



# The Influence Of Islamic Work Ethic, Productivity, And Employee Performance: Mediating Work Quality At KSPPS BMT

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## Abstract

Islamic work ethic and productivity in the Islamic world play a crucial role in shaping individual character in the context of the world of work. The concept of Islamic work ethic is based on moral and ethical principles embodied in Islam, while productivity is an important factor in achieving individual and organizational goals. The research technique used is quantitative, with data collection using questionnaire methods, and the number of samples in this study is 110 employees. The analysis in this study was assisted using SmartPLS 3.0. The results showed that Islamic work ethic has a positive and significant effect on employee performance, productivity has a positive and significant effect on employee performance, Islamic work ethic has a positive and significant effect on work quality, productivity has a positive and significant effect on work quality, Islamic work ethic has a positive but not significant influence on work quality mediated by employee performance, Productivity has an effect on work quality mediated by employee performance, and employee performance has a positive and significant effect on work quality

## INTRODUCTION

Science is fundamentally closely linked to ethics, which aims to promote the well-being of individuals, communities, and society as a whole by ensuring goodness, security, safety, trust, and positive relationships between people. Without a solid foundation in morality and ethical principles, chaos, discontent, hatred, and disagreements about appropriate behavior will inevitably arise. Ethical guidelines are a set of abstract principles and rules that determine human behavior and serve as a benchmark for judging whether an action is morally good or not (Toumi & Su, 2023).

Unethical behavior negatively affects how colleagues, subordinates, and leaders perceive employees. For instance, falsifying work records leads to financial losses, while abuse by

superiors results in conflicts, reduced productivity, and increased turnover. However, the link between unethical behavior and performance is multifaceted and requires consideration of other factors (Cai, Wang, Schuh, Li, & Zheng, 2023).

Along with the development of an increasingly advanced era, there are various demands on the performance of individuals and institutions that are also getting higher (Zusrony & Wajdi, 2013). Menurut (Guo, Mao, Mu, & Cai, 2023) Organizations' high performance expectations may tempt employees to commit fraud. Yet, ethical structures like codes of conduct, communication channels, and monitoring systems can promote ethical behavior and deter fraud. Such structures also act as ethical cues, reducing the need for self-protection and lowering the likelihood of fraudulent behavior.

According to 2023 data from the World Population Review, Indonesia has the world's largest Muslim population, with around 231 million Muslims, comprising 86.7% of its total population and nearly 13% of the global Muslim population. Societies and civilizations shape unique work ethics and beliefs, with conceptualizations influenced by cultural realities. Confucian and Islamic civilizations, in particular, have contributed rich insights into economic work and enterprise over centuries, reflecting their well-developed cultures (Ali & Al-Owaihah, 2008).

Work ethic, especially Islamic work ethic (IWE), has gained significant attention in recent years, highlighting the importance of fostering better interpersonal relationships. IWE embodies the noble character traits exemplified by Prophet Muhammad (PBUH), urging Muslims to integrate it into their daily business practices beyond religious rituals. (Lestari, Oktaroza, Hasanah, Pratiwi, & Kamila, 2023). The importance of work and hard work is placed by Islam, as revealed in the teachings of the Quran. The fundamental principle related to the role of work is emphasized in the Qur'an, stating that "There is nothing man gains except by his efforts" (53:39). This Quranic verse emphasizes that success requires continuous effort and perseverance, not shortcuts. Hard work leads to greater rewards, highlighting the importance of diligence in achieving individual and collective success (Possumah et al., 2013).

Ali & Al-Owaihah (2008) Pre-Islamic Arabs lacked discipline and commitment in work quality. Prophet Muhammad, as a reformer, sought to transform the Arab community by emphasizing these values. This focus aimed to connect faith with work, guiding the Muslim community toward economic and political viability. In this context, Prophet Muhammad reiterated the importance of doing a good job and learning how to do a job appropriately. And reaffirm, that "God blesses one who perfects his skills (does a good job)" and "God loves one who learns exactly how to do his job and does it right".

Yousef (2001) outlines the Islamic Work Ethic (IWE) as emphasizing hard work, commitment, dedication, creativity, ethical wealth accumulation, cooperation, and workplace competition. In the conventional economic system, according to the opinion of Ehrenberg and Smith (2004) in Possumah (2013), The philosophy of materialism views work as a means to attain wealth and physical pleasures. In contrast, Islam, emphasizing service to Allah, does not prioritize material gain alone. The Islamic Work Ethic (IWE) emphasizes intention over outcome. For example, the Prophet Muhammad stated "they are judged according to their intention, and man will be rewarded or punished according to his intention." IWE also emphasizes on social aspects in the workplace and tasks towards society. In addition, IWE emphasizes fairness and generosity in the workplace, and views involvement in economic activities as an obligation.

Work productivity is also an interesting and important issue, this is because there are many studies that state that if employees of a company have high work productivity, it will make a major contribution to achieving company goals. The success of an enterprise is built on the collective efforts of all employees working in it. When employees are dedicated to their work, the company's performance will improve (Hanif, H., Suhartono, S., Iryanto, M. B. W., Siagian, D., & Pirezada, 2022). Productivity is a key factor in wealth creation, yet it's challenging to define and measure precisely. It generally refers to efficiently utilizing resources to produce goods and services, expressed as the ratio of output to input (Alzeraif, Cheaitou, & Nassif, 2023).

As stated by Blecher (1987: 3) in Zarkasih (2020), Productivity is the ratio of organizational outputs to inputs, measured by dividing outputs by inputs. Enhancing productivity involves improving this ratio by generating more or better output with the same input level. It's both a behavioral and technical challenge, requiring a comprehensive understanding of factors influencing success, including emphasizing work ethic among all employees. According to Mukijat in (Firdasari, 2023), Workers' attitudes toward work, superiors, and colleagues can reflect their overall morality, defined as their attitude towards work. Responsible workers exhibit positive work attitudes, which contribute to increased productivity when displayed by all workers. Increasing employee productivity will encourage employee motivation so that employee performance is getting better (Hijriatin, M., Arwiyah, M. Y., Fakhri, M., & Luturlean, 2021).

