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The Influence Of Work Culture, Islamic Work Ethic, Work Discipline And Work Motivation On Employee Performance (Case Study at LKMS Assa'diyah Berkah Sejahtera Kudus)

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ABSTRACT

LKMS Assa'idiyyah Berkah Sejahtera Kudus has problems in the quality of its human resources. This is caused by several employee performance factors where the performance culture is not comparable to the sense of responsibility and contribution of its employees. So that it makes employees feel less appreciated and not motivated to work harder and better. This study was conducted with the aim of finding factors that affect employee performance. This study is a descriptive study with a quantitative approach. The population in this study were all employees at LKMS Assa'diyyah Berkah Sejahtera Kudus, totaling 40 employees. The sampling method in this study used a census, namely the entire number of employees at LKMS As'diyyahBerkah Sejahtera Kudus. The results of this study indicate that the variables of Islamic work ethic and work discipline have a positive and significant effect on employee performance at LKMS Assa'diyah Berkah Sejahtera Kudus. While the variables of work culture and work motivation do not have a significant effect on employee performance at LKMS Assa'diyah Berkah Sejahtera Kudus. This study has implications for the theory of employee performance and policies taken to address problems in the quality of human resources by paying attention to Islamic work motivation and work discipline at LKMS Assa'diyah Berkah Sejahtera Kudus.

Keywords: Work Culture, Work Discipline, Work Motivation, Islamic Work Ethic, Employee Performance.

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INTRODUCTION

According to the Financial Services Authority (OJK), Islamic Microfinance Institutions (LKMS) are growing rapidly in Indonesia. In addition, LKMS also have an important role in improving the economy, especially in supporting MSMEs (Micro, Small and Medium Enterprises). M. Fajar Aditya et al (2024) also added that in improving the economy, LKMS provides access to financing to MSMEs which are the backbone of the Indonesian economy, so that it can increase economic growth and create jobs. In addition, it can also increase the productivity of the community, especially those who are not served by formal financial institutions. The rapid development of LKMS in Indonesia is almost 51.2 million units or 99.9% of business actors in the Indonesian economy. In detail, there are 80 LKMS companies spread across 22 of the 34 provinces in Indonesia. Central Java is the province with the most LKMS, namely 122 companies or 53.74% of the total (Ardhianti, 2022).

This explains that the development of LKMS has shown significant growth (A Djajuli, 2021). This development is reflected in the increasingly widespread adoption of the institution by various

institutions, both formal and non-formal. One form of application that attracts attention is its integration into the Islamic boarding school environment. Islamic boarding schools are considered to have great potential in supporting the sustainability of Islamic microfinance institutions, considering the existence of students whose numbers are relatively large and can function as main customers. Not only that, the active participation of the community around the Islamic boarding school also provides a great opportunity to expand the reach of services and strengthen the foundations of an inclusive community-based economy based on sharia principles. One of the Islamic boarding schools in Indonesia that established LKMS is the Al Munawwir Krapyak Islamic boarding school in Yogyakarta, where with the existence of LKMS it can strive to realize the economic independence of the Islamic boarding school so that it does not depend on external assistance. In other words, Islamic boarding schools can manage dama according to sharia and empower students through productive economic activities. However, it does not only serve the financial needs of Islamic boarding schools and students, but also provides services to the surrounding community, especially MSMEs, so that it can strengthen the sharia-based community economy (Malioboro News, 2017).

In addition, there is also the Sharia Microfinance Institution (LKMS) Assa'diyyah Berkah Sejahtera which operates as a non-bank financial institution. This LKMS is based on Law Number 1 of 2013 which states that Microfinance Institutions are pilot projects of the OJK in order to improve access to community financial services, especially those who have not been served by formal institutions. The establishment of LKMS is also in line with the Presidential Regulation of the Republic of Indonesia Number 82 of 2016 concerning the National Strategy for Inclusive Finance (Alan & Regina, 2023).

