

Religious Aspect of Sharia Bank Employees

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Abstract:

Purpose

to know how deep employees understanding of the teachings of sharia, to know the implementation of shariah values of employees, to describe experience in applying religious teachings, and to describe the efforts taken in improving the religiosity of employees

Design/methodology/approach

qualitative research, with phenomenology approach. By using this approach, it is expected to interpret and describe the meaning embodied in various activities of BNI (Bank Negara Indonesia) Syari'ah employee Surabaya

Findings

As a bank using syariah name, or based on Islam, BNI syariah has proven its commitment to instill religious values in every aspect in the world of work. Starting from the recruitment, the bank has been selected candidates who have sufficient basic knowledge of Islam. Then the implementation at work continues to be guarded with strict supervision to prevent fraud. Based on observations and interviews, the employees also expressed satisfaction. Because in worship there is no obstacle and even get full support from the company. Even get a considerable reward that aims to improve employee religiosity

Originality/value

The research dig religious aspect of human resources in Islamic bank and how to maintain it

Keywords: employee, religiousness, sharia, bank

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I. Introduction

Implementation of religious values becomes mandatory for all human beings in carrying out all activities as a form of responsibility of servant to Allah SWT. on the basis of servitude that all humans are required to implement all Islamic teachings as a whole, as the word of Allah in QS.Al-Baqarah: 208"O ye who believe,enter you into Islam as a whole, and do not join the steps of Satan. Verily, the devil is a real enemy to you ".Implementation of Islamic teachings in particular means that Religion is not only placed on the side of the ritual alone, it is a relationship with Allah SWT or so called "hablun min-Allah" or on special worship activities "mahdhah" such as prayer, fasting, zakat, pilgrimage, but religious values or shari'ah must be perfectly implicated when human relationships with fellow human beings or "hablun min-annas". This consequence makes all human activities in the world of worship worth, away from the elements of riba (usury), gharar (uncertainty), maysir (gambling), and the omnipotence of all means for the sake of worldly interests.The attribution as "Abdullah and khalifatullah" (servant of Allah and His representative on earth) is inherently attached to all human resources. This nature will be a fact if all human beings able to perform wherever and whenever in various areas of human activity in order to establish relationships with fellow human beings, among others, the field of banking economy. The rules contained in banking institutions are contained in the Law of the Republic of Indonesia No. 6 of 2009 concerning Bank Indonesia and the Law of the Republic of Indonesia No. 21 of 2008 on sharia banking serve as a reference in the operational of banking institutions.Referring to the passage of the Sharia Banking Act of chapter II article 2 that "sharia banking in conducting its business is based on Sharia Principles", the performance of banks must be in accordance with the basic principles of Islamic law, namely Al-Qur'an and Al-Hadist. The written rule will not be realized if it is not supported by the quality of Human Resources who really have the responsibility of the Hereafter. As the opinion Gunawan (1999) and Saidi (2009) Sharia banking to the next century must have a human resources competitive and reliable. Islamic banks require human resources that have two sides of the ability of operational management skills (professionalism) and knowledge of sharia including morals or morals with high integrity. Reliable human resources can be oriented on the nature of Rasulullah (the prophet) shidiq (honesty), tabligh (convey the teachings), amanah (trustworthy), and fathonah (intelligent). For the supervisory authority of the syariah bank's syariah banking

requirements is an absolute thing and there is no compromise considering the function of sharia banks that are loaded with nuances of trust and morals, then the potential hazard faced by bank managers is the existence of moral hazard which is closely related to the nature profit sharing in the bank's business activities. Moral hazard is not only sourced from the customers but also from the parties concerned that seeks to influence the bank's management. Independence belongs not only to monetary or supervisory authorities, but also to absolute ownership of the management and employees of sharia banks.