According to (Qoyum, Rahmani, & Syahriza, 2023) Human beings are central to organizational activities, serving as planners, executors, and key determinants of goal attainment. Even with advanced tools, organizational goals cannot be achieved without active employee involvement. Hence, the quality of human resources greatly influences organizational success, with higher quality leading to better performance. (Kuswati, 2009). High employee performance facilitates the attainment of organizational goals. Human resources in Islamic economics are essential, serving not only as objects but also as crucial aspects in management. Through innovation and their capabilities, they become the backbone of organizational development (Yusuf & Isriana, 2023).

Previous research (AL Smadi, Amaran, Abugabah, & Alqudah, 2023) show high commitment to the Islamic Work Ethic improves employee performance by fostering independence, self-esteem, and a focus on hard work and ethical wealth accumulation. Enhanced employee performance facilitates organizational goal achievement, demonstrating the effectiveness of the Islamic Work Ethic. One of the studies by (Soemaryani, 2018) The internalization of Islamic work ethic positively impacts employee productivity. Employees who embody values like honesty, hard work, dedication, responsibility, creativity, and compassion demonstrate increased productivity.

The results of previous research conducted by Maudi (Hijriatin, M., Arwiyah, M. Y., Fakhri, M., & Luturlean, 2021) state that work productivity directly influences employee performance, leading to the achievement of company goals. Meeting work targets within a set period is a key aspect of assessing employee performance, aimed at continuous improvement and positive impact on the company.

One of the factors that affect the work quality is the Islamic work ethic. Previous research (Yousef, 2001) shows that an employee tends to feel satisfied and feel that his work is very meaningful, when he gets what is in accordance with his expectations or desires. Satisfactory

work results will have an impact on these employees to continue to give their abilities and want to continue to be in their organization. From some of the discussions and research above, The application of Islamic work ethic generally enhances companies and organizations, leading to increased job satisfaction and commitment among employees. This improvement in human resource quality is evident through better task allocation, optimal expression of skills, and increased employee loyalty. Employees, driven by higher commitment, tend to enhance their skills and contribute more effectively to their work (Putra, 2013).

Alongside Islamic work ethic, factors that affect the work quality are employee work productivity. According to Simanjuntak (1985, p. 30), Continuous improvement is crucial for enhancing quality of life. Employees need a productive mindset to tackle economic challenges like limited resources and technology skills, as well as non-economic challenges such as attitudes and safety factors. Increased productivity leads to improved well-being by enhancing workforce effectiveness and quality. Productivity serves as a management tool to drive production efficiency, providing guidance at all levels of management. Developing human resources alongside quality improvement fosters dignity and supports productivity (Suparman, 2020). This life philosophy and mindset urge continuous self-improvement to enhance productivity. Productivity serves as a key measure in assessing the quality of work within a company. In research (Royuela & Suriñach, 2013), The study shows that higher productivity can enhance objective conditions for improving work quality, especially in sectors with high human resources. While productivity had no overall effect on work quality across the economy, there was a positive relationship in high human capital sectors and a negative relationship in low human capital sectors. This may be due to skilled workers being replaced by less skilled workers operating machines, leading to compromised work quality in sectors with low human capital.

Employee roles crucial for company success. Monitoring performance ensures duties met. Performance influenced by internal (e.g., motivation) and external factors (e.g., work environment). Good performance vital for company success.

From the explanation above, it shows that Islamic work ethic, work productivity and employee performance are aspects that need to be studied and can affect the work quality. The main issue that deserves the attention of the organization is the work quality. This refers to the view that work quality is considered capable of increasing the participation and contribution of members or employees to the organization. Previous research has shown that the quality of work has a positive and significant influence on company performance. The existence of work quality also arouses the desire of employees to remain in the organization. Research also reveals a positive relationship between work quality practices and employee performance (Sari, Sari, & Kurniansyah, 2023).

This research was conducted in one of the non-bank Islamic financial institutions. Non-bank Islamic financial institutions in the community are BMT Tumang and BMT Amanah Ummah. BMT Tumang which has been established since 1998 with the legal basis number of establishment 242/BH/KDK.11.25/IV/1999. BMT Tumang has a vision in building a sharia-based community (ummah) economy, in order to realize independence through good, resilient, modern governance towards the welfare of members who are recognized by Allah SWT, and also has a company mission in developing strong, professional and highly competitive human resources. So that improving the work quality is very important in realizing the vision and mission of the sharia savings and loan cooperative. BMT Amanah Ummah which has been established since 1999 with

the legal basis number of establishment 195 / BH / KDK.11.27. BMT Amanah Ummah has a vision to become a professional business partner, with integrity & beneficial to the people, and has a mission to be a financially sound, good in service and harmonious in institutional relations. So, that improving the work quality is very important in realizing the vision and mission of the sharia savings and loan cooperative. So, This study aims to analyze the influence of Islamic Work Ethic and Productivity on Work Quality mediated by Employee Performance at KSPPS BMT Tumang Boyolali and BMT Amanah Ummah Sukoharjo.