According to the manager of LKMS Assa'diyyah Berkah Sejahtera Kudus during the pre-research interview session conducted by the researcher, he explained that the financing provisions at LKMS are usually carried out in groups and the system used is a profit-sharing system of 3%, and no collateral is included. Then, the transactions at LKMS use contracts that are in accordance with existing sharia principles. OJK No. 62/POJK.05/2015 also explains the regulations regarding contracts used in Islamic microfinance institutions (LKMS), including mudharabah contracts, murabahah contracts, ijarah contracts, salam contracts, istishna contracts and qardh contracts. This is also the same as the financing implemented by LKMS Assa'idiyyah Berkah Sejahtera, where in its financing products, LKMS has used the mudharabah contract, which means a cooperation contract between the capital owner and the capital recipient to utilize their capital (Jenita, 2017 & Tuti Nadhifah, et., al. 2024).

However, the success of an LKMS does not only depend on the system and products implemented, but also on the performance of its human resources, especially employees. Based on the results of an interview with Mr. Mashuri as the Manager of LKMS Assa'idiyah Berkah Sejahtera, there are several internal factors that affect employee performance, including low discipline, lack of accuracy, and weak supervision and motivation from the leadership. For example, there are still many employees who are late to the office or do not complete tasks on time, and are less careful in carrying out administrative responsibilities. This problem is exacerbated by the absence of strict sanctions from the leadership, so that this behavior becomes a habit that is not considered a mistake.

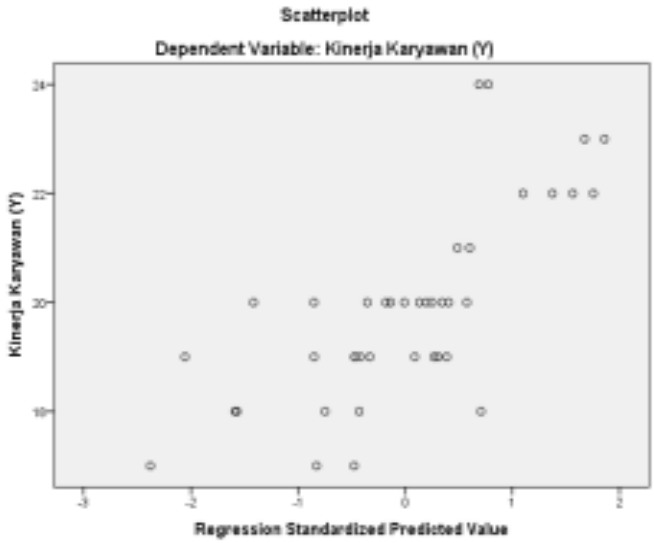
This phenomenon shows that LKMS Assa'diyyah Berkah Sejahtera faces serious challenges in terms of human resource management. In fact, optimal employee performance is crucial in ensuring service quality, customer trust, and the sustainability of the institution. Therefore, it is necessary to conduct an in-depth study of employee performance at LKMS Assa'diyyah Berkah Sejahtera Kudus to identify factors that influence performance and provide recommendations for improvement that are oriented towards increasing professionalism and work responsibility.

METHOD

The method used in this study is a quantitative research method (field research), namely research whose data and information are obtained in the research work arena (field) activities (Arikunto, 2017). While the population in this study is the entire object totaling 40 employees who are full sampling is a sampling technique when all members of the population are used as samples

(Sugiyono, 2017). The sampling method in this study is "census" which means if the population is less than 100 then the entire population is used as a census sample. With a population of 40 employees, the sample used in this study is the entire population (Bahri, 2019). This study is located at LKMS Assa'idiyyah Berkah Sejahtera Kudus Jl. Mbah Hamzah Krapyak Kirig Mejobo Kudus Regency. This study uses data analysis techniques in the form of Multiple Linear Regression Analysis to measure how much influence there is between variables. This study also uses data analysis with statistical processing in the form of SPSS.

RESEACRH RESULT



Classical Assumption Test Result

1. Autocorrelation Test

The test results using the Durbin-Watson test on the residual regression equation obtained a calculated d-number of 2.280 compared to the theoretical d-value in the Durbin Watson d-statistic t-table with a significance point of □ = 5%. From the Durbin Watson d-statistic table, the dl value was obtained as 1.338 and du as 1.658 because the test results were 4-dl<d>4 (4-1.338 <1.658 <4), so it can be concluded that the research data has no positive autocorrelation for the significance level of □ = 5%. Can be seen in table 1 below.

