

STRATEGIES TO IMPROVE THE EMPLOYEE JOB SATISFACTION OF ISLAMIC RURAL BANK IN LAMPUNG, INDONESIA

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Abstract

This study aims to describe the strategy of increasing job satisfaction employees of the Islamic Rural Bank in Lampung, Indonesia through Islamic leadership and work ethics. The approach used in this study is descriptive verification research using survey methods. The population of this study was Islamic rural Bank, which amounted to 11 Islamic People's Financing Bank. Data were obtained by using questionnaires given to employees of two banks which were the samples of the study, namely Islamic Rural Bank Kotabumi and Islamic Rural Mitra Agro Usaha with a total sample are 43 employees. Data were analyzed using linear regression analysis. Based on the results, the leadership style and islamic work ethics have a significant influence partially (t test) and simultaneously (f test) on employees job satisfaction.

Keywords: Islamic rural banks, leadership, islamic work ethics, satisfaction

Abstrak

Penelitian ini bertujuan untuk menjelaskan strategi dalam meningkatkan kepuasan kerja pegawai BPR Syariah Lampung melalui gaya kepemimpinan dan etika kerja Islami. Pendekatan yang digunakan dalam penelitian ini adalah penelitian deskriptif verifikatif dengan menggunakan metode survei. Populasi penelitian ini adalah Bank Perkreditan Rakyat Syariah (BPRS) yang berjumlah 11 Bank Pembiayaan Rakyat Syariah. Data diperoleh dengan menggunakan kuesioner yang diberikan kepada karyawan di dua bank yang menjadi sampel penelitian yaitu BPRS Kotabumi dan BPRS Mitra Agro Usaha dengan jumlah sampel sebanyak 43 karyawan. Analisis data menggunakan analisis regresi linier. Berdasarkan hasil penelitian, gaya kepemimpinan dan etika kerja islami berpengaruh signifikan secara parsial (uji t) dan secara simultan (uji f) terhadap kepuasan kerja karyawan.

Kata kunci: Bank Pembiayaan rakyat syariah, kepemimpinan, etika kerja islami, kepuasan

INTRODUCTION

The condition of the islamic banking industry in Indonesia according to the Indonesia Financial Services Authority (OJK) at this time, continues to try to influence the development of growth rates in accordance with economic conditions. Consistently continue to make various efforts to encourage the development of the national Islamic

banking industry in order to grow healthy, sustainable and increasingly have a positive contribution in supporting quality economic development. The development of a faster and bigger shariah banking industry at least provides a positive contribution in supporting financial inclusion, especially for people who want financial services that meet Sharia principles at various levels of business (OJK, 2018).

Based on Sharia Banking Statistics data, in December 2018 the number of Islamic Rural Bank in Indonesia reached 167 offices. The data shows that Lampung Province was ranked fifth which experienced the most growth in the number of islamic rural bank offices. The number of Islamic rural bank in Lampung Province experienced a good development, as evidenced by the availability of 9 Islamic rural banks, which have grown to 11 islamic rural banks. following is the number of Islamic rural bank in Lampung based on their operational period.

Table 1
Number of Islamic Rural Bank in Lampung

No.	Name	Operational Period	Total Assets
1	PT. BRPS Kotabumi	2008 / 11 years	Rp 1.805.843.693
2	PT. BPRS Metro Madani	2005 / 14 years	Rp 1.237.759.193
3	PT. BPRS Bandar Lampung	2008 / 11 years	Rp 1.011.583.229
4	PT. BPRS Way Kanan	2011 / 8 years	Rp 682.736.323
5	PT. BPRS Tanggamus	2008 / 11 years	Rp 539.110.198
6	PT. BPRS Lampung Timur	2009 / 10 years	Rp 414.200.721
7	PT. BPRS Rajasa Lam - Tengah	2016 / 3 years	Rp 267.852.155
8	PT. BPRS Mitra Agro Usaha	2013 / 6 years	Rp 160.789.186
9	PT. BPRS Aman Syari'ah	2006 / 13 years	Rp 159.555.162
10	PT. BPRS Tani Tulang Bawang Barat	2016 / 3 years	Rp 103.150.095
11	PT. BPRS Lampung Barat	2010 / 9 years	Rp 96.749.564

