improvement to complete a better job, (b) the concept of *al-Falah*, which is virtue associated with a passion for excellence and perfection, (c) the concept of *Ihsan* in showing that the business and spiritual obligations aligned with one another (Hassi, 2012). Employees need do better and improve their contribution and work of their results by learning new skills and acquiring new knowledge. Ali (2005) views that employee welfare is closely related to the welfare of employers, human resource policies, and practices based on the principles of transparency, accountability, sincerity, and fairness.

McGregor concludes about human nature based on certain assumptions that shape their behavior by the nature of employees tends to self-fulfillment. The X theory sees employees as essentially lazy, unreliable, lacking ambition, and has few useful ideas (Kopelman, Prottas, & Falk, 2010). In other words, in X theory, managers believe employees basically dislike work and directed or even forced to do so. While the Y theory, however, managers assume employees can see work as resting or playing, and because the average person can learn to accept, even seek responsibility.

According to Ali and Al-Kazemi (2007), the Messenger of Allah affirmed four things. First, present work as the highest form of worshipping God. Second, he understands that work is not sanctioned if not done with the best ability. The Messenger of Allah underlined two important aspects of performance: quality and qualifications. Third, work has a social dimension and meaning; it should benefit others. Fourthly, through trade and active involvement in business, the community achieves well-being and decent living standards.

Performance appraisals involve managers and employees, while the performance management system combines the total quality management context together with the organization's policies, rules, and resources that support the evaluated activity, timing and frequency of evaluation, the choice of who is the assessor, the measurement procedure, the method of recording evaluation, and the storage and distribution of information all aspects of the performance management system (Youndt, Snell, Dean Jr., & Lepak, 1996). Islam regards one's work as a mandatory relationship between the organization and the employee. Thus, companies and employees have expectations that should simultaneously be fully met. Morally, employees linked to their performance (Hashim, 2009).

## 2.2. Motivation

Motivation from an Islamic perspective has a spiritual and material aspect and so far, more comprehensive than the approach made by Maslow's theory, McClelland, and Freud. Muslim work and offer the best service derives not only from self-fulfillment, upward mobility, lifting the standard of living matter, or service to the nation but also, more fundamentally, from the belief that as a trustee.

Hertzberg states that employee motivation triggers are bonuses, benefits, and other incentives that are usually in monetary form (Lee, Lee, & Choi, 2012). The basic human need of work is not material satisfaction but devotion and servitude as moral monotheism (Choudhury, 2011). In an Islamic perspective, more emphasis on motivation as the level of moral development and spiritual maturity of a person. Employees should expect that their ability to do the job well; they should appreciate the award (Aamodt, 2010).

Ather *et al.* (2011) argue that the general motivational theory is strongly based on the materialistic world and ignores the world of the afterlife. These theories based on artificial concepts, ideas, advantages and expectations of this mortal world. On the other hand, Islamic motivation management recognizes the total hope of human resources which is the hope of this world and after the end of the world (Ali, 2009). Religion is a very important aspect of motivation for Muslims because it obeys religious obligations. The rewards are a fundamental expression of the employment relationship (Fisk, 2010). The Rewards designed with money and compensation that can motivate employees higher and improve employee performance (Markova and Ford, 2011). The rewards linked to performance and behavior.

## 2.3. Job Satisfaction

The level of human satisfaction is no limit, so it can cause greed and the like. Islam then limits the level of human satisfaction with the level of need that met. The approach of Islam approaches ethics so that involvement in economic activity is an obligation not a denial of life but for life and holding business motives with respect (Rizk, 2008).

The wellness theory in Islam related to *maqasid al-Shariah'ah*. *Tauhid* is unity of God and the coherent unity of all creation, with human nature itself encouraging intuitive understanding and this results in responsibility derived from this understanding through human reasoning itself with some ethical guidelines in human action, known in Islam as *maqasid al shari'ah* or the last goal that is indisputable and the principles of universal law (Choudhury, 2011). Wellbeing with moral law and it is an interpretation of the moral law as a divine law which is a worship for mankind's welfare (Soleh, 2014). Compliance with *maqasid al-Shariah'ah* is very important to develop human resources as a system that recognizes human welfare (*maslahah*).

