

INTEGRATION OF WORK EXPERIENCE DEVELOPMENT AND THE REINFORCEMENT OF RELIGIOUS VALUES IN A SHARIA-BASED BANK

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ABSTRACT

Research Objectives - This study aims to analyze the influence of work experience and religiosity on employee performance at PT Bank Muamalat Indonesia, Tbk, Gorontalo Branch.

Method - The research employed a quantitative approach using multiple regression analysis via IBM SPSS Statistics 21. It involved 31 employee respondents selected through a total sampling technique.

Research Findings - The findings indicate that both work experience and religiosity have a significant effect on employee performance, with religiosity showing a more dominant influence. Specifically, the dimension of prudence in work as a component of religiosity made the largest contribution to the improvement of performance.

Theory and Practical Implications - The implications of this research underscore the importance of integrating the development of work experience with the reinforcement of religious values in the human resource programs of Islamic banks to cultivate employees who are both competent and of high integrity

Novelty - The novelty of this study lies in its demonstration of the dominant influence of religiosity over work experience in improving employee performance within the context of Islamic banking.

INTRODUCTION

In the context of increasingly dynamic global competition, organizations—particularly in the Islamic banking sector—are compelled to focus not only on productivity but also on the value they provide to customers. Rapid technological advancements and changes in the business environment demand human resources who are not only technically competent but also possess high integrity and a strong work ethic. This phenomenon is particularly relevant within Islamic economics, where spiritual aspects and Islamic business ethics serve as the primary differentiators. While much previous research has discussed the influence of work experience and discipline on employee performance, very few studies have integrated religiosity as a key variable in the context of Islamic banking.

Earlier studies, such as the research by Boatwright and Slate (2000), have shown that work experience has a significant impact on work ethic and employee performance. However, such approaches tend to overlook the role of non-material factors like religiosity, which are core values in sharia-based organizations. Conventional performance theories (Timpe, 2002) also focus more on target achievement standards without considering the spiritual dimension as a driver of intrinsic motivation. Conversely, research on religiosity in organizations is often limited to normative aspects and lacks empirical examination of its impact on real-world performance.

Furthermore, even though many companies implement reward systems to enhance performance, their effectiveness is often unsustainable without the support of intrinsic values such as religiosity. For instance, while PT Bank Muamalat Indonesia Tbk Gorontalo Branch has

implemented religious programs like congregational prayers and religious studies, no research has yet measured the extent to which these practices contribute to improved employee performance. This creates an academic gap to explore how work experience and religiosity interact to shape performance within an Islamic banking environment.

This research offers novelty by integrating two key variables—work experience and religiosity—as determinants of employee performance within the Islamic banking context. Unlike previous studies, which tended to be secular, this research examines how spiritual values moderate the relationship between work experience and performance, thereby providing a holistic perspective consistent with the principles of Islamic economics. Additionally, a mixed-methods approach (quantitative and qualitative) will be employed to uncover not only the statistical impact but also the empirical narrative of religious practices in the workplace.

The purpose of this study is to analyze the influence of work experience and religiosity on employee performance at PT Bank Muamalat Indonesia, Tbk Gorontalo Branch, and to identify the mechanisms that connect these two variables. However, this research has limitations in terms of generalizability, as the case study is focused on a single Islamic bank branch. Furthermore, the measurement of religiosity may be subjective due to its reliance on individual perceptions. Nevertheless, the findings of this study are expected to serve as a reference for value-based human resource development in the Islamic economic sector.

METHOD

This study employs a quantitative method aimed at analyzing the effect of work experience and religiosity on employee performance at PT Bank Muamalat Indonesia, Tbk, Gorontalo Branch. The quantitative method was chosen because it is suitable for testing relationships among variables using numerical data and statistical analysis. This approach has been widely applied in similar research, such as the study by Boatwright and Slate (2000), which examined the relationship between work experience and employee productivity.

Data collection was conducted through a questionnaire using a 5-point Likert scale, which was distributed to all 31 employees as respondents. A saturated sampling technique was applied due to the relatively small population size. In addition to primary data obtained from the questionnaire, this research also utilized secondary data in the form of company documents and other related reports to strengthen the analysis.

