
Job Satisfaction Mediation On The Relationship Between Islamic Work Ethics, Islamic Organizational Culture And Employee Performance

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Abstract

Keywords: *Islamic Work Ethics, Islamic Organizational Culture, Job Satisfaction, and Employee Performance.*

This study aims to analyze the mediation of job satisfaction on the relationship between Islamic work ethics and Islamic organizational culture with employee performance, the population in this study were all employees of Bank Tabungan Negara Syariah Branch Office Serang as many as 100 employees who served as respondents. The data used in this study are primary data, obtained through questionnaires sent to 100 respondents. The data were processed using the SmartPLS 3.2.9 application, and analyzed using the Structural Equation Modeling Partial least Square (SEM-PLS) technique. The results of this study indicate that Islamic work ethics directly have a negative and insignificant effect on the performance of employees of Bank BTN Syariah Branch Serang, while Islamic organizational culture directly has a significant positive effect on employee performance, Islamic work ethics and Islamic organizational culture also have a significant positive effect on employee job satisfaction, and each of the variables of Islamic work ethics and Islamic organizational culture indirectly have a significant positive effect on the performance of employees of Bank BTN Syariah Branch Serang through the mediation of job satisfaction..

INTRODUCTION

The growth of Islamic banking in Indonesia has increased year by year (Efrina, 2019). Islamic banking recorded positive performance at the end of 2024, with total assets of IDR 980.30 trillion, growing by 9.88 percent year-on-year, with market share increasing to 7.72 percent in December 2024 (OJK, 2025) compared to the previous year which was only 7.44 percent (OJK, 2024). However, this growth was not accompanied by strengthening Human Resources (HR). The condition of Islamic banking HR, both in terms of quantity and quality, has not been able to support the development of Islamic banking products and services (KNEKS, 2018). Only 91 percent of Islamic bank employees have a background in Islamic economics education, the majority still filled by conventional and non-economic graduates (Antaraneews, 2024).

The above phenomenon indicates the still low quality of human resources in Islamic banking in Indonesia. However, from a modern management perspective, human resources, or human capital, are the most important and determining element in achieving an organization's vision and competitive advantage (Aprinawati et al., 2024). Research by Muafi et al. (2017) states that human capital has a significant positive effect on improving employee performance and organizational health. Furthermore, according to Nawaz (2017) and Nawaz (2019), human capital also increases the market value of Islamic banks.

Hasanah's (2023) research shows that human resource issues persist at Bank BTN Syariah Serang. Based on data obtained from the 2023 annual report, Bank BTN Syariah ranked 11th out of 15 branches across regions I, II, III, and IV, comprising a total of 29 branches in Indonesia in the 2022 fiscal year, with a total assessment of 105.33% (BTN, 2023). Bank BTN Syariah Serang has not yet been able to enter the top 5 KPIs throughout Indonesia due to unmet targets.

The performance achievement of Bank BTN Syariah which has not been able to enter the top 5 positions from the top 15 branches in all regional offices is a note for the performance evaluation material of Bank BTN Syariah Serang. The purpose of this evaluation is for employees to know the results of performance achievements to be able to set a clear direction for the development of their human resources. Performance problems that exist at Bank BTN Syariah Serang start from customer complaints that are responded to too long because its human resources are less responsive in responding to complaints or have not been able to provide satisfactory solutions according to the needs or complaints faced by customers, inadequate IT systems, less friendly service, as well as placement of positions that are not placed based on skills and abilities, and a decrease in the number of employees in 2023 (Hasanah, 2023), thus causing a decline in employee performance. The phenomenon of Bank BTN Syariah Serang employee performance can be seen from the Key Performance Indicator (KPI) assessment as follows:

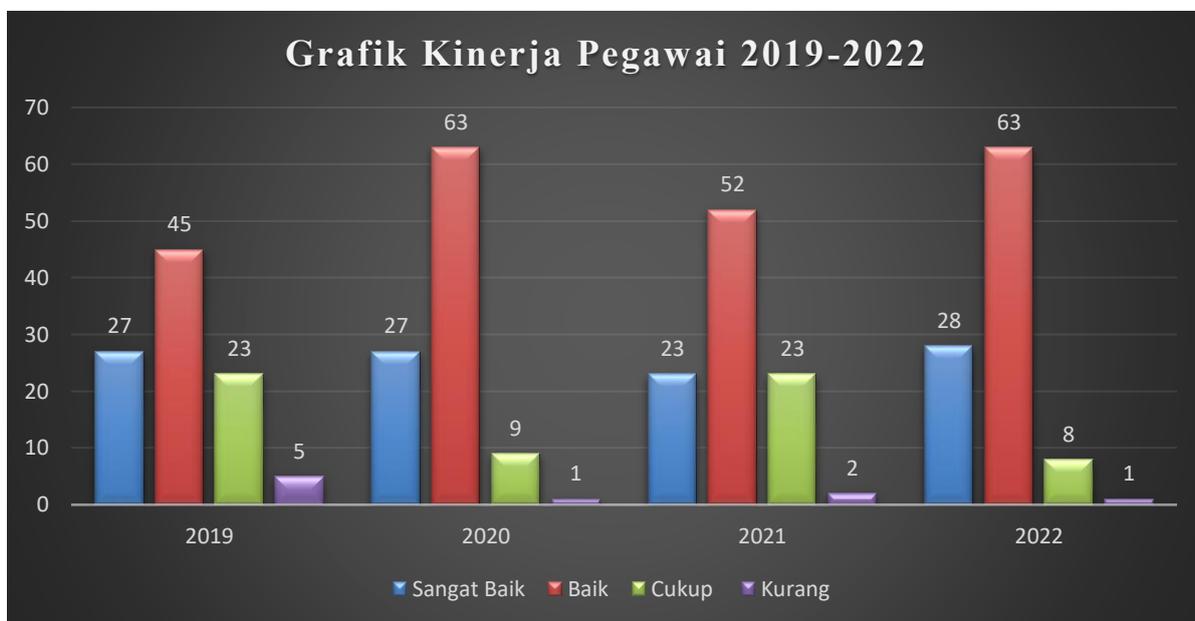


Figure 1.1 Graph of Employee Performance Assessment at Bank BTN Syariah Serang 2019-2022

As can be seen in the data in the graph above, throughout 2019 to 2022 in employee performance assessments, there was an increase and decrease in performance based on certain categories, for example, in 2019 with the good employee performance assessment category, the number of scores increased in 2020 to 63%. While in 2019, the fair category of employee performance assessment scored 23%, this decreased in 2020 by 9% in the same period. In the following year, 2021, the graph shows a decrease in employee performance in all categories, namely very good, good, sufficient and poor when compared to last year, namely 2020, with the good category the score dropped to 52%, very good 23%, sufficient 23% and less 2%. It is an achievement if the employee performance assessment in the good and very good categories increases every year, but conversely, there is a decrease in achievement if the sufficient and poor categories increase. However, employee performance ratings in 2022 increased drastically compared to 2021, which saw a decline in all categories. The excellent rating increased to 28% and the good rating to 63%. The employee performance evaluation results showed fluctuating percentages.

