

HUMAN RESOURCES MODEL BASED ON ISLAMIC VALUES IN SHARIA BANKING

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ABSTRACT

The objective of this study was to find out the model of human resources (HR) based on Islamic values. This study took place in sharia banking in Indonesia which were Bank Muamalat Indonesia (BMI) and BNI Syariah. Data analysis used for this study was Structural Equation Modeling (SEM) technique. Islamic values had significant and positive effect on the meaning of prayer, corporate culture, job satisfaction and organization commitment. Concentration, understanding, respect, fear and admiration, indicated the meaning of prayer that were valid and reliable provided a significant contribution directly to the formation of corporate culture, job satisfaction and organization commitment. The corporate culture had significant and positive impact on job satisfaction and organization commitment. Job satisfaction gave positive and significant influence towards organization commitment. Result of comparative analysis showed that at BMI Islamic values significantly influenced the other four variables, likewise the other relations. Whilst BNI Syariah, meaning of prayer did not influence significantly corporate culture and job satisfaction did not give considerable affect on organization commitment.

Keywords: Islamic values, the meaning of prayer, corporate culture, job satisfaction, organization commitment.

INTRODUCTION

Islamic economic system is part of muamalah, or so-called "Islamic economy", more and more popular not only in Islamic countries, but also in Western countries which is characterized by the increasing number of operating banks that apply the concept of the Shari'a. This becomes evident that Islamic values when applied to the economy can be accepted in various circles, because it is universal and not exclusive (Amiri, 1997). The fundamental difference between conventional economics with economics that are prepared by joint religions. Islamic Economics is basically, like conventional economics, staying focused on the matter of allocation and distribution of resources. However, the main purpose of managing the allocation and distribution should not be out of *maqasid syar'i* (Islamic destination). Bank Islam or Islamic banks have grown in size and number of rapidly around the world in the last two decades. Islamic banks operate in 60 countries and is the most rapid growth of banking credit segment in Islamic countries who have the Islamic Bank. Islamic banks need to develop model bases on Islamic values to create a culture that converges in improving management performance in the long run. The model will answer a fundamental question how the influence of Islamic values to the culture and HR performance.

REVIEW OF LITERATURE

ISLAMIC VALUES IN BUSINESS AND MANAGEMENT

Qardhawi (1995) notes that there are three values and characteristics of Islamic economics, the economics Divine, a certain character and vision of humanity. Islamic economics is economics Divine as point of departure from God, the goal seek pleasure of Allah and his ways are not in conflict with Sharia. In Islam, the economy with morality are not separated and not allowed to put economic interests above the maintenance of values and virtues taught by Islam. Humans in Islamic economic system as well as a means to target the main objective to realize a good life for humans. Scientists have developed Islamic Work Ethic (IWE) such as Nasr and Ali in Ali and Al-Owaihian (2008) or by using terms Islamic Business Ethics such as Yusuf (1997), Santoso (2001), Abuznaid (2009), Yousef (2001), Bashir (1998), Ahmad (2004) and Rice (1999). According to Ali and Al-Owaihian (2008), IWE-oriented shaping and influencing the involvement and participation of human resources that can be relied upon in the workplace. IWE view that work as a means for the fulfillment of economic, social and psychological; maintain social prestige; promote social welfare and strengthen faith. IWE concept comes from the Quran and the sayings and practices of the Prophet Muhammad, one of which is the verse about humans working to realize the objectives that have been designed: "*And that man no gain other than what has been earned,*"

(QS 53:39). In another verse Al Quran specifically and expressly prohibits dishonesty in business dealings (QS 27:9, QS 2:188, QS 9:34). Furthermore, the Qur'an promotes trade and responsible behavior (QS 2:275 and QS 25:67). Rice (1999) grouped in three basic values that build systems of ethics as a guide to conduct moral filtration in running a business. Islamic values are based on the Qur'an and hadith that is monotheism, the caliphate and fair. Khan et al. (2010) describes the principles of Islamic ethics in human resource management which consists of seven (7) the principle of brotherhood and righteousness (*al ukhuwah* and *al-ihsan*), justice and fairness (*al 'add*), the fulfillment of the contract (*ifa al' aqd*), the right humans (*haquq al 'ibad*), reasonable compensation (*al ujroh*), cooperation (*al ta'waan*) as well as trust and honesty (*al amanah* and *al ikhlas*).