Data analysis was performed using multiple regression with the assistance of IBM SPSS Statistics version 21. The analysis stages began with instrument validity testing using the Pearson Product Moment, in which an item was considered valid if the corrected item-total correlation ≥ 0.30 or the significance value < 0.05 (Ghozali, 2018). Reliability testing was then conducted using Cronbach's Alpha, with the criterion that an instrument is reliable if the Alpha value ≥ 0.70 (Nunnally & Bernstein, 1994).

Prior to regression, normality testing was carried out using the Kolmogorov-Smirnov test (for large samples) or the Shapiro-Wilk test (for small samples). Data were considered normally distributed if the significance value > 0.05 (Field, 2018). Furthermore, classical regression assumptions such as multicollinearity (VIF < 10), heteroscedasticity (Glejser test), and autocorrelation (Durbin-Watson test) were examined to ensure model feasibility (Gujarati & Porter, 2009). For hypothesis testing, partial tests (t-tests) were conducted by examining the significance values (p-values) in the coefficients table, where a variable was considered significant if p-value < 0.05 (Hair et al., 2019). Meanwhile, simultaneous testing (F-test) was assessed through the ANOVA table, in which the regression model was deemed feasible if p-value < 0.05 (Santoso, 2017). The regression equation used (Gujarati & Porter, 2009; Field, 2018) is as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Where X_1 denotes work experience, X_2 denotes religiosity, and Y denotes employee performance. The coefficient of determination (R^2) is used to measure the extent to which the independent variables are able to explain the variation in the dependent variable

The relationship between variables is illustrated as follows.

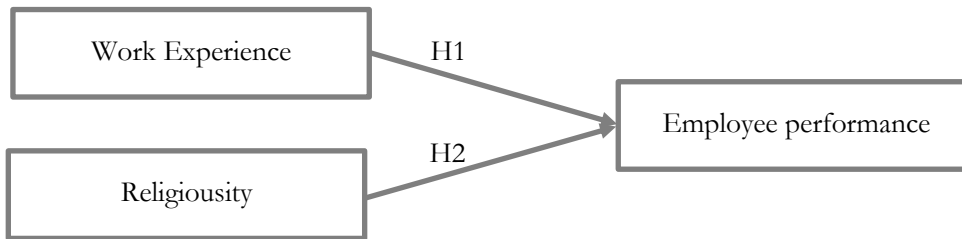


Figure 1 Conceptual Framework

RESULTS AND DISCUSSION

Validity and reliability test. The validity test in this study was conducted to ensure the accuracy of the measurement instruments. Based on the SPSS 21 analysis, all statement items in the variables of work experience (X1), religiosity (X2), and employee performance (Y) were declared valid, as the calculated R-value exceeded the r-table value (0.355) at a 5% significance level (Ghozali, 2018). For the religiosity variable, the calculated R-values ranged from 0.434 to 0.894, indicating the consistency of the items in measuring the intended construct. Furthermore, the reliability test using Cronbach's Alpha produced values above 0.70 for all three variables ($\alpha = 0.736$ for X1; $\alpha = 0.756$ for X2; $\alpha = 0.753$ for Y), thereby meeting the reliability criteria (Nunnally & Bernstein, 1994). These results indicate that the research instrument possesses good internal consistency.

Classical assumption test. This study satisfies the classical assumptions of linear regression. First, the normality test using Kolmogorov-Smirnov indicated significance values greater than 0.05 (X1: 0.371; X2: 0.148; Y: 0.109), confirming that the data were normally distributed (Field, 2018). In addition, the P-P Plot graph demonstrated data points dispersed around the diagonal line, further supporting this finding. Second, the multicollinearity test yielded VIF values below 10 (1.276) and tolerance values above 0.10 (0.784), indicating no high correlations among the independent variables (Gujarati & Porter, 2009). Third, the heteroscedasticity test using scatterplots revealed a random pattern, suggesting homogeneous residual variances (Hair et al., 2019).

