The Role of Islamic Work Ethic, Spiritual Leadership and Organizational Culture Toward Attitude on Change With Organizational Commitment and Job Involvement as Mediator on Bank Pembiayaan Rakyat Syari'ah(BPRS) Indonesia

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Abstract

The aim of the study to reveal the effect of the implementation of Islamic work ethic, organizational culture, and spiritual leadership simultaneously toward employee's attitude to face changes in organization through strengthening on organizational commitment and job involvement as stimuli. Population of this research is 155 BPRS directors in Indonesia. Data is collected by sending questionnaires to respondents by post and interview with some of the directors in Central Java through convenience sampling method. Analysis technique used is Structural Eqaution Modelling (SEM) with VPLS software. The result of this study shows that there is a direct relationship between Islamic work ethic and job involvement, between Islamic work ethic, organizational culture, spiritual leadership and organizational commitment, between job involvement and attitude toward changes in cognitive, affective, and behavioral dimensions, and between organizational commitment and attitude toward changes in affective dimension. New finding in this study is Islamic work ethic indirectly affects attitude toward changes, organizational commitment influencing the attitude toward changes in affective dimension only, job involvement affects attitude toward changes in all dimensions (cognitive, affective, and behavioral), so that job involvement stripe needs to sprout up the attitude toward changes in organization. The implications are, management needs to develop Islamic work ethic to increase job involvement so that can raise the attitude toward changes in all dimensions (cognitive, affective, behavioral), and management has to develop Islamic work ethic, spiritual leadership and organizational leadership to increase organizational commitment, so that can raise the attitude toward changes even though it is only in affective dimension.

Key Words: Islamic Work Ethic, Organizational culture, Spiritual Leadership, Job Involvement, Organizational Commitment, Attitude toward Changes.

Introduction

Work ethics study becomes interesting in the recent years as work system failure has knocked down several big companies, such as Enron and WordCom. After realizing the phenomenon, however, the studies of work ethics have not been much considered in developing countries affiliated with Islam, such as Indonesia (Rokhman, 2012).

In addition, spiritual leadership and organizational culture studies have not been much integrated to Islamic values. These two variables are very urgent to discuss in Indonesia as a country with the largest Muslim population in the world. The question then, is the Islamic values able to improve organization development? Such broad studies indicate very little improvement in organization without driving values in Indonesia, including Islamic values (Santoso, B, 2009). However, this claim should be discussed further in details to ensure its accuracy.

Considering such gaps, the management in each organization is required to respond to changes. To deal with the constant changes, each organization requires human resources to achieve the determined efforts. Therefore, the organization becomes very dependent on humans, which is an important determinant for the success or failure of the process of organizational change. Likewise, Islamic Banking Industry, including the People's Financing Islamic Bank (BPRS), requires competency of human resources or human resources that have a strategic role in supporting the market intelligence both in analyzing financing and marketing the Islamic products appropriately.

Randall & Cotework also predicted that the Islamic work ethic can encourage employees to become more involved in their works, especially in organizations that labeled Islam, the implementation of the Islamic work ethic becomes compulsory in order to build naturally committed employees. Islamic work ethics derived from Sharia regard work as part of worship, and God delights in people who have high morale (Hadith narrated by Tabrany).

The value of the Islamic work ethics, according to Ali (1988) and Fitria (2003), is derived more from the intention (accompaying intentions) than the work (result of work). Nasr asserted that the work ethic of Islam deserves serious attention because it is ideal in which every Muslim tries to apply, especially when there are leaders who ignore the moral values and work culture.

In an organization, there is always a certain value adopted that underlies all activities. The development of these values requires appropriate leadership model, in which a leader is not only demanded to be visionary, but also owns value that includes the sensitivity of conscience, a strong character and the power to develop and mobilize all resources in order to achieve organizational goals. A leadership model based on the actions and behavior of conscience as the central control of the self is known as a model of spiritual leadership.

Therefore, spiritual leadership is a leadership model that combines elements of creation (think), intention (desire/passion), work (action), and taste (conscience). Without the involvement of flavor (conscience), actions in operating the leadership will fail to realize its functions as the "good guide". The development of spirituality in the workplace cannot be expected to develop on its own without the leadership support. The discourse of spiritual leadership then becomes essential to discuss.

Involvement in an organization that has a culture of bureaucratic organization that produced the lowest levels of job satisfaction and organizational commitment, innovative culture medium above it, whereas a supportive culture has the highest levels of employee satisfaction and organizational commitment. These findings indicate that organizational culture plays a key role in the level of job satisfaction and commitment in an organization.

Therefore, the collaboration of the application of Islamic work ethic, spiritual leadership, and organizational culture is expected to enhance the readiness of the organization to prepare for a changing environment by establishing high job involvement and commitment within each organization member. There are some previous researches which are related to the topic. First, work ethic influences the organization commitment (Darwish A Yousef (2000, 2001), Astri Fitria (2003), Muhammad Maksum (2006), Wahibur Rokhman dan Azum Omar (2008), Norshidah Muhamed dkk (2010), Wahibur Rokhman (2010), Nik Mu'tasim Ab Rohman (2011) and Muhamad Yuosuf Khan (2012). Second, spiritual leadership influences the organization commitment by Louis W Fry dkk (2011) and Nurfika Asmaningrum (2011).

