



## Spiritual Motivation and Religious Performance: a Case Study on Employees of Sharia Business Unit of Regional Development Bank in South Sumatera

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### ABSTRACT

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This study aims to determine the effect of spiritual motivation which consists of aqidah motivation, worship motivation, and muamalah motivation, either partially or simultaneously on the religious performance of employees of sharia business unit at the Regional Development Bank in South Sumatera. The population in this study were employees of the Sharia Business Unit at the Regional Development Bank in South Sumatera. The sampling method used was the determination of hotel samples by proportional stratified random sampling. Respondents in the study were 79 employees of the Sharia Business Unit at the Regional Development Bank in South Sumatera. The instrument for measuring the variables in this study was a questionnaire distributed to respondents. The questionnaire was measured using a Likert scale of 1-5. The data analysis technique used is multiple linear analysis. The results of the study concluded that the aqidah motivation, worship motivation, and muamalah motivation partially had a positive and significant effect on the religious performance on religious performance on employees of the Sharia Business Unit at the Regional Development Bank in South Sumatera. The results also show that the aqidah motivation, worship motivation, and muamalah motivation simultaneously had a positive and significant effect on the religious performance on employees of the Sharia Business Unit at the Regional Development Bank in South Sumatera. This research is limited in the number of respondents and the variables studied. This study is expected to be a reference for other researchers who want to the religious performance on employees of sharia banks. Contribution: This research studies deeply about the concept of spiritual motivation and religious performance. The proposition of the variables in this study has never been studied before, either conceptually or in the unit of analysis, namely sharia business unit of Regional Development Bank in South Sumatera and has become a novelty of this research.

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## 1. Introduction

Banking in Indonesia adopts a Dual Banking System which consists of two systems, namely conventional and sharia banking (Remi, 2014). As one of the countries with the largest Muslim population in the world, Indonesia is expected to become one of the largest sharia banking bases in the world. However, the amount of Islamic banking assets is considered very small when compared to all banking industry assets in Indonesia. Based on data from the Indonesian Financial Services Authority (OJK, 2017), the total assets of the Islamic banking industry in Indonesia in 2016 were IDR 357 trillion or 5.3% of the total assets of the Indonesian banking industry which reached IDR 6,731 trillion.

The achievement of Indonesia's Islamic banking assets is still below that of other countries. Based on data from the Saudi Arabian Monetary Authority (SAMA, 2017), the number of Islamic banking assets in Saudi Arabia reached 51%. Likewise with Malaysia, were based on data from Bank Negara Malaysia (BNM, 2017), the total assets of Islamic banking in Malaysia reached 27%.



One province in Indonesia that has total Islamic banking assets under the national sharia banking assets is South Sumatra Province. Based on information from the Sharia Banking Statistics of the Financial Services Authority (OJK), total banking assets in South Sumatra amounted to IDR 123.86 trillion, whereas the assets of Islamic banking in South Sumatra in that period were only IDR 5.861 trillion or 4.73%. The share of sharia banking in South Sumatra Province is still below the share of national sharia banking at 5.3% (OJK, 2017).

The low share of Islamic banking in South Sumatra is in line with the low Islamic financial literacy in South Sumatra. Based on information from the OJK National Survey and Financial Literacy, the Islamic financial literacy index in South Sumatra is only 8.36%, while the South Sumatra financial literacy index stands at 31.27% (OJK, 2017). This information reveals that the knowledge and ability of the people of South Sumatra on Islamic financial management is only 8.36%, while the remaining 91.64% do not have the knowledge and skills regarding Islamic financial management.

Efforts to improve financial literacy and Islamic banking are the responsibility of many parties, not only the responsibility of educators. Islamic banking actors and practitioners are also responsible for increasing financial literacy and Islamic banking. Islamic banking actors are faced with two objectives, namely, profit-oriented and Falah oriented. Profit oriented in which Islamic banking is expected to provide performance that generates benefits for its stakeholders. Meanwhile, Falah-oriented means that Islamic banking is expected to produce religious performance produced by its employees, including making Islamic banking as one of the da'wah institutions. Thus, it is hoped that Islamic banking actors can provide religious performance that can be oriented towards increasing financial literacy and inclusion and Islamic banking in Indonesia and South Sumatra in particular.