Tabel 1. Autocorrelation Test

Model	R	R Square	Adjusted R Square	Std. Eror of The Estimate	Durbin Watson
1	.732[a]	.536	.483	1.284	1.963

Source: Data processed, 2024

2. Heteroscedasticity Test

Based on the scatterplot graph, it indicates that the pattern is not clear and there are points that are spread out. Then the point is at a number below 0 with the Y axis. This shows that the regression model in the study does not experience heteroscedasticity.

Gambar 2.

Heteroccedasticity Test

Source: Data processed, 2024

3. Multicollonearuty Test

The multicollinearity test aims to test whether the regression model finds correlation between independent variables. A good regression model should not have correlation between independent variables. One way to find out whether or not there are symptoms of multicollinearity is by looking at the Variance Inflation Factor (VIF) and Tolerance values. If the VIF value is less than 10.00 and tolerance is more than 0.10, it is stated that there is no multicollinearity. Multicollinearity can be seen in the following table:

Tabel 2. Multicollonearuty Test

Model	***Collinearity Statistic***	
	Tolerance	**VIF**
Budaya Kerja (X1)	0,681	1,468
Etos Kerja Islami (X2)	0,944	1,059
Disiplin Kerja (X3)	0,747	1,338
Motivasi Kerja (X4)	0,569	1,758

Source: Data processed, 2024

Multiple Linearity Test

Multiple linear regression test is used in models that have more than one independent variable and to determine its effect on the dependent variable. The results of the multiple linear regression test are presented in Table 3 below:

Tabel 3.
Multiple Linearity Test

Model	**B**	**Beta**	**T**	**Sig.**
Costants	4.911		1.691	.098
Work Culture (X1)	.204	0.269	1.927	.062
Islamic Work Ethic (X2)	.295	0.253	2.135	.040
Work Displine (X3)	.490	0.493	3.699	.001
Work Motivation (X4)	.181	0.232	1.517	.138

Source: Data processed, , 2024.

Based on Table 4.14, the following regression equation can be obtained:

Y = 4,911 + 0,269 X1 + 0,253 X2 + 0,493 X3 + 0,232 X4 + e

Based on the equation above, it can be seen that the variable that has the greatest influence on work discipline is 0.493, meaning that the greater the work discipline at LKMS Assa'idiyyah Berkah Sejahtera Kudus, the greater the influence on employee performance. Then the work culture variable has a positive influence of 0.269, meaning that the better the work culture, the more it improves employee performance. Furthermore, the Islamic work ethic variable has a positive relationship of 0.253, meaning that the better the Islamic work ethic, the more it improves employee performance. Furthermore, the work motivation variable has a positive influence of 0.232, meaning that the better the work motivation, the more it improves employee performance.

Determinant Coefficient Test

The coefficient of determination in the research results is indicated by the R Square (R2) or Adjusted R Square value. The results of the determination coefficient test in this study can be seen in the following table:

Tabel 4. DeterminantCoeffient Test

Model	R	R Square	Adjusted R Square	Std. Erros Of the Estimate	Durbin-Watson
1	.732[a]	.536	.483	1.284	1.963

Source: Data processed, 2024.

The results of the data test above show that the R Square value is 0.536 or 53.6%. This means that the variation in the strength of the influence of variables X1 (work culture) X2 (Islamic work ethic), X3 (work discipline), X4 (work motivation) is 53.6% on the variable Y (employee performance).

Partial Test (t-Test)

The t-test aims to test the influence of each independent variable on the dependent. The following are the results of the t-test in this study.

Tabel 5. Partial Test (t-Test)

Variabel	t hitung	t tabel	Terbukti
Budaya Kerja (X1)	1,927	1,683	Signifikansi
Etos Kerja Islami (X2)	2,135	1,683	Signifikansi
Disiplin Kerja(X3)	3,699	1,683	Signifikansi
Motivasi Kerja (X4)	1,517	1,683	Tidak Signifikansi

Source: Data processed, 2024.

