

IMPLEMENTATION OF ISLAMIC ORGANIZATIONAL CULTURE IN INDONESIAN ISLAMIC RURAL BANK

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ABSTRACT

Purpose: This study explains the internalization of Islam into the organizational culture in Islamic banks.

Design/methodology: BPR Syariah Maslahat Dana Syariah Nusantara in Bengkulu City was appointed as a single case study. A semi-structured interview technique has been used, in addition to direct observation and several document collections such as bank profiles, meeting minutes, photos of activities, and monthly work recaps. All data were grouped, while interviews and observations were transcribed, coded, and categorized keywords.

Findings: This article shows that the internalization of Islam in organizations is carried out simultaneously through written administrative regulations. The activities are congregational prayers at Zuhur time, reading several hadiths after prayer, weekly recitations in the office, reading Yasin's letter every Friday morning, and monthly recitations carried out alternately at employees' homes. In addition, several forms of Islamic values are also reflected in many practices: greeting and smiling to customers, speaking according to etiquette to coworkers, and wearing clothes that conform to Islamic standards.

Practical implications: We have taken best practices from the implementation of Islamic organizational culture in banks and similar institutions. The culture and values can be modified according to the existing working procedures.

Originality/Value: The conceptualization of Islamic organizational culture has been a topic of discussion. However, there is a dearth of documentation regarding best practices in Islamic banking. This study aims to provide insights into the adoption of effective practices at the organizational level within the Islamic banking sector.

Keywords: Islamic organizational culture; Sharia bank; Islamic values.

A. INTRODUCTION

Islamic banks or Sharia banks in Indonesia show extraordinary growth and development. It has occurred in many aspects: increasing assets (Ali et al., 2023; Marimin & Romdhoni, 2017; Suprayitno & Dhita, 2022), contract development (Pradesyah, 2019), investment (Az Zahra & Diana, 2023; Sudirman et al., 2023), and economic growth (Abasimel, 2023; Nofianti & Okfalisa, 2019; Sumarti et al., 2017). According to the State of the Global Islamic Economy report, the growth of the Sharia financial sector in 2020-2021 will be around Rp. 2,937 trillion. Bank Syariah Indonesia noted that national Sharia banking financing grew 12.24 percent in September 2021. In funding, third-party funds in Sharia banking grew 9.42 percent in September 2021 (Intan, 2021). Islamic banks, however, contribute to the economy of Indonesia.

Islamic banking in Indonesia has developed almost three decades since the operation of Bank Muamalat Indonesia as the first Islamic bank in Indonesia (Nastiti & Firdaus, 2019). The development of the Islamic banking industry has resulted in various achievements, from the increasing number of products and services to the development of

infrastructure that supports Islamic finance (Ghoniya & Hartono, 2020; Risfandy et al., 2019; Sutrisno & Widarjono, 2018). However, the growth of Islamic banking has yet to keep pace with the growth of conventional banking. This can be seen from the Islamic banking market share, which still reaches an average of 5% of all national banking assets. These results show that Indonesian Sharia banking still needs to be developed to balance the growth of conventional banking and the financial industry.

Islamic banks not only carry out their function as financial institutions to collect funds but also as institutions where people can obtain financing for business improvement or to meet consumer needs such as houses and motor vehicles. In this case, Islamic banks act as financing or investment institutions for the community. Extraordinary developments did not follow these improvements in the image of sharia banking in the eyes of the public. Many people doubt Islamic standardization in Islamic banking (Budiono, 2017). Budiono quotes the director of the Directorate of Islamic Banking, Mulya E. Siregar, who says that no Sharia banking is genuinely Sharia. Murdadi examined *wadiah* contracts in Islamic banks and concluded that some parts were considered 'grey,' such as unclear requirements imposed on *wadiah* savings products needing clarification (Murdadi, 2016). Likewise, with the management of Islamic banks, there are still many inappropriate practices, especially those related to labour (Choiriyah et al., 2021; Ramdhani et al., 2024).

