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### RESEARCH ARTICLE

## THE INFLUENCE OF THE ISLAMIC BUSINESS ETHICS AND SPIRITUAL INTELLIGENCE OF ISLAMIC LEADERSHIP AND PERFORMANCE MANAGER SHARIA BANK IN SURABAYA

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#### Abstract

Performance is a problem that will always be faced by the management, as the management needs to know the factors that affect the performance of managers. Assessment the success of performance a manager is highly dependent from the performance of inferiors because a manager unable to work own .Hence a manager have to be able to apply islamic business ethics and lead inferiors performed well in his work , and have intelligence spiritual. The purpose of this study was to investigate the influence of Islamic business ethics and spiritual intelligence on the performance of the manager through the leadership of Islam as a moderating variable. The population in this study is the manager of Sharia Bank which has a network of offices in Surabaya. The sample in this study took the profile of Sharia Bank in Surabaya, with a total sample of 95 managers. Testing the hypotheses used in this study is a multivariate analysis with SEM using AMOS software. Based on data analysis using SEM and discussion of the results of research that has been presented, it can be concluded: That the Islamic business ethics to contribute positively to the Islamic leadership manager Sharia Bank in Surabaya, intelligence spiritual provide a positive contribution to the Islamic leadership manager Sharia Bank in Surabaya, Ethics Islamic business contributed positively to the performance manager of Sharia Bank in Surabaya, intelligence spiritual contributed positively to the performance manager of Sharia Bank in Surabaya Islamic leadership contribute positively the performance of the Sharia Bank in Surabaya.

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#### Introduction:-

As the country with the largest Muslim population, Indonesia should become a pioneer in the development of Islamic finance in the world. It is not an impossible dream because of the potential for Indonesia to become a global player in a very large Islamic financial, among others are: The number of large Muslim population into potential clients Islamic finance industry. The economic outlook is bright, reflected relatively high economic growth (6.0% -6 range,%), supported by solid economic fundamentals. (Alam, 2012). After experiencing relatively high growth in previous years, in the years 2013- 2014 syariah banks face the challenge of slowing growth. Slowing the growth of Sharia Bank is considered as a serious problem. Honorary Chairman of the Association of Indonesian Sharia Bank said that the slowdown in the growth of Sharia Bank in the year to whip for the banking industry to continue to find innovative ways that Sharia Banks remain in the hearts of the public. According Association of Indonesian Sharia

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Bank, slowing the growth of Sharia Bank at least caused by several things. First, *pricing*. Sharia Bank less competitive. Second, product and human resources are less clearly distinguished from conventional banks. The balance of the growth of Sharia Banks, followed by the need for increased workforce. It aims to provide excellent service to consumers and educational Sharia Bank products. However, there are a number of problems in human resources in Sharia Banks. According Permana (2012) one of the biggest problems of human resources sharia is the banks difficult to find sharia banking human resources competent and qualified. Sharia Bank tends to take human resources from outside the college sharia for human resources in Sharia Banks usually just easier to give knowledge on Sharia Bank. Based on the above issues, the performance of managers in the spotlight major in solving problem the growing of Sharia Bank and human resources issues , Because managers in the life of any organization or institution or the other in Islam pushed in a common life, society and the nation motivate a manager based on the agreement to the public by giving to people you trust and are considered able to lead and give instructions to people on all the issues facing the life. A manager who is Muslim is obliged to follow the example of the Prophet Muhammad, for all his attitudes and behavior in leading Muslims is basically a paragon enviable and followed.

Performance is a problem that will always be faced by the management, as the management needs to know factors affecting the performance of managers. Assessing the success of a manager's performance is highly dependent on the performance of subordinates because the manager can not work alone. Therefore, a manager must be able to apply Islamic business ethics and lead subordinates to excel in his work, and has a spiritual intelligence. Factors that may affect the performance of the manager will make the company's management can take various policies required, so as to improve the performance of managers to match the expectations of these institutions. Areas of business ethics islamic very important to popularize the Islamic economic system, and it requires the search and excavation Islamic law relating to business ethics so that there is no longer practices that harm either party or both side. Moreover, there is no doubt Muslims to carry out their business. Doing business by selling and buying or other types of work are allowed to obtain sustenance is something that is commanded by religion because of the benefits to be gained from it for personal and community (Thanksgiving 2012). In the concept of Islamic economics, although humans have an important role as a principal economy, they still make moral principles in the law as a source of business ethics, as a base that must be held and executed a person or group in doing activity. Ethic need for working when people started to realize that progress in the field of business has led to people increasingly marginalized from the values humanity .In a tight business competition, companies that excel not only companies that have business criteria managerial good, but also companies that have good business ethics.

