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## Managing Employee Performance of Sharia Banking through Religiosity and Islamic Work Ethics in the Covid-19 Pandemic

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### **Abstract**

The Covid-19 pandemic has spread to various countries, including Indonesia. As a result, almost all sectors experienced contraction, including Islamic banking. However, Islamic banking is considered quite capable of surviving this impact based on the empirical facts of the previous crises. The purpose of this study is to analyze how the performance of employees in Islamic banking during the Covid-19 pandemic. In this case, Islamic banking is required to be able to develop even though it is during the Covid-19 pandemic. This research was conducted in Islamic banking companies, especially in West Java. The sample used is employees who have worked for a minimum of two years using nonprobability sampling techniques. The analytical tool used is Structural Equation Modeling (SEM). By conducting this research, it is hoped that it will be able to contribute to the company with policies as an effort to manage Islamic banking employees during the Covid-19 pandemic in order to stick to the guidelines of the Koran and Hadith and to contribute to existing knowledge.

**Keywords:** Religiosity; Islamic work ethics; Work motivation; Organizational commitment; Employee performance

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### **1. INTRODUCTION**

The Covid-19 pandemic case in Indonesia continues to increase day by day. As of March 30, 2020, 1,414 positive cases have been recorded, 75 recovered cases, and 122 deaths. The Covid-19 pandemic in Indonesia has a multi-sectoral impact, from health, education, social, economic, to worship activities in the community. The impact on these sectors is increasingly being felt by the community, especially regarding the issue of community social welfare. The social welfare of the community here is related to health, household economic conditions, a sense of security, comfort and a good quality of life. So that people who are faced with the Covid-19 pandemic can still fulfill their basic needs and carry out their social functions. That is why the government, apart from focusing primarily on handling the Covid-19 pandemic, also don't rule out the welfare conditions of the community during the Covid-19 pandemic. If the people's welfare is neglected, it is feared that it will trigger massive social vulnerability in the community. This certainly makes the situation and conditions in Indonesia more like tangled threads. Solving one problem, another problem arises.

Pandemi Covid-19 is a form of danger that has the potential to threaten all aspects of people's lives, such as social, economic, health, and psychological. The impact on society in Indonesia is certainly not much different from people in other countries who are also facing the Covid-19 pandemic. The condition of social vulnerability (social vulnerability) is a real reality that occurs in society in the face of the Covid-19

pandemic. Social vulnerability has put the position of community resilience into shock due to the Covid-19 pandemic.

Community resilience relates to the ability of the community to be able to use the available resources (such as technology, food, employment, and a sense of security) in meeting basic needs and carrying out their social functions. However, the current condition makes community resilience experience social vulnerability. Social vulnerability causes decreased productivity, disrupted livelihoods, and the emergence of social anxiety disorders in the community.

The problem of decreasing productivity is very worrying for the company because it can affect the performance of human resources in the company. Especially for Islamic banking requires resources for various activities in order to achieve goals. The success factor of a company cannot be separated from its human resources because it is human resources who run the other resources. Human resources or employees need to be managed properly in order to be able to compete with other companies in today's global era. Employee performance is an attitude or activity carried out or not carried out by employees in carrying out their responsibilities during working hours (Karina & Moch, 2018). In addition, employee performance can be interpreted by the ability of employees to carry out their expertise. Employee performance is needed, because with this performance, it will be known how far the employee's ability to perform the tasks that have been given to him and the results obtained. In the view of Islam, it has also provided guidelines to the people that the performance that is done will definitely get results in accordance with what is done and even get more if you do it well. This is explained in the verse of the Qur'an, Surat An-Nahl verse 97, "Whoever does good deeds, whether male or female in a state of faith, we will actually give him a good life and in fact we will reward them with reward that is better than what they have done".