Source: processed from the December 2018 Banking Financial Report

Based on data in Table 1, it can be stated that the longest operational period and the highest asset is Islamic Rural Bank Kotabumi. The lowest operational and asset period with a minimum of five years in operation, namely Islamic Rural Bank Mitra Agro Usaha. The results of observations in addition to the operational period and assets owned by Islamic Rural Bank are to see the profits obtained by Islamic Rural Bank Kotabumi and Islamic Rural Bank Mitra Agro Usaha for the past four years.

Table 2
Profit of Islamic Rural Bank 2014-2018

Tahun	Islamic Rural Bank Kotabumi	Islamic Rural Bank Mitra Agro Usaha
2014	Rp6.756.613	Rp133.252
2015	Rp6.034.989	Rp905.060
2016	Rp12.279.137	Rp1.457.132
2017	Rp20.031.341	Rp2.189.663
2018	Rp21.538.142	Rp3.046.814

Source: secondary processed data of OJK financial reports 2018

Based on Table 2, it shows that Islamic Rural Bank Kotabumi has increased profits continuously every year, even though in 2015 it decreased, but the decline was not an obstacle to increase profits in the next year. This is similar to the increase in profits obtained by Islamic Rural Bank Mitra Agro Usaha, where each year there is an increase even though its achievements have not been as maximized as Islamic Rural Bank Kotabumi.

Financial performance includes profits that continuously increase in each company due to human resource factors in the company. Entering increasingly fierce competition, companies are required to create competitive advantages, namely the ability to be difficult to imitate and can be developed by companies in the long term (Kasmawati, 2018 : 229-242). Coulter stated that, "In order to achieve organizational goals, it is very important for companies to manage existing human resources because they become a significant source of the company's competitive advantage." (Coulter & Robbins, 2010: 78).

In this case, something that has a competitive advantage is demanded to be responsive so that it can survive and continue to develop, it requires skilled human resources to carry out the business development process and its role which is very important for the company. According to the Judge, in the research Rachmawati and Sudarma (2016) stated that competitive advantage can be seen from the work attitude that employees have towards the company. This work attitude can affect individuals to identify and bind themselves, as well as the willingness to sacrifice for the sake of the company.

The effort to prepare good and competitive human resource management qualifications is not only a matter of expertise and skills, but the company should be able to equate perspectives or the views of its workers and leaders. According to Rachmawati

and Sudarma (2016), to get this perspective, the thing to do is to form a mindset of ways of working with integrity, and be able to increase motivation, direction, encouragement, and coordination that is conducive to work and high loyalty to his work.

In addition, the company must have an ideal leader character in terms of managing the top management of the company (Yasin, 2011). The leaders has to analyze the advantages and disadvantages of both inside and outside the organization in order to solve the problems faced together (Trang, 2013: 208-216). The leaders able to influence people by their instructions or orders, building trust in themselves and getting support from staff so that the goals of the organization or company are achieved (Dubrin, 2005: 56)."

According to the observations, the tenure of Islamic Rural Bank Kotabumi and Islamic Rural Bank Mitra Agro Usaha has experienced a long term of office. Beside leadership style, work ethics is a variable that influences job satisfaction. According to Dubrin (2205: 56), many companies face a dynamic environment by requiring management to adopt changes without regard to work ethics (modifying the structure, goals, technology, work assignments of the company) and demanding that companies adjust to the environment. According to Hana& Ghufon (2015), competition strict business, superior companies not only companies that have good managerial business criteria, but also companies that have good work ethics satisfaction. It is supported by Maulida (2018) which shows that islamic work ethics significantly positively influences employee job performance.