Employee performance is influenced by Islamic work ethics and Islamic organizational culture. Research conducted by Yuliusdharma et al. (2019), Hayati & Caniogo (2025), AFLAH et al. (2021), and Hassi et al. (2021) shows that Islamic work ethics have a significant positive effect on employee performance in various workplaces, including Islamic banks. Findings from Zulkifli et al. (2023), Muafi & Azim (2019), Aldjufri et al. (2024), and Yuliusdharma et al. (2019) indicate that Islamic organizational culture has a significant positive effect on employee performance in various offices, including Islamic banks.

In contrast to the findings above, research findings by Mustafidah et al. (2024) and Arif & Jabar (2023) indicate that Islamic work ethics have a negative and insignificant effect on the performance of employees at BMT UGT Banyuwangi and the Ministry of Religious Affairs in Central Java Province. Research findings by Abdelwahed et al. (2024), Rabbad et al. (2024), and Efrina (2024) indicate that Islamic organizational culture has a negative and insignificant effect on the performance of bank and financial institution employees.

The differences in the research results above indicate a research gap in previous studies regarding the relationship between Islamic work ethics and Islamic organizational culture with employee performance. Therefore, a variable capable of mediating the relationship between Islamic work ethics and Islamic organizational culture with employee performance is needed, <https://ejournal.iainpalopo.ac.id/index.php/alkharaj>

namely job satisfaction. The reason for selecting the job satisfaction variable as a mediating variable is based on the findings of Khan et al., (2019), AL Smadi et al., (2023) and Ateeq et al., (2025) who stated that job satisfaction is able to mediate the relationship between Islamic work ethics and employee performance, also based on the findings of Muthuswamy & Umarani, (2023), Ariani, (2023) and Astuti et al., (2020) who stated that job satisfaction is able to mediate the relationship between Islamic organizational culture and employee performance.

The above framework differentiates this study from the studies conducted by Hasanah (2023) and Atika Anggi Hafsara & Mukhsin (2024), which also examined employee performance at Bank BTN Syariah Serang Branch. Hasanah (2023) used job placement, work environment, and remuneration to predict employee performance at Bank BTN Syariah Serang. Atika Anggi Hafsara & Mukhsin (2024) used employee engagement and the mediating role of talent management to predict employee performance at Bank BTN Syariah Serang. This study uses Islamic work ethics, Islamic organizational culture, and the mediating role of job satisfaction to predict employee performance at Bank BTN Syariah Serang.

This research is important as a strategic recommendation for the leadership of Bank BTN Syariah Serang Branch Office in developing human resource policies that can sustainably improve employee satisfaction and performance.

THEORETICAL BASIS

Islamic Work Ethics

Ethics is a normative field because it determines what should and should not be done. These principles must be considered in business decision-making and in relationships with clients and customers. The term most closely related to ethics in Islam is Akhlaq. Islam provides guidance based on the creed of monotheism. This foundation of monotheism, combined with the example set by the Prophet Muhammad, is expected to produce people with good morals or ethics. The morals exemplified by the Prophet Muhammad are based on guidance from the Quran (Widiansyah, 2019). Ethical laws and regulations can serve as a guide and guide for life, grounded in the moral principles established by Allah SWT. The concept of ethics in Islam is based on the Quran and Sunnah, meaning that Islam has an ideological foundation that can be used for development in the industrial sector. Support for the concept of Islamic work ethics is mentioned in the Quranic verse (Al-Anfal: 53).

Based on the above understanding, it can be concluded that Islamic Work Ethics is a work culture based on the Quran and Hadith, where a person works not only as an activity in the world but can also be said to be worship to obtain rewards when working in accordance with Islamic principles. The indicators used to measure Islamic work ethics are (1) Dedication to work, (2) Justice and generosity in the workplace, (3) Doing work as well as possible, (4) Work as a means to encourage personal growth and social relationships, (5) Life has no meaning without work, (6) working hard to fulfill responsibilities (Udin et al., 2022)

Islamic Organizational Culture Organizational culture is a system of shared meaning held by its members that distinguishes the organization from other organizations (Tierney, 2008; Kirsh & Gewurtz, 2011). Islamic organizational culture, on the other hand, refers to a set of values, beliefs, and practices derived from Islamic principles and applied within an organization to guide behavior and decision-making processes. This culture is deeply rooted in the teachings of the Quran and Sunnah and emphasizes ethical behavior, mutual respect, and collective responsibility (Hoque et al., 2013).

Organizational culture has played a significant role in influencing employees and organizational operations. It may not guarantee success, but companies with strong cultures almost always perform better than their competitors. The fact that organizations may have a strong or weak culture affects their ability to execute strategically (Semaun, 2016). In Islam, the concept

of organizational culture is explained in Surah At Taubah verse 105, which means: "And say: 'Work! Then Allah and His Messenger and the believers will see your work, and you will be returned to (Allah) the Knower of the unseen and the seen, then He will inform you of what you did'" (At Taubah: 105).

According to M. Quraish Shihab, this verse aims to encourage humanity to be more introspective and monitor their deeds or work, by reminding them that every good and bad deed or action has a nature that cannot be hidden, and has witnesses who know and see its nature, namely Allah SWT, Prophet Muhammad SAW, and witnesses from the Islamic community who strictly ordered all and every human being to strive, work and so on, because work is something that is very important to be carried out (Syihab, 2005). Indicators of Islamic organizational culture are the application of norms, the application of values, beliefs and philosophies, the application of codes of ethics, the implementation of ceremonies and the history of the organization (Daulay & Kurnia, 2021).