Employee performance is also influenced by the character of each individual. Individuals who have high work ethics tend to be more productive, because if employees do not have high work ethics, the employees are likely lazy and unethical and make them weak characters which hinder progress in their work. According to research by Zahrah Novia, Norasyikin, Huda, & Akmal, (2016) employee performance is influenced by Islamic work ethics and religiosity along with other factors not carried out in the study. Islamic work ethics is a series of business activities in various forms that are not limited to the number of property ownership (goods / services), but are limited in how to obtain them and utilize their assets due to halal and haram regulations Hana & Ghufroon (2015). In tight business competition like now, good ethics is needed to encourage individuals to do their best and work hard and will increase commitment and responsibility for what an individual is doing in the workplace which will ultimately result in persistence because there is an inclusion of intentions strong in achieving success and the goal of the company, namely success. Harmoko & Sunaryo's research (2015) states that Islamic work ethics has a significant positive effect on employee performance. The results of this study are in line with research conducted by Hana & Ghufroon (2015) which proves that Islamic work ethics affects employee performance but is different from the research of Shafissalam & Azzuhri (2013) which states that Islamic work ethics does not have a significant effect on employee performance.

Religiosity is a need that becomes the drive that humans need for the emergence of a balance of immaterial behavior, namely religion (Yusuf, 2015). These rules are used as a reference in living life in various aspects of activities including activities at work.

A high level of religiosity will motivate a person to do activities in his life better because the goal of working is not only for the needs in the world, but also for the hereafter and seeking the pleasure of Allah SWT.

Alwi (2014) states that religiosity is a person's interest and obedience to his religious teachings and actualized through behavior in his life in accordance with what his religion commands. Glock & Stark, (1970) defines a person's level of knowledge of the religion they profess and a level of overall understanding of their religion. Meanwhile, the definition of religiosity according to Ancok and Suroso (1994) Religiosity is a system that has many dimensions and is manifested in various spheres of life, both visible to the human eye and invisible to the human eye. Ethics is the main foundation for building good performance. Tasmara (2002) states that ethics means giving the meaning of attitude, personality, character, and belief in something. Islamic work ethic is the creative work of employees. Ali (1998) states that the value of work in Islamic work ethics comes from accompanying intentions, not from work. Islamic work ethic is seen as a virtue. Yousef (2001) Islamic work ethic emphasizes cooperation in work, and deliberation is seen as a way to avoid mistakes and obstacles. Work is seen as a source of independence and as a way of fostering personal growth, self-respect, contentment and self-fulfillment. Several previous studies have shown that Islamic work ethics has an influence on organizational commitment, such as the results of research written by Nizam, et. al (2015) can prove the existence of a positive influence of Islamic work ethics on organizational commitment with a sample of 156 respondents randomly selected from SMEs involved in retail trade textile services located in Selangor, Kuala Lumpur and Johor. Nizam, et.al (2015) stated that Islamic work ethics is an ethical concept based on Islamic teachings and principles that rely on faith. Meanwhile, organizational commitment relates to the state of employees and their behavior towards the organization. Another study explaining the effect of organizational commitment on employee work motivation is shown by research written by Amdan (2015). This study discusses the role of extrinsic motivation in the relationship between the office environment and organizational commitment.

This study will further examine the management of employee performance in Islamic banking, especially during the Covid-19 pandemic, because Islamic banking is a company that is always resistant to crises that occur as in the period of financial crisis several years, by applying the principles of Islam derived from AL.

## **2. LITERATURE REVIEW**

### **2.1 Religiosity**

Religious individuals always obey the teachings of their religion and their behavior is in accordance with the teachings of their religion. As said (Dister in Alwi 2014), religiosity emphasizes the state or ability of an individual to internalize and live his religion and then this internalization and appreciation will be manifested in the form of behavior. Meanwhile, according to (Glock and Stark 1968 in Ancok and Suroso 2011) Religiosity is a person's religiousness which refers to one's obedience and commitment to one's religion, meaning that one's diversity shows in the process of internalizing religious values which then unite in individuals to form daily behavior. or religiosity is manifested in various aspects of human life. Religiosity is the consistency between belief in religion as an affective element and religious behavior as a motoric element. So the diversity aspect is an integration of knowledge, feelings, and religious behavior in humans. Glock and Stark (1968 in Ancok and Suroso, 2011) divide aspects of

diversity into five dimensions, namely: the ideological dimension, the degree to which a person accepts and acknowledges dogmatic things in their religion. For example, the belief in the attributes of God, the existence of angels, the heaven of the prophets and so on. Worship and religious practice (the ritualistic dimension), namely the degree to which a person fulfills his ritual obligations in his religion. For example, performing prayers, zakat, fasting, Hajj, and so on. The dimension of feeling or appreciation (The Experimental Dimension), namely the feeling of mutuality that has been experienced and felt like feeling close to God, at ease when praying is touched hearing verses of scripture, feeling afraid of committing sins, feeling happy that his prayer is granted and so on. The intellectual dimension, namely the extent to which a person knows and understands the teachings of his religion, especially those in the holy book, hadith, knowledge of fiqh and so on. The consequential dimension is the extent to which the implications of religious teachings affect one's behavior in social life. This dimension means the extent to which the implications of religious teachings affect one's behavior in social life.