Incompatibility with Islamic banking work practices can be seen in recruitment models, employee development, payroll, and organizational culture. However, there is some improvement in this area. This research describes the efforts of Islamic rural banks or BPR Syariah Maslahat Dana Syariah Nusantara (called BPR Syariah Maslahat) in Bengkulu to implement Islamic values into work culture. The performance of Islamic rural banks has received attention in recent years from academics (Hosen & Muhari, 2019; Masrizal et al., 2023; Nazar et al., 2018; Riduwan et al., 2024). Unfortunately, this performance is generally seen from economics and overrides management's perspective. Even though organizational culture is a key factor in supporting organizational performance (Adeshola et al., 2023; Arsela et al., 2024; Dwidienawati et al., 2024; Yoon & Park, 2023). Since operating in 2017, BPR Syariah Maslahat has directly implemented Islamic teachings within the organization. This study is interesting to explain because it is not only a lesson for other Sharia banks but also a counterargument that Sharia banks are trying to apply Sharia working principles.

B. LITERATURE REVIEW

1. Islamic Organizational Culture

Organizational culture is interpreted as a system of values, beliefs, and norms that are formed and developed by organizational members and influence the way they think, act, and interact within the organization (Linnenluecke & Griffiths, 2010; Ouchi & Wilkins, 1985). Schein (2010) argues that organizational culture is created because of a pattern of basic assumptions that are discovered, developed, and maintained by certain groups as they learn to cope with external problems, adapt, and integrate internally. These assumptions work well enough to be considered valid and are therefore taught to new members as the correct way to perceive, think, and feel in relation to these problems. Organizational culture is very important

because it plays a key role in determining the long-term success of the organization (Alvesson & Sveningsson, 2015). A strong culture can create a cohesive corporate identity, motivate employees, improve teamwork, and speed decision making. In addition, a positive culture can attract and retain top talent, improve performance, and create a work environment that encourages innovation and adaptation to change. Conversely, a poor organizational culture can hinder performance, reduce motivation, and create an unhealthy work environment that can ultimately harm the organization as a whole.

Based on this understanding, Islamic organizational culture is interpreted as a set of values, principles and ethics based on Islamic teachings and applied in organizational life. Eleswed (2019) explains that Islamic organizational culture includes values such as justice, *amanah* (confidence), *ihsan* (goodness), and *taqwa* (awareness of God) that are internalized by organizational members in all aspects of their work. These values serve as guidelines for making decisions, interacting, and carrying out responsibilities within the organization. The importance of Islamic organizational culture lies in its ability to create a work environment that is ethical, fair, and filled with a sense of spiritual responsibility. This culture not only promotes efficiency and productivity, but also fosters spiritual awareness among organizational members, which can enhance loyalty, integrity, and harmony in the workplace.

2. Islamic Banks

Islamic banking is frequently defined as an interest-free banking system, distinguished by the absence of deception and the primacy of profit-sharing as a core tenet. This financial system is distinguished by its distinctive features and principles. The manner in which Islamic banking operates, including the mechanisms for accumulating and utilizing funds, exhibits notable distinctions when compared to the conventional banking system (Abasimel, 2023; Shibu & Chachi, 2021). The historical practices of trade preceding the advent of Islam form the basis of Islamic banking. There is a growing body of evidence to suggest that Islamic banking has been operating, at least informally, since the introduction of Islam some fourteen centuries ago. However, over the years, numerous banking analysts and Muslim scholars have challenged this assertion on various grounds. To some extent, they argue that Islamic banking requires the state to implement and regulate the banking system in accordance with Islamic theology, institutions, and market conditions exclusively found in Dar al-Islam.

The establishment of the Persian institution known as Safina (a pawnshop that accepted deposits) in the 7th century is regarded as the point of origin for the industry (O'Sullivan, 2020). Such institutions proliferated throughout the Islamic world prior to the Crusades, which introduced them to Italy and subsequently to the rest of Europe. It is therefore evident that the banking industry as we know it originated in the Middle East. Although the sector has been developing since the 1960s, it has recently experienced a period of rapid expansion in both Muslim-majority countries and Muslim-minority markets. Muslims constitute a significant proportion of the global population. In recent years, numerous officials from Islamic governments and organisations have embraced Islamic financial instruments as part of their official economic policy. Consequently, we are witnessing the accelerated growth of certain aspects of this sector, which until recently exhibited stagnation or inactivity on a global scale.