Job Satisfaction

Job satisfaction is the extent to which people like or dislike their jobs. It is a general affective reaction individuals have toward their work (Jathanna et al., 2011; Rajasekar & Hemanth Kumar, 2018; Varikunta et al., 2019). Employees who lack job satisfaction will never achieve psychological satisfaction and will ultimately develop negative attitudes or behaviors, which in turn can lead to frustration. Conversely, satisfied employees will be able to work well, enthusiastically, actively, and perform better than employees who are not satisfied. Factors influencing job satisfaction, according to (Pariaman, 2021), include employee factors and job factors.

In addition, Herzberg et al., (1966) emphasized that job satisfaction is influenced by motivating factors such as recognition and achievement, as well as hygiene factors such as the physical condition of the workplace. In the context of Islamic organizational culture and other religious values, Zainudin et al., (2018) found that the spiritual dimension in the workplace can increase satisfaction levels by increasing the meaning of work and a sense of emotional attachment to the organization. Another study by Lu et al., (2019) also emphasized the importance of social support from superiors and colleagues as key predictors of employee satisfaction in the financial services sector. The indicators used to measure job satisfaction are (1) Supportive working conditions, (2) Appropriate salary or wages, (3) Supportive coworkers, and (4) Work enthusiasm (Irfan et al., 2022).

Employee Performance

Performance is viewed as both a process and a result of work, where performance is a process of how work proceeds to achieve results (K. Karyawan et al., 2019). Work performance is also defined as the quality and quantity of work results achieved by an employee in carrying out their duties according to the responsibilities assigned to them (Semaun, 2016).

In Islam, work is seen as a very important form of worship because humans are entrusted with the role of khalifah fil ardh (leader or manager on earth). This function requires a Muslim to be responsible for managing natural resources and all their contents for the welfare of human life and environmental sustainability. The process of work and production is not only about fulfilling material needs but also part of strengthening the socio-economic community as a whole. Islam encourages its followers to be active in production because this is the main source of wealth as well as a means of fulfilling the needs of life that is halal and blessed (Situmorang, 2024). Allah SWT says in Surah al-Mulk verse 15, which means: "He it is who has made the earth easy for you, so travel in all its corners and eat of His provisions. And to Him you will (return after) being resurrected" (Al-Mulk [67]:15). And Surah al A'raf verse 32, which means: *"Say: 'Who has forbidden the ornaments from Allah that He has issued for His servants and (who also has forbidden) good provisions?' Say:*

"All of these are (provided) for those who believe in the life of this world, especially (for them only) on the Day of Resurrection." Thus we explain these verses for those who know." (Al A'raaf [7]:32).

The command to walk on earth with the aim of utilizing Allah's sustenance, as explained in the first verse, and the denial of those who forbid the adornments from Allah intended for His servants, as explained in the second verse, are forms of encouragement for the production process. Several hadith narrations also explain the encouragement to work or produce. The adornments from Allah and good food can be enjoyed in this world by believers and unbelievers, while in the afterlife it will be solely for believers (Adnan Hakim, 2016).

Employee performance is the result of employee work in the form of work achievements achieved in carrying out their duties efficiently and on time in accordance with the responsibilities given to them (Semaun, 2016). Indicators that can be used as benchmarks in assessing employee performance based on research (Udin et al., 2022) are (1) Employees arrive on time at work, (2) take the time to listen to coworkers' problems and concerns, (3) help colleagues who have a heavy workload, (4) make more effort to help new employees, and (5) convey information to coworkers.

Hypothesis Development

The Relationship between Islamic Work Ethics and Employee Performance

Research from (Fanggidae et al., 2020) and (Dehan Kukuh Prayogo & Rini Lestari, 2024) states that Islamic work ethic has a positive effect on employee performance because someone who applies Islamic work ethics will be enthusiastic about leading improvements by making sincere efforts and trying to avoid negative things. Referring to the above description regarding Islamic Work Ethic and Employee Performance, (Sutanto, n.d.) Ethics says that work ethics in Islam is the result of the Muslim belief that work activities are related to the purpose of his life, namely obtaining rewards from Allah SWT. Work ethics have a significant positive effect on employee performance because a worker with Islamic work ethics will have a sense of sincerity and high work enthusiasm through work professionalism. So that the performance of a Muslim with Islamic ethics will increase. T. K. Karyawan (2022) stated that if individuals possess a strong Islamic work ethic, they will perform their best. This will improve employee performance. T. K. Karyawan, Mustafidah et al. (2024) and Arif & Jabar (2023) in their research showed that Islamic work ethics significantly influence employee performance. Work ethics serve as a foundation for employee creativity and a source of happiness and comfort at work. Based on these research results, the following research hypothesis is formulated:

H1: Islamic work ethics have a positive effect on employee performance at Bank BTN Syariah Serang Branch.

The Relationship between Islamic Organizational Culture and Employee Performance.

The formation of an Islamic organizational culture is the result of an integrated effort from all company members, from the founders to the staff. If all members of the organization work based on Islamic values in accordance with the guidance of Allah SWT, followed by commitment and sincerity, then blessings from Allah SWT will come. (Efry Kurnia, 2021) stated that the better the implementation of Islamic organizational culture, the better employee performance will be through closeness between employees and leaders. Other research by Abdelwahed et al., (2024), Rabbad et al., (2024), and Efrina, (2024) stated that organizational culture is an ideology that unites an organization and is a form of product of social interaction, influenced by all members of the organization. Therefore, the above shows that organizational culture has a positive relationship with employee performance. Ekhsan & Kunci (2020) state that culture is a basic pattern of shared values and assumptions that govern how employees respond to problems and opportunities within an organization. A strong organizational culture has the potential to improve performance, while

a weak organizational culture can result in decreased performance. Based on these research results, the following research hypothesis is formulated:

H2: Islamic organizational culture has a positive effect on employee performance at Bank BTN Syariah Serang Branch.