II. Literature Review

The argument of the importance of religiosity in humans during *hablumminannas* (human relationship) has a positive impact on the quality of one's performance as the result of the research (Fauzan, 2013) that religiosity has a positive and significant effect on business ethics. Another study mentions religiosity has a very significant influence on the performance of sharia banking employees in the city of Balikpapan (Yusuf, 2015). Then religion or religion can be interpreted as the relationship between creatures and creators. This relationship is reflected in his inner attitude, visible in worship and manifest in everyday behavior (Syihab, 2007, 210) while religiosity in Islam can be interpreted a comprehensive unity of elements including knowledge and experience of religion or able to implement the basic concept of Islam which includes *aqidah* (beliefs), *Shariah* (the law) and *Akhlaq* (attitude). There are several arguments why humans need religion in living all aspects of life, among others humans are creatures of Allah SWT. which has many limitations, human life in the world always faced with various kinds of problems, humans also need clarity in understanding natural phenomena. (Haidar, 2011, 2). Based on some of these reasons make religion absolutely necessary as the only introduction to the benefit of life. The existence of Islam is universal (Syihab, 2007, 213). meaning that the laws contained in the teachings of Islam not only apply to Muslims but the teachings revealed by Allah SWT, through Prophet Muhammad SAW, applies to all the peoples of the world, as QS (quran surah). *Al-Anbiya* 'verse 107: "And nor We send you, but to be a mercy to the worlds." Islam is a religion that is built with earnest work and determination, without knowing *rahbaniyyah* (clergy) and separating themselves from the life of the world. (Sinn, 2012, 5) As the word of Allah letter of *Al-Hadid* verse 27: "We then followed them with Our Messengers and We also accompanied Jesus son of Mary; and We gave him the Gospel and We made it in the hearts of those who followed him with kindness and compassion. and they invent the *rahbaniyyah* (The meaning of *Rahbaniyyah* is never married and confined in a monastery) whereas We do not oblige it to them but (they alone make it) to seek the pleasure of Allah, then they do not keep it with the care that should. So We give to those who believe among them rewards, and many of them are wicked. "The religion of Islam strongly rejects the attitude of monastisis or attitude that is hate life and the treasures but also criticize the materialist attitude who love wealth too much, affirmed in the QS. *Hud*: 15-16. Islam does not forbid its people to love the world by accumulating wealth as long as its way and its use is justified in religion, Islam advocates to be responsible for the life of the world and the hereafter. Quraish Shihab (2007, 383) argues Muslims are referred to in the Qur'an as *Ummatan Wasathan* (medieval people) being middle way, insoluble in spiritual rituals and not immersed in world life or materialism.

Placement of religious positions above all human activities increasingly undisputed by all people, given the importance of the function of religious values for the life of the community. among religious functions for the community: (Tualeka, 2011, 77):

- 1) Educative function, religion explains various matters relating to the problem of worship and *muamalah*, human relationships with the Creator, human relationships with humans and human relationships with the natural surroundings. With guided by the Islamic law of *Al-Qur'an* and *As-Sunnah* man is able to run the mandate as *Abdullah* and *Khalifatullah*.
- 2) The rescue function, the teachings of religion give clarity to all people to achieve salvation and happiness in the world and the hereafter. For example all Muslims are obliged to run the pillars of Islam and the pillars of Faith.
- 3) The function of Social Supervision, religion is fully responsible for the norms that prevail and develop in the midst of society, if found customs that deviate from the teachings of *shari'ah* then the religion must explicitly reject and be obliged to rectify by returning to the *Qur'an* and *As-Sunnah*.
- 4) The function of solidarity, religion does not teach the existence of conflict, religion strongly priority brotherhood of fellow people, reflected in *ukhuwah Islamiyah* (Islamic brotherhood), *ukhuwah Insaniyah* (brotherhood in humanity), *ukhuwah Wathoniyah* (brotherhood as a nation).
- 5) Transformative Function, religion serves to interpret the doctrine which ultimately provides explanations in accordance with the progress of the times.

Meanwhile, according to Zainuddin Maliki in his research with the title of politic economic dimension of religious fundamentalism (2012), religion has various functions so that Religion has a number of functions. "In the Durkheimian perspective, religion is the source of values and collective consciousness formers. Religion with various value devices in it determines the form of social building. Religion can be a binding factor but can

also be a social division. Weberians assume religion as the source of value that determines the ethics of individual work in socioeconomic life. Others, according to a critical perspective, religion is seen as part of a superstructure that is nothing but a tool of the bourgeoisie to protect its interests and justify various classes of capitalist practices in maintaining an existential space with various privileges. Religion in this case loses its critical function, and on the contrary it is a source of legitimacy for the power of the ruling class, the feudal and the owners of capital.

Humans as multidimensional beings, in humans there are aspects that move people to act and need something as opinion (Muhammad, 2005: 25-29), among others; 1) The needs of human nature consists of physical and spiritual elements equipped with the mind and heart, as the basis of Islamic economics. 2) The purpose of human life is to worship and serve Him (QS.Azz-Dzariyat: 56).According Syafi'i Antonio in (Aziz, 2008, 25) optimal human resources require two types of quality that is 1) Professional Quality and 2) Moral Quality. Professional, refers to the quality of ability and work efficiency. Whatever the type of business and work is professionally handled wherever possible is dedicated to unconditional work and avoids any form of corruption. It is ironic if the mainstream economics only focuses on professionalism without the optimal moral support in human beings. As is the case in Indonesia in recent years, professional societies without moral quality control have certainly given birth to corrupt human beings. Islamic banking in 1997 during the monetary crisis has proved the resilience of the system managed by holding the principles of sharia with three pillars namely fair, transparent and *maslahat* (the common good). BNI Syariah as one of Sharia Commercial Bank was born on June 19, 2010 is committed to always work professionally and remain obedient to the principles of sharia economy. BNI Syariah employees 95% are highly productive young workers, the bank always improves the competence and encourages the performance of employees by providing various training, the banking also pay attention to the mental development of spiritual employees of BNI by providing various programs one of them routinely carry out spiritual splash once in one week held in every unit of both head office and branch office. (bnisyariah.co.id)Methodologyphenomenology approach which emphasizes the essence of social reality and learns what is visible in society. By using this approach, it is expected to interpret and describe the meaning embodied in the various activities of the BNI Syariah Surabaya employee. In addition, to obtain maximum results, this research is not only satisfied to study the opinions of people about the religiosity of BNI Syariah Surabaya employees or their understanding based on theories, but also on what actually happens.

