

Siswanto

Article

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Creating the Superior Islamic Banking Through Improving Quality of Human Resources

Siswanto (Corresponding Author)
Management Department - Faculty of Economics
State Islamic University (UIN) Maulana Malik Ibrahim Malang
Indonesia – East Java
Email: caksispdim@gmail.com

Abstract

This study attempts to make empirical examination in how psychological empowerment program created by Islamic banking enhancing organizational commitment. This paper develops a model of organizational commitment dimension and the impact of psychological empowerment. It uses data from a sample of Islamic banking employees in Malang City–East Java–Indonesia. The study showed that provide considerable support for the theory. The affective dimension is the greatest factor due to organizational commitment. This study reveals that organizational commitment of Islamic banking employees based on gender and age were relatively different. Such was the case psychological empowerment, gender relatively was different.

Keywords: Islamic Banking, Organizational commitment, Psychological empowerment, Indonesia.

1. Introduction

Islamic banking has great contribution in moving the national development in Indonesia. As a financial intermediary, Islamic banks collect depositor funds which are utilized to move the real sector. The continued development of Islamic banking in Indonesia is a success contribution to capture market opportunities the desire of Islamic bank customers. Based on Central Bureau of Statistics data (BPS) Indonesian population are 220 Million. While the Muslim population of $\pm 87.2\%$ and 10% of the population that is Muslim is a potential market share. Otherwise, the number of potential customer is 8.7 million.

As if seen from the development and contribution of Islamic banking is very impressive. Bank Indonesia issued a report summarized the development of Islamic banking in Islamic banking statistics as of March 2010 showed a trend of Islamic banking branch network increasing since 2005. Number of Islamic Banks office as of March 2010 as many as 934, rising sharply compared to 2005 which only has 304 offices. Each year the average number of Islamic Banks offices grew by 35%. It is also common in Islamic Business Unit (UUS) increased 20% per annum and Islamic Rural Bank (BPRS) increased by 35% per year.

The development of Islamic banking can be seen from the development of depositors fund, which successfully collected Islamic Banks and Islamic Business Unit at 52 in billion IDR, a sharp increase compared to 2005 is only able to absorb deposits amounting

to 15 in billion trillion. While depositors fund collected by Islamic rural bank are 1.3 billion IDR, a sharp increase compared to 2005 which succeeded in collecting deposits 334 billion IDR. It shows that the average third-party development fund that is able to gather by the Islamic Banks and Islamic Business Unit by 38% per year, while the BPRS by 49% per year.

The development of Islamic banking had consequences for the increasing needs of the labor market. Based on data from Bank Indonesia (BI), the number of workers who entered the Islamic banking sector continued to increase. In 2005, workers absorbed as many as 5996 people. Since the year 2005, respectively in succession in 2006, 2007, 2008, 2009, and as of March 2010 the number of workers in this sector, respectively; 7376 people, 8685 people, 11,752 people, 15,443 people. The latest data as of March 2010, the number of Islamic banking sector workforce of 16,335 people. Based on these data, the average growth of labor demand in this sector rose by 25% per year.

However, increasing the quantity of workers in the Islamic banking sector is not followed by an increase in quality. At least it can be viewed and compared between the quality of human resources (HR) of Islamic banks in Indonesia with Islamic banks in Malaysia (Ascarya and Yusmanita, 2008). More Advanced Ascarya and Yusmanita (2008) showed that one important factor that causes inefficiency in the Indonesian Islamic banks is the low quality of human resources. The importance of improving the quality of human resources has also been recognized by central banking (BI). As stated in the policy development of Islamic banking in Indonesia in 2007-2008.

Hawkins (1998) stated that one of important issue in the work environment was experiencing rapid developments worker commitment to the organization where they work. Employees who are committed to the organization will likely enjoy his work and will spend more time to work, as well as a small possibility they wish to leave the organization (Robinson, Simourd and Porporino, 1990). In addition, the high commitment of employees toward their organizations, will enhance performance, and make employees more engaged in their work, as well as reduced absenteeism, and increase the motivation to do the job, thereby increasing job satisfaction (Brown, 2003; Robinson, Simourd and Porporino, 1992).

