



The measurement of the Islamic values for muslim workers

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ABSTRACT

The objectives of this study were to set up an instrument to measure Islamic values and meaning of prayers (sholat.) The Islamic values consisted of *tauhid* (unity), *khilafah* (trusteeship) and *adalah* (justice). Factors of pray essence consist of 6 (six) variables namely concentration, understanding, respect, fear and admiration, hope for mercy and bless and shame for negligence. This study took place in Islamic Banks namely Bank Muamalat Indonesia (BMI) and BNI Syariah. Data analysis used for this study was Confirmatory Factor Analysis (CFA). The results showed all indicators that reflected the Islamic values were valid and reliable that was consisted 22 item questions. Construct reliability (CR) and variance extracted (VE) for Islamic values were 0,79 and 0,58. Concentration, understanding, respect, fear and admiration, indicated the meaning of prayer that were valid and reliable (CR 0,90 and VE 0,69), consisted nine item questions. Spirituality in the workplace can be developed through the application of Islamic values and prayer and it could be measured by these instruments.

1. Introduction

Islam is a complete religion and universal. Humans assigned as caliph in the earth to harness the earth and everything in it to be used in the best possible way for the common welfare. For this noble purpose, Allah provide guidance through his Apostles includes everything that humans need in beliefs (*aqidah*), Islamic laws (*sharia*) and morals as well as good manners (*akhlaq*).

Basics of Islamic economics has been around a long time, i.e. since the time of Prophet Muhammad which apply ethics in trade. Development stalled, due to the strengthening of the socialist and capitalist groups in Europe. Thought to implement an Islamic economic system resurfaced as an alternative concept, when the two systems were not satisfactory, or fail. Global economic imbalances and economic crisis in Asia, particularly Indonesia is a proof that the above assumption is wrong, even there is something wrong with the system adopted by Indonesia during this. Amin (2004) says there are dozens of banks recapitalized. Therefore, with the economic crisis right momentum to prove that sharia muamalah with the main philosophy of partnership and solidarity (*sharing*) in the

profit and risk can realize a more equitable economic activities and transparent.

Islamic banks or Islamic banks have grown in size and number of the rapidly around the world in the last two decades. Islamic banks operate more in 60 countries and is the most rapid bank credit growth segment in Islamic countries that have Islamic Bank. The data is an indicator that the Islamic banks have a considerable role in advancing the world of banking in Indonesia. Given the majority of Indonesian people are Muslim, the Islamic banking in the future have a bright future with increasing knowledge and awareness to implement the Islamic faith not only in the ritual dimension, but the dimension muamalah.

2. Theoretical bases

a. Islamic Values in Business Management

Qardhawi (1995) mentions that there are three values and characteristics of Islamic-economics, namely economics Divine (Deity), sound morals and humanity. Islamic economics is the divine economy as a point of departure from God, aim to please God and his ways are not contrary to the Shariah. In Islam, the moral economy is not separated and not allowed to put the economic interests the maintenance of values and virtues that are taught by Islam.

Man, in the Islamic economic system as a target as well as a means to realize the main purpose for the good life for human beings. During the first six centuries of Islamic Golden (sixth century), knowledge, commerce, industry, agriculture and the construction of the developing organization. Work and creativity are respected all its forms. Al-Quran and the principles of prophetic serves as a guide for Muslims in running the business. Izzeddinin Ali and Al-Owaihah (2008) investigated the contribution of Arab Muslims during the golden age, noting that the trade held by organizations that have a major role in the social. Organizations play a role in setting standards of behavior and ethical conduct prevailing in the market. Respected and admired merchant status as opposed tooth people's views on the status of merchants. The work of Muslim scholars in management is rarely mentioned even though ten years have witnessed the emergence of a field known management from the perspective of Islam (MPI). Scholars using the Quran the Sunnah of the prophet Muhammad formulate principles or Islamic values that are relevant for management. Scientists have developed the Islamic Work Ethic (EKI) as Nasr and Ali in Ali and Al-Owaihah (2008) or by using terms such as Yusuf Islamic Business Ethics (1997), Muhammad and Fauroni