*Maqasid al-shariah* consists of the purpose upon which shariah established and that all human actions directed. However, as Laldin and Furqani (2013) argues, the shariah is a judgment (*ahkam*) covering all aspects of the belief system (*aqidah*), the relationship between the person and God (worship), and the relationship between people (*mu'amalah*), as well as the system of ethics and morality (*akhlak*). *Maqasid al-shariah* consists of all the aims and goals of the *Shari'a*, and it is the standard and the criteria, values, and guidance rooted in divine revelation that applied in solving the problems facing humanity and in guiding the direction of life.

### 3. CONCEPTUAL FRAMEWORK

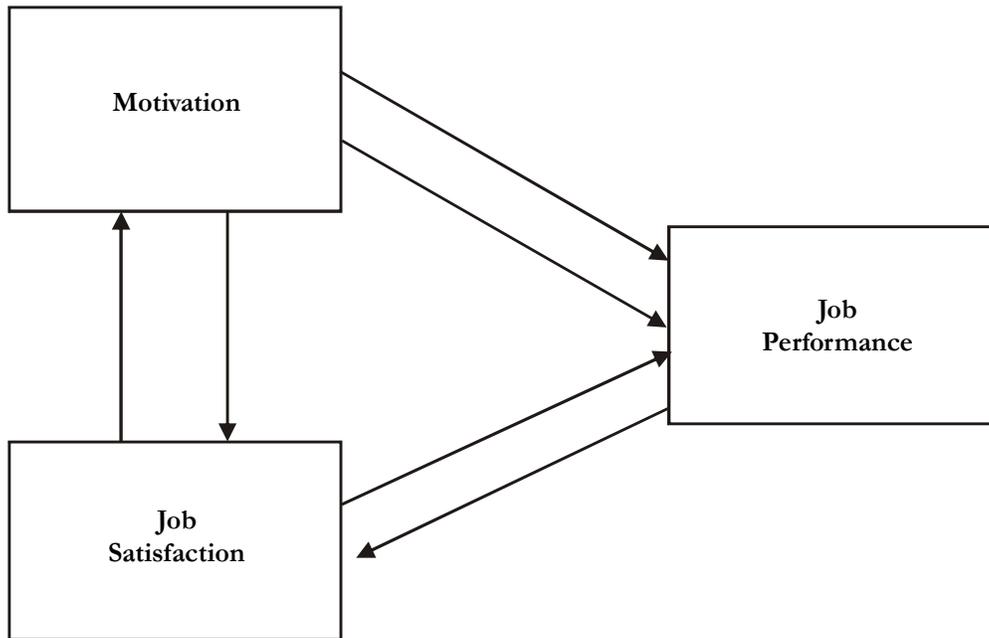


Figure 1: Proposed Conceptual Framework

### 4. RESEARCH METHODOLOGY

#### 4.1. Sampling Design

The population studied as a whole amounted to 85 people. The population for this study consisted of permanent employees at three Sharia Financial Institutions in Jakarta over the past four years. These employees come from the customer service department. From the population take a sample of 70 employees, consisting of men and women, educational backgrounds from diploma to undergraduate, with working 3 to 5 years, this population assumed homogeneous.

The sample size of the model test using the *Suratic* Process approach used in testing the TSR model, as this approach further illustrates the phenomena occurring on field conditions (Choudhury, 2007). With this approach then the number of samples used depends on the number of variables that is the number of variables multiplied by 10 respondents. The sampling technique using proportionate stratified random sampling is the sample that determined by taking into account the existing level in the population.

#### 4.2. Research Procedure

This study uses the paradigm of *Tawbeed* by Tawhidi String Relation (TSR) method. Choudhury (2007) states that the TSR method based on the Qur'an and Hadith, ethical morality will bring about the nature of complementarity (pairing) and the shariah financial economics approach has a universal principle of complementarity, sequentially related to cause and effect of mutual influence (circular causation).

Based on this circular causation, the simulation calculation will bring up the pair of variables by using quantitative methods. In this approach, the performance function will have enhanced capabilities on a pervasive complementarity.