Prayer is the second pillar of Islam after the shahada, the pledge of a muslim. Prayer is the pillar of religion (*Principal affairs is Al Islam and the pillars is prayer, and the top (roof) is a jihad* (Narrated by Tirmidhi)). Prayer laden with meaning and wisdom associated with daily activities and life. Among the wisdom of prayer is to ward off various disasters that make the heart and soul that is not quiet, ie "Those who believe and do good deeds, establish prayer and pay zakat, their reward with their Lord. There is no fear come upon them and not (also) they grieve" (QS 2:277). Stork (1997) revealed that the main purpose of prayer in Islam is to create awareness of God and His existence. This is what that would affect all charitable deeds done. Rousydiy (1995) revealed that the wisdom of prayer is to prevent it from being cruel and evil (QS 29:45), nurture the soul and cleanse the soul (QS 2:268), educating people disciplined and adhere to the rules (QS 4:103), fostering unity and equality among humans, instilling calmness and tranquility in the soul (QS 70:19-23), practice concentration of mind and also foster leadership. Rahman (2002) reveals that the benefits of prayer for individuals is to strengthen the faith, discipline, time, train obedience and a sense of responsibility, self-discipline, character formation, self-control, practice patience and diligence, efficiency in action, practicing humility, gratitude, get peace, steps to obtain a true success and prosperity as well as the key to get the grace of God. However Mahalli (2002) argued that all prayers lessons will be able to grasp when prayer is done by *khusyu'* (concentration) in executing, consciously, focusing the mind and synchronize what is spoken with what is done in accordance with the terms of prayer (QS23:1-2). Apart from the personal side, prayers are also at a collective level as Allah's word (QS 3:3). Meaning of prayer does not stop at individual or micro level, yet at the level of meso (family) as mentioned in the Qur'an (QS 20:132). Prayers collectively at the macro level of institutions (organizations) according to the Word of God (QS 21:73). To achieve the focus of prayer, Al Ghazali (1999) gives a 6 (six) factors that bring *khusyu'* (focus) in prayer, namely: a) *hudhurul qalb* (concentration); b) *tafahhum* (sense); c) *ta'dziem* (tribute); d) *haibah* (fear and awe of the greatness of God); e) *raja'* (please be mercy / grace of God) and f) *haya'* (Shame and self-contempt).

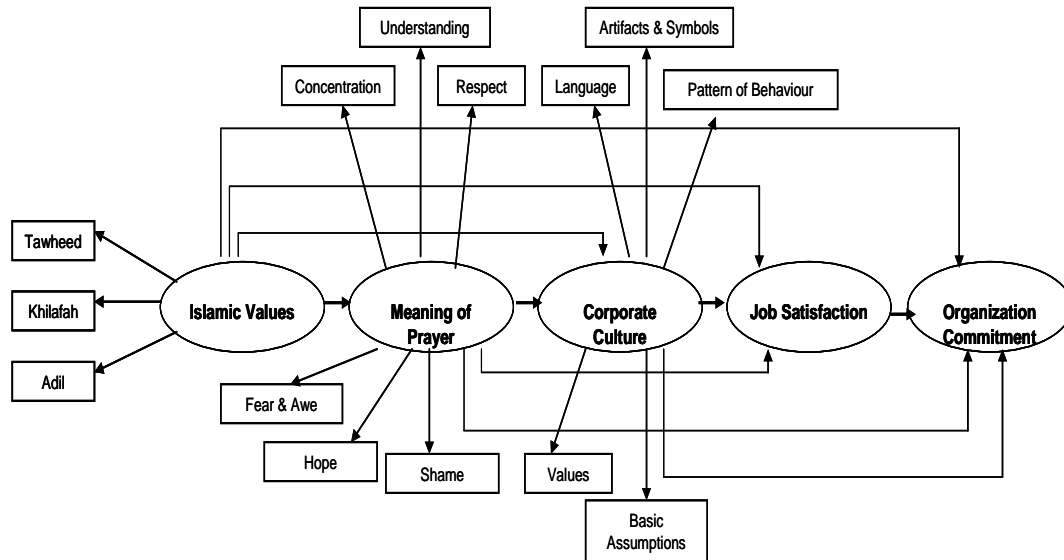
Islamic banks need human resources that have two sides of the ability of the operational management skills (professionalism) and Islamic knowledge, including moral character or integrity. Further elaboration of the human resources to meet the requirements of Islamic banks which are *Shidiq* (honest), *Tabligh* (carry and spread the goodness), *Amanah* (trustworthy), and *Fathonah* (clever, have the ability), considering the functions of Islamic banks are loaded with nuances of trust and moral, then the potential dangers faced by the managers of the bank is the presence of moral hazard that is closely related to the nature of profit sharing in the activities of bank business.

