
The Effect of Religiosity and Job Placement on Work Loyalty through Work Motivation of Employees of Bank Aceh Syariah Tapak Tuan Aceh Selatan Branch

*Khalil Gibran, Said Musnadi, & Teuku Roli Ilhamsyah Putra

Management Department, Universitas Syiah Kuala, Indonesia

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Abstract

This study aims to analyze the effect of religiosity and job placement on work loyalty mediated by work motivation. This research was conducted at Bank Aceh Syariah Tapak Tuan Aceh Selatan Branch (BAS Asel Branch), with a population of 150 people. To determine the sample, the saturated sampling technique was used. Data were analyzed using AMOS-SEM statistical equipment. Data were collected by interviewing and distributing questionnaires. The results prove that Religiosity, Job Placement, Motivation, and Work loyalty of BAS Asel Branch have not gone well; significantly, religiosity and job placement affect work motivation and work loyalty, Work motivation affects work loyalty; and significantly Work motivation partially mediates the effect of religiosity and job placement on work loyalty at BAS Asel Branch. These results figure that the condition of implementing variables in the model in general is still not going well, and the model of improving BAS Asel Branch work loyalty is the functions of strengthening their religiosity, matching their job placements, and increasing their work motivation.

Keywords: Religiosity, Job Placement, Work Motivation, Work Loyalty

1. Introduction

Sharia principles as stated in Article 1 point 13 of Law no. 10 of 1998 is a rule of agreement based on Islamic law between a bank and another party for depositing funds and or financing business activities, or other activities that are declared following sharia (Financial Services Authority, 2014). The legal basis for implementing the profit-sharing system is Law no. 7 of 1992 concerning banking which states that banks may operate based on the principle of profit sharing (Bank Aceh, 2016). The implementation of the profit-sharing system was able to overcome the economic crisis that occurred in 1998, where Bank Muamalat Indonesia was spared the threat of liquidation due to high-interest rates and inflation. This success has encouraged conventional commercial banks to participate in implementing the dual banking system (conventional and sharia banking systems) in their operational activities.

In line with the Law on the Government of Aceh Number 11 of 2006 especially in terms of regional economic development, Bank Aceh Syariah remains committed to continuously encouraging economic empowerment that can have a positive double effect on Aceh's economic growth, in addition to continuously trying to adapt to market competition developments and increasingly complex and critical customer demands. In addition, improving the performance and quality of banking services will certainly be one of the factors that can

maintain the positive trend of the development of the banking world in Aceh which is continuously improved by Bank Aceh Syariah (Annual Report of Bank Aceh Syariah Year 2019).

In line with the Bank's medium-term strategic plan as stated in the Corporate Plan (2019 Annual Report of Bank Aceh Syariah) Bank Aceh Syariah In 2018 – 2022, the Bank continues to strengthen the ideal operational foundation through adjustments to a stronger vision and mission and focus on long-term goals and aspirations that are more accommodating to all stakeholders. The adjustment of the ideal foundation starts from the moment it is established with the commitment of all organizational resources with maximum efforts to make it happen.

The growth of Bank Aceh Syariah Financial Report Results is inseparable from employee performance, because of that the company always monitors employee work performance and always tries to improve employee work performance by motivating and increasing employee religiosity. From year to year employees at Bank Aceh Syariah are always required to improve their work performance to achieve organizational goals, namely to make Bank Aceh Syariah a sharia bank with the best services.

Relationship marketing is an “old new” idea with a new focus (Berry, 1995) that marketers can apply to gain consumer loyalty. Relationship marketing itself is a marketing approach to its customers that increases the company's long-term growth and maximum customer satisfaction (Keegan, Moriarty, & Duncan, 1995). Relationship marketing does not only provide benefits from the company side but also from the customer side. In addition, relationship marketing is also one of the company's efforts to get to know and be closer to its customers. Relationship marketing itself to get consumer satisfaction and loyalty from customers must go through a fairly long process. In the process of getting consumer loyalty, the company must first make consumers satisfied with the products and services of the company so that the relationship marketing carried out by the company will ultimately gain consumer loyalty from customers. Based on preliminary survey data related to respondents' perceptions of employee work motivation at Bank Aceh Syariah Tapak Tuan Aceh Selatan Branch (BAS Asel Branch), it shows that the average score is in a good category. However, there are several indicators whose value is still lacking, namely regarding whether they will continue to work until retirement and will not turn to other companies even though they have better prospects.