## **LITERATURE REVIEW**

### **Islamic Work Ethic**

Work is essential for meeting human needs and balancing individual and social life. It fosters independence, self-esteem, and satisfaction. Success in work relies on hard work and commitment, which also benefits community well-being. Society faces fewer issues when individuals are dedicated to their work and avoid unethical practices. Creative work and cooperation bring happiness and are regarded as noble deeds. (Ali, 1992). The Islamic work ethic can be interpreted as a set of moral principles that distinguish what is right and wrong in an Islamic context. This work ethic formulates the definition used in terms of moral values and norms, or knowledge of good and bad that guides a person in a group to regulate his behavior (Hasan, R. R., Samdin, Nusantara, A. W., & Hatani, 2022). Islamic work ethic encompasses work-related character and habits, influenced by aqidah for motivation, guidance, and values. The Islamic faith shapes attitudes toward work through revelation and reason. (ISTANTI, 2023). In this study, Islamic work ethic which is an independent variable was measured using a questionnaire that has been developed by Ali (1992) which took as many as 15 statement items An example of an item from this scale is "Dedication to work is a virtue"

### **Work Productivity**

Efficiency in the production process that reflects how much output is produced from available inputs can be referred to as productivity. In addition, productivity can also be conceptualized as a comparison between output and input. Furthermore, productivity can also be measured as product output in the form of goods or services produced from each input or factor of production used in the production process (Syverson, 2011). According to Tohardi in Soetrisno (2016, p. 110) work productivity is a mental attitude that always seeks improvement to what already exists is the core of work productivity. It shows confidence that work can be done better today than yesterday, and that tomorrow can be better than today. This opinion is also reinforced by Ravianto in Soetrisno (2016, p. 101) The belief in continuous improvement, where today surpasses yesterday and tomorrow exceeds today, is intrinsic to productivity. This mindset encourages ongoing self-improvement and development of work abilities, avoiding quick satisfaction and always seeking enhancements for advancement. Work productivity according to (Qoyum et al., 2023) stated that it is a comparison between output and input value, where the output is expected to have added value and better working techniques. According to Soetrisno Edy (2016) productivity variables can be measured by the following indicators: Ability, Quality, Attendance, Responsibility, Improving the results achieved.

## **Employee Performance**

In the Big Indonesian Dictionary (KBBI), performance is defined as something to be achieved, such as achievements shown and one's abilities. Experts offer various definitions of performance, but it generally relates to the process of achieving results. HR performance, derived from job performance or actual performance, refers to the actual achievements of an individual. According to (Sihombing, Ramadhan, & Kusumah, 2023) Performance is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. According to Cashmere (2016, p. 182) Performance is the result of work and work behavior that has been achieved in completing the tasks and responsibilities given in a certain period. According to Wirawan (2009, p. 5) Performance is the outcome of work, whether physical or intangible, aligned with job requirements. Periodic assessment is necessary. According to Colquitt in Cashmere (2016, p. 183) Performance assesses employee behaviors impacting organizational goals positively or negatively. (Suharto & Suprpto, 2023) state performance is a record of the results obtained from certain job functions or certain activities over a certain period of time. According to Abu (Rakhmat, 2023) In performance appraisal practice, usually the three performance appraisal systems are combined between behavior, results, and sharia implementation. Abu Fahmi mentioned thus for his measurement can be used factors including: Honesty, Discipline, Creativity, Courtesy, Obedience, Loyalty, Commitment, Quality of work, Quantity or amount of work, Punctuality of work, Can read the Qur'an well.

## **Work Quality**

Work quality according to Marcana in (Akmal, Gumilar, & Santoso, 2023) is Behavior or activities that are carried out in accordance with the expectations, needs, or goals of the company that are achieved effectively and efficiently is a real form of work quality. Work quality shows reliability in the implementation of duties, so that these tasks can be completed with high quality, on time, accurately, and in accordance with procedures that are easily understood by employees who are responsible for the tasks and obligations given, be it personal, social, intellectual, or moral and spiritual responsibilities. Flippo (1995, p. 28) While organizations have different employee quality standards, effectiveness and efficiency are common measures. Thus, work quality is defined by results measured through the effectiveness and efficiency of job performance in achieving company goals. Human resource development must continue to be carried out so that quality labor can be obtained according to needs. Quality is associated not only with intelligence and fulfillment of the qualitative requirements of the work, but also involves the ability to complete the work according to the established plan. In Wungu and Brotoharsojo (2003, p. 57) it is stated that work quality refers to all forms of measures related to the quality of work that can be expressed in the form of numbers or can be converted into numbers. Wilson and Heyel's opinion quoted in (Rizki, Barung, Afifah, & Kurniawan, 2023) It is stated that the quality of work reflects the extent to which an employee's duties can be carried out with a level of accuracy, completeness, and neatness. According to (Nurpida, 2023) work quality is an employee who meets the qualitative requirements required by his duties, so that the task can be carried out thoroughly. According to (Qoyum et al., 2023), indicators of employee work quality are: Self-Potential, Optimal Work Results, Work Process, Enthusiasm.

## METHODS

The type of research used in this study is causal research that uses survey methods with questionnaire tools. The method used in this study is a quantitative approach. Quantitative research deals with the measurement and analysis of variables to obtain results. The population in this study is employees of KSPPS BMT Tumang in Boyolali with 59 population and BMT Amanah Ummah in Sukoharjo with 51 population. The sampling technique used in this study is non-probability sampling where there is no chance for every element in the population. While the technique used in sampling is a saturated sampling technique in which all members of the population are used as samples. Data analysis using SEM PLS using Smart PLS with the following stages: 1). Evaluation of the Measurement Model (Outer Model) is used to evaluate the validity and reliability of the model. 2). Structural Model Evaluation (Inner Model) consists of R-Square (R<sup>2</sup>) and Goodness of Fit. Changes in R-Square values can be used to explain the effect of certain exogenous latent variables on endogenous latent variables. 3). Hypothesis Testing consists of Direct Effects and Indirect Effects.

