The Influence of Organizational Culture and Organizational Commitment on Work Engagement at Pawnshops Sharia Sub-Branch Office in East Bandung Region

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Abstract

The development of economic problems today, since the enactment of Law Number 10 of 1990, Islamic financial institutions not only consist of banks but also other Islamic financial institutions, namely non-bank financial institutions called sharia pawnshops. One of them is the Sharia Sub-Branch Office Pawnshop in the East Bandung Region which is a non-bank Islamic financial institution that helps the community in the economic sector. Organizational culture and organizational commitment at Pawnshop KCPS East Bandung Region greatly affect work engagement, which is one of the strongest factors of employees in deciding to stay or leave their jobs. The research method used is a quantitative method with an associative approach with primary data types and uses data collection techniques in the form of observations, interviews, literature studies, and questionnaires. Based on the results of the study, the number of employees at the KCPS Pawnshop in the East Bandung Region amounted to 34 people, which had the effect of culture or organization to attachment work with test results hypothesis that value t_count (3.797) > t_table (2.03693), there is an effect commitment organization to attachment work with results testing hypothesis that score t_count(15.122) > t_table(2.03693), and there is an effect of culture organization and commitment organization by simultaneous take effect to attachment work with test results F_count(106.931) > F_table(3.295).

Keywords: Sharia Pawnshop, Organizational Culture, Organizational Commitment, Work Engagement.

1. Introduction

The development of economic problems today, since the enactment of Law Number 10 of 1990, Islamic financial institutions not only consist of banks but also other Islamic financial institutions, namely non-bank financial institutions. If you see from the condition now, from progress until the moment this distribution to institution finance, not inner bank destination consumption and working capital no lost intensive with destination investment. As well as institution of Sharia pawns that are present help in activity economy society so becomes a choice transaction for frequent people used in face existing problems with pawn valuable items.

Sharia pawnshops as financial institutions not Banks in the decade 2000 to date have experienced rapid development, especially in Indonesia. Some progress has been achieved by Islamic pawnshops from the number of customers, turnover, profits, and the quantity of the network that always increases every year. One of them, namely the Sharia Sub-Branch Office Pawnshop in the East Bandung Region, is one of the non-bank Islamic financial institutions that helps the community in the economic sector where in its activities it provides distribution of loan money under the pawn law, valuable deposit services, and estimation services around Bandung specifically the East of Bandung Region.

From the development of Sharia pawnshops in Indonesia, the human resources factor is not spared. Human Resources in an organization play an important role in the success of achieving organizational targets. An employee is a person who sells thought or energy services and gets a large compensation that has been determined in advance. Cultural organization share in fastener component organization likewise, determine identity, injection energy, motivator, and can be made guidelines for a member organization. Attachment Work can reduce the burden and loss for the company, considering that the survival of workers in the company can eliminate time and costs in recruiting new employees. Work engagement is an employee's strength factor in deciding to leave his job.
2. Literature Review

2.1 Definition of Sharia Pawnshop

According to Cholil (2015), Sharia Pawnshop is one of the sharia service units operated by the Pawnshop Public Company, in addition to conventional service units. Meanwhile, according to Shabbir (2020), Sharia Pawnshop is a financial institution whose regulations, principles, and procedures express a commitment to Islamic law principles and prohibit the payment of interest receipts in every operation.

2.2 Definition of Organizational Culture

Schein (2004) states that organizational culture is a model of fundamental assumptions in which a group manifests, discovers, or grows in the learning process and overcomes problems arising from internal and external integration in an organization. According to Ashkanasy (2000), Organizational Culture is a pattern of beliefs, values, and approaches learned in the face of experiences developed throughout the history of the organization and manifested in the material and behavioral arrangements of organizational members. Meanwhile, according to Slocum & Hellriegel (2009), Organizational Culture is a system of shared meanings adopted by members that distinguish an organization from other organizations.

2.3 Definition of Organizational Commitment

Griffin (2004) states that organizational commitment is a reflection of the attitude of the extent to which individuals know and have an attachment to the organization. According to Mathias & Jackson (2001), Organizational Commitment is the level of trust and acceptance of employees towards organizational goals who have the desire to remain in the organization. Meanwhile, according to Infante & Darmawan (2022), Organizational Commitment is the level of employee support for an organization including its goals and intentions in order to maintain its membership in the organization.

2.4 Definition of Work Engagement

Granovetter (2010) states that work engagement is a new concept to see how well a person is entangled in their organization. According to Ng & Fledman (2009), Work Engagement is the idea that individuals can survive around them and in certain situations, that individuals have a difficult time separating from the organization. Meanwhile, Mitchell et al. (2001) argue that work engagement is an effort that has a relationship with an organization that involves psychological, social, and financial influences on employee retention.