(2002), Santoso (2001), Abuznaid (2009), Yousef (2001), Bashir (1998), Ahmad (2004) and Rice (1999). According to Ali and Al-Owaihah (2008), EKI-oriented shaping and influencing the involvement and participation of reliable human resources in the workplace. EKI view that work as a means the fulfillment of economic interests, social psychological; maintain social prestige; promotes social and strengthen faith. EKI concept derived from the Koran and the sayings and practices of Prophet Muhammad, one of which is a verse about the working men to achieve the objectives that have been designed: "And that there is not for man except that [good] for which he strives," (Qur'an 53:39). In another verse the Quran specifically and expressly prohibits dishonesty in business dealings (Qur'an 27: 9, Sura 2: 188, Sura 9:34). Furthermore, the Qur'an Promote trade and responsible behavior (QS. 2: 275 and QS 25:67). Rice (1999) grouped into three basic values that establish ethical system as a guide to perform filtering orals in running the business. Islamic values are based on the Qur'an and hadith that is monotheism, caliphate and fair.

Prayer is the second pillar of Islam after Shahadah. Prayer is the pillar of religion "Principal affairs is Al Islam and its pillar are the prayer and its top (roof) is a jihad",

(HR. Tirmidhi). Prayer is a personal obligation, because it cannot be represented in any circumstances. Prayer is worship that remains to be done, both in the state in place or traveling; peace or war; healthy or sick and are also in a state or a narrow field. For people who do pray but relent, God declares a wretch who reject religion (Surah. 107: 4-5).

The primary purpose of prayer in Islam is to create awareness of God and His existence. This is what that would affect all charitable deeds done. Rousydiy (1995) revealed that the wisdom of prayer is to prevent it from being vile and evil (QS. 29:45), nurture the soul and cleanse the soul (QS. 2: 268), educating people disciplined and adhere to the rules (QS. 4: 103), foster unity and equality among humans, instilling calmness and tranquility in the soul (Surat. 70: 19-23), practice concentration of mind and also foster leadership. Rahman (2002) revealed that the benefits of prayer for individuals is to strengthen faith, time discipline, obedience training and a sense of responsibility, self-discipline, character formation, self-control, exercise patience and persistence, efficiency in the act, practice humility, gratitude, get serenity, steps to obtain true success and prosperity as well as a key to obtain the grace of God. However, Mahalli (2002) suggested that all will be able to grasp the wisdom of prayer

when prayer is done with humility in its implementation, consciously, focusing the mind and synchronize what was said to what was done in accordance with the terms of harmony and prayer (QS. 23: 1-2).

Aside from the personal side, prayers are also at collective level as the word of God "*prostrate and bow with those who bow [in prayer].*" (QS. 3: 43). Meaning of prayer does not stop at the individual or micro level, yet at the meso level (family) as mentioned in the Qur'an, "*And enjoin prayer upon your family [and people] and be steadfast therein.*" (Surat. 20: 132). Collective prayer at the macro level institutions (organizations) in accordance with the word of God "*And We made them leaders guiding by Our command. And We inspired to them the doing of good deeds, establishment of prayer, and giving of zakah; and they were worshippers of Us.*" (Sura. 21:73).

To achieve solemn in prayers, Al-Ghazali (1999) presented six (6) factors that bring solemn in prayer, namely:

- *Hudhurul Qalb* (concentration). This shows the emptiness of the heart of everything that has nothing to do with what he was doing or saying.
- *Tafahhum* (sense). It shows effort in depth understanding of the meaning contained in an utterance.

- *Ta'dziem* (tribute). A sense and awareness that power because of two (2) things: knowing the greatness of God and realize your weaknesses as a lowly servant.
- *Haibah* (Fear and awe of the greatness of God). Arises because the understanding of God's infinite power. Fear and awe caused by a process of consciousness in which a servant was stunted, and finally try to leave all that is prohibited by the Almighty.
- *Raja'* (Please be mercy / grace of God). Arising from the understanding and awareness of God's compassion. King was expecting something like after taking a certain business.
- *Haya'* (Shame and self-contempt). Arising from self-awareness for negligence in worship and acknowledge weaknesses to be able to carry out the obligation-imposed God (QS. 16:19). Shame is the refrain of all that is abominable and is a special trait in man which distinguishes it from the animals. Shame capable of blocking human to not act that showed symptoms of psychiatric and mental character.

b. Islamic Banks

The basic principles of the Islamic economic system will be the basis of the operation of Islamic banks is the most prominent is no concept of money and the

interest is no less important is for commercial purposes Islam does not recognize borrowing money but is a partnership/collaboration (*mudaraba* and *Musharaka*) with principles for result, borrowing money is only possible for social purposes without any compensation (Baraba 1999).

