



Research Paper

Factors Strengthening the Fundamental Concept of Human Relations in Islamic Financial Institutions of Indonesia

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 <http://dx.doi.org/10.22515/shirkah.v7i1.464>

ARTICLE INFO

Keywords:

Fundamental Concept of Human Relations in Islam; Islamic Financial Institutions (IFIs); Islamic Banking

Article history:

Received: 05 January 2022

Revised: 07 April 2022

Accepted: 12 April 2022

Available online: 30 April 2022

To cite in APA style:

Sukardi, B., Fachrurazi, & Asmanto, E. (2022). Factors strengthening the fundamental concept of human relations in Islamic financial institutions of Indonesia. *Shirkah: Journal of Economics and Business*, 7(1), 17-32.

ABSTRACT

This study seeks to manifest the factors in strengthening and improving the fundamental concepts of human relations in Islamic banking including motivation, concepts and perceptions of individuals, power, decision-making, communication, leadership, mentality, social environment, individual differences, and human dignity. They are scrutinized in Islamic financial institutions in Indonesia. This quantitative study employed a non-experimental approach. 38 Islamic financial institutions were involved as the representative sample. Data from the questionnaire were analyzed using factor analysis to reduce the data by summarizing several factors and renaming them as new factors. Verification using factor analysis with correlation matrix showed that the human dignity provides a significant relationship to all factors in human relations in Islam with a significance of < 0.05 . All factors were found valid with the highest validity of 0.802 (human dignity). The results of the reduction factor brought up three new factors social, psychological, and leadership factors. This study proves that the essential components to strengthen and improve human relations in Islamic banking are implementing and improving social, psychological, and leadership aspects.



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Introduction

Islam is often narrowly interpreted as a religion of personal relationships with the Almighty Creators. Islam is fundamentally a system of life that controls personal issues as well as

humanity's communal life (Aldulaimi, 2016). The Qur'an describes Islam as "*dien*", which is a comprehensive framework that directs human accomplishment in the world today and after death (Hassan & Mollah, 2018). Islam is teaching brought about by the Prophet (peace be upon him) to be conveyed to all people, in which there is a foundation of existence that binds its adherents with rules and pure values. Every Muslim believes that the enjoyment of faith will not be felt if it is not manifested as appropriately in the form of compassion. Compassion is realized by the activity of good human relations and a spirit of motivation to realize and build lofty ideals as the best Muslims (*khoiru ummah*) (Malik, 2018).

Human existence is full of differences and similarities in various ways, and it has an impact on all of life's accomplishments. Humans must continue to develop their qualities in a natural system to work in the future. Humans are also social beings who are constantly in contact with others as part of their multifaceted activities, be it related to Allah the Almighty as the Creator (*Khaliq*), fellow humans, or nature (Jacobsen, 2017). On the other hand, with feelings and goals, humans have character and responsibility, and each individual must respond to life more meaningfully. It is critical to have good human relations in all aspects of Islamic activities (Warner, 2015). This produces balance and harmony in the formation of connections, particularly in a working system where individuals are constrained by the organization's work system framework (Moghimi, 2018a). These human relationships create more productive working circumstances and drive each individual (Ishii et al., 2020). Self-motivation manifests itself in one's everyday behaviors, the environment, and the company's organization.

Several previous studies were evaluated and found to be relevant to this study. Rofcanin and Anand (2020) emphasized that non-traditional work arrangements can be managed effectively to create a win-win solution for organizations and employees. This is related to the problem of incentives that make workers work better, where financial incentives are more important than social incentives in mapping the model in work incentives (Weatherburn, 2020). According to an Islamic study on the reciprocal relationship between employees and superiors, Islamic work obligations must be based on an understanding of the scope and nature of the contract between the two parties (Hajali, Noordin, & Achour., 2018).

A more in-depth investigation looks into the interaction between Muslims and non-Muslims in society, as this can happen in Islamic banking, which serves non-Muslim communities. This study explains that the concept of loyalty to religion is not only ideological but can also be contractual in a contractual agreement. The Prophet's interactions with non-Muslims, peace and alliance relations and even coalition formation demonstrate this (Kanani et al., 2017). The last study is about the relationship between humans and the earth; despite the fact that this is a complex system with many elements, it has an impact on long-term economic growth and provides the foundation for critical challenges; human manipulation is required in the use of materials and energy that can affect the system—supporting human life and the earth (Garver, 2019).