3. Materials and Methods

3.1. Materials

In this study, the data used is the number of employees at the Sharia Sub-Branch Office in the East Bandung Region in the 2017-2021 period. Based on the data that the number of employees in the period 2017-2021 fluctuated. In 2018 there was no decrease or increase, in 2019 the KCPS Pawnshop for the East Bandung Region experienced an increase of 7.14%, but in 2020 it decreased -6.67%, but in 2021 it increased again by 21.43%.

3.2. Methods

The research method used is a Quantitative Method with an Associative Approach. With Primary data type. And using data collection techniques in the form of Observations, Interviews, Literature Studies, and Questionnaires. The population and sample used in this study were all employees at the Sharia Sub-Branch Office of the East Bandung Region, totaling 34 people. So in this study, a saturated sampling technique was used because the population at the KCP Syariah Pawnshop in the East Bandung Region was relatively small.

- Analysis Correlation Multiple
  According to Dowdy (2011) correlation multiple is a number showing the direction and strength of connection
from two variables independent or more together with one variable dependent. The formula correlation multiple is as follows:

\[
r = \frac{n (\sum X_i Y_i) - (\sum X_i) (\sum Y_i)}{\sqrt{n \sum X_i^2 - (\sum X_i)^2} \cdot \sqrt{n \sum Y_i^2 - (\sum Y_i)^2}}
\]  

(1)

Description:
- \( n \): number sample
- \( \sum X_i Y_i \): Total product of multiplication variable independent with dependent
- \( \sum X_i \): Total result variable independent
- \( \sum Y_i \): Total result variable dependent
- \( \sum X_i^2 \): Total quadratic result variable independent
- \( \sum Y_i^2 \): Total quadratic result variable dependent

**Analysis Regression Multiple**

According to Uyanık & Güler, (2013) an analysis regression multiple is a tool for predicting requests that will come based on the past for knowing the influence from one or many variables free (independent) of something variable dependent (dependent).

Linear regression analysis was used to determine the effect between the independent variable and the dependent variable, namely Organizational Culture and Organizational Commitment to Work Engagement at the Pawnshop Sharia Sub-Branch Office in East Bandung Region. As for the formula of multiple linear regression according to Dowdy (2011) as follows:

\[
Y = a + b_1x_1 + b_2x_2
\]  

(2)

Description:
- \( Y \): Dependent variable (attachment work)
- \( a \): Coefficient regression (constant)
- \( b_1 \): Coefficient regression culture organization
- \( b_2 \): Coefficient regression commitment organization
- \( x_1 \): Independent variable (culture organization)
- \( x_2 \): Independent variable (commitment organization)

**Analysis Coefficient Determination**

Coefficient determination \((R^2)\) according to Sarwono (2016) is a measurement method of how much strong deep modeling ability applies variable dependent. A small \(R^2\) value means the ability to be variable independent in explaining variation variable dependent very limited, otherwise, if value close to one means variable independence gives almost all information needed to predict variable dependent. The formula coefficient determination is as follows:

\[
KD = r^2 \times 100\%
\]  

(3)

Description:
- \( KD \): Coefficient determination
- \( r \): Coefficient correlation

As for criteria from analysis coefficient determination namely:
1. If \( KD \) detects 0, then the influence independent variable on the influence of the defendant is weak.
2. If \( KD \) detects 1, then the influence independent variable on Defendant's influence is strong.

**t-Test Design**

According to Denis (2021), a t-test was used to compare whether is variable was independent and whether the variable bound the same or different. For this study, a partial test (t-test) was used the test is every independent variable that is culture organization and commitment organization has a positive and significant influence on the dependent variable, namely partial work engagement. The t-test formula is as follows:

\[
t_{table} = \left(\frac{a}{\sigma} \cdot \sqrt{n - k - 1}\right)
\]  

(4)

Description:
- \( a \): Level of significance
The rule of decision-making in the t-test using SPSS with a set significance level of 5% is:

1. If the significance value is > 0.05, then H₀ is accepted and H₁ is rejected, or the independent variable cannot explain the dependent variable or there is no effect between the variables being tested.

2. If the significance value is <0.05, then H₀ is rejected and H₁ is accepted, or the independent variable can explain the dependent variable or there is an influence between the variables being tested.

