

## The Effect of Islamic Leadership, Islamic Spirituality, and Islamic Work Ethic on Job Satisfaction: Studies in PT bank Syariah Indonesia

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### ABSTRACT

*This study aims to analyze the extent to which Islamic Work Ethic, Islamic leadership, and Islamic spirituality influence the job satisfaction of Bank Syariah Indonesia employees. The study uses a quantitative approach with an explanatory design and a cross-sectional survey of 300 employees of Bank Syariah Indonesia at the head office and regional offices selected through purposive sampling. Data were collected using a five-point Likert scale online questionnaire and analyzed with a Partial Least Squares-based structural equation model using SmartPLS 3. The results show that Islamic leadership, Islamic spirituality, and Islamic work ethic have a positive and significant effect on job satisfaction, with Islamic leadership being the factor that has the greatest influence. These findings indicate that the alignment between work ethic, leadership style, and Islamic spirituality with the sharia organizational culture plays an important role in increasing employee job satisfaction and forms the basis for strengthening Islamic value-based human resource management policies at Bank Syariah Indonesia.*

**Keywords:** Islamic leadership; Islamic spirituality; Islamic work ethic; Job satisfaction

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### INTRODUCTION

The development of Islamic banking in Indonesia has led to increased demands for human resources who are not only technically competent, but also aligned with Islamic values. Employees in Islamic banking are required to reflect Islamic work ethics, leadership based on the Qur'an and Sunnah, and spirituality that views work as worship, as these three aspects are believed to play a role in shaping a positive attitude towards work (Sodiq et al., 2024). In this context, job satisfaction is an important dimension because it is related to employee loyalty, commitment, and performance, while also contributing to the competitiveness and sustainability of BSI as the largest Islamic bank in Indonesia (Asutay et al., 2022).

At the organizational level, studies on BSI employee job satisfaction have been conducted, especially after the merger, and generally show that factors such as compensation, relationships with superiors, coworkers, and career development have a positive effect on job satisfaction (Hendrawan et al., 2023). Research on BSI employee job satisfaction after the merger, for example, found that these dimensions contributed significantly to employee satisfaction levels in several branch offices. However, the majority of these studies still focus on general managerial factors and have not placed Islamic work ethic, Islamic leadership, and Islamic spirituality as the main variables that represent the uniqueness of BSI's sharia identity. In fact, as an institution that carries the sharia label, BSI is expected to not only excel in business but also have a work culture and job satisfaction built on strong Islamic values.

This condition indicates a research gap, namely the unavailability of a comprehensive model that simultaneously tests Islamic work ethic, Islamic leadership, and Islamic spirituality as intertwined constructs in explaining the job satisfaction of Islamic bank employees, especially at BSI (Nasution & Rafiki, 2019). In fact, from an Islamic management perspective, a work ethic based on the intention to worship, fair and exemplary leadership, and spirituality reflected in the awareness of Allah SWT's supervision are seen as the main foundations for shaping work attitudes and behavior. Thus, research is needed that specifically integrates these three Islamic dimensions into a single empirical framework to explain job satisfaction within BSI.

This study offers novelty by integrating Islamic work ethic, Islamic leadership, and Islamic spirituality into a single conceptual framework to explain the job satisfaction of Bank Syariah Indonesia employees. Islamic work ethic reflects work values such as hard work, honesty, responsibility, and maslahat orientation based on the intention of worship; Islamic leadership reflects fair, consistent, wise, and exemplary leadership based on Islamic teachings; while Islamic spirituality emphasizes awareness of Allah SWT's supervision, the meaning of worship at work, and spiritual connection with the organization. The integration of these three constructs is expected to provide a more comprehensive picture of how Islamic values are internalized in employees and translated into job satisfaction within BSI.