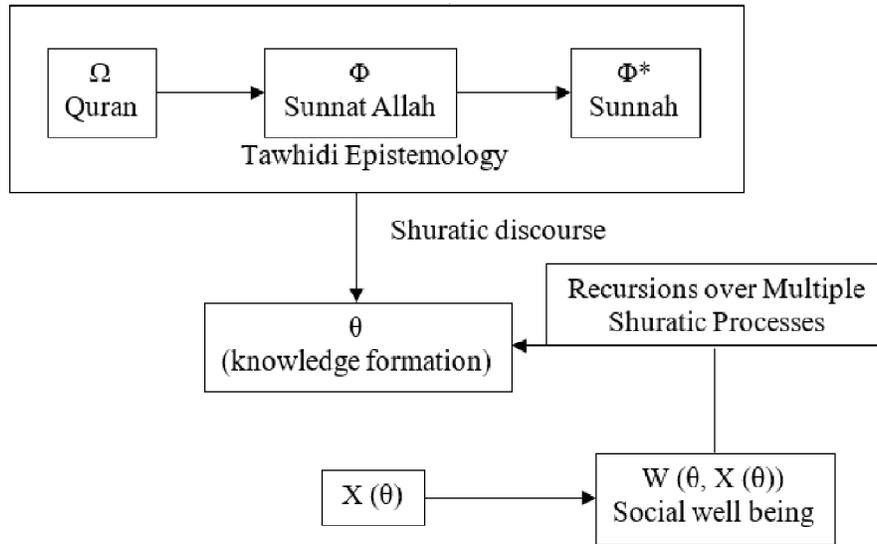


Figure 2: Concept Model of Tawhidi String Relationship

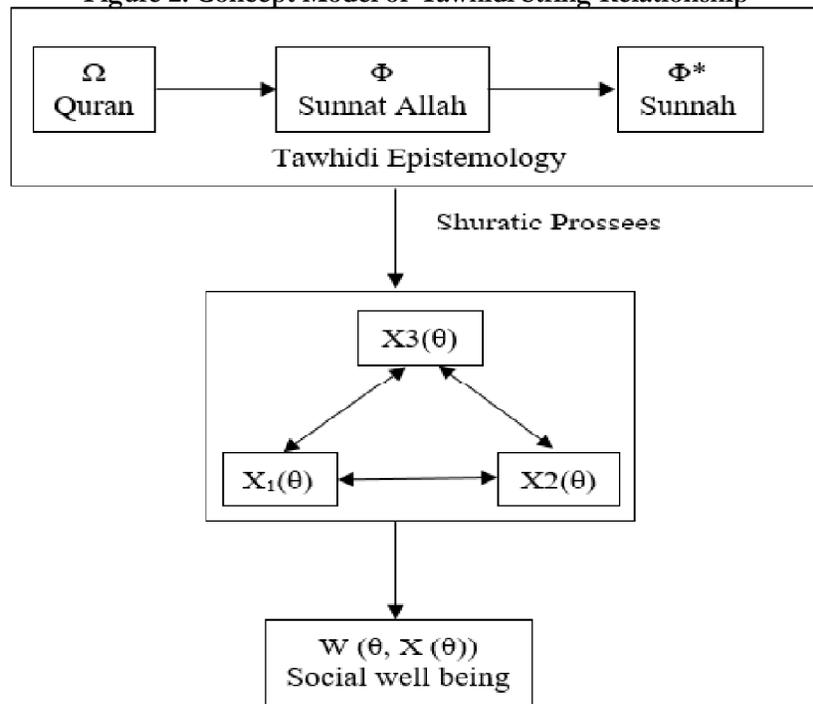


Figure 3: Concept Model Tawhidi String Relationship (Source Modified)

$\Omega$  : Al Qur'an

$\theta$  : Sunnahtullah

$X_1(\theta)$  : Motivation based on Quran, Hadith and Ijma Ulama

$X_2(\theta)$  : Job Satisfaction based on Quran, Hadith and Ijma Ulama

“And it is not for any human being that Allah should speak to him except by revelation or from behind a partition or that He sends a messenger to reveal, by His permission, what He wills. Indeed, He is Most High and Wise” (Qs. Asy-Syura [42]: 51).