Empirically, the influence of islamic work ethics on job satisfaction can also be seen from Yousef (2001: 152-169) who examines islamic work ethics as a moderator of commitment and job satisfaction to Muslim Arab employees. The result shows that Islamic work ethics have a positive influence on commitment and job satisfaction.

Fortune & Wulansari (2015: 319-326) explained that in the current business era, study about employee behavior in a company is very important because it is to foster and retain employees, especially potential employees. One of the company's strategies to maintain its employees is by continuously increasing satisfaction with its employees.

Based on the results of observations of researchers regarding employee job satisfaction, there is dissatisfaction in terms of salary / wages and work given by the

company to employees, thus making employees less interested in the work they have been doing.

The condition of the above problems according to Ahmad & Gelaidan (2013), one of the symptoms that causes poor working conditions of a company is due to low job satisfaction employee. In addition, it cannot be denied that job satisfaction is one indication of the achievement of quality human resources, because with job satisfaction, an employee can carry out his duties with a sense of pleasure so that the company can also achieve maximum results. Job satisfaction can be interpreted as a positive attitude and pleasant emotional feelings towards one's work (Issa et.al, 2013: 525-531).

This opinion is in line with the opinion of Mangkunegara (2009:110), aspects related to employee job satisfaction can include wages or salaries received, career development opportunities, relationships with other employees, work placement, type of work, company organizational structure and quality of supervision. According to Hasibuan (2013: 76), employees with high job satisfaction will reflect work morale, discipline, and high work performance. So it is desirable for all organizations to have high job satisfaction too.

Suyono et.al (2019: 86-98) said that job satisfaction is the subjectivity of each individual, where each individual experience has a different level of satisfaction. This requires the role of leaders in the company in increasing employee job satisfaction by playing an important and strategic role in the survival of a company."In addition, this opinion was reinforced that," Job satisfaction will be created if the variables that influence it. such as leadership and work ethics have been applied in the company (Brahmasari et.al., 2008: 124-135).

LITERATUR RIVIEW

Robbins (2006) states that job satisfaction is the general attitude of an individual to his work. The purpose of the work is interaction with co-workers and superiors, following company rules and policies, meeting performance standards.

Furthermore, Lodge and Ali (2018) revealed that each individual has a different level of satisfaction according to the value system that applies in him. The more aspects that are in accordance with the wishes of the individual, the higher the job satisfaction. Based on

this statement, it can be interpreted that someone who runs his job by considering aspects that arise in him whether they are happy or unhappy, positive or negative towards the work situation and his colleagues. This opinion is reinforced by Lodge and Ali (2018), "People are said to be satisfied if there is no discrepancy between what they want and need." According to Lawler in Robbins (2006), the measure of satisfaction is based on the facts faced and accepted as business compensation and power given.

Based on the definition of job satisfaction from several figures and researchers above, it can be concluded that, job satisfaction is a common way of employees / workers in addressing and completing all tasks assigned. Robbins (2006: 432) states that people in carrying out their work are influenced by several factors, namely: a) salary or wages (pay), is a factor fulfilling the life needs of employees who are considered feasible or not. b) promotion, is a factor associated with the presence or absence of an opportunity to obtain a career increase during work. c) co-workers, is a factor that relates between employees and their superiors or other employees, both the same and different types of work, d) supervisor / supervision, good means willing to respect the work of subordinates. for subordinates, the boss can be considered as a father / mother / friend and at the same time his boss. e) the work itself, each job requires a certain skill in accordance with their respective fields. the difficulty of a job and the feeling of someone that his expertise is needed in doing the job, will increase or reduce job satisfaction.

Furthermore Robbins (2006: 432) states that, leadership is an ability to influence a group towards achieving goals." Nurkolis (2005: 153) states that, "Leadership is understood in two senses, namely as a power to move people and influence people. Leadership is a process of influencing or give an example to his followers through the communication process in an effort to achieve the goal. According to Yukl (2007:8), leadership is a process of influencing others to understand and agree with what needs to be done and how the task is carried out effectively, and the process to facilitate the interpretation of individuals and groups to achieve common goals.