Third, organization culture is related to the organization commitment by Peter Look (1999), Chairul Muriman S dkk (2008), Nurjanah (2008), Hana Chrysanti Widyastuti (2009) dan Asrti Ghina (2012). Fourth, Islamic work ethic is related to attitude of change by Darwish A Yousef (2000), Atri Fitria (2003), Sri Suasana Dewi and Icuk Rangga Bawono (2008). Fifth, Islamic work ethic influences the job involvement and attitude of change by Sri Anik & Arifuddin (2003), Indira Januarti (2006), Fudji Sri Mar'ati (2006). Last, job involvement positively influence to dimensions of behavioral change (Ciliana and Wilman D. Mansoer (2008).

However, the existing research revealed that the relationship of Islamic work ethic, spiritual leadership, organizational culture, organizational commitment, job involvement and attitude toward change have been conducted but still in the partial scope.

Therefore, we intend to investigate the impact of the Islamic work ethic toward attitudes in overcoming changes by strengthening the work involvement as drive, Islamic work ethic, organizational culture, and spiritual leadership simultaneously toward the attitudes in facing organizational changes through strengthening organization commitment as a driving factor.

In addition, the object of the study is Islamic banking as since 2005, the development of Islamic banks continued to thrive, even the development becomes much more rapidly than conventional banks. Nevertheless, it remains the market share of Islamic banking has not been able to break the psychological number that was already established since seven years ago as conventional banks also grow along.

Nominally Islamic banking is still small, however, judging from its bright spot, Islamic banking is very promising, as now there are 11 Islamic Banks (BUS) 120 Bank (10%), the number of sharia business unit (UUS) 24, service needs expanding community compared to 2012, which is reflected by the increase in branch offices of the 452 branches to 508, while the sub-branches offices (KCP) and cash offices increased by 440 compared to the same period (October 2012).

The overall number of Islamic banking offices operating up to October 2012 compared to the previous year increased from 1,692 offices to 2,188 offices, in accordance with the Law of Islamic banking in the year 2023 should be converted into Islamic Banks, so that in 2023 there will be 35 Islamic Banks formed which its share will exceed 30% of Malaysia now (23%). In addition, there are 115 People's Financing Islamic Bank (BPRS). Total overall assets expected by the end of 2013 are between Rp. 255 trillion to Rp 296 trillion. Attention to dynamic external changes is important for both the Islamic banks and People's Financing Islamic Bank (BPRS) to develop their performance. Besides that, currently Islamic banking as growing industry made fundamental changes in the economy and the banking system include in Indonesia also continues to improve the facilities and infrastructures toward sustainable stage.

Research Problems

1. How does Islamic work ethic influence the attitude of the various changes both to the dimensions of cognitive, affective and behavioral?
2. How does Islamic work ethic influence job involvement?
3. How does job involvement affect the employees attitudes toward changes on the dimensions of cognitive, affective and behavioral?
4. How does the Islamic work ethic affect organizational commitment ?
5. How does spiritual leadership impact organizational commitment?
6. What is the influence of organizational culture on organizational commitment?
7. How does organizational commitment influences the attitudes toward changes on the dimensions of cognitive, affective and behavioral?

Purpose of the Research

1. To investigate the Islamic work ethics influence on the attitudes on a variety of changes on the dimensions of cognitive, behavioral and affective.
2. To determine the influence of Islamic work ethics toward job involvement.
3. To discover the effect of job involvement on employee attitudes toward changes on the dimensions of cognitive, affective and behavioral.
4. To determine the influence of Islamic work ethics to organizational commitment.
5. To explore the effect of spiritual leadership on organizational commitment.
6. To discover the influence of organizational culture on organizational commitment.
7. To reveal the influence of organizational commitment to attitudes toward changes on the dimensions of cognitive, affective and bahavioral.

Literature Review

Islamic Work Ethics

Ethics are often placed outside of living systems, resulting in many scandals in politics, economy, business, culture and various other aspects, such as the abuse of authority which results in the proliferation of corruption, collusion and nepotism. Today's world relies on rational ethics which act on something reasonable (logical), without weighing on the morale established by God.

Based on these reasons, we need ethics that are based on faith or religion and bring to human behavior patterns and relationship with God, fellow human beings and the universe. Ethics based on religion, are often known as Islamic ethics that focus its attention on the Creator, which is the pattern of relationship between man and his Creator (Khaliq).

Work ethic gets attention in organizational behavior literature that contains multiple work values such as achievement, caring, fairness and honesty. Being distinguished from other ethics, a work ethic based on Shari'ah is concerned with the intention, how to choose goals, as well as determining the source of work value. Islamic work ethic contains two dimensions, namely *ukhrawi* and earthly. In *ukhrawi* dimension, shari'ah emphasizes the importance of intention, which is solely to get the primacy of God. While in the earthly dimension, Shari'ah teaches the concept of *ihsan* to always accomplish work and *itqon* which means earnest, accurate, and perfect learning process.

Results of the studies indicated that the Islamic work ethic directly and positively affects attitudes towards change and commitment. Similarly, Fitria's research results concluded that affective commitment and normative commitment positively affects attitudes to change. However, continuance commitment variable obtained negative result on attitudes toward change. Randall and Cote with their various approaches imply that job involvement is strongly influenced by work ethic.