Islamic banks require human resources that have two sides, namely the capability of operational-management skills (professionalism) and sharia including moral knowledge of moral integrity. Further elaboration of the human resources to meet the requirements of Islamic banks is short STAFF *Shiddiq* (truthful), *tabligh* (carry and spread goodness), *amanah* (reliable), and *fathonah* (clever, have the ability), considering the function of Islamic bank sure loaded with feel of confidence and morale, then the potential dangers faced by the managers of the bank is the moral hazard that is closely related to the nature of business activities of the bank's results (Gunawan, 1999).

3. Methodology

Success in achieving a permanent (sustainable), organizations need to build the core values that make up the culture of the organization. According to the study by Collins in his book *Built to Last* (1995), a company that has strong values generally successful in the long run. Core values is

what will motivate everyone organization. In essentially all behaviors in organizations are driven by the values that are believed an organization. Jabnoun (2008) formulate a model in which the Islamic Management Model-management with Islamic values as the center, while the systems and structure, leadership, strategic planning, decision-making and management of human resources is drive from Islamic Values. Values or beliefs that affect business in Islam according to Rice (1999) consists of-monotheism, caliphate fair. Rituals in Islam one of them a prayer. Values and beliefs that will translate in everyday behavior in the work, so it will be HR performance.

This study has two constructs are measured, the Islamic values and the meaning of prayer. In this study, the operational definition and measurement of latent variables Islamic values developed by researchers of the concept of business ethics in Rice (1999) and the meaning of prayer obtained from the researchers develop the concept of the meaning of prayer humility 'Al-Ghazali (1999).

Formulation of a research instrument for measuring the Islamic values and the meaning of prayer by using Confirmatory Factor Analysis (CFA). Total population of Greater Jakarta area employees for BMI and BNI Syariah 761413 employees and error estimation are used 10%. By

calculation formula of Slovin, the obtained results for the population sample BMI 88.4 and 80.5 for BNI Syariah. In this study the number of respondents that included 200 people who were randomly drawn. Sampling procedures performed by a two-stage sampling. The first stage is the selection of a branch office conducted randomly selected in Jakarta, Bogor, Tangerang and Bekasi Headquarters. The second phase, from every branch and the head office of each elected taken by 20 employees as an example of a population. Assisted with the data processing software Lisrel.

4. Results and Discussion

a. Confirmatory Factor Analysis

Confirmatory Factor Analysis-Confirmatory Factor Analysis (CFA) was intended to test the dimensions are considered as indicators of latent variables based on theoretical footing. CFA as a measurement model analysis to determine whether the data obtained can be used as a measurement of the factor sand evaluate whether the factor structure can be used as a measurement model. Measurement model to model the relationship between latent variables and observed variables that are reflective. Analysis of the measurement model consists of the validity and reliability of the estimation methods used in the CFA

is the Maximum Likelihood (ML) with respect to the limited sample population.

Validity and reliability studies carried out to ensure the instrument as a measuring tool accurate and reliable. Validity indicates the extent to which a measuring instrument, measuring what you want to measure, while reliability indicates the extent of a relatively consistent measurement results when measuring the same aspects. Standardize the estimation of solution can also be obtained test reliability or consistency of a measurement. Hair et.al (2006) says that a construct has a good reliability is if the value of Construct Reliability (CR) ≥ 0.70 and its variants Extracted (VE) ≥ 0.50 . Ferdinand (2002) stated that the value greater than 1.96 also identifies good validity of each indicator to the construct or latent variables. Rigdon and Ferguson in Wijanto (2008) uses the value of the standardized loading factor to determine the validity of each indicator are both in the measurement model.