- **R test design F**

  According to Peck et al. (2015), F statistical test show is all variable are independent or variable-free to enter into the model influences by together to variable dependent or variable tied. The F test formula is as follows:

  \[ F = \frac{R^2/k}{1 - R^2/n - k - 1} \]  

  Description:
  
  - \( k \) = Total variable researched free
  - \( n \) = Total respondent
  - \( R^2 \) = Coefficient determination

  The decision-making criteria in the F test using SPSS are:

1. If the value significance > 0.05, then H₀ is accepted and H₁ rejected, or the variable free from the linear regression model no capable explain the variable tied.

2. If the value significance < 0.05, then H₀ is rejected and H₁ accepted, or the variable free from the linear regression model can explain the variable tied.

### 3.2.1. Tables

From the result analysis correlation multiple could be seen Among connection variable independent and variable dependent use level correlation namely:

<table>
<thead>
<tr>
<th>No</th>
<th>Coefficient Interval</th>
<th>Relationship Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>0.00 – 0.199</td>
<td>Very Low</td>
</tr>
<tr>
<td>2.</td>
<td>0.20 – 0.399</td>
<td>Low</td>
</tr>
<tr>
<td>3.</td>
<td>0.40 – 0.599</td>
<td>Currently</td>
</tr>
<tr>
<td>4.</td>
<td>0.60 – 0.799</td>
<td>Strong</td>
</tr>
<tr>
<td>5.</td>
<td>0.80 – 1.000</td>
<td>Very Strong</td>
</tr>
</tbody>
</table>

Source: Purnomo (2019)

### 4. Results and Discussion

#### 4.1 Influence Culture Organization and Commitment Organization to Attachment Work at Pawnshop KCPS East Bandung Region

Research results from Culture Organizations consisting of the 14 items are valid. So is the variable Commitment Organizations consisting of the 6 items valid. As for the results from the reliability test for variable Culture Organization with Cronbach’s alpha of 0.957 means including reliability high. So are variables Commitment Organization with Cronbach’s alpha of 0.874 means including reliability high. With results, this is a normality test for the second variable concluded as normally distributed. As for the results analysis coefficient determination namely:

<table>
<thead>
<tr>
<th>Model Summary b</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>1.</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Culture Organization
b. Dependent Variable: Attachment Work
Based on table 2 could be known score determination \( (R^2) \) is 0.311 or 31.1%, the showing influence of culture organization on attachment work that is amounted to 31.1%, and the remaining 68.9% was influenced by factors other. The results of the t-test, namely:

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (Constant)</td>
<td>12.565</td>
<td>3.256</td>
<td>3.859</td>
<td>.001</td>
</tr>
<tr>
<td>Culture Organization</td>
<td>.221</td>
<td>.058</td>
<td>.557</td>
<td>3.797</td>
</tr>
</tbody>
</table>

Based on table 3 could see that value of t count of 3.797 > 2.03693 with score significance 0.001 < 0.05 then could be concluded that \( H_0 \) was rejected and \( H_1 \) accepted which means culture organization takes effect by significant to attachment working at Pawnshop Sharia Sub-Branch East Bandung Region.

### 4.2 Influence Culture Organization and Commitment Organization to Attachment Work at Pawnshop KCPS East Bandung Region

Test results variable Commitment Organizations consisting of the 6 items are valid. As for the results from the reliability test for Cronbach's alpha of 0.874 means including reliability is high. With results, this is a normality test variable Commitment Organization concluded normally distributed. As for the results analysis coefficient determination namely:

<table>
<thead>
<tr>
<th>Model Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>1</td>
</tr>
</tbody>
</table>

Based on table 4 could is known score determination \( (R^2) \) is 0.877 or 87.7%, showing the influence of culture organization on attachment work is 87.7% and the remaining 12.3% is influenced by factors other. The results of the t-test, namely:

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (Constant)</td>
<td>4.567</td>
<td>1.353</td>
<td>3.376</td>
<td>.002</td>
</tr>
<tr>
<td>Commitment Organization</td>
<td>.844</td>
<td>.056</td>
<td>.937</td>
<td>15.122</td>
</tr>
</tbody>
</table>

Based on table 5 could see that value of t count of 15.122 > 2.03693 with a score significance 0.002 < 0.05 then could be concluded that \( H_0 \) was rejected and \( H_1 \) accepted which means culture organization takes effect by significant to attachment working at Pawnshop Sharia Sub-Branch East Bandung Region.
4.3 Influence Culture Organization and Commitment Organization to Attachment Work at Pawnshop KCPS East Bandung Region