## **2.2 Islamic Work Ethics**

Yousef (2011) views that Islamic work ethics views dedication to work as a virtue. Enough effort is a must for capable individuals. Islamic work ethic emphasizes cooperation in work and deliberation is seen as a way to avoid mistakes. According to Tasmara (2002), Ethos comes from Greek (ethos) which means attitude, personality, character, character, and belief in something. This attitude is not only owned by individuals, but also by groups and even communities. According to Ali and Owaihan (2008), there are four main pillars in the concept of Islamic work ethics, namely: Effort, a Muslim is required to try and work to meet the needs of himself, his family and society.

## **2.3 Work Motivation**

Motivation includes unique feelings, thoughts and past experiences that are part of the company's internal and external relationships. In addition, it can also be interpreted as encouraging individuals to take action because they want to do it. According to Bohlander (2010), when individuals are motivated, they will make positive choices to do something, because it can satisfy their desires. Motivation Theory Motivation is a person to seek satisfaction with what he will do. A person's motivation will affect their every step of the way. Rivai (2009) explains that in general, motivation theory can be divided into two types, namely content theory and process theory. Content Theory consists of Maslow's Motivation Theory, McClelland's theory analyzes three very important human needs in organizations or companies regarding their motivation. ERG theory states that there are three categories of individual needs, namely existence, relatedness, and growth. Theory X and Y Douglas McGregor proposes two different views about humans, namely, negative with the X label and positive with the label sign. Herzberg's two-factor motivation theory (Ivanchevic, 2005). Herzberg states that the two-factor theory is, first, the existence of a series of extrinsic conditions, a work context that creates dissatisfaction between employees when conditions are not work. Second, a series of intrinsic conditions (job content) when in work, can form a strong motivation to produce good job performance.

## **2.4 Organizational Commitment**

Organizational commitment is defined as a condition in which a person sides with a particular organization with the aim and intention of maintaining membership in that organization. Robbins (2012) states that employee commitment to the organization does not just happen, but through a fairly long and gradual process. Ng and Feldman (2012) states that there are 3 components in the organizational commitment dimension, namely: Affective Commitment is a person's strong desire to work for an organization or company because he agrees with the goals of the organization and wants to do it. A person's strong desire to continue his work for the organization is due to the fact that he needs the job and cannot do other work. Normative Commitment is a person's strong desire to continue his work for the organization because he feels obligated by others to be maintained. From these three dimensions Norris-Watts and Levy (2004) draw the conclusion that employees with a high affective component still join the organization because of the desire to remain a member of the organization. Meanwhile employees with a high continuance component continue to join the organization because they need an organization. Employees who have a high normative component remain members of the organization because they have to do so. Thus, every employee has different basic and behavior based on their organizational commitment (Astuty & Udin, 2020; Martono et al., 2020).

## **2.5 Employee Performance**

One of the ways used to see the company's development is by looking at the performance of employees in the company. Performance can be referred to as actual job performance or achievements achieved by a person. Performance achieved by someone's job based on job requirements (job requirements). A job that has certain requirements for achieving goals is also known as a job standard (Bangun, 2012). Performance is the result of the quality and quantity of work performed by an employee in carrying out his duties in accordance with the responsibilities assigned to him (Mangkunagara, 2013). Performance is the work that can be achieved by one or a group of people in an organization, in accordance with their respective responsibilities and authorities in order to achieve organizational goals (Arifin, Haming, Ramlawati, and Lamo, 2015). From the definition of performance, it can be concluded that performance is the ability of a business to achieve better results obtained from a particular job function. Performance appraisal is an important part of the entire employee processing process. For employees, assessment has a feedback role on things such as abilities, strengths, weaknesses, and potential which in turn is useful for setting goals, pathways, plans and career development (Arianty et al., 2016). Improving employee performance will be closely related with an increase in company performance in general. Employee performance indicators are: number of jobs, quality of work, timeliness.