Some of the basic studies above have shown that the concept of human relations, even human relations with the environment, religion and faith, nature, and its surroundings, both socially and psychologically, is a basic and important element of human life. In Yogyakarta's Islamic financial institutions, since Yogyakarta is a cultural city, the author investigates the application of human relations in Yogyakarta's Sharia financial institutions. This article focuses on the fundamental aspects of the economy, exploring the fundamental aspects that can benefit and strengthen Indonesian Islamic banking.

Hypotheses Development

Motivation is the fundamental motivator for achieving goals and influencing a person in the system and work patterns in the real world, and it is vital to demonstrate faith in what is done based on effort and responsibility (QS.39:39). The cooperation and relationships of all human components in developing the work system according to their efforts and duties in reaching predetermined goals would result in high motivation (Gheitani et al., 2019; Moghimi, 2018b).

Individual concepts and perceptions determine behavior and relationships between individuals. Individual mastery of several concepts in the form of knowledge and experience is very important to obtain from other parties. Differences in individual concepts and perceptions must be addressed properly and understood in improving the quality of human relations for their power to impact social inequality (Hassan & Lewis, 2007; Lerner & Vermunt, 1991).

Power is identical to the position as a driving force in organizing which is located at the central point in moving a job because, without power, it will stagnate and lack vitality. Power is integrated into the formation of patterns of human relations so that there is no difference in distance between employees and leaders, as well as explaining the position of office as a mandate that must be accounted to Allah SWT (Edwards, 2011; Iqbal & Mirakhor, 2017; Kizilkaya & Azid, 2017; Moghimi, 2018c; Syed & Ali, 2010).

Decision-making is closely related to power because power is the center of decision-making. Decision-making must maintain the human side by considering potential, ability, experience, and education, as the word of Allah SWT emphasizes that every decision should be decided by way of deliberation (QS. 3:159). Decision-making is intended to find a proper approach to problem-solving (Alserhan, 2017; Edwards, 2011; Goyena, 2015; Kitson & Campbell, 1996; Tiby & Grais, 2015).

Communication is seen as bad when there are bad relations from a philosophical, theoretical, and technical standpoint (Mursi, 1997). Effective communication promotes interpersonal relationships and the cohesiveness of internal and external organizations, and it is a behavior trait or identity of the organization (Balmer, 2017; Enciso et al., 2017; Husein, 2018; White & Chapman, 1996).

Leadership is important in human relations, and a leader must possess leadership qualities and souls pertaining to the ability to regulate individual roles in groups, group

obligations to individuals, and group responsibilities to society (Rahayu, et al., 2018; Khalid et al., 2018; Moghimi, 2018d). Islam advises a leader to be patient in defending the truth for the decisions and wisdom to be beneficial (QS.32:24).

The mentality is an element that forms relationships between people, demonstrating the state of characteristics such as the level of clarity of a group's goals and the level of collaboration among members in the face of dangers and challenges both internal and external organization. Mentality must be preserved through taking care of one another's sentiments, economic stability, psychological stability, and awarding prizes so that the organization's mentality is not harmed (Edwards, 2011; Kovács & Sütő, 2020; Moghimi, 2018e; Qadri, 2019; Reece et al., 2011; Warner, 2015).

In a social environment, the community is the most dominating in the formulation of human relation patterns, and work agencies or organizations are in the community and interact with one another. Islam explains a guideline to avoid evil and always get the grace of Allah SWT (QS.21:107). Organizations must build a social network that can supply appropriate ideas, ideals, and viewpoints in society so that human relations can improve and misunderstandings can be avoided (Abdul-Baki & Uthman, 2017; Hahn et al., 2015; Ioppolo et al., 2016; Macke & Genari, 2019; Mertzanis, 2016).