Spiritual Leadership

Leadership in general is a person's ability to affect, set, and direct the behavior of another person or group to achieve the group's goals in a given situation. Organizational performance and financial benefits remain pursued through practices of ethical leadership; so as to not sacrifice the welfare of labor, cause any harm to society, or damage the environment, it is necessary for leadership to be not only concerned with material interests but also attach the importance of spiritual values. Spiritual leadership is an integral part of today's business leadership, which is built to achieve success both internally and externally.

Spiritual leadership model is a leadership which places leadership actions and behaviors in the voice of conscience as the central of self-control. Based on various studies, it is concluded that the development of

spirituality in the workplace positively influences the attitude and work behavior of the employees. They include job satisfaction, commitment, motivation, job involvement, innovation, and productivity. It is also mentioned that countries with high spiritual level will result in low risk which is measured by high equity on returns or returns on assets.

Job Involvement

Job involvement means the degree to which a person is known for his work, actively participating in it, and feeling that their achievement is important to their self esteem. Job involvement shows up as a response to a job or a particular situation in work environment. In other words, a type of work or a situation in work environment will affect the person which makes them more involved or not in their job. Employees with high job involvement will relate to their work and truly care about it. With higher involvement of the employee, the employee will be more motivated, more committed to the organization or company, more productive and more satisfied with their work-factor. Work engagement factors can be seen from the extent to which an employee is participating with his utmost capability in increasing organization or company success.

Organizational Culture

Organizational culture is a set of behavioral norms and values existing in an organization and it constitutes as rules that must be adhered to and practiced by the organizations perpetrators to interact well with internal and external factors. Only the organizational culture that supports the organization to anticipate and adapt to the environment can show high performance..

Stephen J, (2007) further explained that the functions of organizational culture can be described as follows:

1. Culture has a role to put the boundary, meaning that the organizational culture creates a clear distinction between an organization and its reach.
2. Organizational culture brings a sense of identity for the organization members.
3. Organizational culture facilitates the emergence of commitment to broader areas than the interests of the individual person.
4. Organizational culture can improve the stability of the social system, as a social cohesion that unites the organization by providing appropriate standards for what should be done and said by every member of the organization.
5. Cultural organization as a meaning maker and control that mix and shape attitudes and behavior of its members.

Organizational Commitment

An organizational commitment is a process of an individual (employee) in identifying himself with values, rules, and organizational objectives. In addition, organizational commitment means more than just a passive loyalty to the organization, in other words, organizational commitment implies an active relationship between employee and the company or organization. Therefore, someone who owns a high commitment to the organization will identify himself with the organization. The characteristics are as follows:

1. Strong desire to remain as a member of the organization.
2. Willingness to do the best for the sake of the organization.
3. Trust and acceptance of organization goals and values.

To increase or at least maintain commitment is a solution to overcome the turnover and absenteeism problem, because the presence of commitment within employees will benefit the organization or company,

such as the optimal support of employees and reduction of maintenance costs in human resources. This will reduce the number of cases of absenteeism and reduced turnover.

Attitudes toward Organizational Changes

Generally, organizations nowadays will encounter dynamic environment which requires the organization to adapt to obtain actual progress which can only be achieved by projecting people to act differently or make changes in its business. Hence it needs huge investment and change in the mental models of the managers. To achieve success in establishing changes, an organization must prepare itself to adapt to changes with the support of all existing elements within the organization.

Figure 1
Hypothesis of the influence ofIslamicWork Ethic, SpiritualLeadershipandOrganizational Cultureto Attitudestowardorganization changes: Organizationalcommitmentandjob involvementas amediator
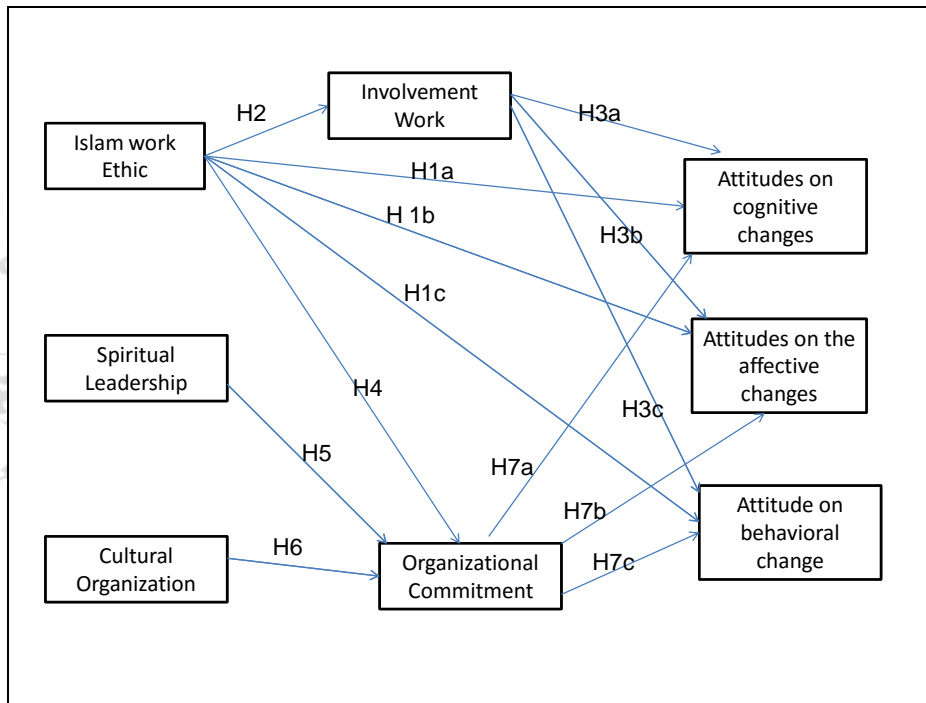
Research Hypothesis

Hypothesis 1a: Application of Islamic Work Ethics positively affects the cognitive dimension of attitude toward change.