Based on this background, the purpose of this study is to analyze the influence of Islamic work ethic, Islamic leadership, and Islamic spirituality on the job satisfaction of Bank Syariah Indonesia employees. Specifically, this study aims to: (1) assess the influence of Islamic leadership practiced by leaders on employees' perceptions of job satisfaction; (2) examine the contribution of Islamic spirituality in shaping positive attitudes toward work as reflected in job satisfaction; and (3) test the extent to which the internalization of Islamic work ethic influences job satisfaction levels. The results of this study are expected to provide theoretical contributions to the development of Islamic value-based human resource management studies, as well as practical contributions to BSI in designing policies and programs to strengthen Islamic work culture in order to improve employee satisfaction and performance.

## THEORETICAL OVERVIEW AND HYPOTHESES DEVELOPMENT

The main theoretical basis of this study is the theory of work attitudes and person–organization fit (Alvita et al., 2023). Work attitudes, including job satisfaction, are viewed as an individual's affective and cognitive evaluation of their work, which is formed from the interaction between individual characteristics (values, beliefs, expectations) and organizational characteristics (culture, policies, leadership style) (Ahad et al., 2021). The person–organization fit theory states that the higher the fit between individual values and beliefs and organizational values, norms, and practices, the more likely individuals are to experience high job satisfaction, commitment, and attachment to the organization (Kristof-Brown et al., 2023). In the context of sharia organizations, this fit is manifested through the internalization of Islamic values at the individual level (work ethic and spirituality) and the organizational level (Islamic leadership and work culture) (Fong, 2022).

At Bank Syariah Indonesia, which explicitly promotes sharia identity and principles, the alignment between employees' religious values and managerial practices and organizational work culture is a key factor in shaping job satisfaction. Islamic work ethic, Islamic leadership, and Islamic spirituality in this study are positioned as concrete manifestations of Islamic-nuanced person–organization fit, which is theoretically expected to increase employee job satisfaction.

Job satisfaction is generally defined as an individual's positive emotional response to work that reflects the extent to which the job meets the individual's needs, expectations, and values (Loan, 2020). The dimensions of job satisfaction include aspects such as salary, career development opportunities, working conditions, supervision, coworkers, and the nature of the work itself. From an Islamic perspective, job satisfaction is not only measured in material terms, but also in terms of the fulfillment of spiritual and moral dimensions, such as gratitude, sincerity, justice, and the opportunity to make work a form of worship and a trust.

Research in the Islamic banking sector shows that compensation, relationships with superiors, relationships with coworkers, and career opportunities have a positive effect on employee job satisfaction (Hendrawan et al., 2023; Nasution & Rafiki, 2019). However, most of these studies still focus on general managerial factors and have not explicitly examined the role of Islamic values such as Islamic work ethic, Islamic leadership, and Islamic spirituality as the main determinants of job satisfaction.

### **Islamic Leadership**

Islamic leadership is a leadership style based on Islamic values, such as monotheism, trustworthiness, justice, honesty, wisdom, and exemplary behavior, which positions leaders as caliphs responsible for leading fairly and bringing worldly and spiritual benefits (Rizaldy & Hidayatullah, 2021). Leaders who apply Islamic leadership principles create a work environment full of trust, justice, and support, so that employees feel valued, protected, and guided. Theoretically, leadership qualities that are in line with employee values and expectations will increase perceptions of justice and organizational support, which in turn will increase job satisfaction (Santoso et al., 2023).

Empirically, Sodiq, Ratnasari, and Mawardi (2024) found that Islamic leadership has a significant effect on job satisfaction and sharia engagement, which in turn impacts employee performance in Islamic banks in Indonesia. From a person–organization fit perspective, Islamic leadership strengthens the alignment between employees' religious values and organizational managerial practices, thereby increasing the likelihood of job satisfaction (Sodiq et al., 2024). Thus, Islamic leadership is conceptually and empirically viewed as an important factor influencing job satisfaction (Zaim et al., 2024).

Hypothesis 1 (H1): Islamic leadership has a positive effect on the job satisfaction of employees at Bank Syariah Indonesia.