The relationship between Islamic work ethics and job satisfaction

Islamic work ethics is an orientation that shapes and influences the involvement and participation of its adherents in the workplace. Islamic work ethics view work as a means to enhance economic, social, and psychological self-interest, to maintain social prestige, to advance community welfare, and to reaffirm faith (Dwiyanti, 2020). Research conducted by AFLAH et al., (2021) showed that the application of Islamic work ethics in cross-sector and cross-professional organizations in Central Java influenced job satisfaction among employees. Another supporting study was conducted by Sulastri, (2020). Her research on 150 Sharia Bank employees in Bandung City showed that Islamic work ethics variables had a positive and significant influence on their job satisfaction. Islamic work ethics itself has a very broad area of interpretation, because it concerns the way a Muslim thinks and acts comprehensively (Psychology & Samarinda, 2020). Based on these research results, the following research hypothesis is formulated:

H3: Islamic work ethics have a positive influence on the job satisfaction of employees of Bank BTN Syariah Serang Branch.

The Relationship between Organizational Culture and Employee Job Satisfaction

Islamic organizational culture has a positive and significant influence on job satisfaction among teachers at the Nabil Husein Islamic Boarding School Foundation in Samarinda. Organizational culture is the second variable in this study proven to influence job satisfaction among teachers at the Nabil Husein Islamic Boarding School Foundation in Samarinda. Research (Herawan, 2015) demonstrated a significant influence of organizational culture on employee job satisfaction. Other research supports this finding, stating that organizational culture has a significant and positive influence on employee job satisfaction (Gaya et al., 2014). Furthermore, research by Efrina (2024) demonstrated similar results, indicating that Islamic organizational culture has a significant and positive influence on employee job satisfaction. Based on these research results, the following research hypothesis is formulated: H4: Islamic organizational culture has a positive influence on employee job satisfaction at Bank BTN Syariah Serang Branch.

Job Satisfaction on Employee Performance

According to Rahman & Solikhah (2016), job satisfaction is a person's emotional state toward their job and the attitude that arises based on their assessment of the work situation. This indicates that good job satisfaction will further improve employee performance. Based on research findings on the mediating effect of job satisfaction on the influence of compensation on employee performance, Jufrizen (2016), Febriyana, W. (2015), Suwondo & Marjan (2017), and Sumarni (2021) concluded that job satisfaction influences employee performance, or in other words, job satisfaction has a significant effect on employee performance. Furthermore, the research findings of Khan et al. (2019), AL Smadi et al. (2023), and Ateeq et al. (2025), which state that job satisfaction mediates the relationship between Islamic work ethics and employee performance, are also based on the findings of Muthuswamy & Umarani (2023), Ariani (2023), and Astuti et al. (2020), which state that job satisfaction mediates the relationship between Islamic organizational culture and employee performance. Based on these research results, the following research hypothesis is formulated:

H5: Job satisfaction has a positive effect on employee performance at Bank BTN Syariah Serang Branch.

H5a: Job satisfaction can mediate the relationship between Islamic work ethics and employee performance at Bank BTN Syariah Serang Branch

H5b: Job satisfaction can mediate the relationship between Islamic organizational culture and employee performance at Bank BTN Syariah Serang Branch

Framework Based on the literature review and hypothesis development above, the following research framework can be formulated:

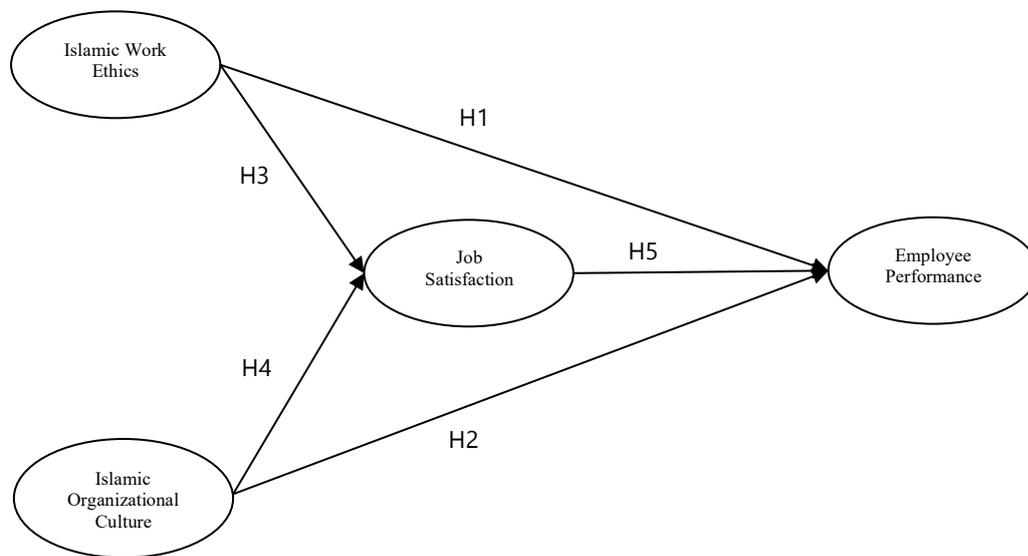


Figure 2. Research Framework

RESEARCH METHODS

Type of Research

The type of research used is quantitative research, where this research produces data in the form of numbers. According to Arikunto, (2010) it is said to be a quantitative method because the research data is in the form of numbers and the analysis uses statistics. In this study, the author tested whether or not there is an influence of Islamic work ethics and Islamic organizational culture on employee performance with Satisfaction as an intervening variable (Case Study at Bank BTN Syari'ah Serang Branch). The data collection technique used was a questionnaire in the form of questions given to respondents to be filled in according to the actual situation. Population according to (Creswell, 2014) is a generalization area consisting of subjects who have certain qualities and characteristics determined by the researcher to be studied and then drawn conclusions. The population in this study is all employees of Bank BTN Syari'ah Serang Branch, totaling 100 employees who are divided into two structural namely business and supporting. The sampling technique used is using saturated sampling technique, because the entire population is used as a sample. The sample in this study is all members of the population, namely all employees of Bank BTN Syari'ah Serang Branch, totaling 100. According to (Creswell, 2014) this sampling technique when all members of the population are used as samples.

Evaluation of the Outer Model Measurement

The research design cannot be directly tested before the causal and relational relationship testing stage, unless verification steps have not been carried out in the research design process (Hair Jr. et al., 2013). The research design process transforms manifest (characterizing) variables into measured latent variables. In the Partial Least Squares (PLS) method version 3.2.9, designing a research or output model, with manifest variables, is measured based on the convergent and discriminant validity of their indicators, and displays a composite of each indicator (Mukhsin et al., 2021).