Islamic banks adhere to three main principles that differentiate them from conventional banks. Firstly, the prohibition of interest (*riba*) is replaced with alternative methods of generating profits, including profit sharing (*mudharabah*), leasing (*ijarah*), and selling with an agreed profit margin (*murabahah*). Secondly, transactions that are uncertain (*gharar*) are prohibited. Islamic banks are required to ensure that all contracts and transactions are clear and transparent to all parties involved. Thirdly, gambling (*maysir*) is prohibited. Speculative and high-risk activities, such as gambling, are also prohibited in Islam. Therefore, Islamic banks avoid engaging in investments or transactions that have elements of speculation or gambling.

C. METHOD

We divide the method into three stages to describe the research process. The first stage is called pre-research. The researcher visited a well-known employee of BPR Syariah Maslahat. A purposive technique was used to obtain initial data. These employees opened up opportunities for researchers to go deeper and decided to conduct research related to organizational culture. Pre-research helps researchers to problematize problems practically and ultimately helps open theoretical gaps.

Table 1. List of Informants

Informant	Gender	Age	Education	Positions
IN01	Man	45	Bachelor	Director
IN02	Women	36	Bachelor	HRD
IN03	Man	28	Bachelor	Marketing
IN04	Women	27	Bachelor	Front Office
IN05	Man	30	Bachelor	Back Office
IN06	Man	35	Bachelor	Security
IN07	Man	42	Master	Customer
IN08	Women	36	Bachelor	Customer
IN09	Women	31	Bachelor	Customer
IN10	Women	42	Senior high school	Customer

Sources: Primary data, 2023

The second stage is fieldwork in the form of data collection through in-depth interviews. Researchers interviewed various parties in BPR Syariah Maslahat with a total of 7 (eight) informants consisting of front office, back office, marketing, human resources development (HRD), and employees. The criteria for informants who can be interviewed are workers at BPR Syariah Maslahat, have worked for at least one year, are willing to be questioned and confirmed wholeheartedly, and have no conflict of interest with the themes and interview questions set by the researcher. Lastly is the presentation of data through a series of mechanisms: data transcripts, keyword searches, keyword categorization, and theming. In the transcripts, we read all the data carefully (Miles & Huberman, 1994; Miles et al., 2018).

Several times, we returned to the field to look for the same informant to clarify the data or questions that arose after reading the transcript: categorization and theming aim to determine essential points in field findings. After the data was presented in report form, we asked vital informants to pay attention to the report's results (Creswell, 2007, 2013). This

verification is essential to maintain the data's validity and avoid statements contrary to those intended by the informant. Research reports that have gone through verification are then analysed. The complete analysis results will produce a common research thread.

D. RESULT AND DISCUSSION

PT. Bank Pembiayaan Rakyat Syariah (BPR Syariah) Maslahat Dana Syariah Nusantara, referred to as BPR Syariah Maslahat, is located on Captain Tendean Street Sn. 29, District of Sangiran Pati, Bengkulu City, Bengkulu Province, Indonesia. Previously, the letter P in BPR was Credit, but it changed to Financing after 14 months. The reason is that there needs to be a credit system in the Sharia model. However, on the other hand, a system of financing business or project capital is managed by entrepreneurs, whether in the form of bodies or individuals, based on profit-sharing agreements. This means that the BPR Syariah Maslahat was established on April 3, 2017, based on Financial Services Authority (OJK) permission with No. Kep-9/D.03/2017. Then, it only started operating on April 21, 2017. Previously, BPR Syariah Maslahat was called BPR Syariah Adam from its founding until the end of 2022. BPR Syariah Official Maslahat was used after the business license use was determined under the new name Number KEP-14 /KR.07 /2022 on April 18, 2022.