In addition to the Islamic business ethics which is owned by the employees, the leader's role in leading the organization to improve performance is also very instrumental in realizing the objectives of the company. According Siagian (2009) the ability and skill to a post as leader of the work unit can influence behavior by motivating others, especially subordinates to think and act in order to achieve performance in line with the objectives set. Applied management of Islam in these institutions certainly needs a leader which is expected to lead and bring the institution in order to develop and advance in accordance with the characteristics of the Islamic leadership. Leadership manager is a relationship between individuals or subordinates and superiors who influence others to get them to work towards the achievement of specific goals into organizational goals. Islamic teachings require the necessity of their manager despite of two. This is as stated by the Prophet Muhammad hadith narrated by Abu Daud argued that: "when leaving the three people on their way, let them lift one of them becomes the leader" (Mangkunagara, 2005: 57) The effectiveness of leadership greatly affect the effectiveness of the organization. To be a successful leader, intelligence is one of the requirements that must be possessed. The ability of a person is determined by its intelligence, that intelligence is *Spiritual Quotient* (SQ) or spiritual intelligence. Spiritual intelligence as the intelligence of a person in terms of finding and interpret the meaning, value, purpose deepest, and motivation of the most high, served as the cornerstone for the proper functioning of the intellectual and emotional intelligence effectively for spiritual intelligence is supreme intelligence possessed by humans. Based on the explanation above, the factor of Islamic business ethics, Islamic leadership and emotional intelligence is needed to prevent potential abuses and scandals at Sharia Bank to have the same possibilities with conventional banks as well as to improve the performance of managers. Sharia Bankers, executives and bank officials, including commissioners also human beings who have the desire to be tempted wallow material, so it is not impossible for corruption and irregularities can occur so that the transparency of the Sharia Bank to be very important in order to prevent a potential scandal. As an example of Religious Affairs had received the title agency's most corrupt in the management of pilgrims who were unable to show transparency in financial management, which is still in question would be transparency by the public for their alleged corruption as a religious symbol does not guarantee the institutions and people who are in these institutions net of irregularities .

Based on the description of the background, the formulation of the problem in this study is:

1. Does the Islamic business ethics affect the Islamic leadership manager Sharia Bank in Surabaya?
2. Does intelligence spiritual affect the Islamic leadership manager Sharia Bank in Surabaya?
3. Does Islamic business ethics affect the performance of managers Bank Sharia in Surabaya?
4. Does spiritual intelligence on the performance of Sharia Bank manager in Surabaya?
5. Does Islamic leadership affect the performance of managers in Surabaya Sharia Bank?

## **Matherial and Methods:-**

### **Research Variables:-**

Latent variable is a variable whose value is determined by measurable variables or indicators. In accordance with the background of the title, the formulation of the problem, objectives and hypotheses, in this study is 5 latent variables, namely: Islamic business ethics (X1), spiritual intelligence (X2), the leadership of Islam (Y1) and performance manager (Y2). Definition of variables -variable exogenous and endogenous intervening can be explained as follows:

### **Islamic business ethics (X1):-**

Person or organization doing business or mutually beneficial business contacts in accordance with the values of Islam. Indicators of Islamic business ethics, among others (Harahap: 2011: 78):

- *Unity* that emphasizes ethics and teachings which avoids any business practice that is forbidden.
- *Equilibrium* that is always trying to do justice in carrying out the work
- *Freewill* which are companies embed freedom of managers in making the rules in accordance with the norms of
- *Benevolence* that provide benefits to others.

