



Islamic Work Ethics In Daily Work Practices: A Case Study Of Employees At Bank Syariah Indonesia, Palembang Branch

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Abstract

This study aims to explore the practice of Islamic Work Ethics (IWE) in the daily lives of employees of Bank Syariah Indonesia (BSI) Palembang Branch Office after the merger, with a focus on the influence of anxiety related to job placement on the internalization of IWE values. The research method used a qualitative approach with a case study design. Data were collected through in-depth interviews with 15 informants from various banks (former BRI Syariah, BNI Syariah, Mandiri Syariah), observation, and documentation. Data analysis used the Miles & Huberman interactive model. Findings The study found that anxiety about job placement manifests itself in cognitive, affective, behavioral, relational, and spiritual dimensions. Four typologies of employee responses were identified: resilient (strengthened IWE, 20-25%), surviving (stable IWE - decreased OCB, 40-50%), vulnerable (weakened IWE, 20-25%), and problematic (deviant behavior, 5-10%). IWE values such as trustworthiness and honesty are relatively well-maintained, but cross-group collaboration (ukhuwwah) and the meaning of work as worship face significant challenges. This research integrates IWE theory, organizational justice, social identity, and spiritual resilience in the context of Islamic bank mergers in Indonesia.

INTRODUCTION

The Islamic banking industry in Indonesia underwent a significant transformation through the merger of three state-owned Islamic banks—Bank Syariah Mandiri, BNI Syariah, and BRI Syariah—into Bank Syariah Indonesia (BSI) on 1 February 2021. This merger represented a strategic initiative by the Indonesian government to establish a large-scale Islamic financial institution capable of competing in the global banking industry. Behind this ambitious vision, however, the integration process generated profound psychological consequences for

employees, particularly regarding uncertainty over job placement and concerns about their future career prospects. Previous studies indicate that organizational mergers often trigger considerable employee anxiety, manifested in feelings of professional insecurity and various forms of negative emotional responses.

This phenomenon of job placement anxiety has become an important concern across numerous BSI branches, including the Palembang Branch. As the largest Islamic bank in Indonesia, BSI Palembang faces substantial challenges in managing its human resources during the post-merger integration process, where many employees experience uncertainty regarding their positions and roles within the newly established organizational structure. Previous studies conducted at BSI Palembang have specifically examined the influence of Islamic work ethics on employee performance, demonstrating the relevance of this issue within the local organizational context. Likewise, findings from other branches, such as Padangsidempuan, reveal that concerns regarding career security and perceived inappropriate job assignments constitute the primary determinants of employees' turnover intention, with an explanatory power reaching 91.9%.

Job placement uncertainty not only affects employees' psychological well-being but also threatens organizational productivity and performance. Employees experiencing career uncertainty tend to exhibit declining work motivation, organizational commitment, and loyalty toward the institution. Employee reviews of BSI have highlighted concerns regarding excessive workloads that are inconsistent with official job responsibilities, hierarchical disparities between supervisors and subordinates, and performance appraisal systems perceived as subjective. These organizational realities contradict the fundamental principles of Islamic Work Ethics (IWE), which emphasize honesty (*sidq*), trustworthiness (*amanah*), justice (*'adl*), and dedication to work as an act of worship (*ibadah*). As a normative ethical framework, Islamic Work Ethics is expected to serve as the operational foundation of Islamic financial institutions.

Previous research consistently demonstrates that Islamic Work Ethics positively influences employee performance through enhanced job satisfaction and stronger organizational commitment. Ethical values such as sincerity (*ikhlas*), patience (*sabr*), gratitude (*shukr*), and responsibility contribute significantly to strengthening employees' psychological resilience when facing organizational change. Nevertheless, within the daily work practices of employees at BSI Palembang Branch, there appears to be a noticeable discrepancy between the ideals of Islamic Work Ethics and employees' lived experiences, particularly regarding position uncertainty that generates anxiety and subsequently diminishes work productivity.

Based on these considerations, this study seeks to examine the implementation of Islamic Work Ethics (IWE) in the daily work practices of employees at Bank Syariah Indonesia Palembang Branch, with particular emphasis on job placement anxiety experienced during the post-merger period. The findings are expected to provide practical insights for BSI management in developing Islamic values-based human resource management strategies, while simultaneously contributing to the advancement of human resource management scholarship within Islamic financial institutions.