Hypothesis 1b: Application of Islamic Work Ethics positively influences on the affective dimension of attitude toward change.

Hypothesis 1c: Application of Islamic Work Ethics affects positively on behavioral dimension of attitude toward change.

Hypothesis 2: Islamic Work Ethics positively influence on Job involvement.

Hypothesis 3a: Implementation of the job involvement positively affects cognitive dimension Attitude toward Change.

Hypothesis 3b: Implementation of the job involvement positively influences on the affective dimension of attitude toward change.

Hypothesis 3c: Application of job involvement positively effects on behavioral dimension of attitude toward change.

Hypothesis 4: Islamic work ethics positively affect Organizational Commitment.

Hypothesis 5: Spiritual leadership has positive influence on organizational commitment.

Hypothesis 6: Organizational culture has positive influence on organizational commitment.

Hypothesis7a: Organizational commitment has positive influence on employee attitudes on changes in cognitive dimension.

Hypothesis 7b: Organizational commitment has positive influence on employee attitudes on the affective dimension changes.

Hypothesis 7c: Organizational commitment has positive influence on employee attitudes on the dimensions of behavioral change.

Research Methods

Types and Sources of Data

In this study, the data used are primary data obtained from respondents (BPRS directors) directly across Indonesia.

Population

The object of the population in this study is the manager or director of People's Financing Islamic Bank (BPRS) throughout Indonesia. This study uses census to obtain data of the research variables, so all population members become the respondents, since there are only 155 units of People's Financing Islamic Bank (BPRS).

Data Collection Methods

Data are collected by sending questionnaires to respondents.

Operational Definition and Measurement of Variables

Operational definition and measurement of variables of Islamic Work Ethic, Spiritual Leadership, Organizational Culture, Organizational Commitment, Job Involvement and Attitude toward Organizational Changes are shown in Table 1.

Table 1 Operational Definition and Measurement of Variables

No	Variables	Measurements
1	Islamic Work Ethic	Islamic work ethic variables are measured by using instruments Ali Abas version that consisting of 17 items. The instrument uses a 5-point Likert scale with score 1: strongly disagree, 2: disagree, 3: neutral, 4: agree and 5 strongly agree.
2	Spiritual Leadership	In a spiritual leadership, the leader walks forward when someone needs people to follow (fitting the dimensions of vision), runs behind when someone needs a boost (corresponding to the dimension of hope / faith), and runs alongside when someone needs a friend / companions (according to the dimensions of altruistic love). The three dimensions are clarified through 13 indicators, each using a 5-point Likert scale with score 1: strongly disagree, 2: disagree, 3: neutral, 4: agree and 5 strongly agree.
3	Organizational Culture	Organizational culture variable is a factor that affects organizational commitment and employees' performance. This variable is measured

		through eight indicators developed by Hofstede, Geert, Michael Harris Bond and Luk Leung Chung. The instrument uses a 5-point Likert scale with score 1: strongly disagree, 2: disagree, 3: neutral, 4: agree and 5 strongly agree.
4	Organizational Commitment	Types of organizational commitment by Allen and Meyer which consist of 10 question items are used. The instrument uses a 5-point Likert scale with score 1: strongly disagree, 2: disagree, 3: neutral, 4: agree and 5 strongly agree.
5	Job Involvement	Job involvement variable is measured by using a questionnaire developed by Kanungo (1982), which consists of 10 items. These 10 items of job involvement are measured using a 5-point Likert scale. Measurements of job involvement present the individuals who identify to their works psychologically, for example, feeling that their works presented the core of their own self image. Respondents who answered with the number 1 (strongly disagree) show low work engagement. And vice versa, those getting closer to the number 5 (strongly agree) show higher job involvement.
6	Attitudes toward Organizational Changes	Attitude toward organizational changes is measured by using Dunham et al. instruments in Yousef that consist of 18 items which were divided into three sub-scales, namely: cognitive, affective, and behavioral tendencies, with each sub-scale consists of six items. This instrument uses a 5-point Likert scale with score 1: strongly disagree, 2: disagree, 3: neutral, 4: agree and 5 strongly agree.

Techniquesof Data Analysis

Descriptive Statistics

Descriptive statistics only provide information about the collected data without drawing any inference or conclusion about the larger parent group.

Quality Test of the Data

The purpose of data quality test is to determine the consistency and accuracy of the data collected. Data quality test begins with the test of non-response bias.