**Table 1 Indicators Of Each Electronic Component**

Variable	Code	Indicator
A. <i>Islamic Work Ethic (X<sub>1</sub>)</i>	X1.1 X1.2 X1.3 X1.4 X1.5 X1.6 X1.7 X1.8 X1.9 X1.10 X1.11 X1.12 X1.13 X1.14 X1.15	<ol style="list-style-type: none"> <li>1. <i>Dedication to work is a virtue</i></li> <li>2. <i>Good work benefits both one's self and Others</i></li> <li>3. <i>Justice and generosity in the work place are necessary conditions for society's welfare</i></li> <li>4. <i>Producing more than enough to meet one's needs contributes to the prosperity of society as a whole</i></li> <li>5. <i>One should carry work out to the best of one's ability</i></li> <li>6. <i>Work is not an end in itself but a means to foster personal growth and social relations</i></li> <li>7. <i>More leisure time is detrimental to society.</i></li> <li>8. <i>Human relations should be emphasize and encourage</i></li> <li>9. <i>Work enables man to control nature</i></li> <li>10. <i>Creative work is a source of happiness and accomplishment</i></li> <li>11. <i>Any person who works is more likely to get ahead in life</i></li> <li>12. <i>Work gives one the chance to be independent</i></li> <li>13. <i>A successful person is the one who meets deadlines at work</i></li> <li>14. <i>One should constantly work hard to meet responsibilities</i></li> <li>15. <i>The value of work is delivered from the accompanying intention rather than its result</i></li> </ol>
B. <i>Productivity (X<sub>2</sub>)</i>	X2.1 X2.2 X2.3 X2.4 X2.5 X2.6 X2.7 X2.8	<ol style="list-style-type: none"> <li>1. Ability</li> <li>2. Quality</li> <li>3. Attendance</li> <li>4. Responsibility</li> <li>5. Improving the result achieved</li> </ol>

	X2.9 X2.10	
C. <i>Employee Performance (Z)</i>	Z.1 Z.2 Z.3 Z.4 Z.5 Z.6 Z.7 Z.8 Z.9 Z.10 Z.11	1. Honesty 2. Discipline 3. Creativeness 4. Manners 5. Obedience 6. Loyalty 7. Commitment 8. Quality of work 9. Quantity or amount of work 10. Punctuality of work 11. <i>Can read the Qur'an well.</i>
D. WORK QUALITY (Y)	Y.1 Y.2 Y.3 Y.4 Y.5 Y.6 Y.7 Y.8	1. Self-Potential 2. Optimal Work Results 3. Work Process 4. Enthusiasm

## RESULTS

This study aims to analyze the influence of Islamic Work Ethic and Productivity on Work Quality mediated by Employee Performance at KSPPS BMT Tumang Boyolali and BMT Amanah Ummah Sukoharjo. The description of this respondent is the information needed according to the characteristics of the respondents who filled out the answers. according to the classification of gender, age, level of education, and length of service. The characteristics of respondents based on their gender show that 57 male respondents, representing 51.82% of the total, and 53 female respondents, accounting for 48.18%. The total age of respondents was 70 people or (63.64%), namely 21-30 years old, compared to 34 respondents aged 31-40 years or (30.91%) and the number of respondents aged more than 40 years was 6 people or (5.45%). For respondents based on their last level of education, there were 13 senior high school or (11.82%), 10 individuals had a diploma (9.09%), 86 people had a bachelor's degree or (78.18%), and one person has a master's degree graduate or (0.91%). Meanwhile, for Doctor, 0 people or (0%). Respondents based on length of work, with work experience of fewer than five years, the highest was 63 people or (57.27%), work experience of 6-10 years was 37 people or (33.64%), and work experience was more than 11 years as many as ten individuals or (9.09%).

### Analysis of Results

In this study, the test results were analyzed with the help of SmartPLS software version 3.0; The full model can be presented in the following figure:

a. Model test results



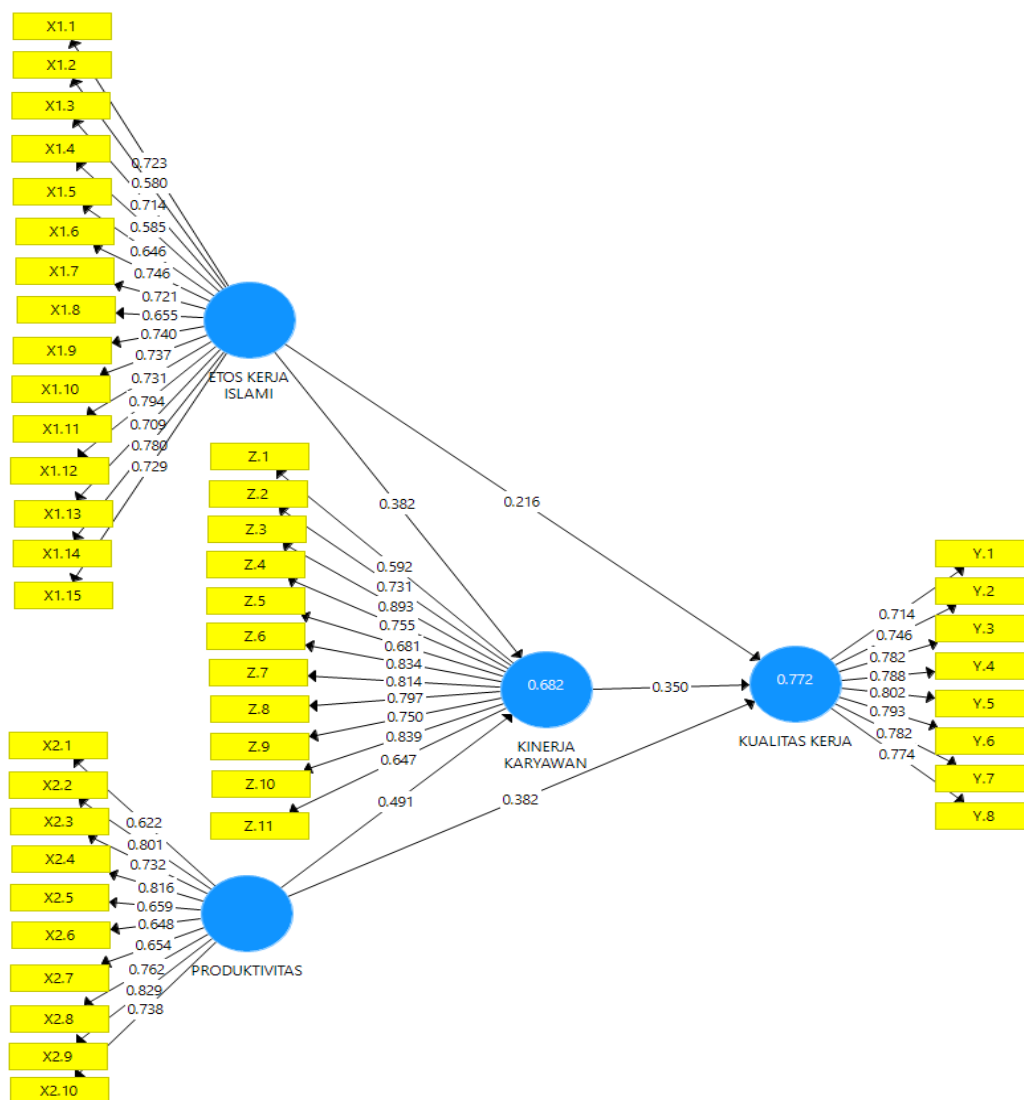


Figure 1 Outer Model

Tabel 2 Convergent Validity

Variable	Indicator	Outer Loadings	Information
ISLAMIC WORK ETHIC (X <sub>1</sub> )	X <sub>1.1</sub>	0,723	Valid
	X <sub>1.2</sub>	0,580	Valid
	X <sub>1.3</sub>	0,714	Valid
	X <sub>1.4</sub>	0,585	Valid
	X <sub>1.5</sub>	0,646	Valid
	X <sub>1.6</sub>	0,746	Valid
	X <sub>1.7</sub>	0,721	Valid
	X <sub>1.8</sub>	0,655	Valid
	X <sub>1.9</sub>	0,740	Valid
	X <sub>1.10</sub>	0,737	Valid
	X <sub>1.11</sub>	0,731	Valid
	X <sub>1.12</sub>	0,794	Valid
	X <sub>1.13</sub>	0,709	Valid
	X <sub>1.14</sub>	0,780	Valid
	X <sub>1.15</sub>	0,729	Valid

PRODUCTIVITY (X <sub>2</sub> )	X <sub>2.1</sub>	0,622	<i>Valid</i>
	X <sub>2.2</sub>	0,801	<i>Valid</i>
	X <sub>2.3</sub>	0,732	<i>Valid</i>
	X <sub>2.4</sub>	0,816	<i>Valid</i>
	X <sub>2.5</sub>	0,659	<i>Valid</i>
	X <sub>2.6</sub>	0,648	<i>Valid</i>
	X <sub>2.7</sub>	0,654	<i>Valid</i>
	X <sub>2.8</sub>	0,762	<i>Valid</i>
	X <sub>2.9</sub>	0,829	<i>Valid</i>
	X <sub>2.10</sub>	0,738	<i>Valid</i>
EMPLOYEE PERFORMANCE (Z)	Z <sub>.1</sub>	0,592	<i>Valid</i>
	Z <sub>.2</sub>	0,731	<i>Valid</i>
	Z <sub>.3</sub>	0,893	<i>Valid</i>
	Z <sub>.4</sub>	0,755	<i>Valid</i>
	Z <sub>.5</sub>	0,681	<i>Valid</i>
	Z <sub>.6</sub>	0,834	<i>Valid</i>
	Z <sub>.7</sub>	0,814	<i>Valid</i>
	Z <sub>.8</sub>	0,797	<i>Valid</i>
	Z <sub>.9</sub>	0,750	<i>Valid</i>
	Z <sub>.10</sub>	0,839	<i>Valid</i>
	Z <sub>.11</sub>	0,647	<i>Valid</i>
WORK QUALITY (Y)	Y <sub>.1</sub>	0,714	<i>Valid</i>
	Y <sub>.2</sub>	0,746	<i>Valid</i>
	Y <sub>.3</sub>	0,782	<i>Valid</i>
	Y <sub>.4</sub>	0,788	<i>Valid</i>
	Y <sub>.5</sub>	0,802	<i>Valid</i>
	Y <sub>.6</sub>	0,793	<i>Valid</i>
	Y <sub>.7</sub>	0,782	<i>Valid</i>
	Y <sub>.8</sub>	0,774	<i>Valid</i>

Data source: Primary data processed, 2023

The *outer loading* value is used to test *convergent validity*. This test is a reflective measure or criterion with the output load value is a loading value measurement scale of 0.5 to 0.60 considered sufficient Chin (1995) in (Sataruno, Trang, & Poluan, 2023). Based on Table 1, all statements are proven to be valid.

### Discrimanat Validity

Discriminant validity is determined by comparing the square root of the AVE (Average Variance Extracted) of each construct with the correlation value between the constructs in the model.

**Table 3 Discriminant Validity**

<b>Construct Reliability and Validity</b>	<b>Average Variant Extracted (AVE)</b>	<b>Information</b>
ISLAMIC WORK ETHIC	0,502	<i>Valid</i>
PRODUCTIVITY	0,532	<i>Valid</i>
EMPLOYEE PERFORMANCE	0,581	<i>Valid</i>
WORK QUALITY	0,598	<i>Valid</i>

Source : Primary data processed, 2023

Based on the table above Each variable in this study shows an AVE (Average Variance Extrancted) value of  $> 0.5$ . This shows that each variable has good *discriminant validity*.

### Reliability Test

**Tabel 4 Composite Reliability**

Construct Reliability and Validity	Composite Reliability	Information
ISLAMIC WORK ETHIC	0,938	Reliable
PRODUCTIVITY	0,918	Reliable
EMPLOYEE PERFORMANCE	0,938	Reliable
WORK QUALITY	0,922	Reliable

Source : Primary data processed, 2023

Based on the data in the table above, the *Composite Reliability* value of the Islamic work ethic variable 0.938, for the productivity variable value 0.918, for the variable value of employee performance 0.938, and for the work quality variable 0.922. Judging from the *Composite Reliability* value on each variable whose magnitude is  $> 0.7$  shows that the four variables are reliable.

The reliability test with Composite Reliability above can be strengthened by using Cronbach's Alpha value.