METHODS

This study employed a qualitative approach using a descriptive case study design to gain an in-depth understanding of the implementation of Islamic Work Ethics (IWE) in the daily work practices of employees at Bank Syariah Indonesia (BSI) Palembang Branch, particularly in relation to job placement anxiety following the merger of Indonesia's state-owned Islamic banks. A qualitative case study was considered the most appropriate approach because it enables researchers to explore participants' lived experiences, perceptions, emotions, and behavioral responses within their natural organizational setting.

The research was conducted at Bank Syariah Indonesia (BSI) Palembang Branch Office (KC Palembang Sudirman). Informants were selected using purposive sampling to ensure rich and relevant information concerning the phenomenon under investigation. The selection criteria considered the diversity of employees' organizational backgrounds—namely former employees of BRI Syariah, BNI Syariah, and Bank Syariah Mandiri—as well as differences in job positions, including front-line officers, administrative staff, and managerial personnel, together with their length of service. In total, 15 employees participated as key informants in this study.

Data were collected through three complementary techniques. First, participant observation was conducted to examine employees' daily work practices, interpersonal interactions, and the manifestation of Islamic work ethics within the organizational environment. Second, semi-structured in-depth interviews were carried out to explore employees' perceptions, emotional experiences, adaptive strategies, and interpretations regarding job placement following the organizational merger. This interview format allowed participants to express their experiences openly while enabling the researcher to probe emerging issues in greater depth. Third, documentation was employed to support and validate the findings obtained from observations and interviews through relevant organizational documents and supporting records.

Data analysis followed the interactive model of Miles and Huberman (1994), which consists of four interconnected stages: data collection, data condensation, data display, and conclusion drawing and verification. Throughout the analytical process, the researcher continuously compared information obtained from different sources to identify recurring patterns, emerging themes, and meaningful relationships between job placement anxiety and the implementation of Islamic Work Ethics in employees' daily work practices.

To ensure the trustworthiness of the findings, the study applied several strategies for establishing research rigor. Prolonged engagement enabled the researcher to develop a comprehensive understanding of the organizational context and to minimize potential researcher bias. In addition, source triangulation was conducted by comparing information obtained from employees with different organizational backgrounds, job levels, and work experiences. The combination of multiple data collection techniques and rigorous validation procedures enhanced the credibility, dependability, and confirmability of the research findings, thereby ensuring that the interpretations accurately reflected the participants' lived experiences within the post-merger organizational environment.

RESULTS

Employee Anxiety Following the Post-Merger Job Placement Process

The findings indicate that employees' anxiety concerning job placement following the merger manifested across five interrelated dimensions, namely cognitive, affective, behavioral, relational, and spiritual. These dimensions illustrate that the merger affected not only employees' professional roles but also their emotional well-being, interpersonal relationships, and spiritual perspectives regarding work.

The cognitive dimension was characterized by persistent negative thoughts, excessive worry, uncertainty regarding career prospects, and difficulty maintaining concentration while performing daily responsibilities. Employees frequently questioned the fairness of managerial decisions and continuously reflected on why they had not been assigned to the positions they had expected.

The affective dimension was reflected in feelings of anxiety, disappointment, frustration, sadness, and jealousy (*hasad*). Several informants described emotional distress that persisted long after the organizational restructuring had been completed, indicating that the psychological consequences of the merger extended beyond the formal implementation period.

From a behavioral perspective, anxiety contributed to declining work motivation, reduced productivity, withdrawal from workplace interactions, and a tendency to perform only

the minimum tasks required. Some employees admitted that they no longer possessed the same enthusiasm for work because they perceived that their efforts were not adequately recognized or rewarded.

The relational dimension revealed the persistence of informal group boundaries among employees originating from the former Islamic banks. Although they formally belonged to the same institution, employees frequently maintained stronger social ties with colleagues from their previous organizations, resulting in subtle organizational fragmentation and limiting cross-group collaboration.

Finally, the spiritual dimension demonstrated that prolonged disappointment influenced employees' perception of work as an act of worship (*ibadah*). While religious practices such as prayer continued to be performed, several participants acknowledged experiencing a diminished spiritual meaning in their professional responsibilities.