RESEARCH METHODOLOGY

Establishment of culture according to Schein (2004), influenced by the values or beliefs and rituals. Muslim individuals will be influenced by the values or beliefs and rituals of Islam. Values or beliefs that affect the business in Islam according to Rice (1999) consists of monotheism, the caliphate and fair. Rituals in Islam one of them is prayer. Values and beliefs will be translated into daily behavior in the work, so it will be individual performance. Luna-Arocas and Camps (2008) and Edgar and Geare (2007) using the approach of job satisfaction and commitment of workers to assess the performance of human resources. Thus required the development of human resource performance model based on the sharia sharia banking industry became important (Figure 1). The five variables were analyzed in Islamic banking and comparative look at the BMI, Islamic banks which already has a strong corporate culture and BNI Syariah, a new Sharia bank as a result of a spin off business units in conventional bank. The final result of the recommendations of banking instruments in realizing human resources professional and sharia cultured. Analysis of the factors that influence and relationship variables was conducted by Structural Equation Modelling (SEM) based on LISREL software. The number of the employee population areas of Jakarta, Bogor, Bekasi and Tangerang for BMI 761 and for BNI Syariah 413 employees and an error estimation is used 10%. With the calculation of Slovin formula the obtained

results population sample for BMI 88.4 and 80.5 for BNI Syariah. In this study the number of respondents who were included were 200 people taken at simple random.

Figure I: Research framework of current study



RESULTS AND DISCUSSION

Structural Equation Modelling (SEM) of Human Resource Model Based on Islamic Values

SEM approach procedures are carried out following the Two-Step Approach as proposed by Anderson and Gerbing in Wijanto (2008). The first stage is respecifying a hybrid model as a Confirmatory Factor Analysis (CFA) model. The second phase, from two-step approach is to add the original structural model at the first stage results of the CFA model to produce a hybrid model. Hybrid model estimated and analyzed to see the overall model fit as well as evaluation of the structural model (Wijanto, 2008). To overcome such problems would arise under identification, model simplification performed by using the scores of latent variables (latent variable scores / LVS) (Wijanto, 2008). LVS for Islamic Values - NI consist of TAU, KHA and ADIL. LVS for meaning of prayer – PS consist of PEPI, PEMA, PHOR and TAKA. . LVS for corporate culture – BP consists of BHS, ARSIM, PP, NN and ASDAS. KKL became LVS from KK and KPL is the LVS from KP (Figure II).

The next match is against the structural model made to the statistical value of latent variable structural equation that helps. This study uses the real level of 0.05 or 95% confidence level. Therefore the value of t from each structural equation coefficients must be greater than 1.96. All relationships of latent exogenous variables Islamic values has a positive value and directly influence the meaning of prayer, Corporate Culture, Job Satisfaction and Employee Commitment, which means the variables / indicators on the exogenous variables Islamic values and contribute to elevated meaning prayer, Corporate Culture, Workers' Job Satisfaction and Commitment. Empirical results in accordance with Islamic Jabnoun Model Management (2008) which states Islamic values as a center of influence among other human resource systems and structures as well. Organisational culture is influenced by Islamic values Jabnoun (2008) based on the culture of the Companions of the Prophet is monotheism; unity of purpose; faith in everlasting days and the merits and sins; independence; responsibility and accountability; participation, self-esteem, dignity and privacy ; trust; dialogue; cost efficiency; time efficiency; caring and sharing; compassion for humans, animals and the environment and the desire to learn. Khan et al. (2010) indicate the same thing that Islamic values affect the organizational culture, thus creating a different culture with the culture of the organization without the influence of Islamic values. SEM results that the values of Islamic influence on job satisfaction and commitment of workers in line with the results of the study Yousef (2001) in which the study results show that Islamic values that are in the Islamic work ethic (IWE) is a real and positive influence on job satisfaction and commitment organization (Table 1).