*Suratic* process is a search for Islamic truth (Islamic Epistemology) there are three processes (Choudhury, 2005); (1) Interactive (Ijtihad) obtained through the Policy in the Qur’an (Al-Qur’an Ahkam); (2) Integration (Ijma) obtained through consensus or conformity of the interactive. The value of the truth of social science shaped by integration of the interactive causing a higher reciprocal rate; (3) Evolution is the result of science mapping with sharia raises a new science-based shariah (*Khuluqun Jadid*).

### 5. DATA ANALYSIS

The nature of this research classified as a causal research. Data obtained from the instrument in the form of questionnaires that have tested the validity and reliability. Based on the results of the research data for the variables of motivation, job satisfaction, and job performance compared with these criteria it is concluded that the data distribution is normal, both univariate for each indicator or for the multivariate indicator.

**Table 1**  
**Test Data Normality**

<i>Variable</i>	<i>min</i>	<i>max</i>	<i>Skew</i>	<i>c.r.</i>	<i>kurtosis</i>	<i>c.r.</i>
X2	9,000	15,000	-,614	-2,096	,464	,792
X3	8,000	15,000	-1,004	-3,430	,443	,757
X1	9,000	15,000	-,871	-2,976	,091	,156
Multivariate					4,570	3,490

Based on the result of data analysis, obtained path coefficient ( $\hat{\alpha}_{31}$ ) = 0,359. T-statistic = 1,625, and t table = 1,648. This means the path coefficient is significant. These findings interpreted that motivation (X1) has a direct positive effect on job performance (X3). This means that improvements in motivation will lead to improved job performance. Path coefficient ( $\hat{\alpha}_{13}$ ) = 0,251. T-statistic = 2,245, and t table = 1,648. This means the path coefficient is significant. This finding interpreted that job performance (X3) and motivation (X1) has a direct positive effect and significant. This means improved job performance will lead to increased motivation.

Based on the result of data analysis, obtained path coefficient ( $\beta_{32}$ ) = 0,525. T-statistic = 2,372, and t table = 1,648. This means the path coefficient is significant. These findings interpreted that job satisfaction (X2) and job performance (X3) has a direct positive significant effect. This means that improvement in job satisfaction will lead to improved job performance. Path coefficient ( $\beta_{23}$ ) = 0,336. T-statistic = 3,538, and t table = 1,648. This means the path coefficient is significant. These findings interpreted that job performance (X3) and job satisfaction (X2) has a positive direct effect. This means that improvement in job satisfaction will lead to improved job performance.

Based on the result of data analysis, obtained path coefficient ( $\beta_{21}$ ) = 0,585. T-statistic = 6,356, and t table = 1,648. This means the path coefficient is significant. These findings interpreted that the motivation (X1) and job satisfaction (X2) has a direct positive significant effect. This means that

improvements in motivation will result in increased job satisfaction. Path coefficient ( $\beta_{12}$ ) = 0,669. T-statistic = 6,170, and t table = 1,648. This means the path coefficient is significant. These findings interpreted that job satisfaction (X2) and motivation (X1) has a positive direct positive effect. This means that improvement in job satisfaction will lead to increased motivation.

**Table 2**  
Summary of Path Coefficients

Effect of Variables	Direct	Indirect	Total
$X_1 \rightarrow X_3$	0,36	0,31	0,67
$X_3 \rightarrow X_1$	0,25	0,23	0,48
$X_2 \rightarrow X_3$	0,52	0,24	0,76
$X_3 \rightarrow X_2$	0,34	0,15	0,49
$X_1 \rightarrow X_2$	0,59	0,13	0,72
$X_2 \rightarrow X_1$	0,67	0,13	0,80