In the history of human life, one of the phenomena that occur is religiosity. This religiosity is always manifested in the side of human life. A person's religiosity will include various dimensions: the dimension of belief (ideological), the dimension of worship (ritualistic), the dimension of appreciation (experiential), the dimension of practice (consequential) and the dimension of religious knowledge (Ancok, 1995). The dimension of belief contains expectations in which a religious person clings to certain theological views and acknowledges the truths of his religious doctrine. The religious dimension contains religious ritual behaviour, the obedience of someone who is religious, which shows a commitment to his religion. The dimension of appreciation contains experiences, perceptions that a person experiences in religion. The dimension of religious knowledge refers to religious people who at least have knowledge of basic beliefs, scriptures and traditions. While the practice dimension is the results of one's religious beliefs, practices, practices and knowledge from day to day.

Religious performance can be influenced by spiritual motivation which consists of aqidah motivation, worship motivation, and muamalah motivation (Wibisono, 2002; Muafi, 2003; Shofwa, 2013). Several previous studies were conducted to determine the effect of spiritual motivation on religious performance, however, the numbers are still relatively limited. Wibisono (2002) conducted research on the effect of spiritual motivation on religious performance of employees in the industrial sub-sector in manufacturing in Batam, Indonesia. The results of this study indicate that spiritual motivation has a positive effect on religious performance, especially on the aqidah motivation and muamalah motivation, while the religious motivation variable has a negative effect on religious performance. The results of this study can be a research gap why this research was conducted because there are variables in spiritual motivation that have a negative effect on religious performance, whereas according to the theory it should have a positive effect.

Previous research was also conducted by Muafi (2003) which aims to determine the effect of spiritual motivation on religious performance in the industrial area of Rungkut Surabaya. The results showed that the variables that form the concept of spiritual motivation, namely aqidah motivation, worship motivation, and muamalah motivation together have a significant effect on the religious performance of employees in the industrial area of Rungkut Surabaya.

Other previous research was also conducted by Shofwa (2013), in which the study was conducted to determine the effect of spiritual motivation on the religious performance of lecturers and staff of STAIN Purwokerto. The results of these studies indicate that spiritual motivation has a significant effect on the religious performance of lecturers and staff of STAIN Purwokerto.



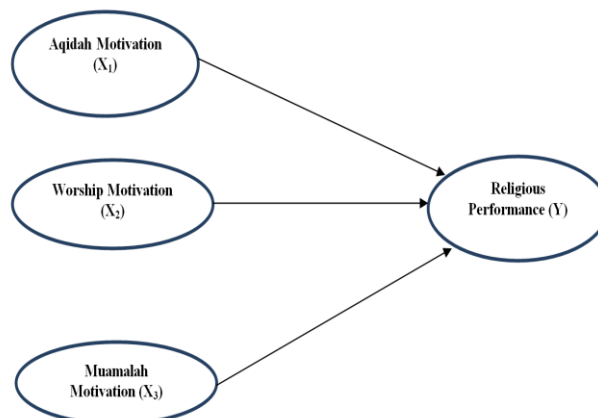
This study aims to determine the effect of spiritual motivation which consists of aqidah motivation, worship motivation, and muamalah motivation, either partially or simultaneously on the religious performance of employees of sharia business unit at the Regional Development Bank in South Sumatera.

## 2. Method

The population in this study were employees of the Sharia Business Unit at the Regional Development Bank in South Sumatera. The sampling method used was the determination of samples by proportional stratified random sampling. This technique is used when the population has elements that are not homogeneous and proportionally stratified. Respondents in the study were 79 employees of the Sharia Business Unit at the Regional Development Bank in South Sumatera.

The instrument for measuring the variables in this study was a questionnaire distributed to respondents. The questionnaire was measured using a Likert scale of 1-5. In this study, each questionnaire question must meet valid and reliable data quality. The instrument in this study was declared valid if the data obtained could accurately answer the research objectives to be achieved. It is declared reliable if the same research instrument can be consistent or stable when it is reused in further research.

Classic assumption testing is needed to determine whether the estimation results carried out are completely free of heteroscedasticity symptoms, multicollinearity symptoms, and autocorrelation symptoms. The regression model can be used as an unbiased estimation tool if it meets the BLUE (Best Linear Unbiased Estimator) requirements, which is no heteroscedasticity, no multicollinearity, and no autocorrelation. The data analysis technique used is multiple linear analysis.