### **Islamic Spirituality**

Islamic spirituality refers to the depth of a Muslim's relationship and awareness of Allah SWT, which is reflected in piety, sincerity, gratitude, and the interpretation of work as worship in daily life, including at work (Maham et al., 2020). In an organizational context, Islamic spirituality encompasses individual spirituality (awareness of Allah's supervision, sincerity, tawakal) and organizational spirituality (support for worship practices, religious programs, and Islamic organizational values). Islamic spirituality gives transcendental meaning to work and creates a higher purpose.

Asutay, Buana, and Avdukic (2022) show that Islamic spirituality has a positive effect on job satisfaction and organizational commitment, with Islamic work ethics as a mediator. These findings indicate that spirituality internalized by employees and facilitated by the organization increases a sense of meaning, connectedness, and inner peace at work, which leads to increased job satisfaction. Other studies also confirm that spirituality in the workplace correlates with job satisfaction, commitment, and ethical behavior of employees (Amiruddin et al., 2021; Sani & Maharani Ekowati, 2020).

From the perspective of work attitude theory, spirituality integrated into work increases feelings of meaning, connectedness, and inner peace, which contribute to job satisfaction. Meanwhile, from the person–organization fit perspective, when organizations facilitate the spiritual needs of employees, the level of value fit increases and encourages the formation of positive work attitudes. Therefore, Islamic spirituality is positioned as a variable that positively influences job satisfaction.

Hypothesis 2 (H2): Islamic spirituality has a positive effect on the job satisfaction of Bank Syariah Indonesia employees.

### **Islamic Work Ethic**

Islamic Work Ethic (IWE) is a set of work values derived from Islamic teachings that view work as worship, a trust, and a means of realizing benefits for oneself and society (Udin et al., 2022). IWE emphasizes the values of hard work, honesty, trust, discipline, responsibility, justice, and a focus on quality and benefit, framed by the intention to seek Allah's pleasure. These values give religious and moral meaning to work activities, so that employees do not only pursue material gains, but also spiritual orientation.

Empirically, various studies show a positive relationship between IWE and work attitude outcomes. (Chupradit et al., 2022) found that Islamic work ethic moderates the relationship between organizational commitment and job satisfaction and is positively related to both. (Purnama et al., 2021) emphasized that IWE is an important factor in improving organizational quality and performance through the formation of positive work attitudes. Research in the Indonesian Islamic banking sector also shows that Islamic work ethic has a significant effect on job satisfaction, organizational commitment, and employee performance (Elian et al., 2020; Hendrawan et al., 2023; Nasution & Rafiki, 2019). This indicates that IWE is an important antecedent of job satisfaction, especially in institutions that promote Islamic identity such as BSI.

Within the framework of work attitude theory and person–organization fit, employees who have a strong Islamic work ethic will feel a sense of compatibility between their personal religious values and the sharia work culture within the organization, thereby increasing job satisfaction. This is relevant in the context of BSI, which institutionally promotes a sharia identity, making IWE one of the important determinants in shaping employee work attitudes. Therefore, conceptually, IWE is positioned as an independent variable that has a positive effect on job satisfaction.

Hypothesis 3 (H3): Islamic Work Ethic has a positive effect on the job satisfaction of Bank Syariah Indonesia employees.

## RESEARCH METHOD

This study uses a quantitative approach with an explanatory research design, as it aims to explain the influence of the independent variables of Islamic Work Ethic, Islamic leadership, and Islamic spirituality on the dependent variable of job satisfaction among Bank Syariah Indonesia employees. The quantitative approach was chosen to enable empirical testing of hypotheses through inferential statistical analysis, as well as to measure the strength of the relationship between variables objectively. This research is cross-sectional in nature because the data was collected at a specific point in time from respondents who were working at Bank Syariah Indonesia.

The population in this study was all employees of Bank Syariah Indonesia spread across the head office, regional offices, and branch offices in various regions in Indonesia. Considering time and cost constraints, the sampling technique used was non-probability sampling with a purposive sampling approach, namely the selection of respondents based on certain criteria: (1) they are permanent employees of Bank Syariah Indonesia; (2) they have worked for at least 3 years, so they are considered to be familiar with the culture and work system of BSI; and (3) they are willing to fill out the research questionnaire.