Table 1. Dimensions and Manifestations of Employee Anxiety

Dimension	Manifestation of Anxiety	Illustrative Interview Excerpt
Affective	Anxiety, frustration, disappointment, jealousy	"I was deeply disappointed because I still remember that decision until today." (INF-9)
Behavioral	Declining productivity, social withdrawal	"At the beginning, I completely lost my enthusiasm for work. I kept thinking, 'Why should I work hard if the outcome is going to be like this anyway?'" (INF-2)
Cognitive	Negative thoughts, excessive worry, difficulty concentrating	"My mind was everywhere. I couldn't focus because I kept wondering why I wasn't appointed to that position." (INF-5)
Relational	Intergroup conflict, organizational politics, workplace gossip (<i>ghibah</i>)	"We usually gather with colleagues from our former bank. Honestly, there are still invisible boundaries between us." (INF-4)
Spiritual	Declining quality of worship and loss of spiritual meaning at work	"I still perform my religious obligations, but they feel empty. The meaning of work as worship seems to have faded." (INF-11)

The Practice Of Islamic Work Ethics In Employees' Daily Work

The implementation of Islamic Work Ethics (IWE) among employees exhibited a complex and dynamic pattern. Fundamental ethical principles such as trustworthiness (*amanah*) and honesty (*sidq*) remained relatively well maintained, particularly in tasks directly associated with customer funds, financial transactions, and legal accountability. Employees generally recognized that these responsibilities constituted essential ethical obligations within Islamic banking.

However, ethical values requiring voluntary commitment beyond formal job responsibilities experienced noticeable decline. In particular, cross-group collaboration (*ukhuwwah*), mutual support, and Organizational Citizenship Behavior (OCB) weakened considerably after the merger. Employees increasingly prioritized their formal responsibilities while showing less willingness to provide discretionary assistance to colleagues outside their immediate work groups.

Similarly, although many employees continued to perceive work as a form of worship (*ibadah*), prolonged disappointment associated with organizational restructuring gradually weakened this spiritual orientation among some participants. Feelings of organizational injustice and uncertainty diminished intrinsic motivation, causing work to be viewed more as an administrative obligation than as a religious commitment.

Table 2. Practices of Islamic Work Ethics and Their Challenges

Islamic Work Ethics Value	Positive Practice	Challenges Encountered
Work as Worship (<i>Ibadah</i>)	Some employees continued to regard work as an act of worship, particularly those with strong religious commitment.	Others gradually lost the spiritual meaning of work due to prolonged disappointment.
Trustworthiness (<i>Amanah</i>)	Employees generally fulfilled responsibilities related to customer assets responsibly.	A few disappointed employees demonstrated declining responsibility by performing tasks carelessly.
Honesty (<i>Sidq</i>)	Most employees maintained honesty in reporting and financial transactions.	Performance targets occasionally created ethical pressure that tested employees' honesty.
Justice (<i>'Adl</i>)	Employees attempted to provide fair and equal services to customers.	Perceived unfairness in job placement influenced workplace attitudes and interpersonal behavior.
Competence	Motivated employees actively sought opportunities to improve their professional competencies.	Some employees experienced stagnation because declining motivation reduced their willingness to develop professionally.
Responsibility	Core job responsibilities continued to be fulfilled appropriately.	Voluntary responsibilities and Organizational Citizenship Behavior (OCB) declined significantly.
Collaboration (<i>Ukhuwwah</i>)	Teamwork within existing work units generally remained functional.	Collaboration across employees from different legacy banks remained constrained by informal social divisions.

Typology Of Employees' Responses To Job Placement Anxiety

The study identified four distinct patterns of employee responses to job placement anxiety following the merger.

The first group, referred to as the Resilient Type (approximately 20–25%), demonstrated strengthened Islamic Work Ethics through enhanced spiritual resilience. These employees interpreted organizational changes as tests from Allah and responded by increasing their religious commitment, patience, and sincerity. Rather than allowing uncertainty to diminish their performance, they transformed adversity into an opportunity for spiritual and professional growth.

The second group, the Surviving Type (approximately 40–50%), represented the largest proportion of participants. These employees continued to perform their formal duties satisfactorily but exhibited declining Organizational Citizenship Behavior (OCB). Although their commitment to core responsibilities remained stable, they became less willing to engage in voluntary activities or contribute beyond their assigned roles.

The third category, the Vulnerable Type (approximately 20–25%), experienced gradual deterioration in the internalization of Islamic Work Ethics. Reduced work motivation, declining enthusiasm for worship, and weakened trustworthiness became increasingly apparent as prolonged uncertainty affected both their psychological and spiritual well-being.