b. Islamic Values

According to Rice (1999), Islamic values (NI) consisting of the dimensions of monotheism, caliphate and fair. Development of research instruments for variable NI produced 58 question items. The results of testing the validity of the variables Islamic values give 22 variables observed with good validity and item 36 is

not valid. Validity test results per dimension on the Islamic values of variables using standardized criteria loading factor (λ) ≥ 0.7 (Hair et al., 2006; Wijanto, 2008) , the variables are considered valid for inclusion in the second order confirmatory factor analysis. NI uses second order confirmatory factor analysis (2ndCFA) which consists of two levels. The first level is a CFA which shows the relationship between the 22 observed variables as indicators of the latent variables tawhid (TAU), khilafah (CRC) and fair (FAIR). The second level is a CFA which shows the relationship between the latent variables at the first level (monotheism, caliphate and fair) as indicators of latent variables NI.

From the results of the first estimation shows poor match results. Chi Square value is large and $p < 0.05$, chi square was used to test how close a match between the sample covariance matrix of the covariance matrix of the model. The size of a good model fit based on the chi-square value is of little value and significance greater than 0.05. RMSEA (Root Means Square Error of Approximation) shows the average difference in each degree of freedom (df) which is expected to occur in the population. RMSEA values < 0.05 indicate a close fit, while 0.05 to 0.08 indicating good fit (Wijanto, 2008), whereas according to the McCallum (Wijanto, 2008)

adds that RMSEA values between 0.08 to 0,1 shows the marginal fit. The output of the model shows the value of RMSEA of 0.083 > 0:08 so shows a match fairly (marginal fit). For that done respecification model because the whole model is not a

match either by adding an error covariance between the two-error variance (Wijanto, 2008). Results of respecification by utilizing information obtained from the Modification Index is shown in Figure 1.

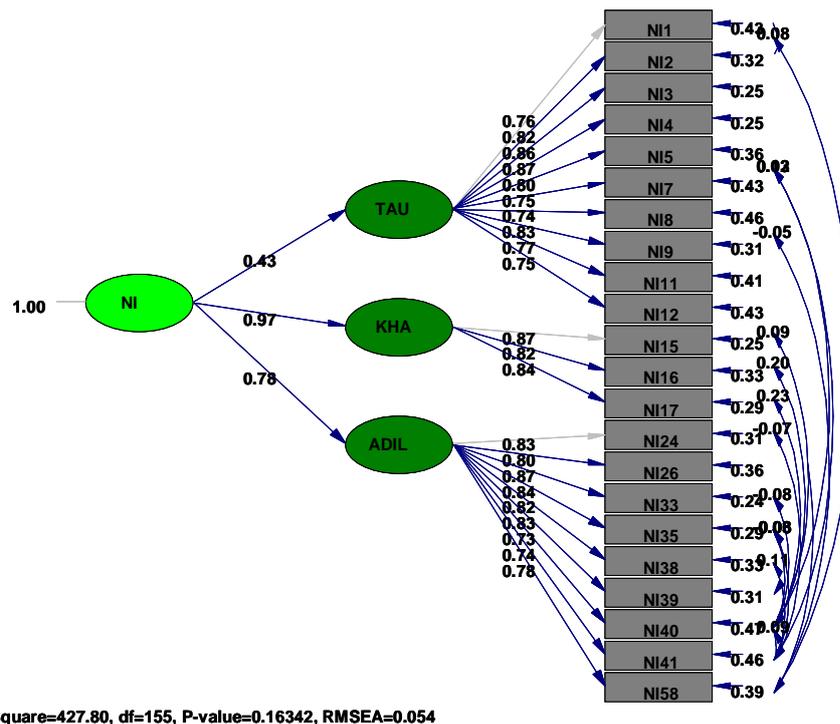


Fig. 1. Diagram Model 2nd CFA Islamic Values Re-specification results.