Simultaneous Test (f-Test)

The F test aims to evaluate overall whether the regression model significantly explains the variation in the dependent variable.

Tabel 6. Simultaneous Test

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	66.635	4	16.659	0.098	.000[b]
Residual	57.740	35	1.650		
Total	124.375	39			

Source: Data processed, 2023

Table 4.20 shows Fcount 10.098 > Ftable of 2.84. significance value 0.000 < 0.05. This shows that H4 is accepted, which means that simultaneously work culture, Islamic work ethic, work discipline and work motivation have an influence on employee performance.

DISCUSSION

1. The Influence of Work Culture on Employee Performance

The influence of work culture is limitedBased on the results of the analysis, H1 is accepted, which means that partially work culture has a significant influence on employee performance at LKMS

Berkah Sejahtera Kudus. The results of data analysis using multiple linear regression analysis show that work culture has a relationship with employee performance. With a good work culture at LKMS Assa'idiyyah Berkah Sejahtera Kudus, it will increase employee performance at LKMS Assa'idiyyah Berkah Sejahtera Kudus. What is employee performance

The test results on the hypothesis of the influence of work culture on employee performance using SPSS show that the calculated t value is 1.927 with a t table of 1.683. This shows that the calculated t value is greater than the t table (1.927 <1.683). Therefore, partially (individually) the work culture variable does not have a significant positive effect on employee performance, where the significant value is 0.062. Thus, it can be concluded that the higher the work culture, the higher the contribution of its relationship to employee performance.

The results of this study contradict the results of research conducted by Komang Dyah Novi Anggeline, Made Ari Meitriana, and I Nyoman Sujana where the results of their research explain that the work culture variable in the study has a positive influence on employee performance. The results of their research show that the t count is 6.922 and the t table is 2.045, so partially the work culture variable has a significant relationship with employee performance at a significance level of 0.000%. In addition, the results of this study also contradict Moeljono's opinion that to measure work culture is to act consistently in accordance with organizational values and policies and professional codes of ethics in carrying out their duties and work in the company. (Moeljono, 2013).

However, the results of this study are in accordance with the results of the study by Shania Victoria Kaesang et al. (2021) which showed that work culture has no influence on employee performance at PT. Mayora Indah Tbk. In addition, the results of this study are also in line with the research of Al Shodikin (2018) case study at Walisongo State Islamic University, Semarang which stated that work culture has no influence on employee performance.

Thus, the results of this study indicate that work culture does not influence and is not one of the factors that can influence employee performance at LKMS Berkah Sejahtera Kudus.

2. The Influence Of Islamic Work Ethic On Employee Performance

The influence of Islamic work ethic on employee performanceBased on the results of the analysis, H2 is accepted, which means that partially Islamic work ethic has a significant influence on employee performance at LKMS Assa'idiyyah Berkah Sejahtera Kudus. This is indicated by the calculated t value (2.135) t table (1.683), which means that the calculated t value is greater than the t table (2.135> 1.683) and the sig. value is 0.040. The more feasible the Islamic work ethic of employees is, the better the employees will perform. Islamic work ethic shows how employees help each other with tasks that have not been completed with a common goal, namely the development of the company.

This is in line with the research conducted by Lamayan and Maya Jumalia (2018) which obtained the results that Islamic work ethic has a significant and positive relationship with employee performance. The results of the study showed that the t-count value was 2.02439 and the t table was 3.974. This means that t-count 2.02439> t table 3.974, so partially the Islamic work ethic variable has a significant relationship with employee performance at a significance level of 0.000%.

This is also reinforced by Ali Azizi in the research of Lamayan and Maya Jumalia, Islamic Work Ethic is the values that shape a person's personality in working, in essence influenced by the values that a person adheres to in working which can then form enthusiasm between one and another (Ali, 2005).

3. The Influence Of Work Discipline On Employee Performance

Based on the results of the analysis, H3 is accepted, which means that partially work discipline has a significant influence on the performance of employees of LKMS Assa'diyyah Berkah Sejahtera Kudus. This is indicated by the calculated t value (3.699), t table (1.683) which means that the calculated t value is greater than the t table (3.699> 1.683) and the sig. value is 0.001. High work discipline can encourage employees to be able to complete their tasks on time and can achieve better company goals.