Figure II. LVS Modelling Human Resource Model Based on Islamic Values

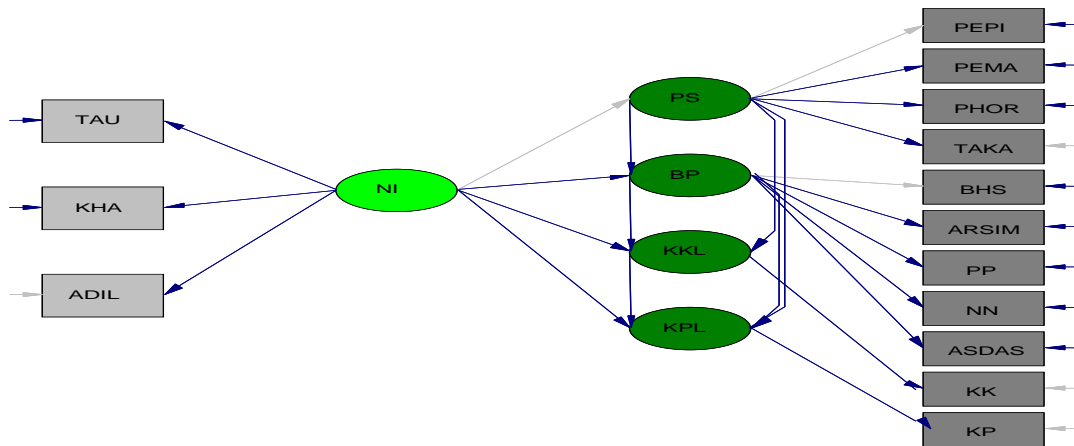


Table 1. Evaluation of Human Resource Based Islamic Values Coefficients Model and Its Relation to Hypothesis Research

Hypothesis	Relations	Estimation	t* Value	Conclusions	
H ₁	There is a significant and positive influence of Islamic values against the meaning of prayer HR Islamic banking	Ni → PS	0,70	5,31	Received
H ₂	There is a significant and positive influence of Islamic values against the culture of corporate human resources of Islamic banking	NI → BP	0,57	2,68	Received
H ₃	There is a significant and positive influence of Islamic values on job satisfaction of Islamic banking	NI → KK	0,34	3,12	Received
H ₄	There is a significant and positive influence of Islamic values against the commitment of Islamic banking workers.	NI → KP	0,49	3,76	Received
H ₅	There is a significant and positive effect of prayer on the cultural meanings of Islamic banking company's human resources	PS → BP	0,36	3,33	Received
H ₆	There is a significant and positive influence on job satisfaction prayers meanings of Islamic banking.	PS → KK	0,29	2,43	Received
H ₇	There is a significant and positive influence on commitment to workers' prayer meanings of Islamic banking	PS → KP	0,38	3,27	Received
H ₈	There is a significant and positive influence of corporate culture on job satisfaction of Islamic banking.	BP → KK	0,51	7,12	Received
H ₉	There is a significant and positive impact on the company's commitment to workers' culture of Islamic banking.	BP → KP	0,48	3,41	Received
H ₁₀	There is a significant and positive influence job satisfaction of workers' commitment to Islamic banking	KK → KP	0,63	4,53	Received

• Compared to > 1.96: all coefficients in the model are significant.

Chapra in Noor (1999) in line with the thinking Rice (1999) that Islam is based on three main principles are: monotheism, the caliphate and the (justice), which is the main source of maqasyid (destination) and strategy of Islamic economics. The cornerstone of Islamic belief is monotheism. Everything created has a purpose and humans are the caliph of God on earth, and been blessed with all the accessories. In the event that is the (justice), Islam is really strict in its aim to eradicate all traces of injustice and human society. Rice (1999) apply three basic principles or Islamic values into the relevant business practices. Santoso (2001) formulate the basic values or principles of general application in the business. Bashir (1998) to construct a model of rationalization of Islamic ethics. Amalgamation of thought Rice (1999), Santoso (2001) and Bashir (1998) and Chapra in Noor (1999) provide three basic values of *Tawheed*, the *Khilafah* and Justice to give birth prinisp general and related business practices. Islam as a religion that has been perfect had given signs empirically proven good for a relationship with God, habblumminAllah, meaning in the form of prayers, and habblumminannas in the form of human perception of corporate culture and performance is approached with job satisfaction and employee commitment. Ali and Al-Owaihah (2008) explains that since the beginning, Islam was considered a commercial activity not only as a form of spiritual - divine call, but also an important aspect of human life, the source of social satisfaction and psychological pleasure. Measures of success and prosperity associated with the moral obligation and a strong spiritual beliefs that are based on accountability to God as the Supreme Authority (Abu-Tapanjeh, 2007), where, according to Rice (1999), Santoso (2001) and Bashir (1998) and Chapra in Noor (1999) can be represented by the values of Tawheed, the Khilafah and Fair.