## **3. HYPOTHESIS RELATIONSHIP**

### **3.1 The Effect of Religiosity on Work Motivation**

Siregar's research (2015) The results of this study indicate that partially there is an effect but not significant of work motivation, partially there is an effect but not significant of religiosity on employee performance, there is a significant effect of emotional intelligence on employee performance simultaneously. Gani, et.al (2012) The results of the analysis in this study indicate that religiosity and spirituality have a significant positive relationship with employee performance. The better the spiritual

condition, the better the performance is carried out. In this study, religion serves as a moderating variable in employee work performance. This study has provided new input for knowledge in the fields of spirituality and religiosity. Research by Fauzan and Trisari (2012) The results of the study indicate that, Religiosity, or a sense of diversity, is sufficient to color the work motivation of a teacher in carrying out his activities. Because it is acknowledged or not, the majority of teachers are Muslims. So that the contents of Islamic teachings are sufficient to color his teaching activities. Religiosity provides an encouragement for someone (teacher) to work better, improve the quality of work, and be responsible for their work

Based on this, the hypothesis proposed is:

*H1: Religiosity has a positive effect on work motivation*

### **3.2 Effect of Religiosity on Organizational Commitment**

Research Roland, et. al (2015) The results in this study prove that there is a positive and significant relationship between workplace spirituality and job satisfaction and organizational commitment. In the end, it will provide referrals to higher education institutions to meet both psychological and spiritual needs so as to create a work environment that is conducive to achieving organizational commitment and job satisfaction for lecturers. Bourif's (2015) research shows that there is no influence between religiosity and ethical ideology, which contains predictions about organizational commitment. Because the relationship between organizational commitment, religiosity and ethical ideology is influenced by organizational factors.

Based on the description above, the hypothesis is:

*H2: Religiosity has a positive effect on organizational commitment*

### **3.3 The influence of Islamic Work Ethics on Work motivation**

Hayati and Chaniago (2012) prove that Islamic work ethics directly affects intrinsic motivation, organizational commitment and job satisfaction. Intrinsic motivation and job satisfaction have a moderate relationship between Islamic work ethics and organizational commitment and work performance. According to Fauzan and Trisari (2012), it is evident that Islamic Work Ethics are able to motivate teacher work. That is, so far ethics is still understood normatively, but it has not become a practice in living and has not been internalized in every activity. Then together, Religiosity and Islamic Work Ethics have a positive and significant effect on the Work Motivation of Teachers of Islamic Junior High School, LP Ma' arif, Malang City. Meanwhile, according to research Zaman, et al (2013) there is a significant relationship between intrinsic motivation and Islamic work ethics, while there is no significant relationship between intrinsic motivation and employee job satisfaction. Based on the description above, the hypothesis is:

*H3: Islamic work ethics has a positive effect on work motivation*

### **3.4 The influence of Islamic Work Ethics on Organizational Commitment**

Syahrul, et.al (2015) research which discusses the relationship between Islamic work ethics and organizational commitment. The results obtained from this study are that Islamic work ethics affects three dimensions, namely organizational commitment, affective and normative. Research by Rokhman and Omar (2008) and Rokhman (2010) shows a positive influence between Islamic work ethics and job satisfaction and organizational commitment. Meanwhile, according to Haerudin and Santoso (2016).