Furthermore, Meyer and Allen (1993), quoted in Hawkins (1998) view organizational commitment as a multidimensional construct, rather than as un-dimensional construct. Under this view, commitment is seen as a whole construct with several dimensions contained therein. Mayer and Allen also developed multidimensional construct of organizational commitment into three components, namely affective organizational commitment, normative, and continuance.

Development of organizational commitment into three components above are considered necessary, because every component is conceptually different to the three treatments are also different. In addition, employees may experience psychological stages in each component.

Affective commitment is a commitment that builds on the emotional attachment, identification and involvement of employees in his organization. Continuance commitment is built based on an assessment of the costs and benefits of employees if it remains in the organization, while normative commitment is a commitment that is built

based on the feeling of moral responsibility to remain in the organization (Iverson & Buttigieg, 1998).

Advances in technology and globalization issues encourage the organization to change the method and manner of managing the organization. One step that needs to be done by the organization won the competition in an increasingly competitive environment and in an increasingly high complexity that is optimal empowerment. Stewart (2001) stated that if the organization is able to hold empowerment optimally, then the organization or individual can experience great benefits. For individuals, the presence of empowerment will give him a chance to improve skills that are important and demonstrate new skills, and experience a wide range. Empowerment is also will give employees a greater sense of achievement, so they can increase their motivation for work. For organizations, empowerment can increase organizational effectiveness, so that with the empowerment will be able to reach customers and market demands a more spacious, flexible and efficient.

Thomas and Velthouse (1990) argues that empowerment is the increase in intrinsic motivation toward the task (intrinsic task motivation), which is manifested in four cognitive dimensions. The four dimensions reflect an employee orientation to the role of work (work role). The four cognitive dimensions, also referred to assessment task in which; meaningfulness, competence, choice and impact. Finally, Spreitzer (1995) refined these four dimensions into meaning, competence, self-determination and impact.

Based on the results of theoretical studies and research conducted by Ascarya and Yusmanita (2008), then the research is to identify, analyze, and observe more deeply about how to create Islamic banking excellence through quality human resources who are committed to the organization through the following ways. First, explores the employee characteristics of Islamic banking. Second, identify and analyze how the level of employee organizational commitment of Islamic banking to be able to describe how high level of employee commitment to the organization. Third, identify the variables which constructs that support increased employee commitment to the organization of Islamic banking. Fourth, Islamic banking Achieve excellence through quality human resources that have a high commitment to the organization of the model developed in this study.

Through several steps mentioned above, this research is expected to contribute in the form of: 1) The information-important information about the characteristics of Islamic banking human resources, 2) Having a model that can be used to improve the quality of Islamic banking, 3) developing other models in order improving human resources quality, 4) For designing information material procurement of human resources in Islamic banking, 5) to get scientific information for decision making to evaluate employee performance.

2. Literature Review

2.1 Organizational Commitment

Organizational commitment is identification, engagement and loyalty that revealed by the worker to the organization or organizational unit, shown with an attitude of acceptance, a strong belief against the values and goals of the organization, in addition, organizational commitment was shown by a strong drive to maintain membership in the organization, to achieve the goals of the organization.

Robbins (2008) declared the extent of organizational commitment is an employee-level impartial organization, and the extent of purpose and desire to maintain membership in the organization. In this case, organizational commitment can be shown the desire to survive in the organization that recruited him. Robbins further stated that based on research results have a positive relationship between organizational commitment and job productivity. As job involvement, organizational commitment has a negative relationship to absenteeism. In general, it appears that affective commitment has a closer relationship with organizational outcomes such as performance and employee turnover when compared with the two other dimensions of organizational commitment.

2.2 *Psychological Empowerment*

Maniero (1986) cited by Spreitzer, Dejanis & Quin (1997) conceptualized empowerment as a group of management practices, which focus on delegation of authority in decision-making. Delegating authority is subordinate in this case given the power to act and decide on what they do. Spreitzer (1992) cited by Spreitzer, Dejanis & Quin (1997) defines psychological empowerment as increased intrinsic motivation manifested in four cognitions, which reflects the person's orientation toward work. Those four of cognition are sense of *meaning*, *competence*, *self-determination*, *impact*. Taken together, these four variables, reflecting the proactive behavior-oriented person's work role. Pelit et al. (2010) showed that psychological and behavioral empowerment enhanced employee job satisfaction in Turkey. Schermuly et al. (2011) showed that dimensions of psychological empowerment, competence and meaning were the strongest predictor of the outcome.