Motivation is the desire to do something and determine the ability to act to satisfy individual needs, where employees who have high motivation will continue to work to be able to achieve what they aspire to. Motivation and loyalty are important for the efficiency and effectiveness of the organization. Organizations cannot survive without motivated and loyal employees (Lakawathana & Klungklang, 2018). Motivation can also come from the belief that as the owner of the Amanah on earth, humans must realize that their hard work is a form of good deeds. This is the key to achieving *Falah* (true success) in this world and prosperity in the hereafter. Human work is also a form of worship (devotion to God) if it is following divine commands. Likewise, the punishment for bad deeds is not limited to this life; it may even be implemented after death (Ahmad, 2008); (Ahmad & Fontaine, 2011); (Kamil, Sulaiman, Osman Gani, & Mohd. Israil, 2011). Muslims derive their motivation either through rewards or spiritual motivation (Jabnoun & Khalifa, 2005); (Kamil et al., 2011). Based on an initial survey related to respondents' perceptions of employee work motivation at BAS Asel Branch, shows that the average score is good. However, there are some indicators whose value is still

lacking, namely getting recognition for work performance and making them more motivated, working hard to get work that is useful for many people, working hard to get a higher salary and compensation, harmonious relationships, and help each other with co-workers.

Religiosity is related to one's belief in Aqidah and Religious values. Religious employees will choose jobs that do not deviate from religious values. The words, religion, and religiosity are often used interchangeably to refer to similar thoughts; namely about devotion, belief, and worship of a person to divinity (Souiden & Rani, 2015). Religiosity is defined as a very important cultural institution; consciously or not, religious beliefs and practices influence individual attitudes towards important aspects of daily life and work. Religion is a general belief that people's whole life can be influenced by it (Kaynak & Eksı, 2011). And human behavior can be predicted strongly through religion, especially in important domains of individual employees' lives (Tarakeshwar, Stanton, & Pargament, 2003). Based on an initial survey related to respondents' perceptions of the religiosity of employees of BAS Asel Branch, it shows that the average value is in a good category. However, there are several indicators whose value is still lacking, namely the trust of employees that the company has implemented sharia principles well in banking and in terms of employee motivation to continue studying sharia economics by working at Bank Aceh Syariah.

In terms of organizational goals to achieve the best performance, the right system is needed in planning. Human resource placement should be seen as a matching process (Mathis & Jackson, 2019). The issue of where employees are placed and when to replace them is part of the organization's strategic planning (Alwi, 2001). Another opinion suggests that employee placement is the process of placing employees in jobs that match their skills so that they work effectively based on job analysis information (Hasibuan, 2016). Based on the initial survey regarding respondents' perceptions of job placement at BAS Asel Branch, the average score was good. However, there are several indicators whose value is still lacking, namely regarding the educational background, work knowledge, and work skills possessed by employees in terms of job placement at BAS Asel Branch.

2. Literature

Religiosity

Religiosity is religious values in humans that are manifested in tangible forms (attitudes) and Aqidah (Ancok, Suroso, & Ardani, 2000); (Glock & Stark, 1965). The indicators of religiosity according to (Ancok et al., 2000); (Glock & Stark, 1965); namely ideology, religious practice, practice and consequences, religious knowledge, and experience.

Job Placement

Job Placement is an activity to place a person's job position in the right job position (Yuniarsih & Suwatno, 2016). The job placement indicators according to (Yuniarsih & Suwatno, 2016), are education, work knowledge, work skills, and work experience.

Work motivation

Motivation is the process that encourages individuals to behave to achieve a certain goal, namely developing a desire to make higher efforts to achieve organizational goals (Lakawathana & Klungklang, 2018). The dimensions formed from work motivation according to (Lakawathana & Klungklang, 2018), namely the dimensions of motivational factors, which

can be measured by indicators, such as achievement, progress, recognition, responsibility, and the nature of work. Furthermore, the dimensions of hygiene factors can be measured by indicators, such as salary and benefits, relationships with supervisors, relationships with colleagues, and working conditions.

Work loyalty

Work loyalty is an emotional attitude that pleases and loves a job (Mowday, Porter, & Steers, 2013). Measuring the level of work loyalty according to (Mowday et al., 2013), is by the desire to stay afloat, the desire to try as much as possible, accept any organizational policies, and be loyal to the company.

Research Model dan Hypothesis

The authors formulate the model framework and its hypotheses as follows.

