INDIVIDUAL RELIGIOSITY AND ITS IMPACT ON AFFECTIVE COMMITMENT IN SHARIA BANKING SECTOR: RELIGIOSITY SUPPORT AS A MEDIATOR VARIABLE

Cahyo Dwi Safitri
Tri Wulida Afrianty
Faculty of Administrative Science
Brawijaya University
Malang
Email: Cahyo0228@gmail.com

ABSTRACT

The objectives of this research are to investigate the effect of individual religiosity on affective commitment which mediated by religiosity support. Data were collected by distributing 90 questionnaires on two sharia banks in Malang, Indonesia and 74 questionnaires were used as the sample. Path analysis was used to statistically test the model. The measurement of religiosity support variable of this research was developed by researcher in a separate research. Factor analysis was used to test the validity of each indicator of religiosity support variable. The results of this research revealed that: 1) individual religiosity has a significant impact on religiosity support and affective commitment; 2) religiosity support has a significant impact on affective commitment; and 3) religiosity support mediated the relationship between individual religiosity and affective commitment.

Keywords: Individual Religiosity, Religiosity Support, Religious Accommodation, and Affective Commitment
1. INTRODUCTION
The religion is an important topic as universal phenomenon in the lives of individuals and communities throughout all times; it surrounds the person and the community with both internal and symbolic aspect (Bireysel and Etkileri, 2010). Hence, religion is an important cultural factor to study because it is one of the most universal and influential social institutions that has a significant impact on people’s attitudes, values, and behaviors (Mokhlis, as cited in Bouarif, 2015). In the workplace context, religiosity is related to the employee's interpretation of problems in the workplace. So, the interpretation of the problem will determines how employees will perceive the future; develop expectations; and opportunities to develop after going through the problem (Walsh as cited in Rosalina, et al. 2013). Employee with high level of religiosity will perform different working behavior from those with low level ones. People with high level of religiosity generally demonstrate positive attitude such as responsible, tolerant, and committed to their jobs and coworkers (Darto, et al. 2015). Highly committed employees always perform their duties with great struggle and positive attitude which increase the performance of a particular organizational (Danish, et al. 2013). In Islamic context, Muslims are taught to have a good work ethics; it was stated in Quran Surah Al- Mujadila verse 11.

Organizational support is the basic elements of organizational commitment (Gunduz, 2014). Organizational support creates a sense which motivates employees to perform a great job in order helping the organizational achieve its goal (Coyle as cited in Ibrahim, et al. 2016). In this research organizational support was focused on religiosity support. In Islamic context, positive behavior that are beneficial personally and others in order to achieve prosperity together is a behavior that is emphasized by Islam. It was stated in Quran Surah Al-Maidah verse 2.

However, most of the previous research conducted research in educational institution (Gunduz, 2014; Wening and Choerudin, 2015; Farrukh, et al. 2016; and Abraham, et al. 2016) and used theory and indicators of perceived organization support (Forward, et al. 2009; Gunduz, 2014; and Abraham, et al. 2016). The review of the current research revealed limitations in the literature which considers the relationship between religiosity, affective commitment, and religiosity support as a mediating variable in sharia banking sector and conducted research in an appropriate site with topic.

2. LITERATURE REVIEW
a. Religiosity
Asraf (as cited in Amalia, et al. 2015) described religiosity as the one's attitude towards religion generally, not only one aspect of religion, but also the intensity of one's way to become a religious. More specifically, religiosity is individual to live, internalize and integrate the religious norms into the self. Thus, religiosity includes circumstances contained in the one who encouraged them to think, behave and act in accordance with the teachings of religion (Amaliah, et al. 2015). According to El-Menour and Stiftung (2014), there are five dimensions of religiosity includes religious experience, religious knowledge, basic religiosity (about belief, devotion, and confirming religious experience of adherents), central religious duties (about ritual and dietary of adherents), and orthopraxis (about gender relation and rules of listening music).