2.3. *Relations Psychological Empowerment and Organizational Commitment*

The aim this research to make empirical examination in how psychological empowerment program created by Islamic banking enhancing organizational commitment. The role of psychological empowerment on organizational commitment increase has indeed been studied, but still felt lacking. Even in theory, the relationship is rarely discussed. Etzioni (1986), quoted by Henkin & Marchionari (2003), looking at the internal psychological empowerment as a concept because of the internal essence of empowerment is a motivational, while organizational commitment is seen as a control structure that provides opportunities for individual empowerment, so that someone who is empowered to choose their destination own and are committed to it because they determine the role in goal. The commitment involves a process whereby one identifies the value and purpose of the organization and intention to remain a member in.

Employees who feel empowered to have control over their work, tend to be more optimistic, engaged in work, have confidence and a sense of high *self-efficacy*, and appreciate their abilities and skills. Also implicitly empowered employees are more satisfied, committed, innovative and productive, and turnover is reduced (Henkin & Marchiori, 2003). This opinion is supported by Block (1987), Howard (1998), Thomas & Velthouse (1990) in Yukl, 2003, when an organization empower its employees, it will produce employees who are committed to the higher duty, has a larger initiative in carrying out the duties and responsibilities of the role. In addition, employees have resilience in face of all kind of challenges and obstacles, a spirit of innovation and learning, strong optimism on the success of the work, commitment to the organization stronger and less employee *turnover*.

2.4 Models of the Impact psychological Empowerment Program Islamic Banking on Organizational Commitment

Model development begins by analyzing the quality of the contribution of psychological empowerment dimensions that include; *meaning, competence, self determination* and *impact*. Confirmatory factor analysis will show the contribution of the variable dimensions of psychological empowerment construct. In order to know the contributions of organizational commitment variable dimensions tested with *confirmatory factor analysis* (CFA). To analyze the contribution of exogenous variables that psychological empowerment on organizational commitment endogenous variables used method of data analysis *structural equation modeling*. Characteristics of Islamic banking employees are analyzed with cross tabulation analysis (*cross tabulation analysis*). Through cross tabulation will obtain employee information succinctly and clearly so that decisions can be taken into consideration.

3. Research Method

3.1. Design Research

Research realize superior Islamic banking in a way improving the quality of human resources who are committed to the organization through psychological empowerment program is a quantitative research, a research design that emphasizes the measurement through testing theory, and analyzing data through statistical procedures (Indriantoro & Supomo, 1999). While the interpretation of data using interpretative *hermeneutic* approach, which interpret some field observations critically textually and contextually. According to Hair et al. (1992) the appropriate minimum sample size in the study was 100 respondents. The amount of sample in the study of is 105 people, covering all levels of departments within the organization.

3.2. Sample

The sample consist include the employees of Islamic banking in Malang City. Sampling method used random sampling. The number of samples used in this study of 105 people consisting of 60% of men and 40% female. Total employees of Islamic banking in Malang were 200 people.

3.3. Measurement Instruments

This study consisted of endogenous and exogenous variables. Exogenous Variables (X) psychological empowerment (psychological empowerment of employees) is reflected in the 4 indicators, namely: the meaning (x1), competence (x2), self-determination (x3), impact (x4). Endogen variable (Y) organizational commitment (organizational commitment) reflected by 3 indicators, namely: affective commitment (y1), continuance commitment (y2), and normative commitment (y3). The research instrument is a tool used to measure the variables that is observed (Sugiyono, 2002). The main instruments used in this study were questionnaires distributed to respondents. Instruments of organizational commitment used the Employee Opinion Survey- OCQ, prepared based on the concept of organizational commitment Meyer & Allen (1993).