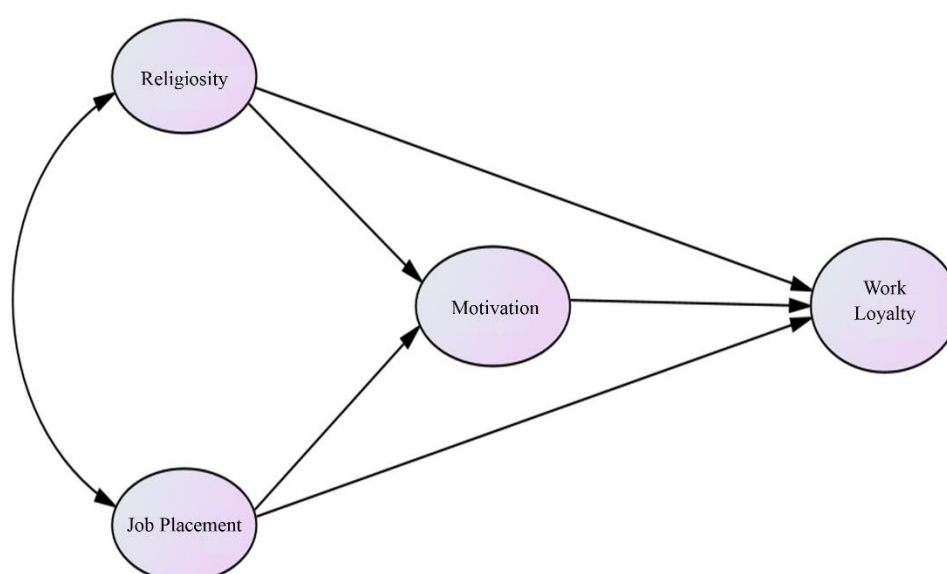


Figure 1. Framework

A. Descriptive Hypothesis

The hypothesis is a provisional conjecture on the causal relationship of the performance of the variable that needs to be proven true.

Based on the research model, the hypotheses formed in this study are as follows:

H1: Religiosity, Job Placement, Motivation, and Work loyalty of BAS Asel Branch have not gone well.

B. Verification Hypothesis:

1. Direct Effect Verification Hypothesis

H2: Significantly Religiosity affects Work loyalty at BAS Asel Branch

H3: Significantly Religiosity affects Work Motivation at BAS Asel Branch

H4: Significantly Job Placement affects Work loyalty at BAS Asel Branch

H5: Significantly Job Placement affects Employee Work Motivation at BAS Asel Branch

H6: Significantly Work Motivation affects Work loyalty at Bank Aceh Syariah Branch Tapak Tuan South Aceh

2. Indirect Effect Verification Hypothesis (Mediation)

H7: Significantly Religiosity affects Work Loyalty through Work Motivation at BAS Asel Branch

H8: Significantly Job Placement affects Work Loyalty through Work Motivation at BAS Asel Branch

3. Method

This research was conducted at BAS Asel Branch. What is used as the object is the variable X (independent), namely Religiosity and Job Placement, Variable Z (dependent) is Work loyalty, and Work Motivation as variable Y (mediation). The population defined in this study was 150 employees at BAS Asel Branch. The population is the total number of units or individuals whose characteristics are to be studied in the form of certain people, institutions, and objects (Arikunto, 2014).

The sample is part of the population that is considered sufficient to represent the population (Arikunto, 2014). The sampling technique used was the census or total sampling, namely sampling where all the population is taken as a sample in the study of as many as 150 people. (Hair, Hult, Ringle, & Sarstedt, 2016) stated that the relevant minimum sample ranged from 100-200. The total population members were 150 people or ranging from 100-200 so all population members were sampled.

4. Result

Descriptive Hypothesis

Descriptive hypothesis testing was carried out using a one sample test with a cut off value of 3.41 with the following results.

Table 1. Descriptive Test

	Test Value = 3.41					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Religiosity	-4,454	144	,000	-,33515	-,4560	-,2123
Job placement	-3,410	144	,000	-,13321	-,2329	-,0335
Work Motivation	-2,914	144	,003	-,14372	-,2410	-,0424
Work Loyalty	-,812	144	,010	-,15203	-,1740	,0710

From the table above, it can be seen that the significance level with an alpha of 5% is all below 0.05, so it can be concluded that all the variables in this study, namely religiosity, job placement, and work loyalty, are still not going well. Thus rejecting H0 and accepting H1.

Direct Effect Hypothesis

The result of the structural model tested is shown below.