Linear Regression Analysis. Based on the results of the data processing, the formulated regression equation is as follows:

$$Y = 0,133 + 0,256 X1 + 0,686 X2 + e$$

The results reveal that: (a) Religiosity (X2) exerts a dominant influence on employee performance ($\beta = 0.686$; $p = 0.000$), indicating that a one-unit increase in X2 enhances performance by 68.6%. This finding is consistent with the study by Nasir (2021) on BMT Syariah, which reported that spiritual dimensions such as belief and religious experience significantly affect performance. (b) Work experience (X1) also demonstrates a significant effect ($\beta = 0.256$; $p = 0.034$), although its contribution is lower compared to religiosity. This result aligns with Ismanto (2020), who found that work experience contributes 25.6% to performance improvement, while other factors such as training and discipline are more decisive.

The hypothesis testing further indicates that: (a) Partial test (t-test): both independent variables have a significant effect ($p < 0.05$), with t-values of X1 = 2.228 and X2 = 6.751 ($> t\text{-table} = 2.048$); (b) Simultaneous test (F-test): the F-value of 41.173 ($p = 0.000$) confirms the feasibility of the regression model; and (c) Coefficient of determination (R^2): 74.6%, showing that X1 and X2 collectively explain the variation in employee performance, while the remaining 25.4% is influenced by other factors such as motivation or work environment (Santoso, 2017).

Influence of Work Experience on Employee Performance. This study reveals that work experience exerts a significant influence on the performance of employees at PT Bank Muamalat Indonesia, Tbk., Gorontalo Branch. This finding reinforces human capital theory as proposed by Becker (1964), which

posits that the accumulation of work experience constitutes an investment in human resources that enhances employees' specific competencies. Recent research in the *Academy of Management Journal* (Ployhart et al., 2023) also confirms the positive effect of work experience on employee performance in the financial services sector.

Among the indicators, tenure emerged as the most dominant factor in this study. This aligns with Argote and Epple's (1990) learning curve theory, which explains that employees with longer work experience tend to develop more efficient work patterns through repeated learning processes. Supporting this, research published in *Production and Operations Management* (Bohn & Lapré, 2022) demonstrates the superiority of experienced employees in terms of work efficiency compared to newcomers.

Several empirical studies in the banking sector further substantiate these findings. A meta-analysis published in the *Journal of Banking & Finance* (Chen et al., 2023) revealed a positive association between work experience and various indicators of bank employee performance. Similarly, a study in the *International Journal of Productivity and Performance Management* (Sunaryo, 2020) identified a significant correlation between the two variables, particularly in regional bank branches.

Employees with extensive work experience also tend to excel in tacit knowledge mastery and internal networking. Research in the *Journal of Islamic Economics* (Darmawan et al., 2022) shows that senior employees in Islamic banks possess an in-depth understanding of diverse operational aspects. Likewise, a study in *Administrative Science Quarterly* (Burt, 2020) highlights the critical role of work experience in fostering social networks that enhance work effectiveness.

The findings of this study carry important implications for human resource management development in the banking sector. Research in *Human Resource Management* (Zhao et al., 2023) demonstrates the effectiveness of mentorship programs that leverage work experience. Moreover, various managerial reports emphasize the necessity of retention policies to sustain experienced employees within organizations.

The Influence of Work Experience on Employee Performance. This study finds that religiosity exerts a stronger influence on employee performance compared to other factors. This finding supports the Islamic work values theory proposed by Ali and Al-Owaihian (2008), which views work as a form of worship and devotion to God. The concept underscores that spiritual motivation can serve as a primary driver for achieving optimal performance.

Among the various dimensions of religiosity examined, conscientiousness at work emerged as the most dominant. This result aligns with the concept of *taqwa* in Islamic organizational behavior as described by Yousef (2001), wherein the awareness of God's supervision motivates employees to work with greater responsibility and caution. Prior research published in the *Journal of Business Ethics* (Abidin et al., 2022) has also demonstrated that employees with higher levels of religiosity tend to exhibit superior performance across multiple dimensions.