Leadership style according to Hersey and Blanchard (2004: 114), consists of a combination of task behavior and relationship behavior. Task behavior is intended as the level of effort of leaders to organize and determine the role of group members (followers); explain the activities of each member and when, where, and how to solve them; characterized by

efforts to establish organizational patterns, channels of communication and ways of completing work in detail with members of their groups (followers) by opening up channels of communication and providing socio-emotional, physical, and behavioral support.

Meanwhile, the definition of Islamic work ethics according to Ahmad defines, Islamic work ethics as follows: *"Islamic Work Ethics as a set of values or systems of beliefs derived from the Qur'an and Sunnah concerning work and hard work* (Shukri dan Oweyemi, 2012: 54)." The Islamic work ethic is a set of values or belief systems derived from Al-Quran and Sunnah regarding work and hard work.

There are also opinions which explain that, *islamic work ethics is an orientation towards work and virtue in human's lives. Islam places the highest on ethical values as it governs all aspect of life* (Rizk, 2008). The statement above can be interpreted that Islamic work ethics is an orientation towards work and approaching it as virtue in human life. Islam places the highest value on ethical values because it regulates all aspects of life.

In line with the above views, Ali and Owaihan revealed that *islamic work ethics (IWE) is that shape and influence the orientation of involvement and participation of adherents in the workplace.*"The meaning of the statement above can be interpreted as "Orientation in shaping and influencing between involvement and participation in the workplace.

Whereas According to Abbase et.al (2008: 5-9), *islamic work ethic is a multidimensional concept. It links an organization's prosperity and continuity to societal welfare.* The meaning of the quote regarding Islamic work ethics is a multidimensional concept. This relates to organizational well-being and sustainability for the welfare of society. Furthermore Al-Khayath (2000) explained islamic work ethics demands good attitudes, honesty and trustworthiness, wage suitability, and are not allowed to cheat, deprive, ignore, and arbitrarily.

As according to Ahmad and Owoyemi (2012) that islamic Work Ethics (IWE) can be defined as a set of values of systems derived from the Qur'an and concerning work and hard work." The meaning of Islamic work ethics can be defined as, a set of values or belief systems originating from the Qur'an and the Sunnah about work and hard work. So, islamic

work ethics is an orientation that shapes and influences one's work behavior, knowing good or bad of one's actions through reasoning minds is based on the Qur'an and Sunnah.

RESEARCH METHODOLOGY

This type of research includes quantitative research. The goal is to describe, describe, or summarize various conditions, situations, phenomena, can be interviewed, observed, and can be expressed through data analysis (Bungin, 2010: 48).

This research explores the field research by obtaining data from the location sources of the research, namely at Islamic Rural Bank. In addition to field research, it is also supported by literature research namely, research carried out using literature, both in the form of books, notes, and results of previous reports regarding employee job satisfaction (Hasan, 2008: 27).

The primary data was given by respondents at the time of the field research (Sugiono, 2010: 37) from filling out questionnaires (Umar, 2007: 130). The survey was conducted by giving questionnaires to employees with a series of questions related to "the influence of leadership style on job satisfaction employees of Islamic Rural Bank in Lampung." Filling out questionnaires was done by respondents answering the questionnaires that had been made by researchers or known as *self administered questioner* (Lawrence, 2003 : 60).

The population is Islamic Rural Bank in Lampung which consists of 11 Islamic Rural Bank. The sample of this study took samples of 2 research objects, namely Islamic Rural Bank Kotabumi and Islamic Rural Bank Mitra Agro Usaha with the number of respondents 43 employees of Islamic Rural Bank in Lampung. Data were analyzed using linear regression analysis.

RESULTS AND DISCUSSION

Characteristics of Respondents

This discussion will be described regarding: a) characteristics of respondents by gender, b) formal education and c) length of time working for the company.