**Tabel 5 Composite Reliability**

Construct Reliability and Validity	Cronbach's Alpha	Information
ISLAMIC WORK ETHIC	0,928	Reliable
PRODUCTIVITY	0,901	Reliable
EMPLOYEE PERFORMANCE	0,926	Reliable
WORK QUALITY	0,904	Reliable

Source : Primary data processed, 2023

Based on the table above, it shows that the Cronbach alpha value of all variables in this study is above  $> 0.7$ . Thus, these results can show that each research variable has met the requirements of Cronbach's Alpha value, so it can be concluded that the overall variable has a high level of reliability.

### Multicollinearity Test

**Tabel 6 Collinearity Statistics (VIF)**

Construct Reliability and Validity	Islamic work ethic	Productivity	Work Quality	Employee Performance
ISLAMIC WORK ETHIC			3,078	2,618
PRODUCTIVITY			3,378	2,618
WORK QUALITY				
EMPLOYEE PERFORMANCE			3,146	

Source : Primary data processed, 2023

Based on table 10 above, it is obtained that each variable has a cut off value  $> 0.1$ . From each variable  $VIF < 5$ , it does not violate the multicollinearity assumption test.

### Structural Model or Inner Model

This model measures how cause-and-effect relationships are between latent variables. The Coefficient of Determination ( $R^2$ ) and Goodness of Fit were used to evaluate this model.

Based on data processing that has been carried out using SMARTPLS 3.0, the *R-square* value is obtained as follows:

**Table 7 R-square**

<i>R-square</i>		
	<i>R-square</i>	<i>R-square Adjusted</i>
WORK QUALITY	0,772	0,766
EMPLOYEE PERFORMANCE	0,682	0,676

Source : Primary data processed, 2023

The R-Square table is used to see the influence of Islamic work ethic and productivity variables on employee performance and the magnitude of the influence of Islamic work ethic variables, productivity and employee performance on work quality variables. Based on the presentation of data in the table above, it can be seen that the influence of Islamic work ethic, productivity on employee performance is 0.682 or 68.2% and the influence of Islamic work ethic, productivity, and employee performance on work quality is 0.772 or 77.2%.

The assessment of good of fit is known from the Q-Square value. The Q-Square value has the same meaning as the coefficient determination (R-Square) in regression analysis, where the higher the Q-Square, the model can be said to be better or more fit with the data. The calculation results of Q-Square are as follows:

$$\begin{aligned}
 Q\text{-Square} &= 1 - [(1 - R^2_1) \times (1 - R^2_2)] \\
 &= 1 - [(1 - 0,772) \times (1 - 0,682)] \\
 &= 1 - (0,228 \times 0,318) \\
 &= 1 - 0,073 \\
 &= 0,927
 \end{aligned}$$

Based on the results of the calculation above, a *Q-Square* value of 0.927 is obtained. This shows that the magnitude of diversity of research data that can be explained by the research model is 92.7%, while the remaining 7.3% is explained by other factors that are outside this research model. Thus, from these results, this research model can be declared to have a good goodness of fit.

### Hypothesis Testing

Hypothesis testing in this study is carried out by looking at t statistics and P values. The t test aims to determine the extent of the influence of the independent variable on the dependent variable.

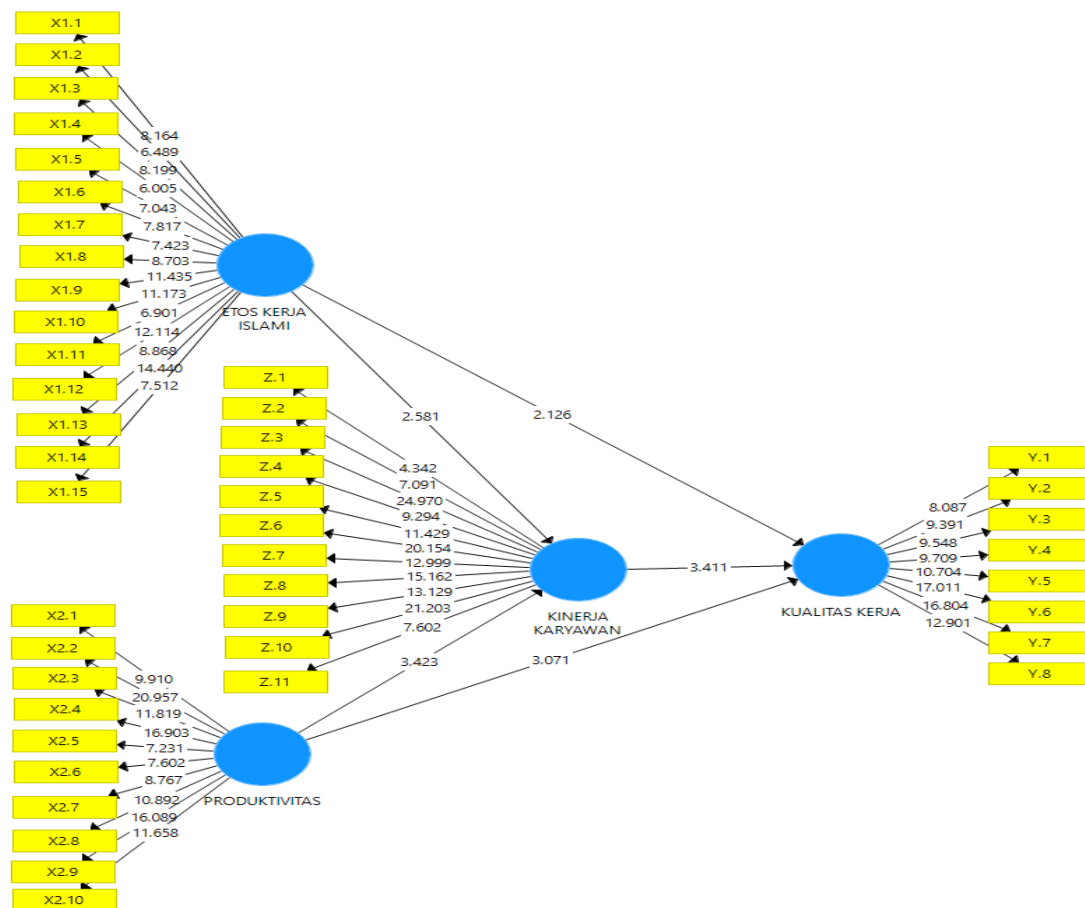


Figure 2 Inner Model

Based on the data processed, the results can be used to answer the hypothesis in this study. Test the hypothesis in this study by looking at *t Statistics* and *P Values*. This hypothesis can be declared accepted if *P Values* < 0.05. In this study there are direct influences and indirect influences because there are independent variables, dependent variables, and mediation variables. In the smartPLS program, the results of the hypothesis test can be seen through the *Path Coefficients* Bootstrapping technique as follows:

Table 8 Direct Effect

Path Coefficients	Original Sample	Sample Mean	Standard Deviation	t Statistics (Ts)	t-tabel (Tt)	Result	P Values	Information
IWE -> EP	0,382	0,395	0,148	2,581	1,967	Ts>Tt	0,010	Significant Positive
IWE -> WQ	0,216	0,202	0,101	2,126	1,967	Ts>Tt	0,034	Significant Positive
PROD -> EP	0,491	0,472	0,143	3,423	1,967	Ts>Tt	0,001	Significant Positive
PROD -> WQ	0,382	0,383	0,124	3,071	1,967	Ts>Tt	0,002	Significant Positive
EP -> WQ	0,350	0,359	0,103	3,411	1,967	Ts>Tt	0,001	Significant Positive

Source : Primary data processed, 2023

Based on Table 12 above, it can be seen that of the five hypotheses that have a direct effect, these hypotheses are accepted because the T-Statistics value  $> 1.967$  and the P-value  $< 0.05$ .

### Indirect Influence Testing

The results of the analysis can be seen through the indirect effects table of bootstrapping techniques. The summary results are as follows:

**Table 9 Indirect Effects Test Results**

Path Coefficients	Original Sample	t Statistics (Ts)	T-table (Tt)	Result	P Values	Information
IWE -> EP -> WQ	0,134	1,797	1,967	Ts<Tt	0,073	Positive is not Significant
PROD -> EP -> WQ	0,172	2,380	1,967	Ts>Tt	0,018	Significant Positive

Source : Primary data processed, 2023

Based on Table 13 above, it can be seen that from the relationship that has an indirect effect, there is one hypothesis that is rejected, namely Islamic Work Ethic on Work Quality mediated by Employee Performance because the T-Statistics value  $< 1.967$  and P-value  $> 0.05$ , while one other hypothesis is accepted because the T-Statistics value  $> 1.967$  and P-value  $< 0.05$ .

## DISCUSSION

The results of this study show the following:

1. The influence of Islamic work ethic on employee performance in BMT employees.

The results of the analysis show that Islamic work ethic has a positive influence on employee performance. In accordance with the results of the hypothesis test which shows a statistical t value of 2.581 or  $> 1.967$ , the effect is significant and the P value is 0.010 or  $< 0.05$  which means that the Islamic work ethic has a positive and significant effect on employee performance. Improving the Islamic work ethic within the organization leads to better employee performance. Conversely, a declining Islamic work ethic results in poorer employee performance. This is supported by previous research by (AL Smadi et al., 2023), Udin et al (2022), and Mohammed et al (2018) which stated that Islamic work ethic has a significant effect on employee performance. The results showed that individuals with a high level of Islamic work ethic were more likely to work hard to achieve their departmental goals and go beyond the demands of their basic jobs to help organizations and colleagues. The findings also found that employees with a high work ethic were more likely to exhibit proactive behavior toward the organization and co-workers. In addition, the results of this study show the existence of motivation that drives employees in these organizations to go beyond their official duties, thereby improving their job performance.

2. The influence of Islamic work ethic on the quality of work in BMT employees.

The results of the analysis show that Islamic work ethic has a positive and significant effect on work quality. Based on the hypothesis test showing a statistical t value of 2.126 or  $> 1.967$ , the effect is significant and the value of P Value shows 0.034 or  $< 0.05$  which means there is a positive and significant influence of Islamic work ethic on work quality. Improving the Islamic work ethic within the organization leads to better work quality. Conversely, a declining Islamic work ethic results in poorer work quality. Ali & Al-Owaihan (2008) highlight that, according to

Islamic teachings, the Prophet Muhammad considered discipline and commitment essential for building a functioning society. It is important to recognize the importance of doing a job well and learning how to do it properly. The research results show that individuals with a high level of Islamic work ethic are more likely to work hard continuously to fulfill their responsibilities, have dedication to their work, and understand the importance of their role in building society, thereby improving the quality of their work. This is supported by previous research Nadiro (2014), (Sudirman et al., 2023) and Sulaeman (2016) in their research suggesting that Islamic work ethic has a direct effect and has significance on work quality. Based on the findings of this research and supported by previous research, one way to improve the work quality is through an Islamic work ethic in an organization (Sumadi, 2022).

3. The effect of productivity on employee performance on BMT employee users.

The results of the hypothesis test show that productivity has a positive effect on employee performance. Based on the results of the analysis resulting in a statistical t value of 3.423 or  $>1.967$ , the effect is significant and the value of P Value is 0.001 or  $<0.05$  which means there is a positive and significant influence of productivity on employee performance. Improving productivity within the organization leads to better employee performance. Conversely, declining productivity results in poorer employee performance. According to research conducted by (Nur & Winarno, 2023), it is stated that employee work productivity and employee performance have a correlation that shows a strong and positive relationship between the two variables.

Research by Simarmata et al (2022) also shows a significant influence between work productivity variables on employee performance. The relationship between these two variables is strengthened by research conducted by Maudi (Hijriatin, M., Arwiyah, M. Y., Fakhri, M., & Luturlean, 2021) and (Firdasari, 2023) which also states the positive significance between productivity and employee performance.