Individual differences imply that everyone has unique features and dimensions, as well as a personality that changes with time in terms of communication, attitudes, and behavior. Because these distinctions combine the senses and sentiments, actions, movements, and assessments of the organizations or work environment to generate the concept of human relations. Individual differences within the group establish a reinforcing framework founded in the individual's ability to form strong relationship (AlTayyar, 2017; et al., 2020; Moghimi, 2018f).

Human dignity is the moral foundation and the core meaning of human relationships because humans have existence, self-esteem, and a tendency to want to be respected. Islam regulates the moral values of brotherhood and has the goal of inner perfection for every Muslim (QS.49:10). Human relations in Islam will always adhere to moral standards related to human nature, therefore respect for fellow people is a value and role for one's own and others' honor (AlTayyar, 2017; Brady & Phemister, 2012; Murad, 2005; Qadri, 2019; Zainuldin et al., 2018).

Upon the description of the fundamental concepts of human relations in Islam, two hypotheses were formulated:

- H1:** *The fundamental concepts of human relations in Islam are motivation, individual concepts and perceptions, power, decision-making, communication, leadership, mentality, social environment, individual differences, and human dignity.*
- H2:** *Motivation, individual concepts and perceptions, power, decision-making, communication, leadership, mentality, social environment, individual differences, and human dignity determine human relations in Islamic financial institutions in Yogyakarta Indonesia.*

Method

Research Design and Sample Selection

This quantitative research employed a non-experimental approach since it only used data obtained from questionnaires (Creswell & Creswell, 2018). The research population is all Islamic financial institutions. There are 38 Islamic financial institutions in Yogyakarta Indonesia. Human relations in Islam are measured by indicators of the fundamental concept of human relations consisting of motivation (F1), individual concepts and perceptions (F2), power (F3), decision-making (F4), communication (F5), leadership (F6), mentality (F7), social work environment (F8), individual differences (F9), and human dignity (F10) (Mursi, 1997).

Data Sources and Data Analysis

A questionnaire instrument with a Likert scale was utilized to collect research data (Rana & Malik, 2017). The research instrument grid contains data and information sources based on facts, goals, activity standards, reasons for activities, and behavior about human relations in Islamic financial institutions. The analysis was carried out using factor analysis in the form of the analytical method to reduce data by summarizing several variables into fewer and naming them as factors (Creswell, 2016). Statistical analysis was performed using SPSS software.

Results

Validity and Reliability Tests

Instrument validity was obtained by consulting the r values of observation through the table of r product moment with a significance level of 5% and $n = 38$, which is 0.320. If the results of r observations $< r$ table, the instrument is invalid. Otherwise, if r observations $> r$ table, it is valid. The validity results are depicted in Table 1.

Table 1. Validity Index of the Components of Human Relations in Islam

Components of Human Relations in Islam	Statement	Validity Index
Motivation (F1)	Employee relationships motivate them to take their jobs seriously.	0.8189
	The leader's social approach to subordinates encourages better employee relations	0.8040
	Leadership policies provide better employee relations at work	0.8124
Individual Concepts and Perceptions (F2)	Experience is required in the job	0.8130
	Knowledge needs to be corrected in addressing work	0.8903
Power (F3)	Power does not lead to authoritarian leadership in employee relations	0.9232

Components of Human Relations in Islam	Statement	Validity Index
	Leadership power influences attitudes in policymaking and problem-solving.	0.8928
Decision-Making (F4)	Appreciate the leadership's input in resolving workplace issues.	0.6741
	For the sake of the organization, the leader's judgments must be wise.	0.7549
	Leaders delegate decision-making rights to trusted subordinates to complete the work.	0.9260
Communication (F5)	Consulting with the leader in completing the work.	0.8631
	Consulting with the leader when there are difficulties.	0.8653
	"Greetings" coworkers	0.7864
	Visiting friends when there is work to be done	0.9559
Leadership (F6)	Leadership style affects better employee performance.	0.8927
	A poor leadership style has a negative impact on organizational performance.	0.9357
	A leader must have a good leadership soul.	0.6092
Mentality (F7)	The position does not provide benefits in life	0.6537
	Useful knowledge in the field of work.	0.9164
	Lack of self-confidence affects relationships at work.	0.8682
	Confidence in solving problems encourages better employee relations.	0.8709
Social Environment (F8)	Being indifferent affects work relationships and activities.	0.9296
	Approach to the community encourages better relations and collaboration between employees and the community	0.8105
	Guidance to the community is useful for maintaining better relations between employees and the community	0.8896
Individual Differences (F9)	Employees have different concepts and working principles to motivate organizational progress.	0.8814
	Individual differences of opinion have no bearing on the working interaction between employees.	0.9139
Human dignity (F10)	Respect between superiors and subordinates fosters a sense of trust.	0.8132
	Self-reflection on mistakes might help you improve your working relationships.	0.8105