Table 6: Correlation of Multiple

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. the Error of the Estimate</th>
<th>Change Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>R</td>
<td>R Square</td>
<td>Adjusted R Square</td>
<td>Std. the Error of the Estimate</td>
<td>Change Statistics</td>
</tr>
<tr>
<td></td>
<td>R</td>
<td>R Square</td>
<td>Adjusted R Square</td>
<td>Std. the Error of the Estimate</td>
<td>Change Statistics</td>
</tr>
<tr>
<td>1</td>
<td>.950</td>
<td>.902</td>
<td>.896</td>
<td>1.066</td>
<td>.902</td>
</tr>
<tr>
<td>a. Predictors: (Constant), Commitment Organization, Culture Organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Dependent Variable: Attachment Work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on table 6 model summary can is known that big connection culture organization and commitment organization by simultaneous to attachment work with coefficient correlation (R) is 0.902 this shows a big influence both of them by simultaneous. Whereas contribution or donation by simultaneous variable culture organization and commitment organization of 0.902 or 90.2% while 9.8% is influenced by the variable other.

Table 7: Regression of Multiple

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>2.393</td>
<td>1.451</td>
<td></td>
<td>.109</td>
</tr>
<tr>
<td>Culture Organization</td>
<td>.070</td>
<td>.025</td>
<td>.176</td>
<td>2.805 .009</td>
</tr>
<tr>
<td>Commitment Organization</td>
<td>.773</td>
<td>.057</td>
<td>.858</td>
<td>13.686 .000</td>
</tr>
<tr>
<td>a. Dependent Variable: Attachment Work</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on table 7 so could be made an equation model regression double written as follows:

Y = a + b1X1 + b2X2  
Y = 2.393 + 0.070X1 + 0.773X2

As for the analysis of the results coefficient determination:

Table 8: Coefficient Determination

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. the Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>R</td>
<td>R Square</td>
<td>Adjusted R Square</td>
<td>Std. the Error of the Estimate</td>
</tr>
<tr>
<td>1</td>
<td>.950</td>
<td>.902</td>
<td>.896</td>
<td>1.066</td>
</tr>
<tr>
<td>a. Predictors: (Constant), Culture Organization, Commitment Organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Dependent Variable: Attachment Work</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on table 8 could is known score coefficient determination (R2) is shown as 0.902 or 90.2%. This thing showing that the influence of the independent variable which is culture organization and commitment organization to the dependent variable which is attachment work by 90.2% later the remaining 9.8% is affected by factors that are not researched. And for the F test results are:

Table 9: F-Test

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>324.356</td>
<td>2</td>
<td>162.178</td>
<td>142.815</td>
<td>.000</td>
</tr>
<tr>
<td>Residual</td>
<td>35.203</td>
<td>31</td>
<td>1.136</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>359.559</td>
<td>33</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Dependent Variable: Attachment Work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Predictors: (Constant), Culture Organization, Commitment Organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Based on table 9 shows that the indigo $F_{count}$ of 142.815 with a score significance of 0.000. Due to the level the significance smaller of 0.05 then $H_0$ is rejected and $H_1$ received with score $F_{count} > F_{table}$ (142.815 > 3.295) so that could be said that culture organization and commitment organization simultaneously take effect significantly to attachment working at Pawnshop Sharia Sub-Branth East Bandung Region.

5. Conclusion

Based on the results of research and discussion regarding the influence of organizational culture and organizational commitment on job attachment in employees of the Sharia Sub-Branch Pawnshop in the East Bandung Region, it can be concluded as follows:

1. There is an influence of Organizational Culture on Employee Work Attachment at the Sharia Sub-Branch Pawnshop in the East Bandung Region with the results of hypothesis testing that the $t_{count} = 3.797 > t_{table}$ 2.03693 with a significance level of 0.01 < 0.05 then $H_0$ is rejected and $H_1$ is accepted with a coefficient of determination of 0.311 or 31.1%. Thus the effect of organizational culture on work engagement is 31.1%, and the remaining 68.9% is influenced by other factors.

2. There is an effect of Organizational Commitment on Employee Work Attachment at the Sharia Sub-Branch Pawnshop in the East Bandung Region with the results of hypothesis testing that the $t_{count} = 15.122 > t_{table}$ 2.03693 with a significance level of 0.02 < 0.05 then $H_0$ is rejected and $H_1$ is accepted with a coefficient of determination of 0.877 or 87.7%. Thus the effect of organizational culture on work engagement is 87.7%, and the remaining 12.3% is influenced by other factors.

3. There is an effect of Organizational Culture and Organizational Commitment simultaneously affecting Work Attachment at the Pawnshop Sharia Sub-Branch in the East Bandung Region. With the test results $F_{count} = 106.931 > F_{table} = 3.295$ with a significance of 0.000 < 0.05, then $H_0$ is rejected and $H_1$ is accepted. And the coefficient of determination is 0.902 or 90.2%, the remaining 9.8% is influenced by factors not examined.

References