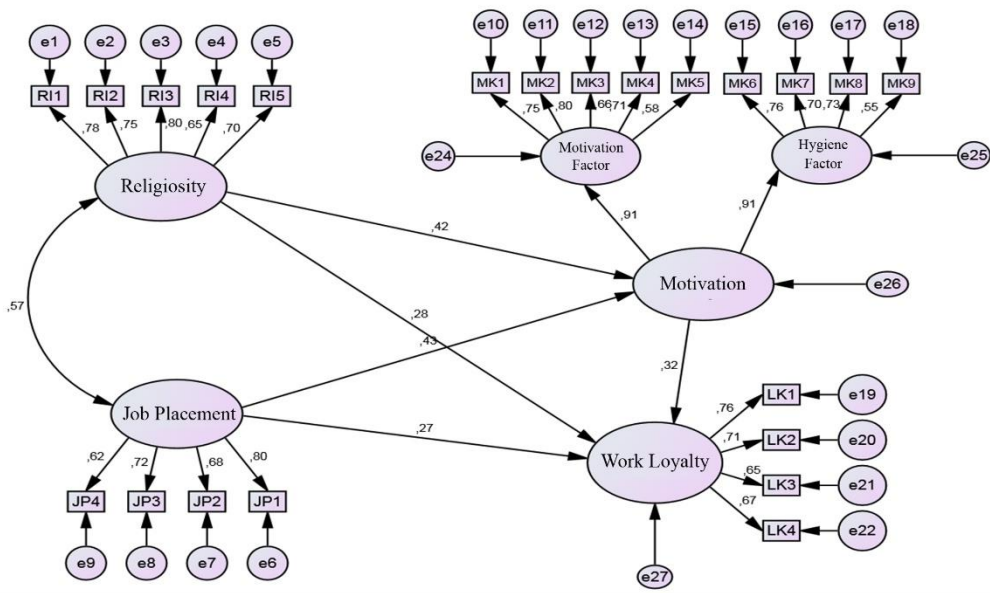


Figure 2. Structural Model

Based on that result, the explanation for the numbers is as follows.

Table 2. Regression Weight

Endogenous Variabel		Exogenous Variabel	Estimate		S.E	C.R	P
			Standardized	Unstandardized			
Employee_Loyalty	<---	Religiosity	,282	,258	,107	2,408	,016
Work_Motivation	<---	Religiosity	,417	,379	,096	3,962	***
Employee_Loyalty	<---	Job_Placement	,274	,247	,112	2,211	,027
Work_Motivation	<---	Job_Placement	,432	,386	,097	3,971	***
Employee_Loyalty	<---	Work_Motivation	,325	,327	,143	2,289	,022

Religiosity on Work Loyalty

Testing the religiosity effect on work loyalty produces C.R (Critical Ratio) 2.408, which is > 1.96. Then a significant value obtained is 0.016, which is < 0.05. Thus, it means that religiosity significantly and positively affects work loyalty. This result supports research conducted by (Fitriyani, 2018); (Afrianty, 2020); (Nasution & Rafiki, 2020) stated that religiosity significantly and positively affects work loyalty. This shows that the better the employee's level of religiosity, the greater the employee's loyalty.

Religion on Work Motivation

Testing the religiosity effect on work motivation produces C.R 3.962 which is > 1.96. Then a significant value obtained is 0.000 which is < 0.05. It reveals that significantly religiosity affects employee work motivation. This result supports the research conducted by (Seemann, 2016) which stated motivation is directly influenced by one's religiosity. The conventional

point of view on motivation differs from the Islamic point of view in terms of employee work motivation. And significantly, Islamic spirituality, reward and punishment, and justice act more attractively in increasing employee motivation.

Job Placement on Work Loyalty

Testing the job placement effect on work loyalty produces C.R 2.211, which is > 1.96 . Then a significant value obtained is 0.027, which is < 0.05 . It explains that significantly job placement affects work loyalty. This result supports (Paratama & Utama, 2013) and (Yuniarsih & Suwatno, 2016) who stated Placement of employees is not only in place but also must match and compare the qualifications possessed by employees with the needs and prerequisites of a position or job because work placement has an impact on significant on employee work loyalty.

Job Placement on Work Motivation

Testing the job placement effect on work motivation produces C.R 3.971, which is > 1.96 . Then the significant value obtained is 0.000 which is < 0.05 . It figures that job placement significantly and positively affects employee work motivation. This result supports the research conducted by (Anita, Aziz, & Yunus, 2019). Employee placement significantly and positively affects motivation.

Work Motivation on Work Loyalty

Testing the motivation effect on work loyalty produces C.R 2.289, which is > 1.96 . Then a significant value obtained is 0.022, which is < 0.05 . It explains work motivation significantly and positively affects work loyalty.