In determining the sample size, the Slovin approach was used with a significance level of 0.05, resulting in 300 respondents from the head office and regional offices. The data used in this study is primary data obtained through the distribution of questionnaires to Bank Syariah Indonesia employees. The questionnaires were distributed online using a digital survey platform that was easily accessible to employees, given the wide geographical spread of BSI's work units. The questionnaire instrument was compiled in the form of closed statements using a Likert scale with five alternative answers, namely: (1) very dissatisfied; (2) dissatisfied; (3) neutral; (4) satisfied; and (5) very satisfied.

The research variables consisted of Islamic Work Ethic, Islamic Leadership, Islamic Spirituality as exogenous variables, and job satisfaction as an endogenous variable. Islamic Work Ethic was operationalized as employees' perceptions of Islamic work values, which include hard work, honesty, trustworthiness, discipline, responsibility, fairness, and orientation towards benefit. This construct is measured by several indicators adapted from the Islamic work ethic scale that has been used in previous studies (Chupradit et al., 2022; Nasution & Rafiki, 2019). Islamic leadership is operationalized as employees' perceptions of their superiors' leadership styles that reflect the values of monotheism, trustworthiness, fairness, honesty, wisdom, consistency, and exemplary behavior. The indicators were adapted from research on Islamic leadership in Islamic banking, which emphasizes the aspects of fairness, exemplary behavior, wisdom, and consistency in the behavior of leaders (Rizaldy & Hidayatullah, 2021; Santoso et al., 2023). Islamic spirituality is operationalized as the level of Islamic spirituality felt by employees in the work context, including awareness of Allah SWT's supervision, the meaning of work as worship, sincerity, gratitude, and the perception that the organization supports religious practices and Islamic values (Amiruddin et al., 2021; Sani & Maharani Ekowati, 2020). Job satisfaction is operationalized as an employee's general evaluation of an individual's satisfaction with their job (Bijker et al., 2023; Shrestha et al., 2021).

Data analysis uses a structural equation model with the help of SmartPLS 3 software. Construct validity and reliability will be evaluated at the outer model evaluation stage. The outer loading value of each indicator ( $\geq 0.6$ ), convergent validity through the Average Variance Extracted (AVE) value ( $\geq 0.5$ ). Reliability is measured using Cronbach's alpha coefficient with a minimum value criterion of  $\geq 0.7$ . The significance test of path coefficients uses the bootstrapping procedure in SmartPLS 3 to obtain t-statistics and significance values (p-values) used to assess whether hypotheses H1, H2, and H3 are accepted or rejected.

## RESULTS AND DISCUSSION

### Descriptive Statistics

The descriptive statistics in Table 1 show that all indicators are in the medium to high range (close to 4 on a scale of 1–5), with a relatively moderate data distribution (as indicated by a standard deviation that is not too large). This indicates that respondents tend to agree with statements representing Islamic leadership, Islamic spirituality, Islamic work ethic, and job satisfaction, and their perceptions are relatively homogeneous in each construct.

For the Islamic leadership construct (IL.1–IL.4), the mean values ranged from 3.830 to 3.943 with a median of 4 and a standard deviation of approximately 0.872–0.942. This pattern shows that most respondents consider their leaders to frequently display Islamic leadership behaviors (fair, trustworthy, exemplary), although there are still significant variations in perception, as seen from the SD approaching 0.9. This can be interpreted as meaning that the quality of Islamic leadership is considered to be good, but not yet fully consistent across all units or superiors.

In the Islamic spirituality construct (IS.1–IS.4), the mean value was in a higher range, namely 4.090 to 4.263, with a median of 4 and an SD of around 0.698–0.814. This higher average value indicates that the respondents' level of Islamic spirituality at work (such as the awareness that work is worship, feeling that Allah is watching, and organizational support for religious practices) tends to be very good. The relatively lower distribution compared to Islamic leadership shows that the dimension of spirituality is more consistently felt among respondents.