The results of this study indicate that there is a direct relationship between Islamic work ethics and work involvement, between Islamic work ethics, organizational culture, spiritual leadership and organizational commitment, between engagement and work attitudes towards changing cognitive, affective, and behavioral dimensions. and between commitment and organizational attitudes to changes in the affective dimension. The new findings in this study are that Islamic work ethics indirectly affects attitudes towards change, organizational commitment affects attitudes towards changes in the affective dimension only, job involvement affects attitudes towards change in all dimensions (cognitive, affective, and behavioral), so it is necessary to carry out a line of involvement. work fosters attitudes towards change in the organization. The implication is, management needs to be developed. Islamic work ethics to increase work involvement so as to raise attitudes towards all changes Organizational commitment affects attitudes towards changes in the affective dimensions only, job involvement affects attitudes towards change in all dimensions (cognitive, affective, and behavior), so it is necessary to carry out a line of work involvement to foster attitudes towards change in the organization. The implication is, management needs to be developed. Islamic work ethics to increase work involvement so as to raise attitudes towards all changes Organizational commitment affects attitudes towards changes in the affective dimensions only, job involvement affects attitudes towards change in all dimensions (cognitive, affective, and behavior), so it is necessary to carry out a line of work involvement to foster attitudes towards change in the organization. The implication is, management needs to be developed. Islamic work ethics to increase work involvement so as to raise attitudes towards all changes

Based on the description above, the hypothesis is:

*H4: Islamic Work Ethics Has a Positive Effect on Organizational Commitment*

### **3.5 Effect of Work Motivation on Employee performance**

Employee performance is what affects how much they contribute to the organization. Improvement of individual and group performance has become the center of attention in efforts to improve organizational performance (Malthis and Jackson, 2001). The success of an organization or institution is influenced by the role of the organization or institution in motivating its employees to be able to carry out their responsibilities optimally so that their performance increases, so that the goals of the organization or institution can be achieved as expected.

Employees need strong motivation to be willing to carry out work enthusiastically, passionately and with dedication. In motivating employees, the leaders must pay attention to and qualitatively consider the abilities and psychological potential of employees so that they can contribute as much as possible to the success of the organization / company, they also need to pay attention to and consider what the employees need. Motivation is a person's wants and needs in working in an organization. The better the work motivation done by the employee, the higher the employee's performance in completing their work, so as to give rise to individual satisfaction in the employee and have an impact on employee performance.

Research from Ololube and Nwachukwu Prince (2011), that significantly, job satisfaction and motivation are very important to continue the growth of education systems around the world and together with professional knowledge and skills, competency centers, power education as well as strategies determine educational success and performance. Edrak's (2013) research entitled "the influence of extrinsic

and intricate motivation on employee commitment to improve employee performance", resulted in the answer to the research that there is an influence of extrinsic and intrinsic motivation that affects employee commitment which leads to increased employee performance. This answer means that with the increase in extrinsic and intrinsic motivation, the employee's performance will also increase.

Based on the description above, the third hypothesis in this study can be stated as follows:

*H5: Work motivation has a positive effect on employee performance*

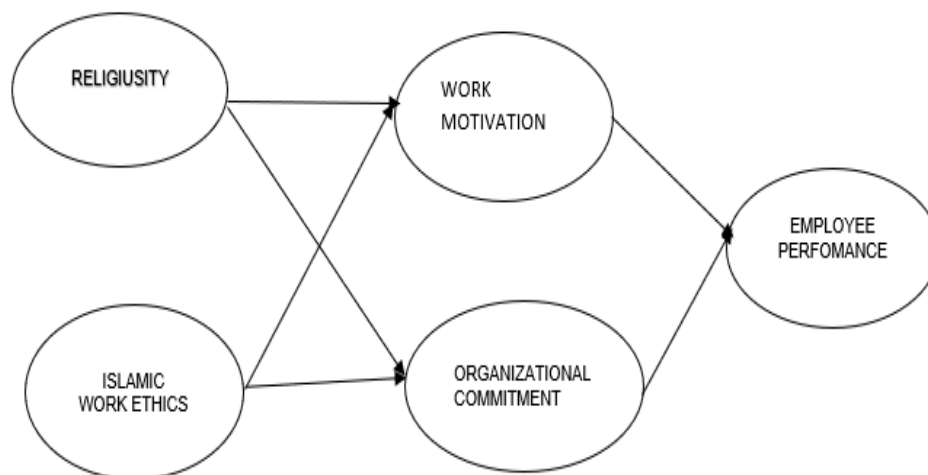
### **3.6 The Effect of Organizational Commitment on Employee performance**