Components of Human Relations in Islam	Statement	Validity Index
	Trust from the leadership must be completed with full responsibility.	0.7672
	Leadership policies for subordinates encourage them to do their best work.	0.7995

Table 1 presents that all items from indicators or human relations in Islam are greater than the r table. The value of r observations is greater than the r table. Therefore, all items were declared valid. The reliability test results are provided in Table 2.

Table 2. Reliability of Human relations in Islam Variables

Variable	Reliability Index
Human relations in Islam	0.9849

The reliability is interpreted from the correlation coefficient, which is at least 0.60. Table 2 shows that the reliability index is greater than the correlation coefficient. Thus, the research instrument is reliable.

Relationship Matrix with Correlation Matrix

The relationship matrix of each factor is known from the correlation matrix. The analysis results are provided in the coefficient values in Table 3.

Table 3. Coefficient Correlation Matrix of Each Factor

	F1	F2	F3	F4	F5	F6	F7	F8	F9	F10
Sig. (1-tailed) *	F1	.006	.031	.065	.013	.004	.000	.045	.011	.000
	F2	.006	.002	.015	.000	.187	.010	.001	.014	.000
	F3	.031	.002	.023	.163	.344	.191	.004	.026	.009
	F4	.065	.015	.023	.009	.156	.007	.006	.002	.003
	F5	.013	.000	.163	.009	.124	.019	.002	.085	.002
	F6	.004	.187	.344	.156	.124	.012	.001	.480	.043
	F7	.000	.010	.191	.007	.019	.012	.154	.002	.017
	F8	.045	.001	.004	.006	.002	.001	.154	.253	.000
	F9	.011	.014	.026	.002	.085	.480	.002	.253	.030
	F10	.000	.000	.009	.003	.002	.043	.017	.000	.030

Table 3 specifies the results of the correlation matrix, where motivation (F1) does not provide a significant relationship to decision making (F4). Individual concepts and perceptions (F2) do not have a significant relationship to leadership (F6). Power (F3) does not show a significant relationship to communication (F5), leadership (F6), mentality (F7). Decision-making (F4) does not have a significant relationship to motivation (F1) and

leadership (F6). Communication (F5) does not provide a significant relationship to power (F3), leadership (F6), or individual differences (F9). Leadership (F6) does not provide a significant relationship to individual concepts and perceptions (F2), power (F3), decision-making (F4), communication (F5), and individual differences (F9). Mentality (F7) does not provide a significant relationship on power (F3) and social environment (F8). Social environment (F8) does not exhibit a significant relationship on mentality (F7) and individual differences (F9). Individual differences (F9) do not indicate a significant relationship to communication (F5), leadership (F6), or social work environment (F8). Human dignity (F10) significantly relates to all factors in the human relations in Islam.

Matrix Components of Human relations in Islam

The valid factors of human relations in Islam are indicated in Table 4. The validity of each factor was obtained by consulting the r table of product-moment with a significance level of 5%, n = 38. It was found that the r table is 0.320.

Table 4. Matrix Component

	Component
Motivation (F1)	.685
Individual Concepts and Perceptions (F2)	.770
Power (F3)	.550
Decision-Making (F4)	.645
Communication (F5)	.655
Leadership (F6)	.459
Mentality (F7)	.623
Social Environment (F8)	.701
Individual Differences (F9)	.544
Human dignity (F10)	.802

If the result of the r component < r table, it is declared invalid. Otherwise, if r component > r table, it is valid. All the factors in the matrix component show a value greater than 0.320. Overall, the factors in the matrix component show validity of factors in determining the concept of human relations in Islam, with the highest value of human dignity (F10).