Convergent validity testing is conducted by examining construct reliability and observing composite output reliability, or Cronbach's alpha, and Average Variance Extracted (AVE). Composite reliability is interpreted similarly to Cronbach's alpha, with values above 0.7 considered acceptable, while values above 0.8 or 0.9 are considered optimal. For AVE, Fornell and Larcker (1981) recommend a minimum value of 0.5 as the criterion for assessing convergent validity (Mukhsin & Suryanto, 2022).

Reliability testing is used to assess the extent to which a measuring instrument consistently measures a concept or the extent to which respondents consistently respond to the instrument. An instrument can be considered reliable if individual responses demonstrate consistency or stability over time. In the context of Partial Least Squares (PLS), reliability testing can be conducted using composite reliability methods and Cronbach's alpha (Mukhsin & Najmudin, 2020).

Structural Model Evaluation (Inner Model)

In this evaluation, path coefficient significance tests are conducted to determine whether there are significant differences between the hypothesized constructs. Estimate the structural model using R-squared (R²) for the dependent construct, Stone-Geisser Q-squared for predictive purposes, and t-test parameters and significance coefficients for structural length (Mukhsin, 2020).

Once the R² value is known, the next step is to conduct a Q² (Q-square) test to validate the model's predictive ability. The Q-square test is used to measure the model's ability to predict new observations. According to (Hair et al., 2019) the formula that can be used to calculate Q-square is as follows: $Q^2 = 1 - (1 - R^2_1) (1 - R^2_2)$, where R²₁ is the R-square value of the model generated from the training data, and R²₂ is the R-square value of the model generated from the testing data.

RESULTS AND DISCUSSION

Research Results

Structural Model Testing (Outer Model) Structural model testing was conducted using the SmartPLS version 3.2.9 application. The results of the structural model testing can be seen in the figure below:

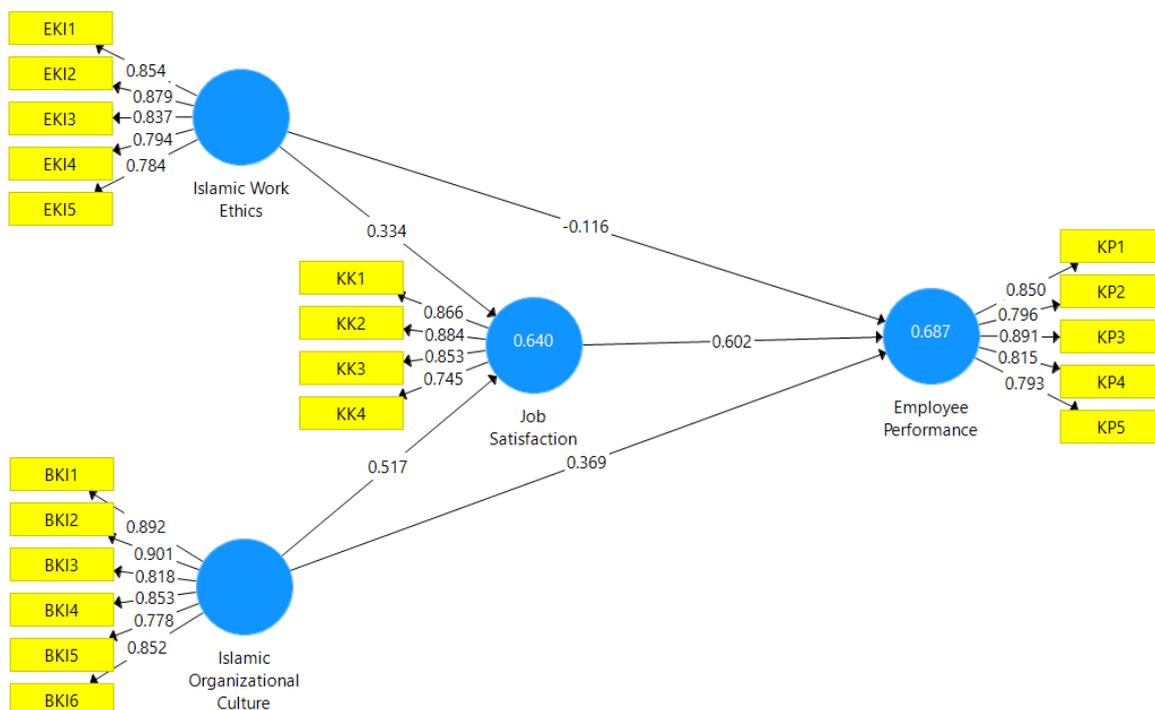


Figure 3. Outer Model Test Results

Construct Validity Test

Construct validity tests consist of convergent validity and discriminant validity. Two criteria are evaluated in convergent validity: loading factor values and average variance factor (AVE). The test results are shown in the following table:

Table 1. Outer Loading Values

Indikator/Item Pernyataan	Islamic Organizational Culture	Islamic Work Ethics	Job satisfaction	Employee Performance
IOC1	0,892			
IOC2	0,901			
IOC3	0,818			
IOC4	0,853			
IOC5	0,778			
IOC6	0,852			
IWE1		0,854		
IWE2		0,879		
IWE3		0,837		
IWE4		0,794		
IWE5		0,784		
JS1			0,866	
JS2			0,884	
JS3			0,853	
JS4			0,745	
EP1				0,85
EP2				0,796
EP3				0,891
EP4				0,815
EP5				0,793

Table 1 above shows that the outer loading value of all statement items for the variables of Islamic organizational culture, Islamic work ethics, job satisfaction and employee performance is above 0.70, meaning that all statement items above are included in the valid category.

Table 2 above shows that the Average Variance Extracted (AVE) value for Islamic Organizational Culture (0.723), Islamic Work Ethics (0.690), Job Satisfaction (0.704), and Employee Performance (0.689) is greater than 0.5, these results indicate that each construct in this model has good convergent validity and can be relied upon.

Table 2

Average Variance Extracted (AVE) Values

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Islamic Organizational Culture	0,923	0,929	0,940	0,723
Islamic Work Ethics	0,888	0,894	0,917	0,690
Job satisfaction	0,858	0,866	0,904	0,704
Employee Performance	0,886	0,889	0,917	0,689

Source: SmartPLS 2025 Data Processing Results

Table 2 above shows that the Average Variance Extracted (AVE) value for Islamic Organizational Culture (0.723), Islamic Work Ethics (0.690), Job Satisfaction (0.704), and Employee Performance (0.689) is greater than 0.5, these results indicate that each construct in this

model has good convergent validity and can be relied upon.