Chairman of BPR Syariah Maslahat stated that this bank was established to meet the community's need for Sharia-based financing. The initiative is to look at the community's needs, and the location is very appropriate for building a branch because in 2017, there were still very few Sharia banks in Bengkulu City. Apart from that, with the existence of BPR Syariah Maslahat at this location, the leadership hopes that it will help ease the burden on the community and help reduce unemployment by collaborating between Islamic banks and the community, whether they are working together.

BPR Syariah Maslahat has two service products, namely collection and financing. First, in terms of collection, there are at least 4 (four) sources: 1) *Wadiah*, which is intended for the general public with a minimum deposit of Rp. 10.000; 2) Student savings is designed for students in Bengkulu with a minimum deposit of Rp. 10.000; 3) Hajj and Umrah savings, which are designed for people who have the desire to perform Hajj and Umrah; 4) *Mudharabah* Deposits are a way of investing in futures, which is a solution for financial planning by Sharia principles, with attractive profit sharing and an initial deposit of Rp. 10.000.

Second, it consists of six offers: 1) *Mudharabah*: financing with a sale and purchase scheme; 2) Micro stall financing: financing intended for micro stall owners in Bengkulu City. In this financing, customers will receive merchandise according to their needs, where financing of up to 5 million guarantees in the form of merchandise above 5 million must be accompanied by collateral; 3) Consumptive financing: financing intended for customers who wish to use consumptive purposes, such as: purchasing laptops, houses, etc.; 4) Financing for MSMEs: financing intended for people who have small businesses and home industries, such as: making crackers, raising ducks, etc.; 5) *Mudharabah/Musyarakah*: financing with a profit-sharing system by the agreement

between the bank and the customer, such as: for government and private projects; and 6) Multi-service *Ijarah*: financing allocated based on the benefits obtained, such as financing for Hajj, Umrah, education and others.

In carrying out these two service products, BPR Syariah Maslahat provides certainty to all customers. Like other banks: 1) Guarantee services because it includes LPS (Deposit Insurance Agency) up to Rp 2 billion; 2) There are no monthly administration fees; 3) The nominal amount saved is free, and the amount is not determined; 4) Pick up and drop off facility with minimum transaction Rp 5 million; 5) Provided with attractive and profitable profit sharing; 6) More blessings because it is managed using sharia principles.

1. Islamic Values and Practices in Organization

The instillation of Islamic values at BPR Syariah Maslahat is carried out through two channels: 1) from the organization to customers and 2) from the organization to employees. Values that are consciously and deliberately instilled have become habits in daily work. Over an extended period, this has become a mutually agreed upon organizational culture, whether written in the form of policies or delivered by leadership on the spot.

First, the form of Islamic principles at BPR Syariah Maslahat is visible when customers park their vehicles at the front door. Two permanent banners are attached to the front wall of the parking area. The two banners read, "*harta berkah adalah harta yang tidak mengandung unsur riba*" and "*BPR Syariah Maslahat, Syari'ah no Cam ko Haa.*" At the main entrance, there is running text with the words "*Assalamualaikum Warahmatullah Wabarakatuh. Welcome, Maslahat Syari'ah Bank Customers. Allow us to Serve You.*" When a customer enters, a security guard is ready to wait and ask the customer's needs.

"... usually, welcome customers by opening the door, saying Assalamualaikum. Welcome in and offer help. Sometimes, I advise customers to wait because this office doesn't have a queue number. Or assistance such as directing customers clearly in the direction they want to go" (IN06)

"That is the minimum service we provide. This means it is mandatory for a security guard at our place. So, for us, a security guard's function is to secure the office area and do service work. Fierce security guards are needed, but they must know the place. With customers, we have trained them to apply: Greetings, Smiles, Greetings." (IN01)

When observing, researchers felt the difference between Sharia Banks and Conventional Banks. It's not just banners in front of the bank and good security guard dinners. The ornaments in the room also feel calm, equipped with calligraphy that reads the verse of the chair, the writing of Allah SWT and Muhammad SAW, and the 99 names of Allah (*asmaul husna*). Especially on Fridays, the holy verses of the Koran are played through speakers planted in the office ceiling.