Table 3
Distribution of Respondents by Gender

No.	Gender	Islamic Rural Bank in Lampung	%
1	Male	25	58,1%
2	Female	18	41,9%
Total		43	100%

Source: Data is processed in 2018

Observing the table above, it can be seen that, the majority of respondents are male, namely 25 employees, percentage of 58.1% and the rest are female respondents as many as 18 employees, the percentage is 41.9%.

Table 4
Distribution of Respondents by Level of Education

No.	Formal Education	Islamic Rural Bank in Lampung	%
1	High School	5	11,6%
2	Dipl. 3	10	23,2%
3	Strata-1	28	65,2%
Total		43	100%

Source: Data is processed in 2018

According to the table above, there are 5 employees with high school education with a percentage of 11.6%, a number of D3 of 10 employees with a percentage of 23.2% and a single strata of 28 employees with a percentage of 65.2%. So that it was indicated by S1 which many were used as respondents in this study.

Table 5
Distribution of Respondents according to Length of Work

No.	Length of Time Working	Islamic Rural Bank in Lampung	Percentage
1	2 – 4 years	15	34,8%
2	5 – 6 years	16	37,2%
3	9 – 10 years	10	23,2%
4	11 years	2	4,8%
Total		43	100%

Source: Data is processed in 2018

Referring to the data above, it can be analyzed that the respondents of the length of time working based on working period of 2-4 years amounted to 15 employees with a percentage of 34.8%, working period of 5-6 years with 16 percentage employees 37.2% , the working period of 9-10 years is 5 employees with a percentage of 23.2%, while the working period of 11 years is 2 percentage of the employees of 4.8%.

Based on the results of the study it can be explained that, the respondent's response to the leadership style variable which consists of 6 (six) questions can be seen in the following table.

Table 6
Respondents' Response to Leadership Style

No.	Item	Answer										Total	
		SA (5)		A (4)		N (3)		D (2)		SD (1)			
		F	%	F	%	F	%	F	%	F	%	F	%
1	X1.1	20	31,3	20	31,3	0	0	3	4,7	0	0	43	100
2	X1.2	20	31,3	20	31,3	0	0	3	4,7	0	0	43	100
3	X1.3	24	37,5	15	23,3	4	6,3	0	0	0	0	43	100
4	X1.4	24	37,5	15	23,3	4	6,3	0	0	0	0	43	100
5	X1.5	23	35,9	18	28,1	2	3,1	0	0	0	0	43	100
6	X1.6	23	35,9	18	28,1	2	3,1	0	0	0	0	43	100

Source: Data is processed in 2018

Referring to the results of the respondent's answers can be described that, respondents gave answers strongly agree. Where most results agree strongly with 37.5% or 24 respondents found in item X1.3, X1.4, one leader adopts an open management system, the leader allows employees to express their suggestions, ideas and opinions, besides that which gives an agreed answer of 35.9% or 23 respondents, namely: X1.5, and X1.6, namely: Leaders give full freedom to employees, the leadership delegates himself as an advisor to employees.

Based on the results of the study, it was found that the respondents' responses to the Islamic work ethic variables consisting of 6 questions can be seen in the following table.

Table 7
Employee's Responses to the Islamic Work Ethics

No	Item	Answer										Total	
		SA (5)		A (4)		N (3)		D (2)		SD (1)			
		F	%	F	%	F	%	F	%	F	%	F	%
1	X2.1	19	29,7	7	10,9	0	0	17	26,6	0	0	43	100
2	X2.2	22	34,4	20	31,3	1	1,6	0	0	0	0	43	100
3	X2.3	22	34,4	20	31,3	1	1,6	0	0	0	0	43	100
4	X2.4	22	34,4	20	31,3	1	1,6	0	0	0	0	43	100
5	X2.5	22	34,4	20	31,3	1	1,6	0	0	0	0	43	100
6	X2.6	19	29,7	7	10,9	0	0	17	26,6	0	0	43	100

Source: Data is processed in 2018

The results of the answers of respondents above can be interpreted that, respondents who gave very agreeable answers amounted to 34.4% or 22 respondents found in items X2.2, X2.3, X2.4, and X2.5, namely: having honest colleagues and have a strong initiative in handling the completion of work having a colleague who is committed to avoiding things that are detrimental, having colleagues who are diligent, earnest and never give up at work, have colleagues who apply independence, innovate high and help others.