Empirical studies within Islamic banking consistently reveal a positive relationship between religiosity and various indicators of performance. Employees with strong religious commitment are found to minimize errors, enhance customer satisfaction, and display greater initiative in completing tasks. These findings are further reinforced by other studies showing that spiritual values can form the foundation of a superior work ethic.

Religiosity also shapes the broader organizational culture. Employees who internalize religious values in their daily work contribute to fostering a more harmonious and productive workplace environment. Research in organizational behavior has demonstrated that workplace spirituality enhances organizational commitment while reducing unethical practices.

The implications of these findings are highly relevant for human resource management in Islamic financial institutions. Organizations should integrate spiritual development into human capital programs as an essential component. Such an approach not only enhances individual performance but also contributes to the cultivation of an organizational culture grounded in ethical and spiritual values.

The Integration of Work Experience and Religiosity in Improving Employee Performance. This study reveals the intriguing dynamics between work experience and religiosity in

influencing employee performance within a sharia banking environment. The dominance of religiosity's influence reflects the unique characteristics of PT Bank Muamalat Indonesia as a financial institution based on Islamic values. This finding is consistent with the multidimensional religiosity theory by Khan and Ramzan (2023), which emphasizes the importance of practical and experiential aspects of religion in daily life, not merely limited to rituals.

The indicator analysis shows an interesting pattern where the experiential dimension of religiosity, particularly the aspect of conscientiousness in work, stands out as a dominant factor. This indicates a deep internalization of religious values in daily work practices. On the other hand, work experience is more associated with the development of technical competencies and operational adaptation, such as mastery of banking systems and work procedures.

These findings reinforce previous research in the *Journal of Islamic Accounting and Business Research* (Khan et al., 2020), which demonstrated that in a sharia banking environment, spiritual factors tend to have a greater influence than conventional technical factors. That study revealed that Islamic values internalized by employees are capable of creating an ethical framework that promotes optimal performance. The interaction between work experience and religiosity creates a unique synergy in the sharia work environment. Employees with both long work experience and a strong religious commitment tend to exhibit more holistic performance, combining technical expertise with moral integrity. Research in the *Journal of Business Ethics* (Abidin et al., 2022) indicates that this combination results in lower work error rates and higher customer satisfaction.

The practical implications of these findings highlight the importance of an integrated human resource development approach in sharia banking. Training programs should not only develop technical competencies but also strengthen the internalization of Islamic values in daily work practices. This approach aligns with the integral concept of education and development from an Islamic perspective, which emphasizes a balance between skill mastery and character building.

CONCLUSION

This study demonstrates that both work experience and religiosity have a significant influence on the performance of employees at PT Bank Muamalat Indonesia Tbk, Gorontalo Branch, with religiosity exhibiting a more dominant effect. This finding strengthens the theories of human capital (Becker, 1964) and learning curves (Argote & Epple, 1990) regarding the importance of work experience, while also supporting the Islamic work ethics theory (Ali & Al-Owaihyan, 2008) which emphasizes the role of spirituality. The uniqueness of this research lies in its proof that, within the context of sharia banking, religiosity not only influences ritualistic aspects but also shapes concrete work behaviors such as conscientiousness and integrity, as articulated in contemporary religiosity theory (Khan & Ramzan, 2023). These findings complement prior research (Abidin et al., 2022; Khan et al., 2020) by illustrating the specific mechanisms through which Islamic values are internalized in daily work practices.

The implications of this research underscore the importance of a holistic approach to human resource development in sharia banking. Unlike findings in conventional banks that place a greater emphasis on technical competence (Chen et al., 2023), this study shows that optimizing performance in a sharia bank requires an integration of both work experience development and the strengthening of religiosity. Mentorship programs and technical training should be balanced with spiritual guidance to create employees who are not only skilled but also possess integrity. This finding contributes new insights to the literature on sharia human resource management by demonstrating the dynamic interaction between technical and spiritual factors in shaping superior performance.

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