"We want to hear verses from the Koran every day from 8.00 to 09.00. This brings out the coolness of the heart, right? However, yesterday, the policy was changed because it was not working. Finally, enough on Friday. Blessing Friday from 08.00 to 11.30. So, we extend the time duration. Thank God, this one is running consistently." (IN02)

Researchers proved the results intended by the director of BPR Syariah Maslahat for two customers who had needs on Friday. They speak

“Of course, it's nice to have verses from the Koran reading in this room. So, this is one thing that strengthens Sharia banking. Let there be more blessings.” (IN08)

“I have savings in another bank because that's my salary. When I entered here, the atmosphere was more Islamic and friendly, and what was it, it was calming.” (IN09)

“...I took time to pray, *Duha*; this bank has a prayer room.” (IN10)

Proceed to service procedures. When customers came to the front office, researchers saw that service standards were applied like in other banks, the only difference being the words '*assalamualaikum warahmatullah wabarakatuh*.' However, this slightly differed from what the front office said: They would stand up when there were customers as a form of respect. The reality that researchers observed was that it needed to be applied more consistently. The five opportunities to carry out observations, the front office was seen standing only two times. The individual attitudes of the front office influence this possibility.

“When a customer comes, stand up, smile, and don't forget to say hello, introduce yourself, offer help, and ask the customer's name. The conversation should be friendly, polite, and focused when adding and explaining what the customer wants to know about the product. Financing offered or raising funds. After the transaction is complete, remember to say thank you and greetings and stand up again to maximize our service.” (IN05)

When queuing for the teller desk or customer service, it is not uncommon for noon to arrive. Some customers were seen using the prayer room facilities to perform prayers. Once, researchers found a customer who was performing *Duha* prayers at the BPR Syariah Maslahat prayer room. Researchers asked for customers' opinions regarding the worship facilities provided by the bank.

“I hold queue number 49 while still at 21 now. I accidentally saw the words *Musholla*. I checked, and it turned out it was there; I immediately prayed the *duha* prayer; at first, I was worried about not having *duha* today... The prayer room here is good; the carpet is thick, the water is clean and neat, and there are sarongs, *mukena*, and Al-Qur'an. It's a small place if it could be expanded. Luckily, it's clean; the walls are marble, so it looks neat.” (IN07)

Customers admitted that the organization facilitated their worship. Even if there is an intention or no intention to worship at the bank, the purpose can be fulfilled by providing facilities. In this way, BPR Syariah Maslahat knows the desires and expectations of customers. The organization can balance customers' worldly needs (saving or financing) with *ukhrawi* needs (active worship of Allah SWT). Balancing these two sometimes contradictory needs for modern organizations can only be done when the organization has a strong commitment.

Second, the form of Islamic principles at BPR Syariah Maslahat is also provided to employees by the organization. The director has issued various written policies. Policies

related to Islam emerge from the director's experience managing the organization and input from the Sharia advisory board (DPS). The first policy is related to dressing by Sharia.

“By the SOP here. Starting from our clothes, we arrange them according to Sharia. We have to comply with Sharia in terms of clothing. Eye looking is definitely because you are facing lots of people. But it's still Sharia. The starting point is there.” (IN02)

Men wear black trousers, neatly tucked into trousers and a tie, as they work in an office. For specific times, it is equipped with a black coat. Next, women wear the *hijab* (which can be tucked under their clothes) and wear loose shirts and trousers/skirts. Formal attire is regulated from Monday to Thursday. Meanwhile, for Friday, freedom is given to individuals while remaining by Islam.

The second policy is to provide freedom for employees to carry out *duha* worship in an orderly manner. The organization does not require *duha* worship, so only employees who want it can do so. The organization does not allow employees to leave customers to perform *duha* prayers. This is due to the position of *duha* as a sunnah prayer. So, only employees in the back office carry out the prayer.