b. Affective Commitment
Affective commitment is an emotional loyalty and engagement of employees to organization in order to achieve goals (Meyer and Allen, 1990). The commitment is the important type of commitment, because it gives impact on individual behavior (Hadziahmetovic and Dinc, 2017). The employee who has the commitment, will working by their own desire and voluntarily. Affective commitment can explains the motivation and intention of employee emotions to perform well (Steers as cited in Kumari and Afroz, 2013). Further, the antecedents of affective commitment are personal characteristics, job-related, and work experiences (Mowday et al as cited in Allen and Smith, 1993).

c. Religiosity Support
Religiosity support or better known as religious accommodation is an adjustment to the work environment that will allow employees or applicants apply their religion in the workplace (The US Department of Labor). In this context, religious accommodation refers to providing a proper prayer room for their employees, allowing female employees to wear hijab as well as covering all body except eyes and hands, allowing male employees to wear beards and allowing the other doctrines. The instrument (indicators and survey questions) of this variable has been developed by researcher which used UU no 13 tahun 2003 tentang ketenagakerjaan, Peraturan Menteri...
Ketenagakerjaan no. 6 tahun 2016 tentang tunjangan hari raya keagamaan bagi pekerja/buruh di perusahaan, and company policy as the basic references. Based on the references, researcher divided religiosity support in two dimensions, include the following:

1) Obligatory support: based on government regulations they are UU no 13 tahun 2003 tentang keterangakerjaan (article 80, 85 (1), 93 (2), and 100 (1)) and Peraturan Menteri Ketenagakerjaan no. 6 tahun 2016 tentang tunjangan hari raya keagamaan bagi pekerja/buruh di perusahaan (article 1)

2) Voluntary support: based on company’s policies (policy of Mandiri syariah, BRI syariah, BNI syariah, and BTN syariah)

d. Hypothesis
H1: Individual religiosity has a significant impact on religiosity support
H2: Individual religiosity has a significant impact on affective commitment
H3: Religiosity support has a significant impact on affective commitment
H4: Religiosity support mediated the relationship between individual religiosity and affective commitment.

3. RESEARCH METHODS
This research used quantitative method with explanatory approach. Data were collected by distributing 90 questionnaires on two sharia banks in Malang, Indonesia and 74 questionnaires were used as the sample. Probability sampling, particularly proportionate stratified random sampling was considered as sampling technique. Path analysis was used to statistically test the model. The indicators of religiosity support variable were developed by researcher in a separate research i.e. in Mandiri Sharia and Bank Rakyat Indonesia Sharia in Malang, Indonesia. El-Menouar and Stiftung’s (2014) questionnaire was used as measurement of Individual religiosity variable and Allen and Meyer’s (1993) questionnaire was used as measurement of affective commitment variable in this research. The original questionnaire (individual religiosity and affective commitment) were developed in English then they were translated in Indonesian. Further, likert scale was used in this research.

4. RESULT AND DISCUSSION
a. Path Analysis Result
According to Baron and Kenny (1986) to clarify the role of mediator variable, path analysis is used as a model for depict causal chain. Therefore, in this research used 3 models, as follows:

\[ Z = \beta X + e \]  (model 1)
\[ Y = \beta X + e \]  (model 2)
\[ Y = \beta X + pZ + e \]  (model 3)

Table 1 show the path analysis results, as follows:

<table>
<thead>
<tr>
<th>Model</th>
<th>( \beta )</th>
<th>( R^2 )</th>
<th>t</th>
<th>(table:1.994)</th>
<th>Sig.</th>
<th>Independent variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model 1</td>
<td>0.535</td>
<td>0.277</td>
<td>5.378</td>
<td>0.000</td>
<td>Individual Religiosity (X)</td>
<td></td>
</tr>
<tr>
<td>Model 2</td>
<td>0.357</td>
<td>0.116</td>
<td>3.247</td>
<td>0.002</td>
<td>Individual Religiosity (X)</td>
<td></td>
</tr>
<tr>
<td>Model 3</td>
<td>0.926</td>
<td>0.732</td>
<td>12.911</td>
<td>0.000</td>
<td>Religiosity Support (Z)</td>
<td></td>
</tr>
</tbody>
</table>

Source: Data was processed by researcher, 2018

b. Hypothesis Test Result
1) Hypothesis 1
Model 1 is used to test H1 of research. Based on model 1 in table 1 indicated that individual religiosity has a significant impact on religiosity support (\( \beta = 0.535; \ t = 5.378; \) and Sig.0.000; p<0.005). Based on the result, it can be concluded that H1 is supported.