Psychological empowerment variables were measured using *self-orientation* instrumen developed by Spreitzer (1995). Instruments have included four indicator variables representing the psychological empowerment that includes *meaning, self-determination, competence* and *impact*. Santoso (2002) said that an instrument which is used in research

meets the criteria with the level of accuracy and capability of research-tested instrument, it is necessary to test the validity and reliability. To avoid the mistakes in interpreting the variables used in this study, it can be clarified in the operational definition of variables as follows:

- Psychological empowerment is a situation that gives power and control to someone, giving a feeling able to do the work and streamline state that can increase intrinsic motivation toward the task, which is manifested in four indicators: *meaning*, *competence*, *cell- determination* and *impact*.
- Indicator *Meaning* is a match between the needs of a person's job role with the behavior, beliefs and values held by someone, so the person feels that the work done now is very important and meaningful to him.
- Indicators of *competence* are the trust and confidence in someone that he has the skills and abilities required to perform duties or work properly.
- Indicators of *self-determination* are a person's beliefs that he has the freedom / autonomy and control on how to do his own work.
- Indicators of *impact* are the perception that a person can significantly affect the strategy, administration and results of operations of the organization.
- Unobservable variable organizational commitment is the existence of a person to identify and engage with the organization, and has no desire to leave the organization. The intention leave the organization are reflected in three indicators namely organizational commitment, *affective* commitment, *continuance* commitment and *normative* commitment.
- Indicators of *affective* commitment are commitment which is owned by the employee because the employee's own desire to maintain membership in the organization, as emotionally attached, identifies him and feels involved in the organization.
- Indicators of *continuance* commitment are a commitment that employees have to take into consideration employees' assessment of the *cost* with comparing acceptable alternatives and high personal sacrifice when employees leave the organization.
- Indicators of *normative* commitment are commitment which is owned by employees, because they feel there is a responsibility to keep working on the organization.

3.4. Data Analysis Method

This study used cross tabulation of data analysis methods, different test and Structural Equation Modeling (SEM) with Amos 6.0 software to answer the formulation of research problems and achieve the expected goals. Cross tabulation (crosstab) is used to describe the characteristics of respondents. Through cross tabulation will be obtained Illustrated about the research subject in brief and clear. Different test is used to analyze differences in the level of commitment and psychological empowerment of employees Malang Islamic banking linked to biographical characteristics. Tests used different covers for the two-sample t test and analysis of variance (ANOVA) for more than two samples.

Structural Equation Modeling (SEM) to analyze the contribution of exogenous variables psychological empowerment in order to enhance employees' organizational commitment of Islamic *banking*. In addition, SEM data analysis methods show the greatest contribution of each indicator variable constructs.

Some of the steps undertaken to analyze the model of this study are as follows: 1) Development of concepts and theory-based model, 2) Constructing a path diagram, 3) convert path diagram into a Structural Model, 4) Selecting the input matrix, 5) Assess the problem identification.

4. Results

4.1 Descriptive data

Total respondents are 105 people. Respondents represent population of Islamic banking employees in the city poor. Islamic banking which became the object of this research is the category of Islamic banks, which consists of: BNI Syariah, Bank Muamalat Indonesia, Bank Syariah Mandiri, BRI and BTN Islamic banking.

The number of respondents in this study included men as many as 63 people (60.6%) while female respondents as many as 41 people (39.4). It also reflects the existing conditions in the field, that Islamic banking is still dominated by male workers. For where Islamic banking which is located at Kayutangan street implement employee policies proportion of men than women by 60% to 40% of male and female workers. Although for the *teller* is still dominated by women.

Almost all employees of Islamic banking are Muslims (99%). The rest is expressed as missing data, because no complete data description itself. Marital status is categorized by married, not yet married, widow / widower. Based on their data and 54 respondents (52.4%), unmarried status, 47 individuals (45.6%) were married, while having status as a widower / widow was 1.9% as much as 2 people. Respondents who had been married as many as 47 people, 44 people have been endowed with the child as a mandate and responsibility, a number of children between 1 to 4 people. 20 people have 1 child, 17 people have 2 children, 5 people who have 3 children, and only 2 people who have 4 children. The level of education Islamic banking employees have met the qualifications, as many as 82 people (79%) educated graduates, 2.9% had a diploma strata 2, diploma educated as many as 6 persons (5.8%). The remaining 12 people high school diplomas (11.7%). Income largest respondents ranging from 1 million - 2 million dollars as much as 46 people (45.1%), followed by earning 2 million-4 million dollars as many as 31 people (30.4%), and a wealth of over 4 million of 20 people (19.6%). Meanwhile, the respondents who have incomes of less than 1 million, only 5 people (4.9%)

Islamic banking institutions is still relatively new, meanwhile period of employment is still less than 30 years. Employees who work the longest in Islamic banking in the city of Malang, just 27 years old and that's only one person. Based on the cumulative 97.9% respondents worked less than equal to 15 years. The respondents are workers who are still relatively young and energetic. Based on the descriptive analysis showed respondent with age less than 30 years was more than 60% respondent.