“Thank God there is something to do if there is no urgent work. That's what's good about this back office. Customer service never stops serving customers.” (IN04)

Regarding BPR Syariah's prohibition of front office employees from carrying out *duha* prayers, the operational department is setting the record straight.

“So, the organization isn't banning it, right? That is not true. The organization facilitates not only employees but also customers. It's just that it's unethical for an employee to let many customers queue up while he's selfishly praying for *duha's* prayers. Fulfilling the wishes of Muslims is also a big reward.” (IN02)

The third policy is the implementation of midday prayers in the congregation. Zuhur prayers are adjusted to employees' rest time. The only thing required is the prayer call in the prayer room. The aim is to carry out congregational prayers and then continue reading several hadiths from the Prophet Muhammad. The fourth policy is to listen to verses from the Qur'an on Fridays. As previously explained, the policy of listening to verses from the Qur'an from 08.00 - 09.00 has been changed to Fridays from 08.00 - 11.30. This time change is to broadcast on Fridays and increase the time for listening to verses from the Qur'an.

The fifth policy is monthly recitations, carried out alternately at employees' homes. In the first week, a monthly recitation was held, accompanied by a social gathering at one of the employees' homes—the designation of employee homes based on the name of the social gathering that appears. For example, when the name is drawn, person A gets a social gathering, then next month, the recitation will be held at A's house, and so on. Generally, activities are carried out in the afternoon after Asr prayers.

“Yes, that monthly recitation. There are lectures, usually from Ustaz, in the city. There was a social gathering giving money, which we also raffled off. The point is togetherness. We want to build friendship between us. So that the atmosphere is

relaxed like in the office. Sometimes, we need something called healing. So, gathering together wrapped in sharia is our healing.” (IN02)

Thus, BPR Syariah Maslahat has implemented Islamic principles in the organization. In the future, any changes will be made based on written policy. Of course, this aims to establish better organizational governance. BPR Syariah Maslahat, however, is not free from various shortcomings in implementing Islamic principles. Piecemeal improvements are a good option in the future.

2. Islamic Internalization Process in Work Culture

This study described the condition of BPR Syariah Maslahat and the practice of implementing Islamic principles in the organization. Some notes that researchers need to highlight at the beginning are that BPR Syariah Maslahat is one of the Islamic financial institutions that has just emerged but has already made a lot of breakthroughs in its organizational culture. A strong desire is to build independent work values adjusted to agreements between leaders, employees, and customers. BPR Syariah Maslahat properly provides opportunities for customers and employees to experience the Islamic side of a bank. Customers are provided with prayer room facilities, an Islamic visiting atmosphere, and service ethics that refer to Islamic regulations.

Meanwhile, employees have implemented at least five policies: dressing according to Islamic guidelines, giving employees the freedom to carry out the *duha* prayer, carrying out midday prayers in congregation followed by reading the hadith, listening to verses from the Qur'an on Fridays, and monthly recitations held alternately at employees' homes. Although most employees have limited knowledge about Islam, the organizational culture that is built can be a solution to this problem. The idea is that Islamic banking employees have good knowledge of Islamic rules, economics, and ethics. Rukiah, Zulaika, and Cahyani suggest that person-job fit should start during recruitment or be emphasized during training, workshops, and development (Lubis et al., 2023).

It is understood that leaders in the early stages of an organization want their subordinates to be able to carry out their goals based on a philosophy and mindset that they consider correct based on their experience. The original culture is derived from the views of the founder, and this culture dramatically influences the criteria used in hiring employees. The actions of top management determine the general climate of what is acceptable behaviour and what is not. Measuring the level of success in socializing institutional (company) culture depends on matching new employee values with organizational values in the selection process and on top management's preferences for socialization methods.