Hypothesis which states that the real meaning of prayer and positive effect on company culture, job satisfaction and commitment of workers is acceptable. Lessons and prayers goals as raised by Rousydiy (1995) and Hafidhuddin (2003) wisdom is growing daily prayers as well as cultivate the mental strength endurance and confidence. This is what makes a relationship strong prayer to be bound by culture (Rahman, 2002). The belief that prayer is the worship set up a very important according to the word of God in the Qur'an and hadith the Prophet *sallallaahu 'alaihi wasallam*. Al Muqoddam (2008) describes the nature and benefits of prayer 36. Hakitat prayer among other pillars of Islam is the greatest after two sentences creed, prayer is the most important case in religion, prayer is the essence of worship, prayer is the last will of Allah, prayers are the pillars of the heavens and prayed as the Shari'a of Islam syi'ar. Benefits include prayer prayer is a form of self-liberation against hypocrisy, madrasas coaching morals, prayer is a liberation for human beings, prayer and a shield to prevent unjust deeds lust, opening sustenance and prayers are coming for help, victory, and good luck in the world and the Hereafter. These benefits can be achieved by running a *khusyu*' prayer.

Comparison of BMI and BNI Syariah

Comparison of SEM is done by multi-sample analysis or multi-group with moderating variables in form of group of banks, namely BMI and BNI Syariah. Sample populations were divided into groups of BMI and BNI Syariah banks. The resulting model provides a good overall model fit the BMI and BNI Syariah, although BMI showed better model fit than BNI Syariah. The results of the evaluation of structural models of the t value in Table 2 shows the difference between the BMI and BNI Syariah. All relationships between the latent variables on BMI showed significant and positive relationship, ie t values greater than 1.96. Whereas the BNI Syariah, there are two relationships that are not significant, namely the relationship of meaning Prayer to the Corporate Culture and relationship of workers commitment to Job satisfaction with t values below 1.96.

Table 2. Evaluation of coefficients HR Model Based on Islamic Value of BMI and BNI Syariah

Relationship	BMI			BNI Syariah		
	Estimated	t* Value	Conclusion	Estimated	t* Value	Conclusion
NI → PS	0,74	3,65	Significant	1,03	4,17	Significant
NI → BP	0,42	2,73	Significant	0,92	2,82	Significant
NI → KK	0,20	3,15	Significant	0,33	2,17	Significant
NI → KP	0,17	2,29	Significant	0,68	3,54	Significant
PS → BP	0,46	3,43	Significant	-0,03	-0,12	Not Significant
PS → KK	0,13	2,98	Significant	0,30	2,22	Significant
PS → KP	1,24	3,00	Significant	0,44	2,34	Significant
BP → KK	0,71	9,13	Significant	0,95	7,37	Significant
BP → KP	0,04	9,85	Significant	0,20	9,85	Significant
KK → KP	0,41	4,53	Significant	0,02	0,15	Not Significant