There are several research results that conduct research on the effect of organizational commitment on employee performance (Akbar, Udin, Wahyudi, & Djastuti, 2018; Djastuti, Rahardjo, Irviana, & Udin, 2019; Yuniawan & Udin, 2020). According to Hueryen Yeh, Hong (2012), organizational commitment will positively and significantly affect job performance. According to Ghorbanpour, Dehnavi, Heyrani (2014), organizational commitment has a significant positive effect on employee performance, normative commitment leaves the strongest effect on average performance, compared to affective commitment and sustainable commitment. According to Arizona, Riniwati, Harahap (2013) said Partially organizational commitment does not have a significant effect on employee performance. And research conducted by Subejo, Troena, Thoyib, Aisjah (2013) shows that partially organizational commitment does not have a significant effect on performance, organizational commitment built by affective commitment, ongoing commitment, and normative commitment has not been able to increase employee performance to the maximum Suswati and Budianto (2013). affective commitment, and continuance commitment partially have a positive and significant effect on the performance of North Malang KPP Pratama employees. The normative commitment according to the results of this study does not have a significant effect on the performance of KPP Pratama Malang Utara employees. and normative commitment has not been able to increase employee performance maximally. Suswati and Budianto (2013) Based on the results of data analysis, the affective commitment and continuance commitment partially have a positive and significant effect on the employee performance of KPP Pratama Malang Utara. The normative commitment according to the results of this study does not have a significant effect on the performance of KPP Pratama Malang Utara employees. and normative commitment has not been able to increase employee performance maximally. Suswati and Budianto (2013) Based on the results of data analysis, the affective commitment and continuance commitment partially have a positive and significant effect on the employee performance of KPP Pratama Malang Utara. The normative commitment according to the results of this study does not have a significant effect on the performance of KPP Pratama Malang Utara employees.

Based on the description above, the third hypothesis in this study can be stated as follows:

*H6: Organizational commitment has a positive effect on employee performance*





**Figure 1.** Research Model

#### 4. RESEARCH METHODOLOGY

Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are determined to be studied and conclusions are drawn (Hair, et.al 2010). The population in this study were employees of Islamic banking. The sampling design used in this study was nonprobability sampling. Nonprobability sampling is a sampling technique that does not provide equal opportunities or opportunities for each member of the population to be sampled (Hair, et.al 2010). Nonprobability sampling is used when the size of the elements in the population is unknown. In this study, purposive sampling was used, where the researcher understood that the information needed could be obtained from a certain group that was able to provide the desired information and they had fulfilled the predetermined criteria (Hair, et.al 2010). This technique was chosen because the population is too large. The number of samples is 200 samples, taking into account that the sample is a Sharia banking employee who has worked for a minimum of 3 years in West Java.

#### 5. RESULTS AND DISCUSSION

Reliability is a measure of the internal consistency of the indicators of a formation variable which shows the extent to which each indicator shows the same formation variable. There are two ways to test reliability, namely by composite / construction reliability and variance extraction. The cut-off value of the construction reliability is at least 0.70 while the cut-off value for the extracted variant is at least 0.50. The extracted variance shows the magnitude of the variance of the extracted indicator by the developed variable formation. High variance extraction values indicate that the indicators are well represented by the developed variables (Hair.et.al, 2010).

**Table 1.** Reliability and Variance Extracted Test

| Variable                  | Reliability | AVE  |
|---------------------------|-------------|------|
| Religiosity               | 0.87        | 0.68 |
| Islamic Work Ethics       | 0.82        | 0.65 |
| Work Motivation           | 0.90        | 0.70 |
| Organizational Commitment | 0.97        | 0.76 |
| Employee Performance      | 0.88        | 0.79 |

The reliability for each construct turned out to be high, all values were above the cutoff value of 0.70. The calculation results of the calculated variance show that all constructs meet the requirements for a minimum cut of value of 0.50.