### **Spiritual Intelligence (X2):-**

Intelligence to face and solve the problem of meaning and value, the intelligence to put the behavior and life in the context of a broader meaning and rich, intelligence to judge that the action or the way a person's life is more meaningful than others. The values of spiritual intelligence based indicators in Spiritual Intelligence (SQ) which is much needed in the business world, including the (Sukidi (2002: 94):

- a. Absolute Honest is the consistent stand managers Sharia Bank in carrying out the work and have confidence to always work honestly
- b. openness is the attitude of the manager of Sharia Bank in accepting any criticism and input for himself, open to any criticism and feedback
- c. self-knowledge is the way the manager of Sharia Bank behave and knowing who he was and the role of its work for the organization as well as to understand the duties and roles for the organization
- d. focus on the contribution that attitude and ability Sharia Bank managers to focus more giving than receiving. belief to focus more contributions than the right.
- e. Spiritual non dogmatic beliefs that have to be flexible in any situation at hand.

### **Islamic Leadership (Y1):-**

Leadership charged humanization values, liberation and transcendence. Indicators of Islamic leadership (Alwi, 2008: 874):

- a. Love the truth that is a leader who is faithful shall hold fast to the truth.
- b. Can keep the mandate and trust others namely leader must keep the mandate that has been granted to him .
- c. Altruistic and having the spirit of devotion namely in the running of a wheel his leadership
- d. Good in intercourse namely help one another in all sectors in life
- e. Wise is placing all the problems appropriately and proportionately.

### **Performance Manager (Y2):-**

Results in quality and quantity of work achieved by one's employees in carrying out their duties in accordance with the responsibilities given to him. Manager performance indicators are: Quantity of Work, Employment Quality, Timeliness, Cooperation and Personal Qualities. (Schuler and Jackson, 2005: 18)

- a. The quality of work, measured from managers 'perceptions of the quality of work produced and the perfection of the task against the skills and abilities of employees.
- b. The quantity of work, measured from the managers' perceptions of the amount of activity that is assigned and results.

- c. Timeliness, measured from perceptions of managers towards a completed activity from the beginning of time to be output. Can be completed at a predetermined time and maximize the time available.
- d. Working together, measured from Traffic employees in collaboration with co-workers and the environment
- e. Personal Qualities is the independence of an employee in completing the tasks assigned to them without the need for supervision of the supervisor.

#### **Population:-**

Population in research this is the manager of Sharia Bank that has network offices in Surabaya, which include: PT. Bank Muamalat Indonesia ; PT. Bank Victoria Syariah ; Bank BRI Syariah ; Bank BNI Syariah ; Sharia Bank Mandiri ; Sharia Bank Mega Indonesia ; Bank Panin Syariah ; PT. Sharia Bank Bukopin ; PT. BCA Syariah ; PT Bank Tabungan Pensiunan Nasional Syariah, Bank Niaga Syariah ; Bank Danamon Syariah dan Bank Jatim Syariah.

#### **Sample:-**

Sample for sampling in this study using the technique of Non-Probability sampling with purposive sampling that sampling based on the features or characteristics possessed by the sample. Sampling technique used is based on the guidelines for the measurement of the sample according to Augusty (2002: 48), among others:

- 100-200 samples for maximum likelihood estimation technique.
- The guidelines are 5-10 times the number of parameters to be estimated.
- Depending on the number of indicators used in the entire latent variables. The number of samples is multiplied by the number indicator 5-10. if there are 20 indicators, sample size is 100-200. Since there are 19 indicators, the number of samples in this study were  $(19 \times 5 = 95)$ , the sample used was 95 managers Sharia Bank in Surabaya.

#### **Data Analysis Techniques:-**

Data analysis stage is a stage which is very important because it required precision and accuracy are high, therefore the data processing using SEM as described below. The model used in this study were tested by the research instrument using *Structural Equation Model*. Use of *Structural Equation Model* considering that this method has the ability to see the effect of directly or indirectly, an influence of independent variables on the dependent variable. The size of the effect that occurs in a particular pathway will be apparent from the results of the calculation method of *path analysis*. According to Hair *et al.*,(2010), there are five steps that should be taken if using *Structural Equation Model* that is :

#### **Development of theoretical models:-**

The first step is the principle of testing causality in empirical theories that already exists and is used to confirm the theoretical models through empirical data.