2) Hypothesis 2
Model 2 is used to test H2 of research. Based on model 2 in table 1 indicated that individual religiosity has a significant impact on affective commitment (\( \beta = 0.357; \ t = 3.247; \) and Sig.0.002; p<0.005). Based on the result, it can be concluded that H2 is supported.

3) Hypothesis 3
Model 3 is used to test H3 of research. Based on model 3 in table 1 indicated that religiosity support has a significant impact on affective commitment (\( \beta = 0.926; \ t = 12.911; \) and Sig.0.000; p<0.005). Based on the result, it can be concluded that H3 is supported.
4) Hypothesis 4
Hypothesis 4 is a mediation test. According to Baron and Kenny (1986), a variable can be mentioned as mediator variable if the variable fulfilled the following condition, as follows:

a) Independent variable should affects the mediator variable within the first equation;

b) Independent variable should affects the dependent variable within the second equation;

c) Mediator variable should affects the dependent variable within the third equation; and

d) In the third equation, independent variable should affect the dependent variable less than second equation. Excellent mediation is obtained, if the independent variable has no impact when the mediator variable controlled.

Based on the path analysis result, the output is detailed, as follows:

**Table 2. Path Analysis Output**

<table>
<thead>
<tr>
<th>Model</th>
<th>Standardized Coefficient</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 X→Z</td>
<td>X</td>
<td>.535</td>
<td>5.378</td>
</tr>
<tr>
<td>2 X→Y</td>
<td>X</td>
<td>.357</td>
<td>3.247</td>
</tr>
<tr>
<td>3 X, Z→Y</td>
<td>X</td>
<td>-.138</td>
<td>-1.928</td>
</tr>
<tr>
<td></td>
<td>Z</td>
<td>.926</td>
<td>12.911</td>
</tr>
</tbody>
</table>

Source: Path Analysis Test

Based on table 2 model 1, independent variable (individual religiosity) has a significant impact on mediator variable (religiosity support) (β= 0.535; t= 5.378; and Sig.0.000; p<0.005), so it fulfilled the first condition. Based on table 2 model 2, independent variable (individual religiosity) has a significant impact on dependent variable (affective commitment) (β= 0.357; t= 3.247; and Sig.0.002; p<0.005), so it fulfilled the second condition. Based on the table 2 model 3, mediator variable (religiosity support) has a significant impact on dependent variable (affective commitment) (β= 0.926; t= 12.911; and Sig.0.000; p<0.005), so it fulfilled the third condition. Further, on model 3 individual religiosity (X) was indicated has no impact on dependent variable (Y) (β= - 0.138; t= -1.928; and Sig.0.058; p>0.005). It is different with the previous model (model 2) which X has a significant impact on Y, so it fulfilled the fourth condition. Based on the comparison, it can be concluded that religiosity support mediated the relationship between individual religiosity and affective commitment. So, H4 is supported.

c. Discussion

1) The impact of individual religiosity on religiosity support or religion accommodation

Based on the hypothesis test, can be identified that the higher of individual religiosity of employees will give a positive impact on religiosity support of organization. If the employees of an organization have a high level of individual religiosity, in order to raise the level of employee commitment, the organization will create a policy associated with the thing that is assumed as a priority by employee. In this case is religion accommodation.

2) The impact of individual religiosity on affective commitment

The hypothesis test identified that the level of individual religiosity has an impact on employee’s affective commitment. An employee who has a high level of individual religiosity will conduct her/ his job as a part of worship. In Islam context, every Muslim is taught to give the best effort in everything (in this case is performing work). Islam taught Muslim to have a good work ethic, as stated in QS. Al-Mujadilah verse 11. Therefore, a religious employee must have a high affective commitment. In line with Farrukh, et al (2016) research, this research result revealed that individual religiosity has a significant impact on affective commitment. So, this research strengthens the previous research conducted by Farrukh, et al (2016).