As for Islam, this organizational culture refers to Allah SWT's verses related to the organization. Among them, there are two, which are the words of Allah SWT

"O you who believe, get ready, and advance (to the battlefield) in groups, or advance together." (An-Nisaa': 71)

"O humankind, we have created you from a male and a female and made you into nations and tribes so you may know each other. Indeed, the most noble among you in the eyes of God is the most pious among you. Verily, Allah is All-Knowing and All-Knowing." (Al-Hujurat: 13)

The two verses above have shown the importance of joint activities to accelerate the implementation of a desired goal. Organizational culture in Islamic studies can be traced from several accounts of Islamic studies experts. Ismail stated that culture and Islam are mutually exclusive conditions. This means that Islam is not part of culture, and conversely, culture is not part of Islam; both stand alone (Ismail, 1997). Culture comes from human creativity and initiative, while Islam is a revelation.

Similarly, if the Islamic religion and culture stand independently (of course, there is a close relationship between them), they can be clearly and firmly distinguished. Prayer, for example, is an element (teaching) of religion; in addition to serving to preserve the relationship between man and God, it can also keep the relationship between man and man and become a driving force and driving force for the creation of culture. For places of prayer, people build mosques with magnificent and beautiful architectural styles; mosques are culture. All aspects of Islamic teachings become the driving force for the creation of culture. From that view, there is a close relationship between culture and Islam. The close relationship is that Islam is the basis, foundation, operator, guide, and, simultaneously, a source of cultural value in cultural development and development. Islam is the guardian, guide, and sustainer of all cultural stimuli and movements so that it becomes a culture with an Islamic pattern and identity. Based on the discussion above, it can be concluded that the organizational culture from the Islamic perspective is the result of human effort, creation, and work in a group of organizations that are mutually agreed upon based on Islamic teachings under the Qur'an and Hadith.

Scheme 1. Organizational Culture Process



Sources: Robbins and Judge, 2009

The Islamic culture in BPR Syariah Maslahat appears to have a similar process to what has been explained by Robbins that directors have various desires expressed in several policies (Robbins & Judge, 2009). The director outlined his experiences in managing banking as part of his leadership philosophy. Each rule is coordinated with subordinates, so several times, policy changes have occurred as a form of superiors listening to subordinates' suggestions.

There is a slight difference with what Robbins and Judge (2009) stated in Scheme 1 that BPR Syariah Maslahat needs to have selection criteria for organizational culture. All policies are purely based on the wishes of the director. All offers of Islamic principles or practices are applied without any element of selection regarding which rules or policies must be used. These findings have broad implications for organizational value systems that

support market desires. On the other hand, norms will guide market-oriented behaviour in an organization. The difference between the two parts is that norms guide behaviour in a specific context, while values guide behaviour in general.

Islamic organizational culture can be interpreted as a shared system based on Islamic values, both existing and deliberately created (as long as they do not deviate from Islamic principles). The characteristics of Islamic organizational culture improve organizational performance are as follows: First, work is one of the implementations of human functions as caliphs (Hakim, 2016). A Muslim must realize that he was created by humans, including himself as a caliphal fil ard (leader on earth) who must be able to direct human actions that can generate goodness and benefit on this earth. A Muslim believes that whatever Allah SWT created on earth is for good and whatever Allah gives to humans as a means to realize their function as managers of the earth (caliph).

Second, work is "worship," starting from its function. Muslims, as *khalifatul* on earth and bearers of *rahmatan lil' alamin*. A Muslim must be responsible for managing the contents of the earth and everything in it. Therefore, managing the planet's contents is essential for a Muslim to fulfill his daily needs. Work is worship. As a Muslim, working together means actualizing one of the knowledge areas that Allah has given to humans. Islam recommends and encourages the work/production process, considering the importance of production in generating sources of wealth. Work is also part of strengthening and a source that fulfills society's needs. Allah SWT says

"He makes this earth easy for you, so walk in all corners and eat some of His provision. And to Him you (return after) being resurrected." (Al-Mulk: 15)

Third, working with a Muslim's principle of benefit and benefit in carrying out the work process is not merely seeking maximum profits to accumulate wealth assets. Working is not solely because of the economic profits one obtains, but also how significant the benefits of these profits are or the benefit of society. Allah SWT said

"And in their possessions, there is a right for the poor who ask and those who do not get a share." (Az-Zāriyāt: 19)

"And those who have a certain share in their wealth, for the poor who ask and those who have nothing (who do not want to ask)." (al Ma'arij: 24-25)

Owners and managers of Islamic companies also make the main object of the production process to increase alms. This object does not necessarily have economic meaning like a free market financial system. In society, it is believed that spending on alms is a means of satisfying God's desires and will bring good luck to the company, such as increasing demand for its production.