#### **Development path diagram (path diagram):-**

The second step shows the theoretical models that have been built in the first phase will be described in a flow chart the relationship between the construct will be expressed through the arrows. A straight arrows indicate a direct causal relationship between the construct to construct another while inter construct curved lines with arrows on each end show a correlation between the construct. A construct that was built in the flowchart can be divided into two groups: a construct exogenous (*exogenous constructs*) and a construct endogenous (*endogenous construct*).

#### **Conversion chart a path into the structural equations and the measurement model:-**

##### **Choosing the matrix inputs and estimation models:-**

The fourth step explains that the data input *structural Equation Model* is the matrix of variance / covariance or correlation techniques for the overall estimation models do. Covariance matrix is used for *Structural Equation Model* has the advantage of presenting a valid comparison between different populations or different samples that can not be served by the correlation. In the use of *Structural Equation Model* suggested to use a matrix of variance / covariance at the time of testing the theory because it would better satisfy the assumptions methodology whereby the standard error filed will show the figures are more accurate than when using the correlation matrix.

##### **The possibility of the emergence of problem identification:-**

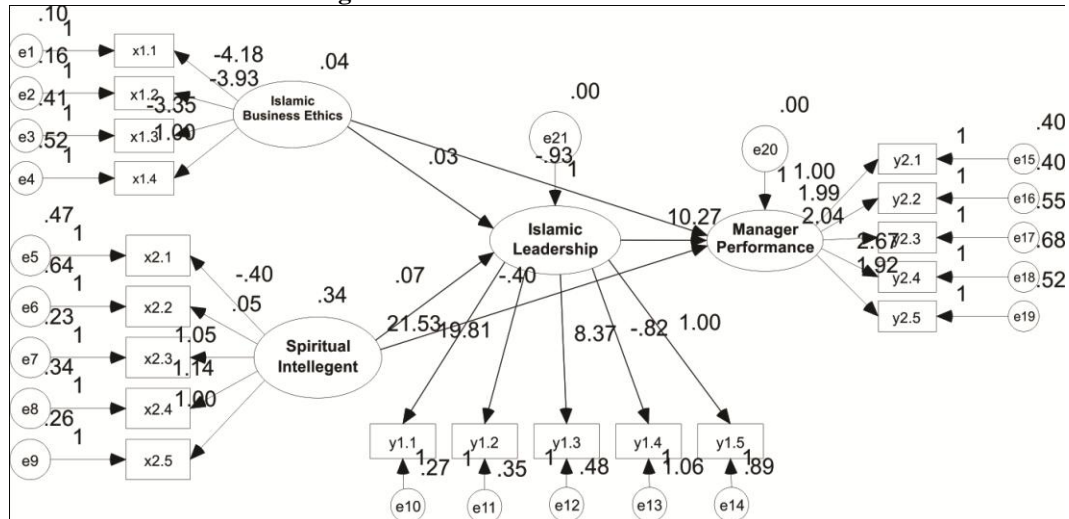
Step five explained that after to revise the model is still a *results*, unique estimation then other treatments is creating *composite variables* through *composite measure* or develop more of a construct.

In the sixth step testing of the appropriateness of the model through an evaluation of the various criteria of goodness-of-fit.

**Results:-**

In the model SEM, the measurement model and the structural model parameters are estimated jointly. This method is rather experiencing difficulties in meeting the demands of the model fit. The possibility is caused by the interaction between the measurement models and structural models are estimated jointly (one - steep approach to SEM). (Hair, et al, 1998). The results of estimation and fit model one step approach to SEM using Amos 16 application program shown in Figure and Table Goodness of Fit below

**Figure 1:- Model and Structural Measurement**



**Criteria Table 1:- Evaluation of Goodness of Fit indeces**

Criteria	Results	Critical Value	EvaluationModel
C min / DF	1099	≤ 2.00	good
Probability	0154	≥ 0.05	good
RMSEA	0.032	≤ 0.08	good
GFI	0.900	≥ 0.90	good
AGFI	0.900	≥ 0.90	good
TLI	0955	≥ 0.95	good
CFI	0962	≥ 0.94	good

From the results of the evaluation of the model one step approach turned out from all the goodness of fit criteria are used, all of which are good results of the evaluation models, means that the model has been in accordance with the data. That is, the conceptual model was developed and based on the theory has been fully supported by the facts. Thus this model is the best model to describe the relationship between variables in the model

**Causality Test:-**

Direct effect [path coefficient] observed from standardized regression weights, with significance testing comparative value of p [probability] that is equal to the value t. If t is greater than t table means significant. Thus the regression coefficient of each factor can be trusted as seen on causality test below.