3) The impact of religiosity support on affective commitment

The hypothesis test identified that the level of religiosity support of organization has an impact on employee’s affective commitment. When organization provides religiosity
support, it means that organization supports employee to maximize the application of religion doctrine. Then, indirectly religiosity support will influences the viewpoint of employees against organization which is drive to a positive viewpoint. If employee feel engage with their organization and enjoy the workplace environment, it will increase the emotional attachment of employee against organization. In line with Abraham, et al (2016) research and Gunduz (2014) research, this research result revealed that religiosity support has a significant impact on affective commitment. So, this research strengthens the previous research conducted by Abraham, et al (2016) and Gunduz (2014).

4) The role of religiosity support as a mediator variable for individual religiosity on affective commitment

Based on the hypothesis test, can be identified that individual religiosity level of employee will impacts on a high support of organization related to religion implementation. Then, religiosity support will increase the affective commitment of employees. If an employee who has a high level of individual religiosity obtains a religiosity support or accommodation by their organization, then indirectly will influence the emotional attachment of employees.

5. CONCLUSION, SUGGESTION, AND LIMITATION

a) Conclusion

1) The result of this research revealed that individual religiosity (X) has a significant impact on religiosity support (Z). It is based on the regression output (β=0.535; R²=0.277; t= 5.378; and Sig. 0.000).

2) The result of this research revealed that individual religiosity (X) has a significant impact on affective commitment (Y). It is based on the regression output (β=0.357; R²=0.116; t=3.247; and Sig. 0.002).

3) The result of this research revealed that religiosity support (Z) has a significant impact on affective commitment (Y). It is based on the regression output (β=0.926; R²=0.732; t= 12.911; and Sig. 0.000).

4) The result of this research also revealed that religiosity support variable (Z) mediated perfectly the relationship between individual religiosity (X) and affective commitment (Y).

b) Suggestion

1) In individual religiosity aspect, the result of research shown that individual religiosity of employees, particularly BNI and BTN employees are very high. In the other word, mostly BNI and BTN employee is a pious adherent. Hence, employee needs to keep this characteristic. Therefore, employees must apply the doctrine in the real life. Application of Islam doctrine can be identified through how employee take an action and behave when they are in the bad or good situation. The organization can participate with developing a policy related to spirituality, such as read Yasiin once in a week. The other solution is held Quran recitation (Pengajian) once in a month, or the other event related to spirituality upgrading.

2) In religiosity support aspect, the result of research shown that religiosity support of BNI and BTN’ employees are very high. Therefore, organization needs to keep or increase this culture for better condition. The organization can develop the other policy that make easier for employee to apply the doctrine in the workplace. For example, organization develops policy related to Sunnah Prayer. The rule of policy is every employee has time (± 15 minutes) every day to do Sunnah prayer. Thus, employees will consider that their organization really support them to apply the doctrine. Based on the result of this research, religiosity support had a contribution on affective commitment. So, with realizing in to reality the policy was suggested, it probably contributed positively on affective commitment of employees.

3) For the future research, it is recommended to conduct research, particularly about religiosity support in international context as well as in different field and incorporate different variable with religiosity support.

c) Research Limitation

1) The result of this research is only used on one research object, that are the employees of BNI Sharia and BTN Sharia in Malang
area, so it cannot be generalized and used as general conclusion

2) Social desirability bias (SDB). SDB may occur on the answer of respondents. SDB is a behavior aims to hide the truth or fact in the field. It happens because the respondent does not want the public know the reality. So they answer based on public expectation.

6. References


Online:
https://jdih.kemnaker.go.id/data_wirata/Wirata_4-1_2016.pdf
www.adl.org (accessed on April 29, 2018)
www.shrm.org (accessed on January 13, 2018)

Other:

UU RI No. 13 Tahun 2003 tentang Ketenagakerjaan.