4.2. Validity and Reliability Assessment

Reliability for each multi-item scale was assessed using Cronbach's Alpha, and validity was assessed using Pearson Bivariate Correlations with SPSS 16.0 software.

Table 1: Reliability Assessment

Variable	Mean	Cronbach's Alpha
Meaning	4.2	0.89
Competence	4.2	0.79
Self-Determination	3.9	0.67
Impact	4.0	0.75
Affective	3.7	0.80
Continuance	2.9	0.76
Normative	3.4	0.64

Results of reliability analysis are reported in Table 1 for each variable. Overall, strong reliability are demonstrated with Cronbach's Alpha ranging from 0.64 to 0.89.

Table 2: Validity Assessment

Item	Pearson Correlation	Sig.
Meaning		
My work is important to me	0.66	**
The impact of my work will affect to other department	0.76	**
Personally, my job is meaningful activity	0.78	**
My work means to me	0.83	**
Competence		
I believe in my own ability to perform my work	0.79	**
My work was accordance with my own ability	0.56	**
I mastered my job	0.73	**
I'm confident to perform my duty	0.77	**
Self-Determination		
I have significant autonomy to decide how I do my work	0.73	**
I have great contribution to control my department	0.59	**
I can decide for how to do my job	0.37	*
I really care about what I do with my job	0.69	**
I have great opportunity to work independently	0.77	**
Impact		
My opinion is considered in my department	0.67	**
I have significant influence over with my department	0.72	**
I have chance to use my initiative to do my work	0.71	**
Affective		
I would be very happy to spend my career in this department	0.79	**
I feel less inclined to leave the department right now	0.74	**
I completely feel as if the problem the department where I work is my own problem	0.58	**
I feel a sense of having a strong against the department	0.44	*
I feel that being a family part in this department	0.42	*
I was fitting loyal to my department	0.45	*
This department has a special meaning for me	0.57	**
Continuance		
I concerned when leaving this is not getting another job	0.54	**
I felt I had little option to consider, when leaving this department	0.58	**
My life will be disrupted if I decided to leave this department	0.66	**
Normative		
I feel obligated to loyal with my boss	0.53	**
I would fell innocent, if I leave the department right now	0.81	**
I have a high sense of responsibility to the people in department	0.57	**
I am indebted with department where I work	0.51	**

* Correlation is significant at the 0.05 level (2 tailed)

** Correlation is significant at the 0.01 level (2 tailed)

Results of validity assessment are reported in table 2 with the Pearson Correlations. Overall showed that instrument values are bigger than 0.30. Those are valid from 5% and 1%. It means that all items have good validity. All item assessment was executed with software SPSS 16.

4.3. Gender and Organizational Commitment

To find out if gender has a role in organizational commitment used t test t test used to test the organizational commitment of the two groups of respondents, namely men and women. Based on the analysis showed that the average value of organizational commitment group of men at 3.9962, while the respondents female group average score on organizational commitment amounted to 3.7883. For determining whether the average differs significantly seen by comparing the probability value t count compared to the alpha value of 5%. The results showed that the value t calculate equal to 2659, with the probability level of registration for 0007. Therefore, there are differences base on gender. Male had a higher commitment than the group of female respondents.

4.3. Gender and Psychological Empowerment

To find out if gender has a role in psychological empowerment used t test t test used to test the psychological empowerment of the two groups of respondents, namely men and women. Average values of male psychological empowerment are higher than female. For determining whether the second average significantly different comparing the probability value t count compared to the alpha value of 5%.

The results showed that the value calculate equal to 2961, with a significance level of t count for 0004. Therefore, there are psychological differences based on gender empowerment. Although the male group felt more empowering than female respondents group, but overall the two groups have a level of empowerment high, more than 3.