Hypothesis Testing

Hypothesis testing in this study uses Partial Least Square (PLS) method. Partial least square (PLS) is used because this method is powerful in which it does not assume the data must be measured by certain scale, has small sample quantities, and also can be used to confirm the theory. Besides, Partial Least Square can also be used to describe the presence or absence of a relationship between latent variables. Partial Least Square is often called soft modeling because it negates assumptions of OLS regression (Ordinary Least Squares), such as data must be normaly distributed as multivariate and there is no multicoloniarity problem between the independent variables (exogenous). PLS is a linear technique used as prediction technique, not as interpretative technique (explanation). PLS prioritizes exploratory than confirmatory test, so it is more appropriately used to float the theory than to test the theory. As a technique of prediction, PLS assumes that all the variants measurements are variants that are useful to be explained so that the latent variables estimation approach is considered as a linear combination of indicators and it avoids indeterminacy factors problems. PLS yields forecast accuracy which is equal to principal component regression (PCR) and maximum redundancy analysis (MIRA).

Structural equations of this research model is listed as follows:

COM $= \beta 1$ SL $+ \beta 2 + \beta 3$ IWE CULT $+ z1$
ATC $= \beta 4$ COM $+ z2$
ATC $= \beta 5$ IWE $+ z3$
ATC $= \beta 6$ KK $+ z4$
KK $= \beta 7$ IWE $+ Z5$

Description:

COM = Organizational Commitment
SL = Spiritual Leadership
IWE = Islamic Work Ethics
CULT = Organizational Culture
ATC = Attitudes Toward Change
KK = Job Involvement

Result and Discussion

Structural Model Assessment (Inner Model)

This test is intended to evaluate the relationship among the constructs that had been proposed in this research hypothesis. By using VPLS 2.0 M3, generated two types of information that show how well the predicted structural model and the relationships that have been hypothesized. The first information is obtained by looking at the value of R square test of goodness-fit model to explain the variation percentage to the overall construct of the model. By using VPLS output of 2.0 M3 and bootstrapping method 500 samples, as shown in Table 2, we can see the value of R square every endogenous variable.

Table 2.Value of R-Square endogenous variable

Variables	R-Square
Islamic Work Ethic (IWE)	-
Spiritual Leadership (SL)	-
Organizational Culture (CULT)	-
Organizational Commitment (COM)	0,711
Job Involvement (JI)	0,647
Attitudes Toward Cognitive Changes (KOG)	0,788
Attitudes Toward Affective Changes (AF)	0,761
Attitudes Toward behavioral Changes (BT)	0,671

Sources: analysisOutput of VPLS, 2012

Further information obtained through the coefficient parameter and the significant value of t-statistic values are used to test the hypothesis. By doing bootstrapping procedure 500 samples, it results in path coefficient value that indicates the strength of relationship between the two constructs. If t statistic is greater than t table at a significance level of $p = 0.05$ or t 1.96 then the hypothesis is accepted, but if it is smaller, the hypothesis is rejected. Table 2 shows that not all paths coefficients provide significant value (at $p = 0.05$).

Table 3. Path coefficient and t value

Variabel	coefficients	t-stat	Information
IWE =>KK	0.804	22,226	Accepted
SL => COM	0.330	3,132	Accepted
IWE => COM	0,246	2,398	Accepted
CULT => COM	0,337	3,863	Accepted
COM => ATC(KOG)	0,110	1,465	Rejected
COM => ATC(AF)	0,425	2,800	Accepted
COM => ATC(BT)	-0,033	-0,464	Rejected
KK => ATC(KOG)	0,871	8,772	Accepted
KK => ATC(AF)	0,590	5,089	Accepted
KK => ATC(BT)	0,729	5,035	Accepted
IWE => ATC(KOG)	-0.0580	-1.1609	Rejected
IWE => ATC(AF)	-0,139	-1,468	Rejected
IWE => ATC(BT)	0,142	1,471	Rejected

Sources: analysis Output of VPLS, 2012

Meanwhile, the picture of structural model of the output VPLS 2.0 M3 can be seen on the figure below:

Figure 2. Visual PLS Report (Second step)
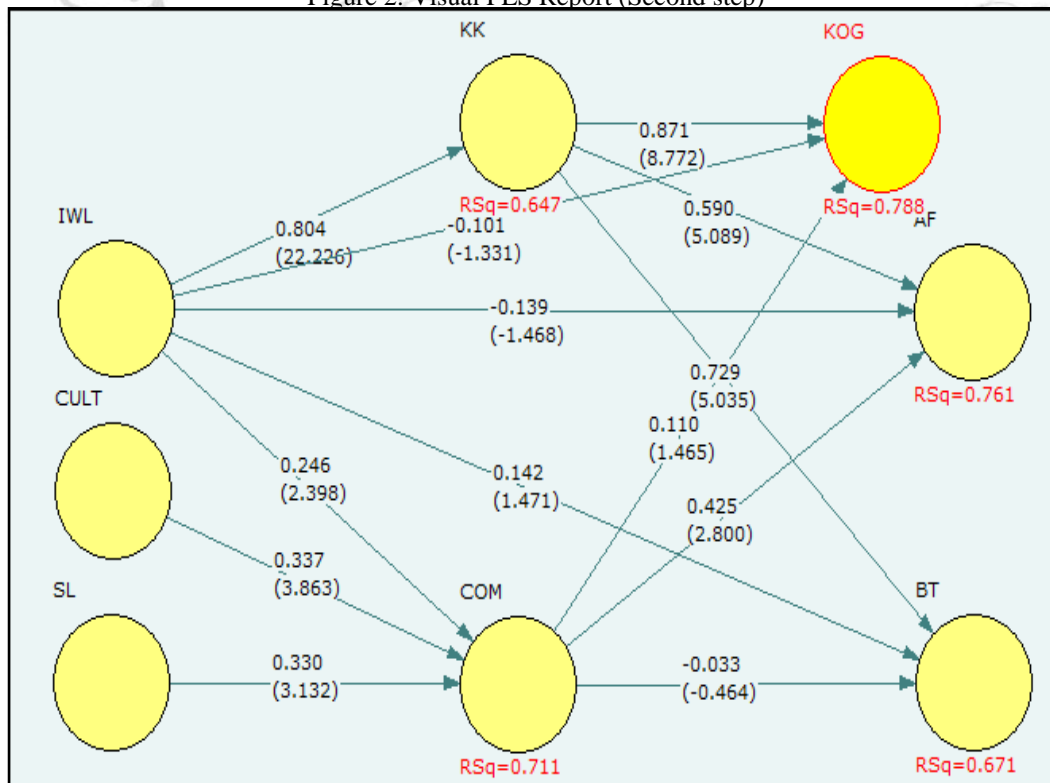
Results of acceptance and rejection of the proposed hypothesis in this study was presented on Table 3.

Table 4 Summary of Research Hypothesis Test

Hypothesis	Result
1a: Application of Islamic Work Ethics positively affects the cognitive dimension of attitudes toward change	**Rejected**
1b: Application of Islamic Work Ethics are positively influences the affective dimension of attitude toward change	**Rejected**
1c. Application of Islamic Work Ethics affects positively on behavioral dimension of attitude toward change	**Rejected**
2: Islamic Work Ethics influence on job involvement	**Accepted**
3a: Job involvement affects cognitive dimension Attitude Toward change	**Accepted**
3b: Job involvement affects affective dimension Attitude Toward change	**Accepted**
3c: Job involvement affects behavioral dimension Attitude Toward change	**Accepted**
4: Islamic work Ethics affect organizational commitment	**Accepted**
5: Spiritual Leadership have influence on organizational commitment	**Accepted**
6: Organizational culture affects organizational commitment	**Accepted**
7a: Organizational commitment positively influences cognitive dimension of attitudes toward change	**Rejected**
7b: Organizational commitment positively affects affective dimension of attitudes toward change	**Accepted**
7c: Organizational commitment positively influences behavioral dimension of attitudes toward change	**Accepted**

Sources: Data Produced, 2012

Discussion

Discussion of Hypothesis 1:

Hypothesis 1a. (*Application of Islamic Work Ethics positively affects the cognitive dimension of attitudes toward change*)

Hypothesis 1b. (*Application of Islamic Work Ethics positively influences on the affective dimension of attitude toward change).*

Hypothesis 1c. (*Application of Islamic Work Ethics affects positively on behavioral dimension of attitude toward change).*

Hypothesis 1a, 1b, 1c stated that the Islamic Work Ethics positively influence the attitudes toward change on cognitive, affective and behavioral dimensions. The study provides empirical results that do not support the hypotheses. The results suggest that Islamic work ethics do not significantly and directly affect the attitudes toward changes in cognitive, affective and behavioral dimensions.

The interviews with BPRS directors of Central Java suggest that the implementation of Islamic work ethic brings positive impacts. They work hard to accomplish tasks, implement maximum efforts to meet the targets imposed by the shareholders, act in honesty. They are disciplined and their job implementation is always guided by Islamic law, especially in Islamic banking operational.

Spirit to adjust to changes in the external environment is already visible and the use of information technology has been applied. The reason is not only following the instructions of Bank Indonesia but also the awareness that information technology is a requirement to be able to compete through fast performance and accurate service.

Discussion of Hypothesis 2 (Islamic Work Ethics are positively influence on Job involvement)

The empirical evidence of this research significantly supports hypothesis 2, which states that the Islamic Work ethics positively affect job involvement. This means that the job involvement will increase along with the level of awareness of the Islamic work ethic. Workers with high work ethics will be more enthusiastic in carrying out his duties in accordance to the authority he held and dare to account.

BPRS Directors feel that their work is the main duty. Someone who prioritizes its work will always try the best for his job and assume his job as their center of interest in life and it deserves to take precedence. Golembiewski and Srinivas in Yousef asserted that the organization development is focused on feelings and emotions, ideas and concepts, as far as possible to place the importance of individual involvement and participation.

Discussion of Hypothesis 3

Hypothesis 3a. (*Implementation of the job involvement positively affects cognitive dimension Attitude toward Change*).

Hypothesis 3b. (*Implementation of the job involvement is positively influence on the affective dimension of attitude toward Change*).

Hypothesis 3c. (*Application of job involvement positively effects on behavioral dimension of attitude toward change*).

The results suggest a significant positive influence on the employee's job involvement to the readiness of the employee to change in various dimensions. The employee's involvement has a major contribution in predicting the employee's readiness for change. The readiness to change can be predicted by the degree of the employee's involvement. The more the employees involve in their works, the higher the employees' readiness of change is.