Anti-Image Matrices

Table 5 summarizes the components in human relations in Islam that are being decreased and renamed as new factors. Table 5 describes the measures of sampling adequacy (MSA). All factors in the MSA are seen above 0.05. Then all factors are eligible for analysis.

Table 5. Anti-Image Matrices

		Measures of Sampling Adequacy (MSA)
Anti-image	Motivation (F1)	.715 ^a
Correlation	Individual Concepts and Perceptions (F2)	.809 ^a
	Power (F3)	.690 ^a
	Decision-Making (F4)	.795 ^a
	Communication (F5)	.772 ^a
	Leadership (F6)	.516 ^a
	Mentality (F7)	.771 ^a
	Social Environment (F8)	.652 ^a
	Individual Differences (F9)	.786 ^a
	Human dignity (F10)	.792 ^a

Rotated factors

The factors that can be rotated are shown in Table 6.

Table 6. Total Variance Explained

Component	Initial Eigenvalues			Extraction Sum of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Motivation (F1)	4.238	42.383	42.383	4.238	42.383	42.383
Individual Concepts and Perceptions (F2)	1.253	12.527	54.910	1.253	12.527	54.910
Power (F3)	1.175	11.747	66.657	1.175	11.747	66.657
Decision-Making (F4)	.844	8.438	75.095			
Communication (F5)	.760	7.597	82.692			
Leadership (F6)	.474	4.735	87.427			
Mentality (F7)	.424	4.238	91.666			
Social Environment (F8)	.407	4.067	95.733			
Individual Differences (F9)	.253	2.535	98.268			
Human dignity (F10)	.173	1.732	100.000			

Table 6 shows 10 factors included in the factor analysis, with each factor having a variance of 1, then the total variance is $10 \times 1 = 10$. If the ten factors are summarized into three factors, the variance explained by the three factors consisting of the variance of the

first factor is $4.238 / 10 \times 100 = 42.383\%$, the variance of the second factor is $1.253 / 10 \times 100 = 12.527\%$, and the variance of the third factor is $1.175 / 10 \times 100 = 11.747\%$. These three factors will explain $42.38\% + 12.527\% + 11.747\% = 66.65\%$ of the variability of the original 10 factors. In three factors, all the eigenvalues are above 1, with the rotation of three factors resulting from the reduction of ten factors.

Factor Rotation

The factor rotation is provided in Table 7. The analysis shows that the correlation is above the cut-off point of 0.55.

Table 7. Rotated Component Matrix

	Component		
	1	2	3
Motivation (F1)	.261	.545	.518
Individual Concepts and Perceptions (F2)	.760	.298	.097
Power (F3)	.697	.165	-.167
Decision-Making (F4)	.499	.496	.194
Communication (F5)	.559	.245	.263
Leadership (F6)	.123	.030	.897
Mentality (F7)	.073	.765	.431
Social Environment (F8)	.787	-.128	.437
Individual Differences (F9)	.243	.820	-.175
Human dignity (F10)	.739	.237	.301

Table 7 displays the three-component matrix based on the number of factors acquired, i.e., the distribution of variables into components using a rotation method. The rotated component matrix shows a clear and accurate distribution of variables. Motivation (F1) was not included in 1, 2, and 3 because it was below the cut-off point. Individual concepts and perceptions (F2) were included in factor 1. Power (F3) was included in factor 1. Decision-making (F4) was not included in factors 1, 2, and 3 because it was below the cut-off point. Communication (F5) is included in factor 1. Leadership (F6) is included in factor component 3. Mentality factor (F7) is included in factor 2. Social environment (F8) is included in factor 1. Individual differences (F9) are included in factor 2. Human dignity (F10) is included in factor 1.

Ten factors were reduced to three new factors, by excluding two factors (motivation and decision-making). The three new factors are factor 1, consisting of individual concepts and perceptions (F2), power (F3), communication (F5), social environment (F8), and human dignity (F10). Factor 2 consists of mentality (F7) and individual differences (F9). Factor 3 consists of leadership (F6).