Chi Square value smaller with $p > 0.05$, whereas $RMSEA < 0.08$ means good fit. From the results of Goodness of Fit (GOF) are presented in Table 1 indicate a good fit, so it can be concluded that the entire model is a good match. Size match chi-square was used to test how close a match between the sample covariance matrix population models with covariance matrix (Wijanto, 2008). Desired criterion is to obtain a low χ^2 that produces real level (P-value) ≥ 0.05 . Test of model fit values obtained

respecification 2nd CFA NI 2 smaller and the P-value of 0.16 indicates that the null hypothesis is accepted and predicted input matrices that are not statistically different. Size matches the root mean square residual (RMR) represents the average value obtained from the residual variance-covariance matrix matching of the hypothesized model with variant-covariance matrix of the data sample population (Wijanto, 2008). $RMR_{2ndCFA\ NI} \leq 0.05$ means that the model has good

compatibility. Model NI provides a measure of the suitability of the Goodness-

of-Fit Index (GFI) ≥ 0.9 which is a good match.

Table 1. Model Compatibility Test Results Overall2ndCFA Islamic values

Goodness-of-Fit	Results	Cut-off-Value	Meaning
Chi-square (χ^2)	427,8	Expected small (more than Df)	Not good
Degree of freedom (df)	155	Preferably greater (χ^2), but not necessarily	Not good
Chi-square (χ^2)/df	2,76	≤ 3	Good
Sig. Probability (P-value)	0,16	$\geq 0,05$	Good
RMR	0,05	$\leq 0,05$ or $\leq 0,1$	Good
RMSEA	0,054	$\leq 0,08$	Good
GFI	0,93	$\geq 0,90$	Good
AGFI	0,92	$\geq 0,90$	Good
CFI	0,96	$\geq 0,95$	Good

The validity of the measurement model using criteria standardized factor loading ≥ 0.7 according to the Wijanto (2008) or ≥ 0.5 according to the Wijanto (2008) or ≥ 0.30 according to Carmines and Zeller in Sugiyono (2010). The first level of the CFA NI produces good validity for 22 variables observed from monotheism, caliphate and fair according to criteria in Wijanto (2008) is ≥ 0.70 . Variables observed to monotheism as many as 10 indicators, three indicators caliphate and to be fair many as nine indicators. The second level of the CFA NI gives good results for indicator validity Islamic values that match the criteria monotheism Carmines and Zeller in Sugiyono (2010) of 0.43 to ≥ 0.30 and ≥ 0.70 caliphate and fair according to criteria Rigdon and Ferguson in Wijanto (2008) (Table 2). Validity criteria for monotheism

use ≥ 0.30 because monotheism is an important indicator in Islamic values. Jabnoun (2008) mentions monotheism as the core of Islamic values, so in theory that monotheism is a key indicator and empirically, according to the criteria of validity otherwise well Carmines and Zeller in Sugiyono (2010).

Factor loading of data to calculate the standard error and the construct reliability (CR) and variance extracted (VE). According to Hair et al. (2006) both reliability criteria are CR ≥ 0.70 and ≥ 0.50 VE. NI reliability both at the first and second levels of CFA resulted in a model with good reliability. Thus, the test results match well the overall model, the validity evaluation showed good validity of all the observed variables and the results of the reliability evaluation that gives reliability

good, it was concluded that the results of measurement model of Islamic values are good. Instruments of Islamic values in Islamic banking human resources that have been developed with a 22-item questionnaire.

Table 2 List of Validity and Reliability Model 2ndCFAIslamic Value

Variables	Standard Loading Factor	Error	Reliability	
			CR	VE
1*CFA				
Tauhid	7.95	3.65	0.95	0.63
NI1	0.76	0.43		
NI2	0.82	0.32		
NI3	0.86	0.25		
NI4	0.87	0.25		
NI5	0.80	0.36		
NI7	0.75	0.43		
NI8	0.74	0.46		
NI9	0.83	0.31		
NI11	0.77	0.41		
NI12	0.75	0.43		
Khilafah	2.53	0.87	0.88	0.71
NI15	0.87	0.25		
NI16	0.82	0.33		
NI17	0.84	0.29		
Adil	7.24	3.16	0.94	0.65
NI24	0.83	0.31		
NI26	0.80	0.36		
NI33	0.87	0.24		
NI35	0.84	0.29		
NI38	0.82	0.33		
NI39	0.83	0.31		
NI40	0.73	0.47		
NI41	0.74	0.46		
NI58	0.78	0.39		
2ndCFA				
NI	2.18	1.27	0.79	0.58

TAUHID**	0.43	0.82
KHILAFAH	0.97	0.05
ADIL	0.78	0.4

Notes:

* Criteria for good reliability and VE CR $\geq 0.7 \geq 0.5$ (Hair et al., 2006).