Discriminant Validity

Table 3. Fornell-Larcker Criterion Values

	Islamic Organizational Culture	Islamic Work Ethics	Job satisfaction	Employee Performance
Islamic Organizational Culture	0,850			
Islamic Work Ethics	0,756	0,830		
Job satisfaction	0,769	0,725	0,839	
Employee Performance	0,744	0,599	0,801	0,830

Source: SmartPLS 2025 Data Processing Results

The results of the Fornell-Larcker Criterion test in table 3 above show that all constructs in the model have good discriminant validity. This result can be seen from the AVE root value of each construct is greater than the correlation between the constructs, Islamic organizational culture has an AVE root value of 0.850 which is greater than its correlation with Islamic Work Ethics (0.756), Job Satisfaction (0.769), and Employee Performance (0.744). Islamic work ethics has an AVE root value of 0.830, a greater correlation with job satisfaction (0.725), and employee performance (0.599). And job satisfaction has an AVE root value of 0.839, greater than its correlation with employee performance (0.801). Thus, it can be concluded that the Fornell-Larcker Criterion has been met, which means this model has good convergent validity and does not show multicollinearity problems between constructs.

Reliability Testing

Reliability testing was conducted using Smart PLS software version 3.2.9. The test results are shown in the following table:

Tabel 4 Reliabilitas

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Islamic Organizational Culture	0,923	0,929	0,940	0,723
Islamic Work Ethics	0,888	0,894	0,917	0,690
Job satisfaction	0,858	0,866	0,904	0,704
Employee Performance	0,886	0,889	0,917	0,689

Source: SmartPLS 2025 Data Processing Results

The reliability test results in Table 4 above show that all constructs have excellent Cronbach's Alpha and Composite Reliability, indicating high consistency and reliability. The Cronbach's Alpha value for each construct is greater than 0.7, namely 0.923 for Islamic Organizational Culture, 0.888 for Islamic Work Ethics, 0.858 for Job Satisfaction, and 0.886 for Employee Performance. Likewise, the Composite Reliability value is greater than 0.7, with the highest value being 0.940 for Islamic Organizational Culture. This indicates that the constructs in the model have excellent reliability and are reliable.

Inner Model Test Results

Inner model testing was conducted using SmartPLS version 3.2.9. The results of the inner model testing can be seen in the image below:

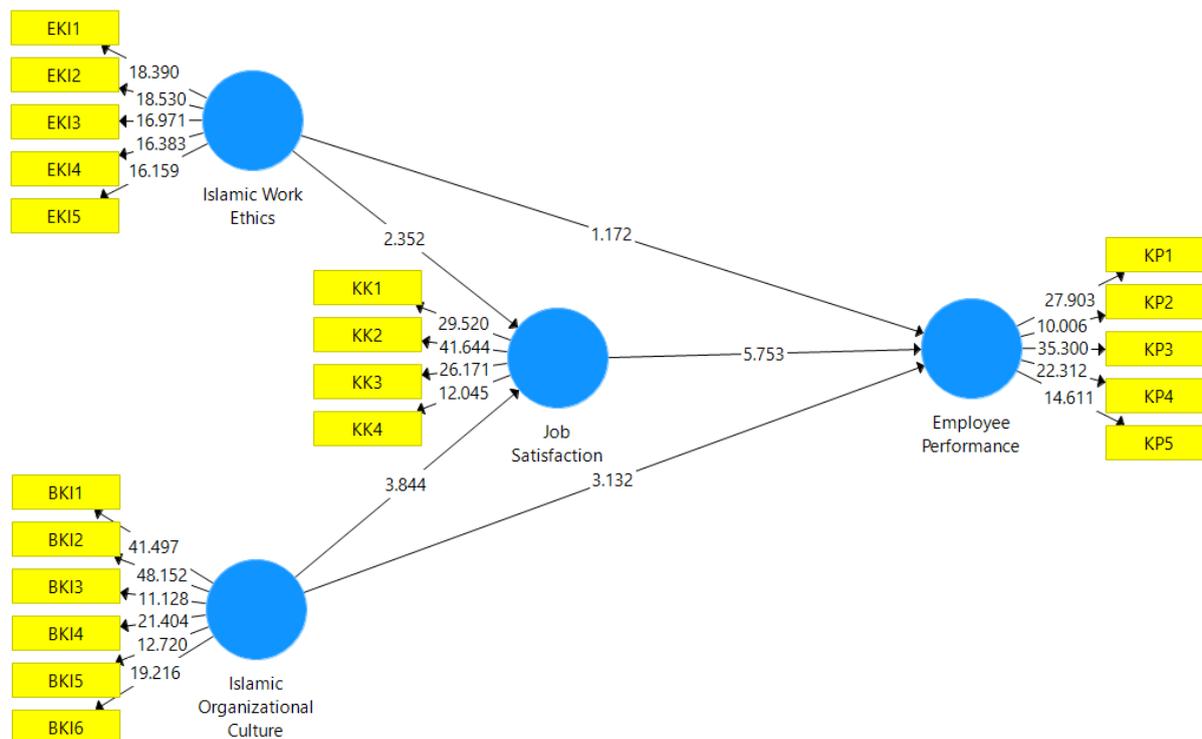


Figure 4. Inner Model

Hypothesis Testing

Hypothesis testing was conducted using SmartPLS version 3.2.9. The results of the "direct effect" test can be seen in the figure below:

Table 5: Results of the "Direct Effect" Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Islamic Organizational Culture -> Job satisfaction	0,517	0,503	0,133	3,882	0,000
Islamic Organizational Culture -> Employee Performance	0,369	0,364	0,115	3,211	0,001
Islamic Work Ethics -> Job satisfaction	0,334	0,354	0,138	2,413	0,016
Islamic Work Ethics -> Employee Performance	-0,116	-0,093	0,108	1,067	0,287
Job satisfaction -> Employee Performance	0,602	0,586	0,105	5,719	0,000