This is in line with the results of research conducted by Febrina Soraya Tanjung where the results of her research stated that discipline has a positive influence on employee performance. The

results of her research showed that the t-count value was 3.020 and the t-table was 2.069. This means that the t-count 3.020> t-table 2.069, so partially the work discipline variable has a significant relationship with employee performance at a significance level of 0.000%.

This is also reinforced by Sinambela who explains that work discipline is the awareness and willingness of employees to obey all organizational regulations and applicable social norms. Thus, work discipline is a tool used by leaders to communicate with employees so that they are willing to change their behavior to follow the established rules of the game. Discipline must be upheld in an organization. This means that without the support of good employee work discipline, it is difficult for the organization to achieve its goals. So, discipline is the key to an organization's success in achieving its goals (Sinambela 2018).

4. The Influence Of Work Motivation On Employee Performance

Based on the results of the analysis, H4 is rejected, which means that partially work motivation has no significant effect on the performance of employees of LKMS Assa'idiyyah Berkah Sejahtera Kudus. This is indicated by the calculated t value (1.517), t table (1.683), this means that the t table value is greater than the calculated t (1.683> 1.517) and the sig. value is 0.138. Low work motivation cannot encourage employees to give their best in their work. When employees do not feel motivated, they do not have a strong work spirit to achieve excellence in carrying out their duties while working.

From the test results, it can be seen that motivation has no relationship with employee performance because motivation is the cultivation of one's own enthusiasm to do a job, besides that a task must be completed well and on time without being based on one's own motivation. However, employees who are motivated will encourage productivity to do their job. From the results of the study, motivation does not affect employee performance, in this case motivation as a driver for employees to work harder, leaders must pay more attention in terms of their concern for their subordinates regarding appreciation for the work achievements of each individual employee. By approaching employees in the form of communication to create openness regarding existing problems.

This is in line with research conducted by Isrial and Po Abas Sunarya and Rasyid Tarmizi and Mutiara Triana Sany (2018) where the study found that motivation did not affect employee performance because the t-values <1.96 values indicated a negative (-) result. From the results of the research analysis above, it can be explained that motivation such as internal factors and external factors do not affect employee performance at Mercu Buana University, Meruya, but there is one latent welfare variable that affects employee performance through several subvariables, namely economic, service, and facilities. Overall, in terms of welfare, both economic, service, and facilities provided by UMB are sufficient to support employee work and are able to improve employee performance, this must be maintained. Meanwhile, in terms of motivation, both internal and external, it has not been able to provide a positive impact on the performance of UMB employees.

However, this is in contrast to the research of D.R. Suparman, D. Jajang, and S.H.G. Wahyudin (2023) where the results of the study stated that motivation has a positive influence on employee performance. The results of the study showed that the t-count value was 10.092 and the t table was 2.000. This means that the t count 10.092> t table 2.000, so partially the work discipline variable has a significant relationship with employee performance at a significance level of 0.000%.

In the study, motivation affects employee performance because the motivation that exists from individual employees is caused by the needs that are the basis for the emergence of motivation in an employee in the company. There are several things that are the basis for the emergence of motivation, including getting recognition from the company, attention given by the company for good performance given by employees, and awards as appreciation for good performance given by employees.

CONCLUSION

Work culture does not have a real or significant effect on employee performance. This is because the higher the increase in work culture variables does not affect the higher contribution of its relationship to employee performance. Then the more appropriate the Islamic work ethic of

employees, an employee will provide better performance. Islamic work ethic shows how employees help each other with tasks that have not been completed with a common goal, namely the development of the company. Third, work discipline has a significant effect on the performance of employees of LKMS Assa'diyyah Berkah Sejahtera Kudus. This is because high work discipline can encourage employees to be able to complete their tasks on time and achieve better company goals. Fourth, work discipline has a significant effect on the performance of employees of LKMS Assa'diyyah Berkah Sejahtera Kudus. This is because low work motivation cannot make an employee give the best performance in a workplace. When employees do not feel motivated, they do not have a strong work spirit to achieve excellence in carrying out their duties while working.

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