Criterion validity of either ≥ 0.7 (Wijanto, 2008).

** Good criterion validity ** ≥ 0.3 (Sugiyono, 2010).

c. Meaning of Prayers

According to Al-Ghazali (1999), the meaning of prayer (PS) which is formed from solemn prayer can be discussed from the six indicators, namely: concentration of mind, understanding, respect, fear and admiration, hope for forgiveness and mercy and shame for negligence which later developed into a research instrument. Research instruments to PS generates 18 question items. Thus, the measurement model using 2nd CFA PS. The first level is a CFA which shows the relationship between the 18 observed variables as indicators of six latent variables, namely: concentration (PEPI), understanding (PEMA), respect (Phor), fear and awe (TAKA), hope forgiveness and mercy (HAR) and embarrassed by negligence (MAK). The second level is a CFA which shows the relationship between the latent variables on the first level as an indicator of the latent variable PS.

GOF models give results that are less good match. To obtain a good fit, done respecification error variance models by setting a small positive value and increase the track by adding an error covariance between the two-error variance (Wijanto, 2008). Respesifikasi results still give a good GOF, so the only way is to eliminate these

indicators (Hair et al., 2006). There are two indicators that eliminated the hope of forgiveness and mercy (HAR) and embarrassed by negligence (MAK). After respesifikasi PS models by utilizing modification indices and elimination indicators, the results are presented in Figure 2.

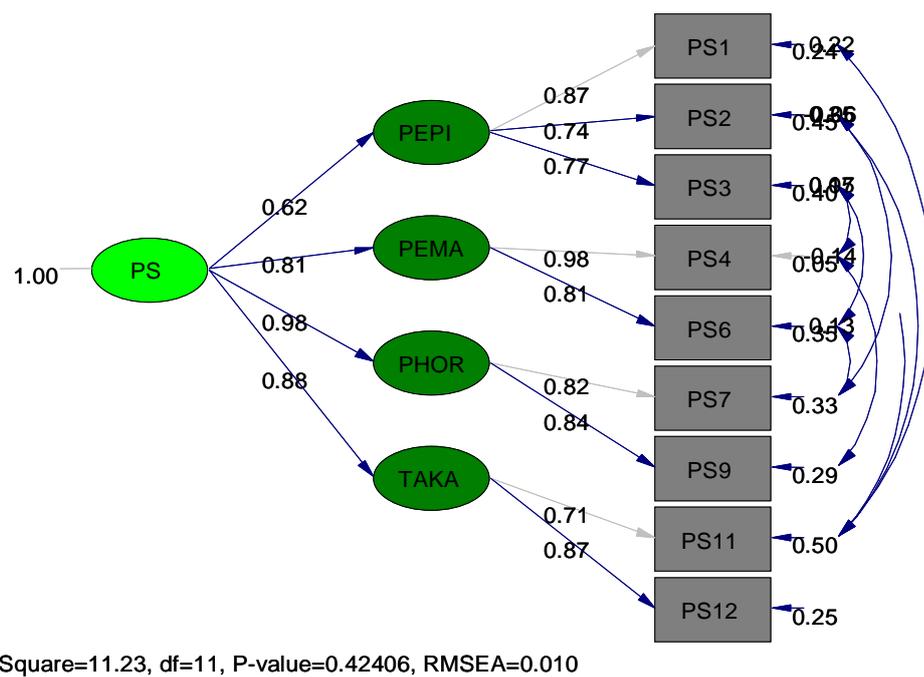


Fig. 2. Diagram Model Meaning of Prayer Respecification results.

The estimation results obtained Chi Square value is small with $p > 0.05$ means that the size of the model is a good match based on the value and significance of small Chi Square $0.42 > 0.05$. RMSEA values

< 0.05 indicate a close fit, i.e. 0.01 (Wijanto, 2008). In general, the whole model is a good match. Table 3 contains the model GOF 2ndCFA meaning of prayer.