* Compared with T Table > 1.96

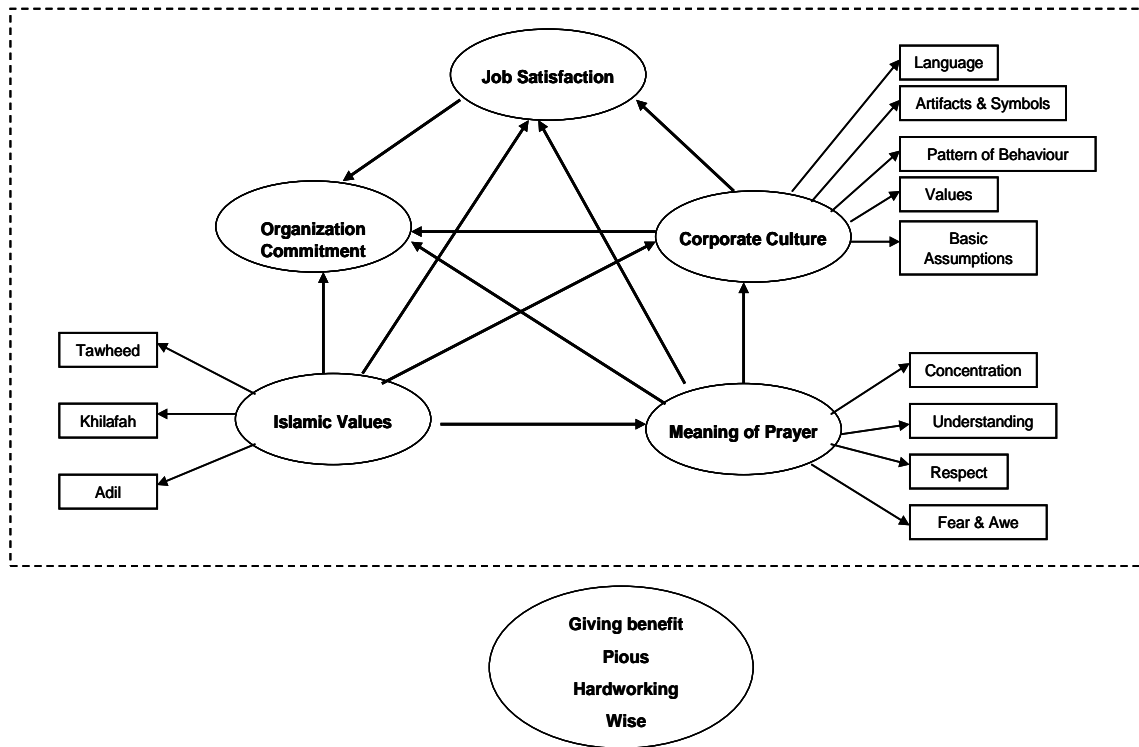
The results of the analysis proves that there is a real and positive relationship between the meanings of the prayers at the BMI corporate culture. BMI corporate culture with management learning through *Celestial Management* influenced by the meaning of prayer. Placement of prayer rooms in an honorable place as one of the symbols and artifacts BMI that shaped employee perceptions. BNI Syariah as the new sharia bank has not shown that the apparent link between the effect of meaning Prayer (PS) to the Culture Company (BP). Stage of corporate culture was still in the early phase, the phase formation (Schein, 2004). Presumably meaning of prayer internalization into a corporate culture that can be reflected as artifacts and symbols, language, behavior patterns, values and basic assumptions in the initial phase of formation of the company culture at BNI Syariah not show significant effect. At BNI Syariah seen that job satisfaction (KK) did not significantly affect worker commitment (KP). This can be explained from the findings Kacel et al. in Stebbins (2008) that analyzes job satisfaction. Results showed that intrinsic factors reflecting the greatest degree of satisfaction. Emphasis on the intrinsic value reflects a positive organizational culture that acts as a buffer or a buffer of individual job satisfaction. That is, cultural attitudes tend to support employees who are in tune with cultural standards. Whereas the BNI Syariah corporate culture is at the initial phase, the culture has not been able to act as a buffer commitments affect job satisfaction of workers.

MANAGERIAL IMPLICATIONS

Al Ghazali (1999) has formulated a way to achieve *khusyu'* prayer. Based on the nature and benefit of prayer, confirmed by empirical results of the integration of Islamic values and prayer into the corporate culture and HR performance into something important. Management of Islamic banks that incorporate Islamic values and prayer in human resources management, culture and performance will cultivate the capacity at individual and collective levels. This is because prayer combines four sources of knowledge, namely IQ (intelligent quotient), EQ (emotional quotient), AQ (adversity quotient) and SQ (spiritual quotient) for the construction of character (Agustian, 2001). The Qur'an confirms the rational thinkers (west) such as Fry's (2003) that the spiritual leadership of vision, love of altruistic as well as the expectations / beliefs provide motivation for performance as well Parayitam and Twigg (2006), Gibson (2000), Jurkiewicz and Giacalone (2004) and Quatro (2002). However the Islamic provide not only from the side of the world, but the impact to the afterlife, where prayer is a call falah or success. Internalization of corporate culture is done continuously in line with organizational learning and change. As in the BNI Syariah, where the corporate culture at the initial phase, the necessary process of awareness, acceptance and change. Scharmer (2009), suggesting a learning organization will not be achieved with the four barriers: 1) does not recognize what is seen, 2) did not say what one's thought, 3) not doing what one's says and 4) can not see what was done. As Al Muqoddam (2008) one of the benefits of prayer as a form of self-liberation of hypocrisy that covered the barrier itself into four. Prayer as a foundation to answer the challenge of complexity of the organization to be able to change the mindset (open mind), the pattern of behavior (open hearts) and follow the pattern (open will) as a unified whole that frees the four barriers to building a performance-based culture and Islamic values.