**Figure 1.** Theoretical Framework

### 2.1 Hypothesis

Based on the literature review, the following hypothesis can be formulated:

- Aqidah Motivation has a significant effect on religious performance on employees of the Sharia Business Unit at the Regional Development Bank in South Sumatera.
- Worship Motivation has a significant effect on religious performance on employees of the Sharia Business Unit at the Regional Development Bank in South Sumatera.
- Muamalah Motivation has a significant effect on religious performance on employees of the Sharia Business Unit at the Regional Development Bank in South Sumatera.
- Aqidah Motivation, Worship Motivation, and Muamalah Motivation simultaneously have a significant effect on religious performance on employees of the Sharia Business Unit at the Regional Development Bank in South Sumatera

### 3. Result and Discussion

Respondents in this study were 79 people consisting of 50 female respondents (63.3%) and 29 male respondents (36.7%). Most of the respondents' education level is Bachelor degree (60.5%), Diploma degree (29.3%), and Master degree (10.2%).

The instrument in this study has met the stages in the instrument test, namely the validity test and reliability test. All statement items in the instrument are declared valid and reliable in accordance with the principles in the instrument test. The regression model used as an estimation tool in this study has also met the requirements of BLUE (Best Linear Unbiased Estimator), consisting of, there is no heteroscedasticity, no multicollinearity, and no autocorrelation. Furthermore, multiple linear regression tests were carried out with the results as shown in table 1. following.

**TABLE 1**  
MULTIPLE LINEAR TEST RESULTS

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	7.527	2.854		2.637	.010
1 Aqidah Motivation	1.190	.247	.430	4.814	.000
Worship Motivation	.492	.184	.253	2.680	.009
Muamalah Motivation	.503	.215	.230	2.333	.022

a. Dependent Variable: Religious Performance  
Source: Primary data processed

Based on Table 1. above, it was found that the aqidah motivation variable has a significant positive effect on the religious performance variable, it can be seen from the significance of 0.000 below 0.05, so that hypothesis 1 is accepted. The results also show that the worship motivation variable has a positive and significant effect the religious performance variable. This is indicated by the significance value of 0.009 below 0.05, so that hypothesis 2 is accepted. The results also show that the muamalah motivation variable has a positive and significant effect the religious performance variable. This is indicated by the significance value of 0.022 below 0.05, so that hypothesis 3 is accepted. Furthermore, the ANOVA test results are presented in table 2. following.

**TABLE 2**  
ANOVA TEST RESULTS

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	805.553	3	268.518	25.622	.000 <sup>b</sup>
Residual	785.992	75	10.480		
Total	1591.544	78			

a. Dependent Variable: ReligiousPerformance

b. Predictors: (Constant), Muamalah Motivation, Aqidah Motivation, Worship Motivation

Source: Primary data processed

Based on Table 2. above, it was found that the simultaneous influence of the aqidah motivation, worship motivation, and muamalah motivation has a significant positive effect on the religious performance variable,



seen from the significance of 0.000 below 0.05, so hypothesis 4 is accepted. The test results for the coefficient of determination are presented in table 3. Following.

**TABLE 3**  
RESULT OF THE COEFFICIENT OF DETERMINATION

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.711 <sup>a</sup>	.506	.486	3.237

a. Predictors: (Constant), Muamalah Motivation, Aqidah Motivation, Worship Motivation

Based on table 3. above, the R Square value is 0.506, which means that the aqidah motivation, worship motivation, and muamalah motivation has an effect on the religious performance variable by 50.6%, while the remaining 49.4% is influenced by other variables outside of this study.

#### 4. Conclusion

The results of the study concluded that the aqidah motivation, worship motivation, and muamalah motivation partially had a positive and significant effect on the religious performance on religious performance on employees of the Sharia Business Unit at the Regional Development Bank in South Sumatra. The results also show that the aqidah motivation, worship motivation, and muamalah motivation simultaneously had a positive and significant effect on the religious performance on employees of the Sharia Business Unit at the Regional Development Bank in South Sumatra. This study is expected to be a reference for other researchers who want to the religious performance on employees of sharia banks.

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