Indirect Effect Hypothesis

Religiosity on Work Loyalty through Work Motivation

In this model, the religiosity effect on work loyalty through work motivation was tested using the Sobel Calculation, the results are as follows:

Input:		Test statistic:	Std. Error:	p-value:
a	0.379	Sobel test: 1.97874761	0.06263204	0.04784443
b	0.327	Aroian test: 1.93286291	0.06411888	0.05325309
s _a	0.096	Goodman test: 2.02806335	0.06110904	0.04255378
s _b	0.143	Reset all	Calculate	

Figure 3. Religiosity on Work Loyalty Through Work Motivation

Figure 3 above shows the t-value of Sobel's statistic is $1.978 < 1.96$ and the significance or p-value of $0.047 < 0.05$ is declared significant. Thus, it reveals motivation can mediate the influence of religiosity on work loyalty partially and significantly. In other words, accept H_a and reject H_o .

This study supports the research of (Ishomuddin, 1996) which states that motivation becomes a person's liaison to increase loyalty through good religious religiosity in sharia institutions. Work loyalty is also closely related to obedience where loyalty increases along with proximity to the Creator. Employees who have a good level of religiosity are reflected in high motivation

and work dedication because they understand very well what they are doing in their duties not only expecting a salary or honorarium but there is a higher expectation of a much greater reward, namely from Allah SWT. Religion is a universal feature of human social life in the sense that all societies have ways of thinking and behavior patterns that meet to be called "religion" which consists of certain types of symbols, images, beliefs, and values that are interpreted by humans rituals (Ishomuddin, 1996).

Job Placement on Work Loyalty through Work Motivation

This model also examined the job placement effect on work loyalty through work motivation. Testing that indirect effect hypothesis used the Sobel Calculation, and the results are as follows:

	Input:		Test statistic:	Std. Error:	p-value:
a	0.386	Sobel test:	1.9826742	0.0636625	0.04740383
b	0.327	Aroian test:	1.93722428	0.06515611	0.05271793
s _a	0.097	Goodman test:	2.0314809	0.062133	0.04220624
s _b	0.143	Reset all	Calculate		

Figure 4. Job Placement on Work Loyalty through Work Motivation

Figure 4 above shows that the t-value of Sobel's statistic is $1.982 < 1.96$ and the significance or p-value of $0.047 < 0.05$ is declared significant. Thus, it means that motivation can mediate the effect of job placement on work loyalty partially and significantly. In other words, accept H_a and reject H_o .

The magnitude of the impact of work motivation mediation on the effect of job placement on work loyalty can be seen directly from the AMOS output in the attached table of Standardized Indirect Effects, which is 0.140. Thus, it reveals that the effect of job placement on work loyalty can be partially mediated by work motivation of 0.140%. This study supports research that states that employee placement significantly and positively affects motivation (Anita et al., 2019). Job placement has a significant impact on employee work loyalty (Paratama & Utama, 2013).

5. Conclusion

This study reveals that Religiosity, Job Placement, Motivation, and Work loyalty of BAS Asel Branch have not gone well; significantly, Religiosity affects work loyalty, Job placement affects work loyalty, Religiosity affects work motivation, Job placement affects employee work motivation, Work motivation affects work loyalty; and significantly Work motivation partially mediates the religiosity affects work loyalty, and Work motivation partially mediates the job placement affects work loyalty. This figures that the condition of implementing variables in the model in general is still not going well, and the model of improving BAS Asel Branch work loyalty is the functions of strengthening their religiosity, matching their job placements, and increasing their employee work motivation. This finding provides evidence that the model is verified for academics and can be used for practical implementation. Some facts from this study can provide recommendation for the research subject as follow.

- 1) Management needs to create employee religiosity through education such as regular recitations every Friday, this is needed to increase the religiosity of employees who

work in a predominantly Muslim environment and even 100% of employees at BAS Asel Branch are Muslim. So that they will work more sincerely and sincerely because they think work is worship that must be done, as taught in Islam.

- 2) Management needs to place the right employees in the right places according to their scientific fields. Recruiting sharia economic graduates will further assist the Bank in realizing the Bank's vision and mission following Shariah principles.

However, this research is still very limited in terms of the factors studied in determining the loyalty of BAS Asel Branch employees. Therefore, it is recommended for further researchers to include other supporting factors such as the moderating role of the work environment and the division of tasks so that the results of the study are better able to explain the wider model picture.

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