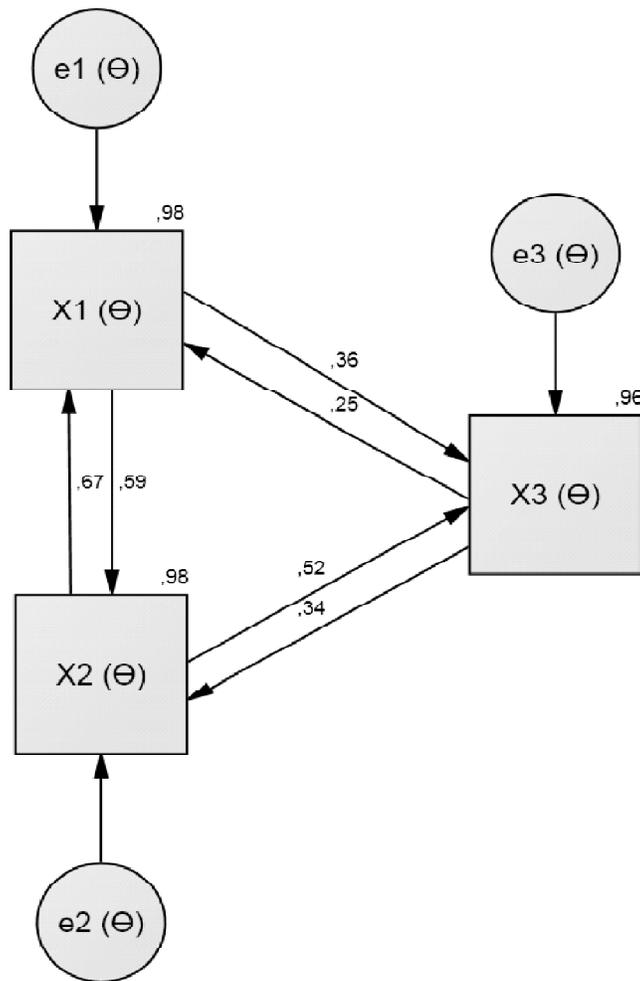


Figure 4: The Empirical Causal Model

## 6. CONCLUSION AND DISCUSSION

Employee performance of the organization conceptually and empirically has a very important role in the smoothness of tasks. Without performance in the lives of employees, employees will saturate work. Improved organizational performance has a positive implication on the lives of each employee, as well as achievement of organizational goals in general. The findings of this study prove that there is a positive interactive influence of motivation, job satisfaction, and job performance. This will have implications for the simultaneous improvement of motivation, job satisfaction, and job performance in the organization.

To realize employees' performance in their organization, especially in Shariah Financial Institution in Jakarta, not enough to place the employees who have high knowledge, or employees assignment only based on skills or based on work experience, but it is necessary to increase motivation, job satisfaction and job performance, described as follows: (1) start a good-faith job with a sense of devotion to Allah SWT to do blessings; (2) keeping employees from doing work only on the basis of materialist motives, because it will get harm to the results of his work. An employee who does not work with Ihsan, is not just wasted but will also have an effect on other employees and; (3) encourage professionalism in carrying out the work, whatever the situation and conditions that take place, with the form of thoroughness, away from the elements of fraud, work not arbitrarily and keep the rights and interests of others, so embedded in employees' sense of responsibility and sincerity in carrying out the work.

The concepts of human welfare (*jalab*) and the good life (*thayyibah*) give values that are essential for brotherhood and socio-economic justice and need a balanced satisfaction between the material and spiritual needs of all people (Ather *et al.*, 2011). Have a sense of gratitude in carrying out the work and the results of the work. When the self-accustomed and trained with gratitude then the employees will enjoy a quiet life, optimistic, confident, confident, and happy (Kopelman *et al.*, 2010). Optimizing the quality and potential of the self to focus on work, so that productivity improvement will increase gratitude and receive results whatever the outcome, so employees will form a positive attitude in work (Hashim, 2009). Showing clear solutions, creating no fear in working and creating a calm and optimistic space for success, so employees make themselves move dynamically and creatively while completing everything that is a priority, and not procrastinating that resolved soon.

Employees understand very well that hard work is a worship and a necessity. Establish an employee mindset that also working hard, employees sure that hard work is not the cause of the coming of *rizki*. *Rizki* is in the hands of Allah SWT given to the one whom He wills, one of whom is the one who puts his trust. Keeping the spirit of employees to always work hard and seek ways that are more telling as the way of *rizki* given by Allah SWT. All of this by a strong attitude of *tawakkal* to Allah SWT. Similarly, if a time the situation is so difficult, employees are not afraid of not getting *rizki*. So that employees will be a professional person in work, as well as resigned to receive whatever *rizki* will be obtained, and without a sense of having no worry get *rizki* (Laldin and Furqani, 2013).

By better understanding and able to perform tasks well then employees will love their work more. Employees who love their work more will improve their performance, so that the tasks are completed in accordance with the time available and make employees have a high performance and positive attitude towards the organization.

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