Source: SmartPLS 2025 Data Processing Results

The results of the hypothesis test in Table 5 show several significant relationships between the variables in the research model. Islamic Organizational Culture has a significant positive influence on Job Satisfaction with a T Statistics value of 3.882 and a P Value of 0.000, which indicates that Islamic organizational culture increases employee job satisfaction. A significant positive influence was also found between Islamic Organizational Culture and Employee Performance, with a T Statistics value of 3.211 and a P Value of 0.001, which indicates that the culture also improves employee performance. Islamic Work Ethics also has a positive influence on Job Satisfaction (T Statistics 2.413, P Value 0.016), although the influence is smaller than Islamic organizational culture, with an influence strength of 0.334. However, the relationship between Islamic Work Ethics and Employee Performance is not significant, because the T Statistics is only 1.067 and P Value 0.287, which means that Islamic work ethics does not directly affect employee performance. Finally, Job Satisfaction is proven to have a strong influence on

Employee Performance with a T Statistics value of 5.719 and P Value 0.000, indicating that employees who are satisfied with their jobs will tend to show better performance.

Table 6 Results of the “Indirect Effect” Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Islamic Organizational Culture -> Job satisfaction -> Employee Performance	0,311	0,293	0,090	3,445	0,001
Islamic Work Ethics -> Job satisfaction -> Employee Performance	0,201	0,209	0,094	2,138	0,033

Source: SmartPLS 2025 Data Processing Results

The results of the mediation path test in table 6 above show that Job Satisfaction plays a significant role as a mediator in the relationship between the variables of Islamic work ethics and Islamic organizational culture with Employee Performance. The path of Islamic organizational culture → Job Satisfaction → Employee Performance has a T Statistics value of 3.445 greater than 1.96 and a P Value of 0.001 less than 0.05, which indicates that the indirect influence of Islamic organizational culture on employee performance through job satisfaction is significant. Similarly, the path Islamic Work Ethics → Job Satisfaction → Employee Performance also shows a significant mediation effect, with a T-Statistics of 2.138 greater than 1.96 and a P-Value of 0.033 smaller than 0.05. This indicates that both Islamic culture and work ethics can improve employee performance indirectly through increased job satisfaction. Thus, job satisfaction is proven to be an important intermediary variable in strengthening the positive influence of Islamic culture and work ethics on employee performance.

Tabel 7. R² dan Q² Test

	R Square	R Square Adjusted	Q ²
Kepuasan Kerja	0,640	0,632	0,429
Kinerja Pegawai	0,687	0,677	0,460

The R2 and Q2 test results in Table 6 indicate that this research model is quite effective in explaining and predicting the variability of Job Satisfaction and Employee Performance. For Job Satisfaction, this model can explain approximately 64% of the existing variability, with an Adjusted R Square value of 0.632, which indicates a slightly lower result after considering the number of variables in the model. The Q² value of 0.429 indicates that this model also has good predictive ability. Meanwhile, for Employee Performance, this model can explain approximately 69% of the existing variability, with an Adjusted R Square value of 0.677, indicating a still quite good explanation after considering other variables. The Q² value of 0.460 indicates that this model is also quite accurate in predicting employee performance. Overall, both models demonstrate good ability in explaining and predicting Job Satisfaction and Employee Performance.

Discussion of Research Findings

Direct Effect Relationship between Islamic Work Ethics and Employee Performance at Bank BTN Syariah Serang

The results of the hypothesis test indicate that Islamic Work Ethics do not significantly influence Employee Performance at Bank BTN Syariah Serang Branch, with a coefficient value of -0.116 and a significance of 0.287 ($p > 0.05$). This means that although theoretically Islamic Work Ethics are believed to be able to encourage better performance, in the context of this study, this has not been statistically proven. The results of this study are in line with the findings of research by Mustafidah et al., (2024) and Arif & Jabar, (2023) which stated that Islamic work ethics

have a negative and insignificant effect on employee performance at BMT UGT Banyuwangi and the Ministry of Religious Affairs in Central Java Province. However, this finding differs from the proposed hypothesis and from the research findings of Fanggidae et al. (2020), Dehan Kukuh Prayogo & Rini Lestari (2024), and Mustafidah et al. (2024), which concluded that Islamic work ethics can improve employee morale, professionalism, and responsibility. Sutanto even stated that Islamic work ethics is rooted in spiritual motivation, which should drive higher performance.

These differences in results could be due to a suboptimal level of understanding, internalization, or application of Islamic ethical values in the workplace. This highlights the importance of embracing spiritual values, not just understanding them; they also need to be embodied in actual work behavior to impact employee performance.

The Relationship between Islamic Organizational Culture and Employee Performance at Bank BTN Syariah Serang

Hypothesis testing results indicate that Islamic Organizational Culture has a positive and significant effect on Employee Performance at Bank BTN Syariah Serang Branch, with a coefficient value of 0.369 and a significance level of 0.001 ($p < 0.05$). This means that the stronger the implementation of Islamic organizational culture in the work environment, the higher the resulting employee performance. These findings support the second hypothesis proposed in this study. These results align with the findings of Efry Kurnia (2021), who stated that implementing an Islamic organizational culture can improve employee performance by creating harmonious relationships between employees and leaders. An organizational culture built on Islamic values, such as honesty, responsibility, and commitment, can create a conducive and blessed work environment. Furthermore, research by Abdelwahed et al. (2024), Rabbad et al. (2024), and Efrina (2024) also supports these findings, stating that organizational culture is the result of social interactions that shape a shared identity within the organization and plays a crucial role in improving performance. Furthermore, Ekhsan & Mariyono (2020) emphasized that organizational culture is the foundation of values that govern employee behavior, and a strong culture plays a significant role in improving performance. In other words, a well-internalized Islamic organizational culture will serve as a guideline for action, strengthen loyalty, and encourage employee morale and productivity. Therefore, the implementation of an Islamic organizational culture is not only a spiritual value but also a strategic instrument for improving employee performance in a sharia-compliant work environment.

The Relationship between Islamic Work Ethics and Job Satisfaction

The results of the hypothesis test indicate that Islamic Work Ethics have a positive and significant effect on employee jobsatisfaction at Bank BTN Syariah Serang Branch, with a coefficient of 0.334 and a significance level of 0.016 ($p < 0.05$). This means that the higher the application of Islamic work ethics values, the higher the employee's job satisfaction. This finding supports the third hypothesis proposed in this study. This finding aligns with research by Dwiyanti (2020), who stated that work in Islam is not merely an economic activity but also a form of worship and an effort to strengthen faith. Similar results were also found by AFLAH et al. (2021) and Sulastri (2020), who stated that Islamic work ethics promote comfort, meaning, and pride in work, thus resulting in increased job satisfaction.