Based on the findings of this study and supported by previous research, the need for good productivity is one of the efforts to improve employee performance when working in their organization. Several things that need to be considered in improving employee performance at KSPPS BMT based on the results of respondents' answers include the statement "employees who make efforts to correct mistakes that have been made in their work," where the majority of respondents answered agreeing with 54.5% and strongly agreeing with 40.0%. The average answer, or mean, is 4.33. Employees with high morale and a commitment to improving themselves and their work tend to have high productivity. They will be more motivated to continue to enhance their performance for the better.

Thus, it can be concluded that increasing employee productivity will encourage employee work motivation so that employee performance is getting better.

4. The effect of productivity on work quality in BMT employees

The results of the hypothesis test show that productivity has a positive effect on work quality with a statistical t value of 3.071 or  $>1.967$ , then the effect is significant and the P value is 0.002 or  $<0.05$  which means there is a positive influence of productivity on work quality. This statement is supported by Based on research conducted by Syarif, Rahmawati, & Fasa (2019) that productivity has a positive effect on work quality. Reinforced by research by Zarkasih (2020), and Jimmy et al (2019) shows that productivity directly has a positive and significant effect on work quality (Muhammad Sholahuddin,, 2020). Improving productivity within the

organization leads to better employee performance. Conversely, declining productivity results in poorer employee performance. Productivity refers to respondents' perceptions of their development with their work and how well employees strive to improve their quality compared to the past. This is evident in the indicators of responsibility (X2.8) and quality of work (X2.4), where both indicators are considered good by the majority of respondents. For the responsibility indicator, with the statement "I try to correct the mistakes I have made at work," 54.5% agree, and 40.0% strongly agree, with an average score of 4.33. For the work quality indicator, with the statement "I always improve the quality of my work," 56.4% agree, and 32.7% strongly agree, with an average score of 4.19.

#### 5. The effect of employee performance on work quality of BMT employees

The results of the hypothesis test show that employee performance has a positive effect on work quality with a statistical t value of 3,411 or  $>1.967$  then a significant effect and the value of P Value of 0.001 or  $< 0.05$  which means there is a positive and significant influence of employee performance on work quality. Improving employee performance within the organization leads to better work quality. Conversely, declining employee performance results in poorer work quality.

The above shows that employees at the research object show a good level of performance based on the indicators measured, which reflects their commitment to work and the organization and produce work quality. Performance is one of the keys to success that influences an organization in achieving the quality of its work. Therefore, it can be concluded that there is a close relationship between performance and work quality in an organization. This statement is in accordance with research conducted by Isherawati (2021) which states that work experience and employee performance have a positive and significant influence on work quality. The relationship between these two variables is strengthened by research conducted by Syarif, Rahmawati, & Fasa (2019), and Nadiro (2014) which also states the positive significance between employee performance and work quality (Irmawati & Wulandari Kn, 2017).

#### 6. The influence of Islamic work ethic on work quality through employee performance as an intervening variable for BMT employees

Based on the hypothesis test, Islamic work ethic has a positive effect on work quality through employee performance as an intervening variable with a statistical t analysis result value of 1,797 or  $< 1.967$  and P value of 0.073 or  $>0.05$  which means a positive but not significant effect of Islamic work ethic on work quality through employee performance as an intervening variable. This is supported by previous research Syarif et al (2019), Hanum (2017) which stated that the indirect influence of Islamic work ethic on work quality through employee performance is not significant. This indicates that other factors may have a stronger influence in explaining variability in work quality (Setyawan & Mujiyati, 2007). There may be other variables not measured in this study, which may act as intervening variables between Islamic work ethic and work quality. This variable may be a more dominant factor in explaining the relationship between Islamic work ethic and work quality.

#### 7. The effect of productivity on work quality through employee performance as an intervening variable of BMT employees

Based on the results of the hypothesis test, it shows that productivity has a positive effect on work quality through employee performance as an intervening variable with a statistical t



value of 2.380 or  $>1.967$  and a P Value of 0.018 or  $<0.05$  which means that there is a positive and significant influence of productivity on work quality through employee performance as an intervening variable. This statement is in accordance with the research of Syarif et al (2019) which states that productivity has a positive and significant effect on work quality through employee performance as a mediation variable. In other words, better employee performance in linking productivity with work quality will have a positive impact on work quality. This underscores the importance of employee performance in the context of productivity and work quality.

## CONCLUSION

This study aims to analyze the influence of Islamic Work Ethic and Productivity on Work Quality mediated by Employee Performance at KSPPS BMT Tumang Boyolali and BMT Amanah Ummah Sukoharjo. Based on the analysis of problem formulation, hypotheses, and research results, the following conclusions can be drawn: first, Islamic Work Ethic has a positive and significant influence on Employee Performance. Second, Islamic Work Ethic has a positive and significant influence on Work Quality. Third, Productivity has a positive and significant influence on Employee Performance. Fourth, productivity has a positive and significant influence on work quality. Fifth, Employee Performance has a positive and significant influence on Work Quality. Sixth, the indirect influence of Islamic work ethic on work quality through employee performance is not significant, then it is included in unmediated. Finally, Productivity affects Work Quality mediated by Employee Performance, then it is included in partial mediation. From this analysis and conclusion, the author recommends that to be able to overcome the constraints of Islamic work ethic that is still low, KSPPS BMT can further improve it by teaching aspects of Islamic work ethic such as dedication in work that can have an impact on achieving work quality. The results of the study of productivity variables affect the work quality. Employees who have high productivity can foster ethical principles and a sense of responsibility in working more efficiently so that the work quality becomes better. Therefore, existing employees must further increase productivity that can be developed from aspects of Ability, Quality, Attendance, Responsibility, Improving the results achieved, to improve the quality of their work further.

## SUGGESTION

For further research, researchers are expected to consider adding independent variables other than Islamic work ethic, productivity, and employee performance in influencing work quality because according to the results of the study is still considered lacking. It is expected that in future studies to add research objects, such as BMT in Central Java in order to get the results expected by researchers. The indirect influence of Islamic work ethic on work quality through employee performance as an intervening variable is not significant. This can be the next research material for further analysis.

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