Discussion

Motivation, individual concepts and perceptions, power, decision-making, communication, leadership, mentality, social environment, individual differences, and human dignity determine the human relations in Islam. This is demonstrated by Islamic financial institutions in the Special Region of Yogyakarta in comprehending and applying human relations in Islam. Thus, the first (H₁) and second (H₂) hypotheses are acceptable.

The relationship between the matrix factors and the correlation matrix elucidates that motivation does not significantly correlate with decision-making. This means that If employee motivation is poor, it will be difficult to make fully informed decisions about employee perks. Individual concepts and perceptions do not provide a significant relationship to leadership if the concepts and perceptions of everyone are different, they will clash with the leadership concept.

Power does not provide a relationship to communication, leadership, and mentality. If a person's power is too narrow and limited, communication, leadership, and individual mentality cannot be explored maximally. Decision-making does not significantly correlate to motivation and leadership that decision-making does not require motivation and orders from the leader.

Communication does not provide a significant relationship on power, leadership, and individual differences. This infers that effective communication is limited to the scope of a ruler, leader, and individual differences. Leadership does not provide a significant relationship to the concept and individual perception, power, decision-making, communication, and individual differences. Leadership does not have to be following individual concepts and perceptions, power, decision-making, communication, and individual differences.

Mentality does not provide a significant relationship to power and social environment. One's mentality has no impact on power and social environment. Social environment does not provide a significant relationship to mentality and individual differences. Individual differences and mentality are not the most important factors in interpersonal interactions in the social environment at work.

Individual differences do not provide a significant relationship to communication, leadership, and social environment. Individual differences are not natural in communication, leadership, and the social environment. Human dignity provides a significant relationship to all factors in human relations in Islam. This signifies that human dignity is the moral foundation and core of meaning in building the concept of Human relations in Islam.

Overall, the factors in the matrix component show a greater coefficient to determine the concept of human relations in Islam. Sequentially, the highest validity is human dignity as the moral foundation and core meaning in building the concept of human relations in Islam, individual concept and perception that determine individual behavior and relationships as well as provide limitations in the fundamental concepts of Human relations

in Islam. Social environment is the dominant relationship network in formulating human relations in Islam. Motivation provides reality as a driving force in achieving organizational goals. Communication provided effective communication in human relations in Islam. Decision-making is related to attitudes and the best way to determine a person's relationship. Mentality becomes a guide in explaining the differences of human relations in Islam. Power can form a good pattern of human relations. Individual differences are exploited to develop concepts and strengthen human relationships inside organizations. Leadership is the technique, attitude, and spirit of bringing people together and influencing them in human relationships to grow the company.

To condense the factors that make up the components of human relations in Islam into a smaller number of new factors, where all of the variables in the idea of human relations in Islam fit the analysis' requirements. The ten factors were reduced to three new factors with two factors, namely motivation and decision-making not omitted. The three new factors were given a new name. The first factor consisting of the factors of individual concepts and perceptions, power, communication, social environment, and human dignity is called "social factors" because Individuals can be more trusted with trustworthiness if they have mature concepts and views in all of their acts, and excellent communication can create mutual respect amongst humans. The second factor consisting of mentality and individual differences is called the "psychological factor" because mentality relates to a one's condition, soul and feelings (sad, happy). Individual differences are related to person's personality, actions, and behavior. The third factor, which only consists of leadership, is still called the "leadership factor", which is the style, character, type, and spirit of a person's leadership in leading and influencing the organization or company.

Conclusion

In light of the analysis, it is concluded that all the factors in the matrix component are valid in determining the concept of human relations in Islam, with human dignity having the highest value. Factor reduction creates three new factors of social, psychological, and leadership. Motivation, individual concepts and perceptions, power, decision-making, communication, leadership, mentality, social environment, individual differences, and human dignity determine the fundamental concepts of human relations in Islamic financial institutions in the Special Region of Yogyakarta Indonesia.

Pertaining the implication of this study, recommendations include maintaining and improving human relations in Islam among employees at Islamic financial institutions, even though it has reached the maximum percentage so that the implementation and comprehension of human relations in Islam improve. The components that compose human relations in Islam must be intensively improved.

Authors' Declaration

The authors made substantial contributions to the conception and design of the study. The

authors took responsibility for data analysis, interpretation, and discussion of results. The authors read and approved the final manuscript.

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