With values such as honesty, responsibility, and intention for the sake of Allah, Islamic work ethics create a more meaningful and positive work environment. This demonstrates that integrated spirituality into the workplace can be a powerful source of motivation and satisfaction for employees

The Relationship between Islamic Organizational Culture and Employee Job Satisfaction

The results of the hypothesis test indicate that Islamic Organizational Culture has a positive and significant effect on employee job satisfaction at Bank BTN Syariah Serang Branch, with a coefficient value of 0.517 and a significance level of 0.000 ($p < 0.05$). This indicates that the stronger the Islamic culture implemented within the organization, the higher the level of employee job satisfaction. This finding supports the fourth hypothesis proposed in this study. These results align with research by Herawan (2015), which states that organizational culture has a significant influence on employee job satisfaction. Efrina (2024) also corroborates these findings by stating that Islamic organizational culture specifically contributes positively to employee job satisfaction. Islamic values such as honesty, trustworthiness, cooperation, and responsibility can create a harmonious, meaningful work environment and support employee psychological well-being. Thus, Islamic organizational culture not only serves as a guideline for behavior but also creates comfort and satisfaction at work. This suggests that the consistent application of Islamic values in the workplace can be a key factor in building high job satisfaction in Sharia-compliant institutions.

Job Satisfaction on Employee Performance

The results of the hypothesis test indicate that job satisfaction has a positive and significant effect on employee performance at Bank BTN Syariah Serang Branch, with a coefficient value of 0.602 and a significance level of 0.000 ($p < 0.05$). This indicates that the higher the level of job satisfaction experienced by employees, the better their performance. This finding strongly supports the fifth hypothesis proposed in this study. The results of this study align with the opinion of Rahman & Solikhah (2016), who stated that job satisfaction is an emotional state that influences a person's attitude and productivity towards their work. When employees feel satisfied, they tend to be more enthusiastic, focused, and responsible in completing their tasks. This finding is also supported by research by Nurhasanah et al. (2022), Febriyana et al. (2015), Suwondo & Marjan (2017), and Sumarni (2021), which concluded that job satisfaction significantly drives improved employee performance.

Thus, it can be concluded that creating a work environment that is able to fulfill the expectations and needs of employees—both emotionally, socially, and professionally—is a strategic step to increase productivity and performance in sharia-based organizations such as Bank BTN Syariah Serang Branch.

Indirect Effect

Job Satisfaction Mediates the Relationship between Islamic Work Ethics and Employee Performance

The results of the hypothesis test indicate that job satisfaction mediates the relationship between Islamic Work Ethics and Employee Performance at Bank BTN Syariah Serang Branch, with a coefficient value of 0.201 and a significance level of 0.033 ($p < 0.05$). This indicates that the implementation of Islamic work ethics not only has a direct impact on performance but also has an indirect effect through increased employee job satisfaction.

These findings align with Rahman & Solikhah's (2016) findings, which explain that job satisfaction is an emotional response to work that can influence an individual's attitude and performance. These findings also support the findings of research by Khan et al. (2019), AL Smadi et al. (2023), and Ateeq et al. (2025), which found that job satisfaction acts as a mediator in the relationship between Islamic work ethics and employee performance. When employees perceive that Islamic values such as honesty, responsibility, and sincerity are applied in the workplace, they tend to feel more satisfied and motivated at work, which ultimately leads to improved performance.

Thus, implementing Islamic work ethics not only fosters positive work behavior but also fosters employee satisfaction, which directly impacts employee productivity. This demonstrates that

building a strong Islamic organizational culture while simultaneously focusing on job satisfaction is an effective strategy for improving performance in a sharia-compliant work environment.

Job Satisfaction Mediates the Relationship Between Islamic Organizational Culture and Employee Performance

Hypothesis testing results indicate that job satisfaction mediates the relationship between Islamic Organizational Culture and Employee Performance at Bank BTN Syariah Serang Branch, with a coefficient of 0.311 and a significance level of 0.001 ($p < 0.05$). This means that consistently implementing an Islamic organizational culture can increase employee job satisfaction, which ultimately has a positive impact on improving their performance.

This finding is in line with the research results of Muthuswamy & Umarani, (2023), Ariani, (2023) and Astuti et al., (2020), which stated that job satisfaction has a mediating role in the relationship between organizational culture and employee performance. An organizational culture based on Islamic values such as integrity, cooperation and responsibility not only creates a harmonious work atmosphere, but also fosters feelings of comfort, respect and motivation among employees.

Thus, Islamic organizational culture not only directly impacts performance but also indirectly improves performance through job satisfaction. This confirms that to create optimal employee performance, it is crucial for Islamic organizations to build a strong Islamic organizational culture oriented toward the overall well-being of employees.

CONCLUSION

Based on the research results and discussion above, it can be concluded that Islamic work ethics directly have a negative and insignificant effect on employee performance at Bank BTN Syariah Serang Branch. Unlike Islamic work ethics, Islamic organizational culture directly has a significant positive effect on employee performance. Similarly, Islamic organizational culture also has a significant positive effect on employee performance. On the other hand, Islamic work ethics and Islamic organizational culture have a significant positive effect on employee job satisfaction at Bank BTN Syariah Serang. Meanwhile, indirectly, Islamic work ethics and Islamic organizational culture have a significant positive effect on employee performance at Bank BTN Syariah Serang through the mediation of job satisfaction. This research is limited to Bank BTN Syariah Serang.

Thus, the researcher recommends that the leadership of Bank BTN Syariah Serang Branch optimize Islamic work ethics through applicable training and strengthen Islamic organizational culture, which has been proven to improve performance and job satisfaction. Job satisfaction also needs to be improved through evaluation of working conditions and career paths. Islamic and inspirational leadership is important to implement, and the results of this study should be used as a basis for future HR policy making. This study has several limitations. First, the research object only covers Bank BTN Syariah Serang Branch, so the results cannot be generalized to other branches. Second, the variables studied are limited and do not include other factors that may influence employee performance.

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