The smallest results that answer do not agree, as much as 26.6% are on X2.1 and X2.6 which are not having good coworkers and team work who share useful knowledge and do not have team work that applies cohesiveness and utilizes the best time possible.

Table 8
Respondents' Response to Employee Job Satisfaction

No	Item	Answer										Total	
		SA		A		N		D		SD			
		(5)		(4)		(3)		(2)		(1)			
		F	%	F	%	F	%	F	%	F	%		
1	Y.1	19	29,7	18	28,1	0	0	6	9,4	0	0	43	100
2	Y.2	21	32,8	19	29,7	3	4,7	0	0	0	0	43	100
3	Y.3	21	32,8	19	29,7	3	4,7	0	0	0	0	43	100
4	Y.4	21	32,8	19	29,7	3	4,7	0	0	0	0	43	100
5	Y.5	19	29,7	18	28,1	0	0	6	9,4	0	0	43	100

Source: Data is processed in 2018

Respondents regarding the job satisfaction of the employees above have given very agree answers to strongly disagree. Most results agree with 32.8% or 21 respondents in

items Y.2, Y.3, and Y.4, namely: doing good work, employees will be promoted, enjoy work with colleagues here, superiors provide support and motivating high work to employees. While the results of the smallest answers or states disagree are on Y.1 and Y.5, namely: sufficient salary, given the responsibility given and the work provided is attractive to employees.

Effect of Leadership Style on Employee Job Satisfaction

Based on the results of processing statistical data obtained that the results of the t test are t_{count} of 2.028. So the results of the hypothesis test show that the leadership style has a significant effect on employee job satisfaction. This shows that the indicators of the length of time working leadership style in Lampung are indicated by the application of a participatory leadership style which includes leaders adopting an open management system and leaders allowing employees to express their suggestions, ideas and opinions.

Length of time working in addition to implementing a participatory style also applies a delegating style which includes leaders giving full freedom to employees and leaders delegating themselves as advisors to employees. However, those who apply the strongest leadership style based on statistical data processing show that participatory style has the biggest influence on employee job satisfaction.

Besides that, from the two styles, it requires employees to develop according to the capabilities of each employee. Although the leader intervenes in decision making, employees here are also given the authority to be able to provide ideas, criticisms and suggestions to the leadership of the company, besides that the leader can be an advisor to employees in solving problems and completing work.

Leadership style which states that leadership style is a way of leaders in influencing subordinates, so that employees work together and work productively to achieve company goals. This is in line with the opinions of Yesa and Endang (2013) stating that leadership style significantly influences employee job satisfaction. Besides being supported by Puspitasari (2019 : 73-84) shows spiritual leadership has a significant positive effect on job satisfaction, because having a good spiritual soul and applying it leadership will make subordinates have job satisfaction, have distinctive characteristics in leadership in a company.

According to Robbins (2006), the leadership style is the ability to influence a group towards achieving a vision and a set of goals. This research was also strengthened according to Glisson and Durick (1988) which showed that, "The leadership style applied appropriately leads to company goals, then satisfaction with employees will be felt. Therefore leadership style is said to be a predictor of job satisfaction."

Reinforced by Adnyana dan Riana (2015) (research stating that participatory leadership style has a positive effect on job satisfaction. This indicates that the better / higher the participatory leadership style, the better / higher job satisfaction of the employees will be. Therefore participatory leadership style has a strong influence on job satisfaction. In addition, according to the participatory leadership style is able to improve employee job satisfaction.

Effect of Islamic Work Ethics on Employee Job Satisfaction

Based on the results of t test results obtained t_{count} of 1.754 on the variable Islamic work ethics greater than t_{table} (1.681), this shows that islamic work ethic has a significant effect on employee job satisfaction. This is supported based on the results of the respondent's answers that have been given by the researcher, which shows that the indicators of Islamic work ethics in length of time working apply Islamic work ethics.