A person with high Islamic work ethic or a hard worker will be directly involved in his work. When the organization is conducting a change for the organizational improvement, those with high Islamic work ethic will strive to support the organizational change.

The interviews with BPRS directors of Central Java suggest that the directors of BPRS have high involvement in carrying out their duties, hence all the duties imposed on the shareholders through the AGM can be performed well without breaking the Indonesian Bank Regulation. BPRS The directors, in performing their obligations, are always guided by Indonesian Bank Regulation, but they are still able to adapt to changes.

Researcher suspects that work involvement significantly affecting the relationship between Islamic work ethic and attitudes toward organizational changes caused by work involvement activities will foster confidence within organization members, feeling that they are an integral part of the organization. Further consequences are obligations to implement what has been decided together because of the sense of attachment to what they create.

Discussion of Hypothesis 4 (Islamic work ethics positively affect Organizational Commitment)

The analysis results show that Islamic work ethics directly and positively affects organizational commitment. BPRS directors in Central Java know that their Islamic norms have corresponded with the values of the organization where they work so their organizational commitment which is mainly affective and normative will increase. Affective commitment is related to emotional attachment, identification, and

involvement in the organization, whereas normative commitment is associated to a sense of obligation toward the organization as a universal truth.

The Islamic work ethics provide value guidance to build emotional closeness and obligation to stay in the organization because there are similarities in worth and norms of universality. Therefore, the directors with strong Islamic work ethic value will have a high commitment to the organization as well.

Discussion of Hypothesis 5 (Spiritual leadership has positive influence on organizational commitment)

This study shows that spiritual leadership has a positive influence on organizational commitment. Spirituality in the workplace is a way in which workers get the balance of vertical and horizontal dimensions associated to their spirituality in the workplace, thus there are great contributions on the importance of one's spirituality that psychologically affects their work.

According to the findings of the researcher at the interview, the directors of BPRS apply the leadership style according to the situation and certain conditions. It fits the situation theory, in which leadership should change from one style to another along with the changes and working situation. Although nobody has brought the characteristics and style of an effective leader in all situations, there is still a guide to adjust to the leadership activities on situational characteristics.

The researcher concludes that in order to build optimal commitment in the organization, then organization shall make the efforts to build commitment intrinsically and extrinsically. Mature leadership effectiveness can encourage and develop the organization's commitment to the individuals.

Discussion Hypothesis 6 (Organizational culture has positive influence on organizational commitment)

Hypothesis test proves that there is a direct and positive influence between organizational culture and organizational commitment. High commitment of the organization members has positive correlation to high motivation and it improves performance. High commitment positively correlates to self-reliance and self-control, loyalty to the organization, and zero involvement of members with activities that reduce the quality and quantity of their contributions.

Culture has the power to influence organization. An organizational culture can help its members build a sense of identity to the organization and a clear vision of the organization path. An organization can operate effectively only if the employees can receive the organization's values (shared values). Culture will affect everything from who gets promoted to what decisions are made. Organizational culture is also strong and potential. Everyone knows the organization goals and work to achieve them.

Interview results with BPRS directors show that implementation of organizational culture is highly dependent on its problems. If the problem requires strict adherence to Islamic law, the rules of Indonesian Bank or the system operating procedures, the directors use the culture of sound money. But if the problem comes from within which requires sharing opinions of the subordinates, as in how to manage and satisfy customers, expand market share and so forth, then the organization must apply weak organizational culture.

Analysis

Hypothesis 7a (*organizational commitment has positive influence on employee attitudes on changes in cognitive dimension*), Hypothesis 7b (*organizational commitment has positive influence on employee attitudes on the affective dimension changes*), and Hypothesis 7c (*organizational commitment has positive influence on employee attitudes on the dimensions of behavioral change*) results indicate that organizational

commitment has positive influence on employee attitudes on changes in affective dimension only without any effects on the cognitive and behavioral dimensions. Thus, organizational commitment mediates between the Islamic work ethic and the attitude toward changes in affective dimension.

Change is a process that can bring the company to achieve its goals, so the directors who are committed to the company will participate actively to face changes so the company may achieve its objectives. In addition, directors with a high commitment to the company also have emotional attachment to the company, so they will be motivated to make meaningful contribution to changes. BPRS should have more effective and efficient governance as a challenge to always continue to experience growth.

According to the discussions above, the findings of this study can be outlined as follows:

1. Islamic Work ethic has no direct influence on the attitudes change. It differs from the research held by Darwish A Yousef (2000). Difference possibly occurs due to different cultures, as Yousef study was done in Emirates. Nevertheless, it matches the results of research of Indiarti Januarti and Ashari Bunyanudin (2006).
2. Islamic work ethics influence job involvement, the results of this study are consistent with the results of Randall and Cote (1991) and Sri Anik and Arifuddin (2003). Job involvement influences attitudes toward changes in the dimensions of cognitive, affective and behavioral. These findings are consistent with the results of research held by Tompson and Werner (1997), Zangoro (2001), Zangoro (2001), Yoon and Thye (2002), and Good Page et al (2005).
3. Organizational commitment influences attitudes toward changes in affective dimension only, which is similar to the research outcome of Valoka Maria and Ioanis Nikolaou (2005), Susan Madsen et al (2005), and Alphonsus B Susanto (2008). Therefore, the job involvement mediates the relationship between the Islamic work ethics and attitudes toward changes in all dimensions, while organizational commitment mediates the relationship between Islamic work ethics, spiritual leadership and organizational culture with attitudes toward changes in affective dimension.
4. Islamic work ethics must be ingrained in People's Financing Islamic Bank (BPRS), so the directors can optimize job involvement in carrying out their official tasks. High job involvement of the directors will result in attitudes toward changes in cognitive, affective and behavioral dimensions. BPRS is expected to follow the changes occurred as well as become a change leader.
5. Organizational commitment of the directors is necessary so BPRS can run well and stable. To generate the commitment of the directors, it is necessary to consider the application of Islamic work ethics, spiritual leadership and organizational culture together.

Conclusion

In conclusion, the implications and limitations in the implementation of further research are as follows:

First, the application of Islamic work ethics is compulsory for all Muslims' businesses, especially in the management of Islamic Bank, including the People's Financing Islamic Bank (BPRS). Leadership should be implemented and must be conformed to the model of the Prophet's leadership that has the spirit of faith as a Muslim.

Second, Islamic work ethics and spiritual leadership must always be carried out continuously by BPRS directors to establish them as BPRS characteristics. Commitment and job involvement becomes a demand for Muslims in carrying out their work.

The conclusions of the study are as follows:

1. In accordance to the researcher's explanation that the Islamic work ethics in this study used the opinion of Ali Abas with 17 indicators (K1 - K17). Indicator K12 and K17 apparently have loading

factors of less than 0.5, so both indicators are excluded from the hypothesis test. A manager's creativity may be inherent in daily tasks execution while his work value can only be judged from his work achievement instead of intention.

2. All indicators of job involvement variables have loading factors of higher than 0.5, so all indicators can be incorporated in the hypothesis test analysis.

3. There are 13 indicators of spiritual leadership variables, yet h3 and h4 are excluded from the analysis as they have loading factors of less than 0.5.

4. There are 8 (b1- b8) indicators of organizational culture variables, but indicator b1 has a loading factor of less than 0.5. It is possibly because respondents assume that it happens normally to the directors. The hypothesis test indicates there is a direct influence between well organizational culture and organizational commitment.

5. There are 18 variable indicators of attitude toward changes, which is divided into three dimensions, 6 cognitive indicators, 6 affective indicators and 6 behavioral indicators. The analysis shows that cognitive indicator KoG 5, affective indicator Af 6 and behavioral indicators Bt 1 and Bt 6 are excluded as their loading factor is smaller than 0.5.

6. Attitude toward changes is not influenced by Islamic Work Ethic directly. It contradicts Yousef's research, but matches the research conducted by Indiarti Januarti and Ashari Bunyanudin. It could be due to different cultures and traditions which impact the attitudes in accepting changes.

7. Job Involvement (JI) variable mediates the influence of Islamic work ethic (IWE) and attitudes on organizational change (Attitude toward Change-ATC) in cognitive, affective and behavioral dimensions. This indicates that Islamic work ethic (IWE) will affect attitudes on organizational changes (Attitude toward Change-ATC) if it is mediated by Job Involvement (JI).

8. There is a direct influence between Islamic work ethic (IWE) and organizational commitment.

9. There is a direct impact between organizational culture and organizational commitment.

10. Spiritual leadership influences organizational commitment directly.

11. Organizational Commitment (OC) bridges the influence of Islamic work ethic (IWE), Spiritual Leadership, Organizational Culture and Attitude toward Change (ATC) on the affective dimension. This indicates that Islamic work ethic (IWE) will affect attitudes of organizational change (Attitude toward Change-ATC) on the effective dimension if it is mediated by Organizational Commitment (OC).

Implications of the Research

Islamic work ethics should always be considered and implemented by the BPRS directors, so they may always carry out their work with the guide of the Qur'an and the Hadith of the Prophet. Carrying out Islamic work ethics will foster organization commitment, so the turnover of directors can be suppressed, and at the same time it will foster the job involvement of the BPRS directors.

Spiritual leadership must be developed in order to improve organizational commitment. God's presence residing within the leaders' souls is the highest spiritual consciousness, so it will be able to guide him in running a highly divinity and humanity oriented leadership. Organizational culture has a strategic role to promote and improve organization effectiveness in short and long term. Organizational culture plays role as a tool to determine the organization's direction, to direct what the employee can and cannot do, to allocate and manage resources of the organization, and to deal with environmental problems and opportunities of the organization. External changes in various fields will continue, and these changes will greatly affect every organization including the People's Financing Islamic Bank (BPRS). Therefore BPRS should take steps to manage the changes that occur.

Limitations and Suggestions

1. Geographical research is too broad, so it is possible that the description of the finding may not be deep.

2. Questionnaire answers were solely based on the entries that respondents sent by post, so the researcher could not conduct direct observation of the research objects. Although it was complemented by interviews with several directors in Central Java, sample with convenience method has low objectivity.

Based on these limitations, the researcher proposes to follow up this study with narrower geographical area, combined with direct and deep observation which involves wider respondents, for example, involving all employees as respondents or at least every branch office has vice respondents.

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