The Islamic work ethic construct (IW.1–IW.4) also had a high mean value, ranging from 3.960 to 4.427, with a median of 4–5 and an SD of 0.706–0.828. The indicator with the highest mean (IW.2 = 4.427) shows that certain aspects of Islamic work ethic (e.g., hard work or trustworthiness) are strongly internalized by respondents. This suggests that employees generally have a good work ethic from an Islamic perspective, with a high commitment to hard work, honesty, and responsibility.

In the job satisfaction construct (Y1.1–Y1.4), the mean values ranged from 3.917 to 3.957 with a median of 4 and SD of around 0.637–0.669. This shows that the respondents' job satisfaction levels were quite high and stable, both in terms of the job itself, relationships with superiors/colleagues, and other aspects measured. The minimum value range of 2 and maximum value range of 5 shows that almost no respondents were very dissatisfied, but there were still a small number who gave moderate ratings for job satisfaction.

Table 1. Descriptive Statistics

Variable	Construct	N	Mean	Median	Min	Max	SD
Islamic leadership	IL.1	300	3,943	4	1	5	0.872
	IL.2	300	3,830	4	1	5	0.939
	IL.3	300	3,883	4	1	5	0.885
	IL.4	300	3,850	4	1	5	0.942
Islamic spirituality	IS.1	300	4.263	4	1	5	0.698
	IS.2	300	4.167	4	1	5	0.803
	IS.3	300	4.227	4	1	5	0.732
	IS.4	300	4,090	4	1	5	0.814
Islamic work ethic	IW.1	300	3,960	4	1	5	0.828
	IW.2	300	4.427	5	1	5	0.738
	IW.3	300	4.153	4	1	5	0.794
	IW.4	300	4.233	4	1	5	0.706
Job satisfaction	Y1.1	300	3.923	4	2	5	0.641
	Y1.2	300	3.937	4	2	5	0.637
	Y1.3	300	3.917	4	2	5	0.640
	Y1.4	300	3.957	4	2	5	0.669

### Validity and Reliability Test

The results of the analysis using SmartPLS 3 in Figure 1 show that the outer loading values of most indicators are above 0.6, thus meeting the indicator validity criteria. In Table .... The Average Variance Extracted (AVE) value for each construct is above 0.50 (AVE IL = 0.818; IS = 0.772; IWE = 0.648; JS = 0.866), which indicates that each construct is able to explain more than 50% of the variance of its indicators, thus meeting the convergent validity criteria.

Reliability testing was used to measure the reliability level of the questionnaire data, where the questionnaire can be said to be reliable when the respondents' answers to the statements are consistent or stable over time (Ghozali, 2014). The higher the reliability of a measurement tool, the more stable the tool is. In Table 2, the Cronbach's Alpha values for all constructs are above 0.70 (IL = 0.925; IS = 0.899; IWE = 0.815; JS = 0.948), indicating good internal reliability. Discriminant validity is also fulfilled, as indicated by the square root of AVE for each construct being greater than its correlation with other constructs. Thus, the measurement model can be declared valid and reliable, making it suitable for further testing of the structural model.

Table 2. Reliability and Validity Tests

Variable	Cronbach's Alpha	AVE	Description
Islamic Leadership	0.925	0.818	Reliable and Valid
Islamic Spirituality	0.899	0.772	Reliable and Valid
Islamic Work Ethic	0.815	0.648	Reliable and Valid
Job Satisfaction	0.948	0.866	Reliable and Valid