III. Finding and Discussion

Based on the results of interviews with the operational manager of BNI Syariah Surabaya related to the inculcation of sharia values from the beginning of the selection of new recruits;"Recruitment begins with administrative selection, followed by Focus Group Discussion, followed by psychological tests and interviews. The interview is getting more selective and prioritize employees who have the ability to read the Qur'an correctly. interview conducted from general manager level until the board of directors"The banking policy also emphasizes the importance of employees being able to read Al-Quran well as a form of responsibility in supporting all employees to perfect Muslims who understand the main source of Islamic law that is the Qur'an. Although most of BNI Syariah employees do not have educational background of Sharia Economic Sciences. In response to this condition, the banks provide education and training on sharia economy, especially sharia banking, this is in accordance with the results of interviews with the branch head BNI Syariah Surabaya:"For new employees either with an Islamic education background or non-Islamic education background, the bank provides training on sharia banking, training duration of at least one month. The process of education and training of the banking parties in cooperation with several parties, among others, with the Tazkiyah foundation " Some activities as a form of syariah-related worship practices must be properly observed by the banks, all employees are certainly not neglect the obligation as a Muslim as the call to prayer on the sidelines of the busyness of the office all employees are required to give priority to prayers, as well as Muslim customers are encouraged to praying first. As the result of observation on September 20, 2017, on time for *ashar* pray, the operational manager stops all activities and invites to perform the prayers on time, if possible, it is recommended to pray together. Attention on the importance of timely prayer is justified by all employees, as the result of interview with one of the employees who served as customer service as follows:"Prayer is really noticed by the leaders, praying on time on the sidelines of working hours, even if there are customers who go to the office when the call to prayer then the customer is in this case the Muslim customers and not in the absence to be invited to perform congregational prayers first"Related to the implementation of other worship such as the importance of issuing zakat (gives for the poor) as a form of responsibility for the implementation of the pillars of Islam, the banking facilitates all employees to be aware of the tithes, as the results of interviews with operational managers;"Concerning banking zakat awareness optimizes awareness of the importance of issuing zakat by monthly salary deduction or every 25th of payroll employees, using UPZ media or Zakat Collecting Unit"Other activities as the implementation of sharia values as revealed by Mr. Barno Sudarwanto as the operational manager, that to improve the religiosity of employees of the banking party held regular recitation of

the month, create employee group khataman al-qur'an one day one juz (approximately 18 pages of quran), this program responded very positively to all employees. But this program is also not forced as a result of employees with one employee, it is said also that program one day one juz very motivating to always read al-qur'an every day. The routine monthly religious program is not only specialized for employees but also conducted by inviting orphans as well as a medium for channeling infaq (sustenance). Every Friday there are also spiritual activities for all employees of BNI Syariah packed in the form of a seven-minute preaching in a morning briefing and the topic related to religious issues, this activity is fully handled by the employee as for the speaker is employees themselves who preach in turn. This event expected to give knowledge sharing among them. The increase of religiosity activity is also seen during Ramadhan month, according to information from the operational manager, during Ramadhan month, BNI Syariah office become just like as pesantren (Islamic boarding school), the bank is very supportive of religious activities such as i'tikaf (stay in the mosque) movement. I'tikaf activities are greeted positively and practiced during the last ten days of Ramadan. Other activities for sharing ta'jil (snack for breaking the fast). Banking parties in Ramadhan also held a similar contest of Musabaqah Tilawatil Quran (Quran reading contest) such as tartile al-qur'an and adzan competition, MTQ competition event was greeted quite enthusiastically also by employees. Another form of support related to the increase in religiosity is when welcoming Idul Adha or Idul qurban (pilgrimage holiday) is generosity of the bank by giving all employees to do qurban (sacrificial animals) and it is up to them to place their qurban. So automatically all employees of BNI Syariah every year individually can run the Sunnah of the Prophet Ibrahim AS. In general, the banks are very supportive in inculcation of Islamic values in everyday activities even as a form physical appearance, the banks make the rules for employees must wear koko clothes every Monday and also hijab (veils) for everyday woman activity. Assessment conducted by banks is done every month as revealed by one of BNI Syariah employees, special assessment team both by the central and branch parties, the assessment team gets the title "mystery shopper". Competence test is done directly for example through video call and online writing test. Assessment measures related to the standard nature of the syariah, such as assessing the attitude, how to serve, and also info from customers. Conclusion As a bank that uses sharia, or based on Islam, BNI syariah has proven its commitment to instill religious values in every aspect of the working activities. Starting from the recruitment, has been selected candidates who have sufficient basic knowledge of Islam. Then the implementation at work continues to be guarded with strict supervision to prevent fraud. Based on observations and interviews, the employees also expressed satisfaction. Because there is no obstacle in doing worship and even get full support from the company. Even get a considerable reward that aims to improve employee religiosity

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