Establishment of culture to the next using the 5 (five) elements of the business or work environment, values, heroes (figure who became a role model), rituals and cultural network in the form of informal communication (Deal and Kennedy, 1982) is based and managed according to Islamic values. As was done in the BMI and BNI Syariah for work environments where clothing in accordance with the provisions of sharia. The values are developed by removing the values that are un-Islamic (such as bribery, usury, exaggeration) and incorporate Islamic values. Islamic Human Resource Management put each individual as a central figure to make changes, that is the focus of all centers of excellence (Azmi, 2009). Grounding in Islamic values in general and Islamic prayers will cultivate their individual capacities as workers make high quality, in the end makes a hero or figure adopted. Azmi (2009) provide an indicator of quality workers, according to Islam that have 1) attribute giving the benefit of others, 2) *sholeh* - pious or righteous, 3) *Itqan* or hardworking and intelligent, and 4) *ihkam* or wise. SEM results provide a model of human resources through the application of Islamic values and meaning of prayer, and corporate culture are aligned. This model can be used in sharia banking, Islamic institutions and other institutions that have a religious belief in Islam is a complete and universal and global. Humans are assigned as the caliph in the earth to efficiently utilize the earth and all its contents to be used as well as possible for the common welfare. For the purpose of these sacred, Allah give guidance through His Apostles that includes everything that humans need good faith, morals and sharia. Model HR-based Islamic values can be seen in Figure III.

Figure III: Proposed Shariah Banking model



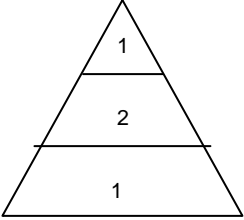
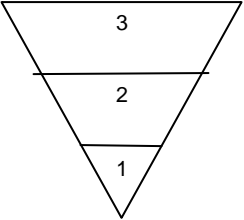
Comparison of SEM results between BMI and BNI Syariah showed that for the BMI, all significant and positive relationship between Islamic values, meaning prayer, corporate culture and HR performance, while at the BNI Syariah interpretation prayer influence the corporate culture is not significant as well as the influence of job satisfaction on employee commitment. T test results showed that the two flats there is a difference between the BMI and BNI Syariah the meaning of prayer and the performance of human resources is the construct of job satisfaction and job commitment. BMI results of qualitative analysis indicates a relatively high level of compatibility between the values of personal and organizational values in which Islamic values, meaning prayer and corporate culture have been accepted voluntarily by workers.

The function of corporate culture on the BMI as an adhesive and has become a behavior. HR Performance high in BMI can be shown with an indication of job satisfaction and employee commitment to the company. This is confirmed by Karim (2010), HR BMI provides high performance and loyalty. At BNI Syariah as newly sharia bank established, Islamic values on the meaning of prayer and corporate culture still is top down and values are not yet formed into behavior, so the results in the form of HR performance can still be seen. Thus, research model of human resources of sharia banking with Islamic values make comparisons between the BMI and BNI Syariah can produce two models of models at the initial phase of standing firm called phase "Mecca" and the company entered a phase of growth phase is called phase of "Medina" (Table 3). Naming phase of HR model based on Islamic Value refers to the phase propagation of Islamic Prophet *sallallaahu 'alaihi wasallam* by considering that the application of sharia in the enterprise is a form propaganda by deed that is consistent with company growth based on sharia. BMI represents the human resources model based on Islamic Values phase of the Medina and BNI Syariah is Mecca phase.