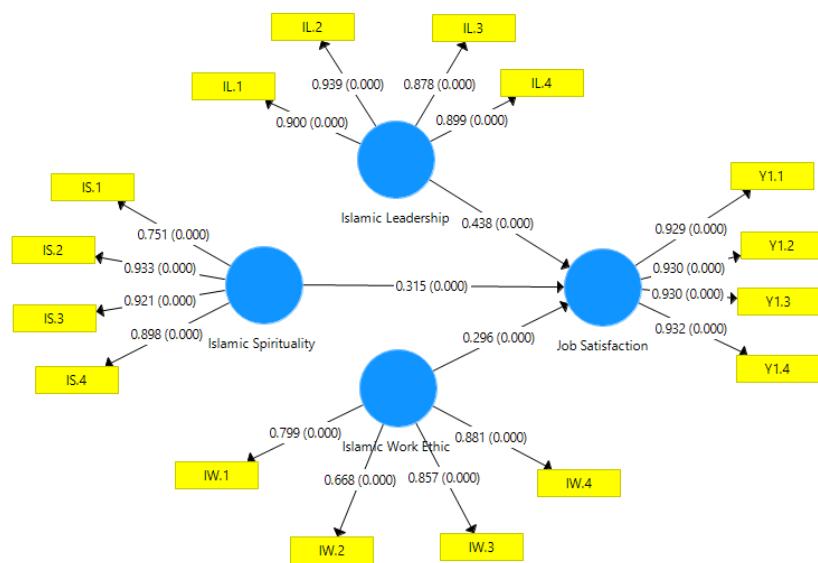


Figure 1. Job Satisfaction Measurement

## Hypothesis Testing

Table 3. Path Coefficients

Hypothesis	Coefficient	T Statistics	P Values	Description
H1: Islamic Leadership > Job Satisfaction	0.438	10.831	0.000	Significant
H2: Islamic Spirituality > Job Satisfaction	0.315	7.678	0	Significant
H3: Islamic Work Ethic > Job Satisfaction	0.296	7.519	0	Significant

### **The Effect of Islamic Leadership on Job Satisfaction (H1)**

Testing hypothesis 1 in Table 3 shows that Islamic leadership has a positive and significant effect on job satisfaction with a path coefficient of 0.438 and a p-value  $< 0.001$ , so H1 is accepted. This means that the higher the quality of Islamic leadership perceived by employees—characterized by fairness, trustworthiness, honesty, wisdom, and exemplary behavior—the higher the level of job satisfaction among BSI employees. This finding is in line with (Santoso et al., 2023; Zaim et al., 2024), which shows that Islamic leadership has a significant effect on job satisfaction and sharia engagement among Islamic bank employees.

Theoretically, these results reinforce the person–organization fit perspective and Islamic leadership theory, which state that a leadership style that aligns with employees' religious values and expectations will enhance perceptions of fairness, trust, and organizational support. In the context of BSI, leaders who are able to set an example in implementing Islamic values, are transparent in decision-making, and care about the welfare and spiritual needs of employees will create a work climate conducive to high job satisfaction. The practical implication is that strengthening Islamic leadership competencies at various managerial levels within BSI is one of the strategic keys to increasing job satisfaction and, ultimately, organizational performance.

### **The Influence of Islamic Spirituality on Job Satisfaction (H2)**

The results of the structural model estimation in Table 3 show that Islamic spirituality also has a positive and significant effect on job satisfaction with a path coefficient of 0.315 and a p-value  $< 0.001$ , so H2 is accepted. This indicates that the higher the level of Islamic spirituality of employees in the work context, such as the awareness that work is worship, feeling watched over by Allah, and feeling organizational support for religious practices, the higher their job satisfaction. This finding is in line with research (Asutay et al., 2022; Sani & Maharani Ekowati, 2020) which concluded that Islamic spirituality has a positive effect on job satisfaction and organizational commitment with the mediating role of Islamic work ethics.

From the perspective of work attitude theory, spirituality integrated into work activities increases a sense of meaning, higher purpose, and inner peace, which are important components of job satisfaction. In the context of BSI, these results convey the message that facilities and a work climate that support religious practices—such as the convenience of congregational prayer, Islamic studies, and a religious organizational culture—are not only normative in value but also have a practical impact on increasing employee job satisfaction. Therefore, strengthening Islamic spirituality in the workplace can be positioned as part of an integrated human resource management strategy aimed at improving job satisfaction and employee performance at BSI.