Fourth, working by optimizing the intellectual abilities of a Muslim worker must use his intellectual abilities (intelligence) and professionalism in managing resources. Because the production factors used to carry out the production process are unlimited, humans need to try to optimize the abilities that God has given. As Allah SWT says in the Qur'an

"O Jinns and humans, if you can penetrate (cross) the corners of the heavens and the earth, then cross them, you cannot penetrate them except by force." (Ar-Rahmān: 33)

Fifth, work with confidence and optimism. A Muslim is confident that whatever he does under the teachings of Islam does not make his life difficult.

"He is the one who made the earth easy for you, so walk in all its corners and eat part of His sustenance. And only to Him will you (return after) being resurrected." (Al-Mulk: 15)

"...and We have created for you on earth the necessities of life, and (We also created) creatures to whom you never give sustenance." (al-Hijr verses 19-20)

"And there is no animal that roams the earth except Allah who provides its sustenance, and He knows where the animal dwells and where it is stored. Everything is written in the real book (*Lauh Mahfuds*)." (Hûd: 6)

Sixth, working requires an attitude of *tawazun* (balance). Work in Islam also involves an attitude of *tawazun* (balance) between two interests: the general interest and special interests (At Tariq, 2004). Both cannot be analyzed hierarchically but must be remembered as one unit. Work can become *haram* if the resulting activity harms society, considering that the activity breaks some parties. Products or services resulting from activities in this category only have an unbalanced and disruptive impact on economic activity in general. As a result, the mission of Islamic economics still needs to be achieved. Seventh is to work by paying attention to *halal* elements and avoiding *haram*. A Muslim worker avoids work or production practices that contain *haram* elements, including finances having usury, unfair labor policies, and deceptive marketing.

Thus, Islamic organizational culture is an ideology that unites an organization and is a product of social interaction influenced by all members. The above shows that corporate culture has a positive relationship with employee performance. This is supported by the Islamic view, where it is a moral obligation for every member of the Muslim community to try as hard as possible to implement all Sharia (rules) in all aspects of life, including livelihoods (economics) and more specifically in matters of internal work ethics. Organizational ethics or culture, part of Islamic economics, must be distinct from Islamic concepts, which must be implemented in this field.

E. CONCLUSION

This study has discussed how the internalization of Islam into the organizational culture at BPR Syariah Maslahat, Bengkulu City, can occur. Researchers found that the internalization of Islam in organizations can be realized when carried out simultaneously through written and verbal policies. Internalization of Islam takes place in two aspects, from the organization to customers and from the organization to employees. Customers receive general service facilities like a bank; only in some parts of the service is an Islamic touch. Meanwhile, for employees, more Islamic principles are applied, such as congregational prayers at Zuhr time, reading several hadiths after prayer, weekly recitation in the office, listening to verses from the Koran on Friday mornings, and monthly recitations held alternately at home employee. This study has shown that Islamic organizational culture in Islamic banks can be codified and implemented when the organization pays special attention to it. This also rejects the findings of previous studies that Islamic mass organizations do not necessarily implement Islamic principles. This study, however, needs to improve in the

temporary nature of data collection. All informants knew that data collection was intended for research needs. So, data bias is possible; for example, the informant conveys parts that are not ideal to cover up the organization's shortcomings. So, future researchers need to use participatory methods where research time is extended. The involvement of researchers over a sufficient period allows for more in-depth and realistic data to be obtained.

F. BIBLIOGRAPHY

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