**Table 2.** Hypothesis Measurement

| Hypothesis  | Estimate | SE    | CR    | P     |
|---|----------|-------|-------|-------|
| Work_Motivation <--- Religiosity                    | 0.292    | 0.125 | 2.333 | 0.020 |
| Work_Motivation <--- Islamic_Work_Ethics            | 0.452    | 0.095 | 4.764 | ***   |
| Organizational_Commitment <--- Religiosity          | 0.329    | 0.087 | 2.375 | 0.010 |
| Organizational_Commitment <--- Islamic_Work_Ethics  | 0.261    | 0.084 | 2.211 | 0.012 |
| Employee_Performance <--- Work_Motivation           | 0.038    | 0.071 | 2.015 | 0.003 |
| Employee_Performance <--- Organizational_Commitment | 0.160    | 0.079 | 2.172 | 0.007 |

The estimation parameter for testing the religiosity of the effect on work motivation shows the CR value of 2.333 with a probability of 0.020. It is known that this value fulfills the requirements for H1 acceptance, namely the CR value of 2.333 which is greater than 1.96 and a probability of 0.020 which is smaller than 0.05, likewise the effect of Islamic work ethics on work motivation shows a CR value of 4.764 and with a probability of 0.001. The two values obtained meet the requirements for acceptance of H3. From these results it can be concluded that there is a positive influence between Islamic work ethics on work motivation. Meanwhile, testing the effect of religiosity on organizational commitment shows the CR value of 2.375 and with a probability of 0.010. The two values obtained meet the requirements for H2 acceptance, namely the CR value of 2.375 which is greater than 1.96 and a probability of 0.010 which is smaller than 0.05, in line with this, the test of Islamic work ethics on organizational commitment (H4) shows a CR value of 2,211 and with a probability of 0.012. Testing the effect of work motivation on employee performance (H5) shows a CR value of 2.015 and with a probability of 0.003 both of them qualify for acceptance of the hypothesis so that it can be concluded that they have a positive effect. Testing organizational commitment to employee performance shows a CR value of 2.172 and with a probability of 0.007, both of which meet the requirements for acceptance of the hypothesis so that it can be concluded that it has a positive influence. 375 which is greater than 1.96 and a probability of 0.010 which is smaller than 0.05, in line with this, the Islamic work ethics test on organizational commitment (H4) shows a CR value of 2.211 and with a probability of 0.012. Testing the effect of work motivation on employee performance (H5) shows a CR value of 2.015 and with a probability of 0.003 both of them qualify for acceptance of the hypothesis so it can be concluded that they have a positive effect. Testing organizational commitment to employee performance shows a CR value of 2.172 and with a probability of 0.007, both of which meet the requirements for acceptance of the hypothesis so that it can be concluded that it has a positive influence. 375 which is greater than 1.96 and a probability of 0.010 which is smaller than 0.05, in line with this, the Islamic work ethics test on organizational

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In research conducted in Islamic banking in West Java, all tests are accepted, meaning that all hypotheses in this study are influential. During the Covid-19 pandemic, the performance of Sharia bank employees in West Java was required to be guided by the Islamic principles again because with performance that still adheres to Islamic principles, employees will continue to walk in the corridor of good Islamic faith values. The management of the company expects that even during the crisis in the Covid-19 pandemic, all employees will always hold to the principle of Islam in their work and not to commit fraud or anything like that that actually damages the good name of the employees themselves.

This means that the greater the religiosity and work ethic of Islam, the greater the motivation and organizational commitment of employees in Islamic banking. Based on this research, it was found that motivation and organizational commitment as intervening variables can mediate the influence of religiosity and Islamic work ethics and performance, although the calculation results show that the direct effect of

exogenous variables on performance is greater than through work motivation and organizational commitment (indirect effect).

This means that the greater the religiosity and work ethic of Islam, the greater the role of employees in Islamic banking. Based on this research, it was found that work motivation and organizational commitment as intervening variables can mediate employee performance between religiosity and Islamic work ethics, although the calculation results show that the direct effect of exogenous variables on employee performance is greater than through work motivation and organizational commitment (indirect effect).

## 6. CONCLUSIONS AND LIMITATIONS

Some suggestions that can be obtained at the end of this study can be used as input for employees in Islamic banking in West Java, namely that the company should strengthen employee performance, so that companies concentrate more on employee religiosity and the application of Islamic work ethics. Companies need to increase positive measures in implementing religious behavioral attitudes and in accordance with Islamic work ethics during the Covid-19 pandemic so that all employees are always guided by the Koran and Hadiths and get closer to Allah SWT so that they can improve their good performance and have an attitude. optimism in this time of crisis.

Limitations in this report include open questions that are not understood by respondents, so that many respondents answered with inappropriate answers and many were not filled in so that respondents who answered the questionnaire given did not display the actual situation in Islamic banking at this time.

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