There is a positive and significant influence between Islamic work ethics on job satisfaction. There is a significant influence between Islamic work ethics on job satisfaction and employee motivation (Ajeng, 2013: 1-18).

Islamic work ethics has an important role in shaping positive individual work behavior. The results of Gruenberg's research in Ruvendi (2005) found that, a close relationship and mutual help with fellow workers and supervisors is very important and has a strong relationship with job satisfaction (Hidayat, 2008: 625). Strengthened by Alwiyah's research that obtained variables of Islamic work ethics are very significant affect the power of work. Job satisfaction is part of life satisfaction. So that if the individual has satisfaction with his job, then there will be a tendency to improve his work life. Job satisfaction can teach an individual's positive attitude towards the progress of an employee's performance (Alwiyah, 2016: 23-53).

Effect of Leadership Style and Islamic Work Ethics on Employee Job Satisfaction

The results of the hypothesis test show that, the leadership style and Islamic work ethics together affect employee job satisfaction. This is evidenced by the acquisition of the F test results, namely F_{count} of 40.296 with a probability of $0.000 < 0.05$. It can be concluded that the independent variables include leadership style and Islamic work ethics have a significant effect on the dependent variable, namely employee job satisfaction.

This is in line with Adnyana dan Riana (2015) which stated that work behavior and participatory leadership style together have a positive effect on job satisfaction. This result indicates that if good work behavior is juxtaposed with a good participatory leadership style, then the employee's job satisfaction will be better / higher. Then together work behavior and participatory leadership style have a strong influence on job satisfaction.

In explaining or predicting employee job satisfaction variables, it is known that, the coefficient of determination of leadership style and Islamic work ethics is 0.65 or 65%. So that it can prove that the contribution percentage influences the independent variables of leadership style and Islamic work ethics on employee job satisfaction by 65% variation in the dependent variable. The rest ($100\% - 65\% = 35\%$) is influenced by other variables researchers did not enter in the discussion of this study.

CONCLUSION

The conclusion of the research is strategy for increasing the work satisfaction of islamic rural bank in lampung, Indonesiaas follows:

The leadership style influences employee job satisfaction. It is proven by doing a t_{table} test of 1.681. The leadership style variable with the t_{count} test is 2.028. So that t is calculated on the leadership style variable greater than t_{table} (1.681) with a significance level ($0.049 < 0.05$). These results can be stated that H_0 is rejected and H_a is accepted or the leadership style is influential and significant to employee job satisfaction.

Islamic work ethics has an effect on employee job satisfaction. The proof is by calculating t_{count} (1.754) on Islamic work ethics variables greater than t_{table} (1.681), so that it can be seen that H_0 is rejected and H_a is accepted or Islamic work ethics have an effect on employee job satisfaction.

The leadership style and Islamic work ethics are independent variables that have a significant and influence on the dependent variable that is employee job satisfaction. This is indicated by the thick summary model data obtained by the value of $F_{\text{count}} = 40,296$. Value of $F_{\text{table}} \alpha = 5\%$ or 0.05 $dl = 3$, $d2 = (43-2-1) = 40$. So the results of $F_{\text{table}} = 3.21$. The results obtained are the value of $F_{\text{count}} > F_{\text{table}} (40,296 > 3,21)$ so that H_0 is rejected. Then the multiple linear regression hypothesis obtained the equation $Y = 3.510 + (0.367) X_1 + (0.319) X_2$ which means that employee job satisfaction is influenced by the leadership style and Islamic work ethics. From the regression results obtained a determination coefficient value of 0.65, this means that 65% of employee job satisfaction variables are influenced by leadership style variables, Islamic work ethics, the remaining 35% is explained by other variables.

From the explanations that have been found above, this researcher succeeded in proving that, the leadership style and Islamic work ethics have a significant influence partially (t test) and simultaneously (f test) on employees job satisfaction.

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