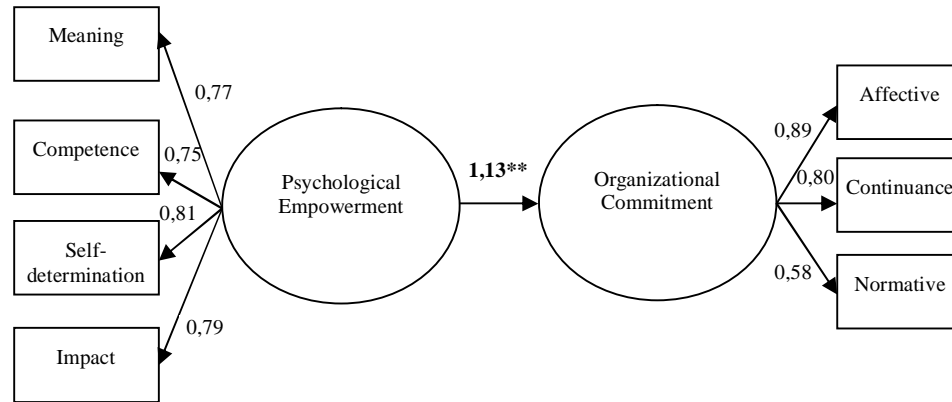
4.4. Psychological Empowerment and Organizational Commitment

Based on the analysis of research using an analysis tool Structural Equation Modeling (SEM) showed that psychological empowerment programs carried out by Islamic banking in the city of Malang to increase the psychological empowerment of employees. This means that employee empowerment programs have been running effectively. This is indicated by the value of probability CR significant at 0.1% level.

To determine the contribution of latent variable indicators of psychological empowerment and organizational commitment can be seen on the results of SEM analysis on the following model. Based on SEM analysis conducted showed that psychological empowerment latent variable can be measured by four indicators, namely, meaning, competence, self-determination, and impact. Contribution of each indicators are; meaning (0.77), competence (0.75), self-determination (0.81), and impact (0.79). Based on the value of LAMDA, the indicators of self-determination have the largest contribution to psychological empowerment. Variable organizational commitment consists of three indicators. Each of the indicators had a role to determine employees' organizational commitment Malang Islamic banking. The contribution of each variable is the affective (0.89), continuance (0.80) and normative (0.76). LAMDA coefficient values indicate that the coefficient has the largest contribution to affective organizational commitment.

The fit indices in this model are very good (comparative fit index (CFI) = 0.87, relative fit index (RFI) = 0.77, and the Tucker Lewis index (TLI) = 0.79). In addition, the chi square (113.76) to degree of freedom (13) is also good.

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** is significant at the 0.01 level (2 tailed)

Fit indices

χ^2	<i>df</i>	CFI	RFI	TLI
113.76	13	0.87	0.77	0.79

Number of Islamic Banks having Islamic branches in the working area of Bank Indonesia (KBI) Malang as much as 5 branches including; Page. BRI Syariah Branch Malang, PT. BNI Syariah Branch Malang, PT. Bank Muamalat Indonesia Malang Branch, PT. Bank Syariah Mandiri Malang Branch, and PT. BTN Syariah Malang Branch (Bank Indonesia Malang, 2007). Based on data from Bank Indonesia (KBI) Malang in 2007, total assets of Islamic Banks in the Work Area Malang KBI as of November 2006 amounted to 246,942 billion IDR, an increase 32% compared to 2004. Total managed loans disbursed by the year 2006 amounting to 231,641 billion IDR, an increase of 36.6% compared to 2004. The total third party funds (TPF) that have been collected by the Islamic Banks unfortunate Rp. 186,732 million, an increase of 19.4% compared to 2004.

Based on the results of interviews with the field of HRD Islamic Banking is known that all Islamic banking has training programs and empowerment. This activity is a routine and temporal. In addition, training activities and empowerment can be a program that originated from the central office and there are also programs that are branches of authority to do so.

The program has a strategic training and development to develop skills and empower our employees. Some Islamic banking develops conventional banking to dual windows systems, otherwise from the beginning pure concentration on the Islamic banking system. This has consequences in management and organizational culture. Nevertheless, Islamic banking has gradually Malang city is committed to develop a management model and organizational culture that is unique and distinctive.

Luthan (2002) argues that organizational commitment is determined by individual variables and organizational variables. Individual variables include: age, years of internal and external controls. While the organizational variables include: organizational design, leadership and organizational values. Robbin (2003) include gender and age as determinants of employee performance and satisfaction. Robbins (2003) stated that there were some important differences between women and men who affect their performance.

This is reinforced by the results of psychological studies that show that more women are more willing to obey authority and men have greater hope for success. However, the results were often changed along with the development time. Those indicate the level towards increasing female participation in employment.