**Table 2:- Causality Test Data**

			Estimate	SE	Prob.
Islamic Leadership	<---	Islamic Business Ethics	1,168	0,766	0,000
Islamic Leadership	<---	Spiritual Intelligence	0,864	0,682	0,073
Performance Manager	<---	Islamic Leadership	0,542	0,652	0,057
Performance Manager	<---	Spiritual Intelligence	0,311	0,227	0,018
Performance Manager	<---	Islamic Business Ethics	0,093	0,048	0,053
Limit Significance					≤ 0.10

1. Islamic Business Ethics factors influence the Islamic Leadership Factor, acceptable [Prob. causal  $0,000 \leq 0,10$  [significant [positive].
2. Factors Spiritual Intelligence affect the Islamic Leadership Factor, acceptable [Prob. causal  $\leq 0,073$   $0,10$  [significant [positive].
3. Factors Islamic Business Ethics effect on Factor Performance Manager, acceptable [Prob. causal  $\leq 0,057$   $0,10$  [significant [positive].
4. Factors Spiritual Intelligence effect on Factor Performance Manager, acceptable [Prob. causal  $0,018 \leq 0,10$  [significant [positive].
5. Factors affect the Islamic Leadership Factor Performance Manager, acceptable [Prob. causal  $\leq 0,053$   $0,10$  [significant [positive].

### Discussion:-

Based on test results using SEM analysis, it can be concluded as follows:

**That the Islamic business ethics contribute positively to the Islamic leadership Sharia Bank, [Prob.  $0,000 \leq 0,10$  significant [positive]. This means:-**

- Manager always trying to do justice in carrying out the work to create islamic leadership.
- Manager provide benefits to others to create islamic leadership.

**Intelligence spiritual contribute positively to the Islamic leadership Sharia Bank, [Prob.  $0,073 \leq 0,10$  significant [positive]. This means:-**

- Attitude Manager consistent in carrying out the work and, have confidence to always work honestly is one of the ways to create islamic leadership.
- attitude Manager in accepting any criticism and input for himself to create islamic leadership.

**Business ethics Islamic contribute positively to the managers performance in Sharia Bank, [Prob.  $0,057 \leq 0,10$  significant [positive]. This means:-**

- Sharia Bank embed freedom of managers in making the regulations according to the norm to increase managers performance in Sharia Bank.
- Emphasizes the unity of common purpose in carrying out the work to increase managers performance in Sharia Bank.

**Intelligence spiritual contributed positively to the manager performance Sharia Bank , [Prob.  $0,018 \leq 0,10$  significant [positive]. This means:-**

- Managers understand the duties and roles for the organization to increase manager performance in sharia bank.
- Managers have the confidence to be flexible in all situations faced.

**Islamic Leadership contributed positively to the performance manager of Sharia Bank in Surabaya , [Prob.  $0,053 \leq 0,10$  significant [positive]. This means:-**

- Manager can be completed at a predetermined time and maximize the time available.
- The ability of managers in collaboration with employees to create islamic Leadership that can be increasing manager performance.

### Conclusion:-

Based on test results using SEM analysis, it can be concluded as follows:

1. That the Islamic business ethics to contribute positively to the Islamic leadership manager of Sharia Bank in Surabaya
2. Intelligence spiritual contribute positively to the Islamic leadership manager Sharia Bank in Surabaya
3. Business ethics Islami leave a positive contribution to the performance of managers in Surabaya Sharia Bank
4. Intelligence spiritual contributed positively to the performance manager of Sharia Bank in Surabaya
5. Islamic Leadership contributed positively to the performance manager of Sharia Bank in Surabaya

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