### **The Influence of Islamic Work Ethic on Job Satisfaction (H3)**

The results of the analysis in Table 3 show that Islamic Work Ethic has a positive and significant effect on job satisfaction with a path coefficient of around 0.296 and a p-value  $< 0.001$ , so H3 is accepted. This means that the higher the internalization of Islamic work ethic in BSI employees—such as hard work, honesty, trustworthiness, and responsibility—the higher their level of job satisfaction. This finding is in line with research (Nasution & Rafiki, 2019; Udin et al., 2022) which found that Islamic work ethic has a positive and significant effect on job satisfaction, both directly and through the mediation of intrinsic motivation.

In the context of BSI, these results reinforce the argument that the organization's sharia identity is not only manifested in its products and services but must also be reflected in the daily work ethic of its employees. When employees view their work as part of their worship and carry it out with Islamic work values, they feel a sense of meaning, pride, and alignment with the organization's values, which ultimately increases their job satisfaction. These findings reinforce the relevance of developing programs to internalize Islamic values (e.g., Islamic work ethic training and strengthening the sharia work culture) as a strategy to improve employee satisfaction and performance at BSI.

Theoretically, these research results reinforce the grand theory of work attitudes and person–organization fit in the context of sharia organizations, by showing that value alignment between individuals and organizations manifested through Islamic Work Ethic, Islamic leadership, and Islamic spirituality contributes significantly to job satisfaction. These findings also expand on previous findings by testing the three Islamic constructs simultaneously in a single model in the specific context of Bank Syariah Indonesia.

These findings provide an empirical basis for BSI management to design programs to strengthen Islamic work ethic, develop Islamic leadership, and improve the work environment that supports Islamic spirituality as an integral part of the strategy to increase employee job satisfaction and performance. The integration of these three aspects into HR policies and practices is expected to strengthen BSI's sharia identity while increasing the organization's competitiveness and sustainability in the banking industry.

## CONCLUSION

The findings of this study indicate that the main objective of analyzing the influence of Islamic Work Ethic, Islamic leadership, and Islamic spirituality on the job satisfaction of Bank Syariah Indonesia employees has been successfully achieved. The results of the structural equation model testing indicate that these three Islamic variables have a positive and significant effect on job satisfaction, with Islamic leadership as the factor with the strongest contribution, followed by Islamic Work Ethic and Islamic spirituality. These findings confirm that the alignment of values between work ethic, leadership style, and Islamic spirituality with the sharia organizational culture plays an important role in shaping employees' positive attitudes towards their work.

This study has several limitations. First, the cross-sectional design means that the study only captures conditions at a single point in time, so it cannot describe the dynamics of changes in employee work attitudes over time. Second, the use of non-probability purposive sampling techniques limits the generalization of the findings to the entire population of BSI employees and Islamic banking nationally. Third, the variables examined only cover three Islamic constructs as predictors of job satisfaction, while other factors such as workload, reward systems, quality of work life, or organizational culture in general have not been included in the model.

Practically, the results of this study can be applied by the management of Bank Syariah Indonesia in the form of strengthening the internalization of Islamic work ethic programs, developing Islamic leadership capacity and character at various levels, and creating a work environment that is more supportive of fulfilling the spiritual needs of employees. The integration of these three aspects into HR management policies and practices has the potential to increase employee job satisfaction, loyalty, and performance, while strengthening BSI's sharia identity amid competition in the financial industry. In addition, these findings can also be used as a reference for other Islamic financial institutions in designing Islamic value-based managerial interventions to improve the quality of human resources.

For further research development, several things are recommended. First, the use of a longitudinal design to be able to see the long-term effects of Islamic Work Ethic, Islamic leadership, and Islamic spirituality on job satisfaction and other outcome variables such as performance or organizational commitment. Second, expanding the sample coverage to various other Islamic banks or non-bank Islamic financial institutions, so that the patterns of relationships between variables in various institutional contexts can be compared. Third, adding mediation or moderation variables, such as Islamic organizational culture, quality of work life, or employee engagement, to build a more comprehensive model of the mechanism of Islamic values' influence on job satisfaction and performance. Thus, future research is expected to further enrich the knowledge of Islamic value-based human resource management and contribute more broadly to the development of management practices in Islamic financial institutions.

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