Table 3 Compatibility Test Results Overall 2ndCFA Model Making of Prayer

<i>Goodness-of-Fit</i>	Result	<i>Cut-off-Value</i>	Note
<i>Chi-square (χ^2)</i>	11,23	Expected to be small (More Than Df)	Good
<i>Degree of freedom (df)</i>	11	Preferably bigger (χ^2), but not necessarily	Good
<i>Chi-square (χ^2)/df</i>	1,02	≤ 3	Good
<i>Sig. Probability (P-value)</i>	0,42	$\geq 0,05$	Good

RMR	0,013	$\leq 0,05$ atau $\leq 0,1$	Good
RMSEA	0,010	$\leq 0,08$	Good
GFI	0,98	$\geq 0,90$	Good
AGFI	0,93	$\geq 0,90$	Good
CFI	1,00	$\geq 0,95$	Good

Overall suitability test models showed good results, then the next step is to test the validity and reliability of the measurement model. The criteria used are the standardized factor loading ≥ 0.7 according to the Wijanto (2008) for the first level of the CFA PS and the standardized factor loading ≥ 0.5 according to the Wijanto (2008) on the second level. Validity and reliability of test results are presented in Table 4.

Table 4. List of Validity and Reliability Model 2ndCFA Meaning of Prayer.

Indicators	Standard Loading Factor	Error	Reliability	
			CR	VE
1stCFA				
PEPI	2.38	1.09	0.84	0.64
PS1	0.87	0.24		
PS2	0.74	0.45		
PS3	0.77	0.40		
PEMA	1.79	0.4	0.89	0.80
PS4	0.98	0.05		
PS6	0.81	0.35		
PHOR	1.66	0.62	0.82	0.69
PS7	0.82	0.33		
PS9	0.84	0.29		
TAKA	1.58	0.75	0.77	0.63
PS11	0.71	0.50		
PS12	0.87	0.25		
2ndCFA	3.29	1.22		

PS		0.90	0.69
PEPI**	0.62	0.62	
PEMA	0.81	0.34	
PHOR	0.98	0.04	
TAKA	0.88	0.22	

Notes:

* Criteria for good reliability and VE CR $\geq 0.7 \geq 0.5$ (Hair et al., 2006).

Criterion validity of either ≥ 0.7 (Wijanto, 2008)

** Good criterion validity ** ≥ 0.3 (Sugiyono, 2010).

At the second level of the CFA, the standard structural coefficients of the factors PEPI, PEMA, and TAKA Phor the PS is estimated construct validity of these factors. PEMA, Phor and TAKA have good validity criteria in Wijanto (2008) that is ≥ 0.70 , with a coefficient of 0.62 PEPI only stated to have good validity in accordance with the criteria of ≥ 0.5 according to the Wijanto (2008). Thus, it can be concluded that the results of all variables 2ndCFA PS can measure very well what should be measured.

Reliability relates to the consistency of a measurement. High reliability indicates that the indicators have a high consistency in

measuring the latent constructs. Size criteria according to Hair et al. (2006) showed 2ndCFA PS has good reliability for all levels of CFA, that $CR \geq 0.70$ and ≥ 0.50 VE. Instruments on human interpretation of Islamic banking prayers that have been developed by a nine-item questions in attachment.

d. Managerial Implications

Chapra in Noor (1999) in line with the thinking of Rice (1999) that Islam is based on three main principles, namely: monotheism, and was Khilafat (justice), which is the main source of maqashid (goals) and strategies of Islamic economics. The foundation of Islamic belief is Tawheed, that nature was designed and created by a Supreme Being, the One and nothing is to Him, not happening by chance. Everything has a purpose and the creation of man is the vicegerent of God on earth, and has been endowed with all the accessories. The caliphate concept has a number of implications, such as: universal brotherhood, the resources entrusted to them, a simple lifestyle and human freedom. In the event that is the (justice), Islam is really firm in its aim to eradicate all traces of injustice and human society. Injustice is a comprehensive term that includes all forms of injustice, exploitation, oppression and munkar, where someone revoke the rights of others or do not fulfill

their obligations to. Of justice and the eradication of all forms of injustice has been emphasized by the Qur'an as the primary mission of all Prophets sent by God. Islam is a big commitment to brotherhood and justice demand that all the resources available to mankind, the sacred mandate of God that is used to realize maqashid ash-Shariah, four of which are: the fulfillment of needs, income derived from a good source, the distribution of income and fair wealth and growth and stability.