HR-Model based Islamic banking Islamic values is a pattern that represents the process of establishing sharia HR profession as a banker. This shows that the implication of (1) dimensions and function of prayer in forming a pious person, spiritually and socially pious. Sholeh in a spiritual form of devotion to God are strongly influenced by the value of Islamic monotheism. Sholeh is governance and social integration in social life are strongly influenced by the Islamic caliphate and fair value, (2) Islamic values expected in the formation of human resources functions related to Islamic banking as the servants (in the form of meaning prayer) and given the trust as part of the power of God devolved (caliphate), here demonstrates the importance of grounding yourself berakhlakul kharimah (noble spirit) in addition to

professional demands in creating job satisfaction of workers who produce commitments (fair) based corporate culture. Based on the two matters mentioned above, the HR model can be used as the concept of Islamic banking to justify the importance of Islamic values in Islamic banking human resources with indicators of monotheism, the caliphate and fair.

Table 3. Comparison of HR Model Based Islamic Values in Sharia Banking

Characteristics	Phase of Mecca	Phase of Medina
Implementation of Islamic values	<i>Top down</i> , persuasion	Normative with sanctions
Acceptance of Islamic Values	For obligations	Voluntary
Match the level of personal-value Organization value	Low or uneven and corporate values is still a belief	High or been even and the corporate values has become a behavior
Stages of development of Islamic values: 1. Awareness 2. Acceptance 3. Change		
The meaning of prayer	Emphasis on <i>khusyu'</i>	Emphasis on the establish prayer and scattered
The impact of meaning prayer	Micro (individual) and Meso (group)	Macro (institutional) and Mundo (global)
The function of corporate culture	Adaptation	Integration
Performance of human resources through training with emphasis methods:	1. recitations 2. <i>ta'lim</i> (teaching)	1. <i>tazkiyyah</i> (purification) 2. wisdom

CONCLUSIONS AND RECOMMENDATIONS

The SEM results show those Islamic values with indicators of monotheism, the caliphate and equitable give positive and significant effect on the meaning of prayer, corporate culture, job satisfaction and employee commitment. The meaning of prayer that reflected by concentration, understanding, respect and fear and awe provide a significant and meaningful contribution directly to the formation of corporate culture, job satisfaction and employee commitment. Relations among Islamic values, meaning of prayer, corporate culture, job satisfaction and employee commitment demonstrated as follows:

- 1) Islamic values give a significant and positive effect on meaning of prayer.
- 2) Islamic values give a significant and positive impact on corporate culture.
- 3) Islamic values give a significant and positive effect on job satisfaction.
- 4) Islamic values give a significant and positive effect on employee commitment.
- 5) The meaning of prayer has significant and positive impact on corporate culture.
- 6) The meaning of prayer has significant and positive effect on job satisfaction.
- 7) The meaning of prayer has significant and positive effect on employee commitment.
- 8) Corporate culture shows significant and positive effect on job satisfaction.
- 9) Corporate culture shows significant and positive effect on employee commitment.
- 10) Job satisfaction significantly and positively affects employee commitment.

It is confirmed that in Islam there is no dichotomy or secularization, between the values of Islam, prayer and work. In fact the opposite, it is proved that Islamic values, including the form of sharia, like prayer can strengthen corporate culture and improve the performance of HR. Comparative analysis using SEM showed that there is a significant relation between Islamic values, meaning prayer, Company Culture, Job Satisfaction and Employee Commitment in BMI. As for the BNI Syariah, meaning prayer showed no apparent relationship with Corporate Culture, Job Satisfaction as well as the relationship with Employee Commitment. BMI, as a purely Islamic bank, has the strength of corporate culture that has been attached to the worker, which has created compatibility between the individual workers and corporate culture. Corporate culture has been voluntarily accepted. As for the BNI Syariah, as the newly established Islamic bank is evolving from conventional bank, corporate culture is still an obligatory.

However, the impact of Islamic values and the prayers, the corporate culture and HR performance are seen in both the BMI and BNI Syariah. The results provide a comparison of two models of human resources based on Islamic values in sharia banking according to the stage of company development, the *Mecca* phase for Islamic bank in the early stages of development and *Medina* phase for the company that in the stage of growth. SEM results provide models of human performance through the application of Islamic values, meaning of prayer and corporate to produce job satisfaction and employee commitment. This is indicated by the attributes of workers which area benefit, pious and *itqan* (work hard, work smart, work sincerely and thoroughly work) and *ihkam* or wise.

RECOMMENDATIONS

Further research and study of spirituality and values can contribute to the development of Islamic science, especially concerning "Islamic Human Resources Management" and "Sharia Corporate Culture" in formation of measurement instrument. Continued research on prayer can enriched the development of "Islamic Change Management" in building a high HR performance model.

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