Finally, the Problematic Type (approximately 5–10%) displayed various forms of counterproductive workplace behavior. These included excessive workplace gossip (*ghibah*), jealousy (*hasad*), unhealthy organizational politics, and behaviors inconsistent with the ethical values expected within an Islamic financial institution.

Employees' Adaptation Strategies

Employees adopted several strategies to cope with the uncertainty experienced during the post-merger transition. Five major adaptation strategies emerged from the data.

The first and most dominant was the spiritual strategy, which involved strengthening religious practices through increased worship, supplication (*du'a*), reliance on Allah (*tawakkul*), sincerity (*ikhlas*), and patience (*sabr*). Employees who successfully adopted this strategy generally demonstrated stronger psychological resilience and maintained higher levels of Islamic Work Ethics.

The second was the cognitive strategy, whereby employees attempted to reinterpret organizational changes positively through acceptance, positive reframing, and cognitive adjustment toward the realities of the merger.

Third, the behavioral strategy emphasized self-improvement by enhancing professional competencies, participating in training programs, and developing new skills that could increase career opportunities within the reorganized institution.

The fourth strategy involved social adaptation, in which employees sought emotional and practical support from trusted colleagues who had experienced similar organizational changes. Peer support helped reduce emotional distress while strengthening a sense of belonging during the transition period.

Finally, employees adopted a professional strategy by maintaining focus on work performance, preserving professionalism, and fulfilling organizational responsibilities despite ongoing uncertainty. Among these adaptation mechanisms, spiritual coping emerged as the most influential strategy, particularly among employees categorized as resilient, suggesting that religious commitment played a central role in sustaining ethical work behavior during periods of organizational change.

DISCUSSION

The findings of this study enrich the existing body of knowledge concerning Islamic Work Ethics (IWE) within the context of large-scale organizational transformation. More specifically, the results demonstrate that Islamic Work Ethics should not be understood as a static and universally applied ethical construct; rather, it functions as a dynamic value system that is continuously negotiated as employees respond to organizational uncertainty following the merger. This finding extends previous studies by showing that the implementation of IWE is highly dependent upon employees' perceptions of organizational justice, managerial support, and career security.

The study reveals that employees with a stronger internalization of Islamic Work Ethics generally exhibit greater psychological resilience when confronted with organizational uncertainty. These individuals tend to interpret organizational change as a test from Allah rather than as a threat to their professional identity. Consequently, they maintain ethical behavior, preserve professional integrity, and continue performing their responsibilities conscientiously despite experiencing disappointment regarding job placement. This finding supports previous literature suggesting that religious values contribute significantly to psychological resilience and ethical decision-making in the workplace. In the context of Bank Syariah Indonesia, employees who perceived work as an act of worship (*ibadah*) and regarded amanah (trustworthiness) as a religious obligation were more likely to reinterpret organizational restructuring positively instead of reacting with resistance or withdrawal.

Another important finding concerns the existence of latent or concealed resistance, which could not be adequately identified through conventional surveys but became evident through in-depth interviews and participant observation. This resistance was rarely expressed through direct confrontation. Instead, employees articulated their dissatisfaction using ethical and religious arguments, claiming that certain post-merger policies failed to reflect Islamic

principles such as justice (*'adl*), consultation (*shūrā*), transparency, and fairness. Consequently, organizational justice was not merely perceived as an administrative issue but became the primary lens through which employees evaluated managerial decisions. When organizational policies were perceived as inconsistent with Islamic ethical values, resistance emerged not as procedural opposition but as moral criticism grounded in Islamic teachings.

This finding contributes to the literature on organizational justice from the perspective of Islamic economics. Previous studies generally conceptualize organizational justice as an independent variable influencing job satisfaction or organizational commitment. However, the present study demonstrates that, within a post-merger Islamic banking environment, organizational justice functions as an interpretative framework through which employees assess managerial legitimacy. Employees evaluate organizational decisions not only according to managerial efficiency but also according to their consistency with Islamic ethical principles. Consequently, the perception of injustice has broader implications, influencing employees' psychological well-being, interpersonal relationships, and the internalization of Islamic Work Ethics.

Furthermore, this study confirms the positive relationship between Islamic Work Ethics and employee job satisfaction, as reported in previous research. Nevertheless, the findings also introduce an important nuance. The positive influence of Islamic Work Ethics appears sustainable only when employees perceive sufficient organizational support. In situations where organizational support is inadequate—such as limited adaptation training, unclear career pathways, insufficient communication regarding organizational restructuring, and perceived inconsistency in managerial decision-making—Islamic Work Ethics may become a double-edged sword.