Rice (1999) apply three basic principles or Islamic values into business practices that are relevant. Santoso (2001) formulated the basic values or principles of general application in business. Bashir (1998) conducted a rationalization construct a model of Islamic ethics. Merger thought Rice (1999), Santoso (2001) and Bashir (1998) and Chapra in Noor (1999) provide three basic values, namely Tawheed, the Caliphate and Justice to give birth to general principles and practices related businesses.

The Qur'an has strongly connected the prayer command with the command to work, i.e. in the verse: "And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah, and remember Allah often that you may succeed." (QS. 62:10). According to Ahmad (2004), which is the azan call to

prayer, a call to success, Falah. Falah means success in the world and in the hereafter. Prayers serve to establish a spirit of brotherhood and teamwork attributes containing the leader, the followers and for one purpose. Akdere et al. (2006) explains that the practice of praying five times to give effect to the concept of teamwork, collaboration and equality that can be applied in the company.

Wisdom and purpose of prayer as argued by Rousydiy (1995) which revealed that the wisdom of prayer is to prevent it from being vile and evil (QS. Al-'Ankabut: 45), educating people disciplined and adhere to the rules (QS. An-Nisa ': 103), instilling calmness and tranquility in the soul (Surat. al-Ma'arij: 19-23), practicing concentration of mind and also foster leadership, and Hafidhuddin (2003) wisdom worship prayer is to grow and cultivate the mental strength endurance and confidence ourselves. This is what makes the relationship stronger prayer be bound by culture (Rahman, 2002). Belief that establish prayer is very important worship according to the Word of God in the Qur'an and the hadith of the Prophet *sallallaahu 'alaihi wasallam*. embodiment of faith in prayer is realized by BMI in the placement of prayer rooms in offices located in the front and at the center of the room layout. placement celestial prayer rooms and

demanding management members to perform different and not limited to the management organization managed terrestrial.

Muqoddam (2008) describes the nature and benefits of prayer 36. The essence of prayer among other pillars of Islam is the greatest after two sentences creed, prayer is the most important in the case of religion, prayer is the essence of worship, prayer is the last testament of the Prophet, prayer is the pillar of the sky Shari'a and Islamic prayers as syi'ar. Benefits include prayers prayer is a form of self-liberation against hypocrisy, moral guidance madrasah, a prayer for human liberation, prayers and shields prevent unjust deeds lust, sustenance and the opening prayer for the arrival of a relief, victory, and good luck in the world and in the hereafter. These benefits can be achieved by running prayer in humility '.

Impact on the meaning of prayer Islamic banks BMI and BNI Syariah look at the individual, group, and global companies according to the results of quantitative analysis. Qur'an confirm the rational thinkers such as Fry (2003) that the spiritual leadership consisting of a vision, a love of altruistic and expectations / beliefs provide motivation for performance as well Twigg and Parayitam (2006), Gibbons (2000), Krishnakumar and Neck (2002), Jurkiewicz

and Giacalone (2004) and Quatro (2002). However, the Islamic provide not only of the world, but the impact to the afterlife, where prayer is a call Falah or success.

5. Conclusions and Recommendations

a. Conclusion

Research to develop research instruments for Islamic values variables produced 58 question items and variable meanings prayers had 18 question items were tested through Confirmatory Factor Analysis (CFA). The results demonstrate the suitability of the overall CFA measurement model and the validity and good reliability. Validity test results to produce the observed variable 22 question items that have good validity for Islamic values and nine items to question the meaning of prayer. The reliability test results of research instruments developed to give researchers the value of Construct Reliability (CR) for each construct is 0.79 to Islamic values as well as on each of the indicators of monotheism 0.95, 0.88 and just 0.94 caliphate, to construct meaning while praying 0.90 with each CR on indicators of concentration 0.84, 0.89 understanding, respect and fear and awe 0.82 0.77.

b. Suggestion

The scope of this study is limited to Islamic banking human resources, hence the need to conduct further research on

other industries both industry and industrial non-Islamic sharia. The research instrument can be used to analyze the relationship between Islamic values and the meaning of prayer in culture, performance, leadership, human resource management, marketing management, financial management and others.

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