On one hand, employees with strong Islamic ethical commitment continue performing their duties responsibly because they consider work a religious obligation. On the other hand, these employees experience greater cognitive dissonance, as the ethical values they uphold—particularly honesty, justice, openness, and accountability—conflict with organizational practices perceived as inconsistent with those principles. Consequently, highly committed employees may experience greater psychological distress than those with relatively weak Islamic ethical orientation. This finding represents an original contribution to the development of Islamic Work Ethics theory because previous studies have rarely examined the moderating influence of unfavorable organizational conditions on the relationship between Islamic ethical commitment and employee outcomes.

Another noteworthy contribution of this study concerns the reinterpretation of employee resistance. Contrary to the dominant organizational literature, which often regards resistance as a dysfunctional behavior, the present findings indicate that resistance may also represent a constructive organizational resource. Several participants opposed particular organizational policies not because they rejected change itself, but because they believed those policies failed to uphold Islamic values or adequately consider the long-term interests of employees and customers.

Within this perspective, constructive resistance may be interpreted as a form of organizational *ijtihad*, whereby employees critically evaluate managerial decisions through the lens of Islamic ethical reasoning. Such resistance reflects a high level of organizational commitment rather than disloyalty. When appropriately managed, constructive resistance can provide valuable feedback for improving organizational policies during periods of institutional transformation. Conversely, authoritarian leadership that suppresses employee voices may transform constructive resistance into destructive resistance, ultimately threatening organizational cohesion and long-term sustainability.

From a practical standpoint, the findings provide several important implications for the management of Bank Syariah Indonesia and other Islamic financial institutions undergoing organizational restructuring.

First, the internalization of Islamic Work Ethics should be strengthened not only through formal religious training but also through managerial role modeling that consistently demonstrates justice, transparency, accountability, and participatory decision-making. Ethical leadership remains the most effective mechanism for cultivating organizational trust during periods of uncertainty.

Second, organizational support should prioritize issues that employees perceive as most critical during organizational transition, particularly transparent career management, fair job placement procedures, adaptive professional development programs, psychological assistance, and open two-way communication between management and employees.

Third, managers should avoid interpreting every form of resistance as evidence of employee disloyalty. Instead, organizational leaders should distinguish between constructive resistance, which provides corrective feedback, and destructive resistance, which undermines organizational performance. Such differentiation enables management to utilize employee criticism as a strategic resource for organizational improvement.

Fourth, post-merger cultural integration should extend beyond symbolic corporate slogans. Organizational integration can only be achieved when employees experience justice, inclusion, equal opportunities, and meaningful participation in everyday organizational practices. Without these substantive experiences, cultural integration remains merely rhetorical.

Overall, this study proposes a conceptual model explaining how Islamic Work Ethics interacts with perceived organizational support and organizational justice in shaping employee resistance and adaptation following organizational mergers. The model suggests that Islamic ethical values do not operate independently but are continuously negotiated within organizational power relations, managerial practices, and institutional policies. Accordingly, the success of an Islamic bank merger should not be evaluated solely through financial performance or operational efficiency but also through the extent to which the merger process itself embodies the Islamic principles that constitute the institution's fundamental *raison d'être*.

CONCLUSION

This study concludes that anxiety related to post-merger placement has a significant and complex influence on the IWE practices of employees at the BSI Palembang Branch Office. This influence is not uniform, but varies across four response typologies: resilient, resistant, vulnerable, and problematic. IWE can function as a bulwark that protects employees from the negative impacts it causes, but on the other hand, prolonged fear can also erode the internalization of IWE values. Spiritual resilience has been shown to be a key factor differentiating between employees who experience weakened IWE and those who experience strengthened IWE.

For BSI management, this study recommends: First, increasing transparency in the placement process with clear and openly communicated criteria; Second, strengthening spiritual development programs that are contextual and applicable, not merely ceremonial; Third, developing counseling and psychological support mechanisms for employees experiencing significant stress; Fourth, an affirmation program to encourage interaction and collaboration across the original bank group; and Fifth, leadership training that is sensitive to post-merger dynamics.

For further research, it recommends: First, quantitative research to test the propositions with a larger sample; Second, a comparative study across BSI branch offices in various regions; Third, longitudinal research to capture changes in IWE practices over time; and Fourth, research on the effectiveness of BSI's spiritual development programs.

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