The results of this study still supports the results of previous studies that tracked by Robbins (2003). Gender has a role in employee attitudes in organizations and organizational commitment. Male turned out to have a higher commitment than the commitment of women. Organizational commitment is shown by the strong drive to survive in the organization. Although the level of female employees' organizational commitment high, it indicated by an average of 3.7883. Value of commitment was above the average value of 2.5.

The high level of organizational commitment can also be caused because 4 out of 5 Malang Islamic banking employees status as State-Owned Enterprises (SOEs). It can be a gap further research to conduct research related to organizational commitment with the status of state-owned Islamic banking and Islamic banking which is not state-owned. SOE employees have characteristics have a strong incentive to stay in the organization. SOE employees generally have higher salaries than other government servant.

Cultural factors that developed in communities and countries may also be a trigger factor on the basis of gender differences in commitment. In Indonesia especially in Java is still growing strong paternalist culture. The role of men in the household, as head of household, has a greater responsibility to meet the needs of the family than women.

One problem that seems to distinguish the higher organizational commitment men than women is when the employees had pre-school children, the women tend to budge. They Compromise to arrive late at work or choose part-time job. Organizational commitment is very important to know and regularly diagnosed organizations because there is empirical evidence showing that organizational commitment had a positive relationship to work productivity and have a relationship opposite of absenteeism and employee turnover rate. Robbins (2008: 102) shows the results of empirical research that affective commitment has a closer relationship with the results of work attitudes such as organizational performance and employee turnover compared with the other two dimensions, namely continuance commitment and normative commitment. At.al. Cohen, (2001: 260) states that a commitment to something either in the form of people, a trust, or organization comes from within not from a power outside himself.

Based on research results indicate that the role of affective commitment have a greater contribution than the two other dimensions of organizational commitment. Affective commitment refers to the organizational commitment arises because employees have an emotional relationship with the organization, and individual values are believed to have in common employees with organizational values. Emotional connection and similarity with the organization's individual value triggers a high level of commitment. The similarity value may be similarities such views regarding the status of bank interest. Islamic banking does not recognize the concept of interest in the transaction and sharia products. The similarity values can also be reflected in organizational culture. Are habits and behavior of the individual in accordance with organizational cultures that are being and will be developed? It can enhance organizational commitment.

Managerial implications of this research to review the procurement process of labor. The selection process should include a personality test that monitors the values of individuals in order to get employees who have the same value to the organization. The similarity of this value will also speed up the process of formalization and organizational culture that can enhance the high performance and increased productivity.

One example measure personality based on values such as the Rokeach Value Survey (RVS). RVS consists of two sets of values, namely the value of the terminal (terminal value) and the instrumental (instrumental value). Terminal value refers to the circumstances under which the desired end. While the instrumental value refers to the behavior or the ways that it is preferable to reach a terminal value. Today managers are facing a dilemma. One side of a requirement to work in a team with a demanding high commitment from the workers, the other side, the environment is currently developing commitment of diminishing value. Therefore, managers should promote organizational commitment or loyalty of employees in several ways, among others, concerned with their subordinates, communicating the mission, ensure fairness in the organization, creating a sense of togetherness and support the development of its employees (Luthan, 2002; 237-238).

Age is a factor that determines individual performance and employee attitudes (Luthan, 2002; Robbins, 2003). Age has an important role in performance and organizational commitment. An important role is caused by several factors, among others, the performance decreases with age, the reality that labor force is aging. In connection with the first reason is still a debate, whether it is true that as we age, performance decreases. This is true if the review does not factor the importance of experience, strong work ethic and commitment to the organization. The results of this study indicate that organizational commitment is different based on age and showed an increasing trend. Descriptive results showed an average organizational commitment age group 21-25 years amounted to 3.8523, the age group 26-30 years amounted to 3.9291, the age group 31-35 years amounted to 3.8920, the age group 36-40 years amounted to 3.7425, the age group of 41-45 3.9700, 4.6800 for the age group 46-50, and 51-55 age group amounted to 4.4550, and 3.5700 for the age group 56-60.

The research results show that it is the older a worker, tend to have higher commitment. It was triggered consideration of economic costs if out of the organization. Employees who are old do not have alternative work elsewhere. This is different to the workers age 21 to 30 years. They still have the potential to find and change jobs to get something more challenging and better. In addition, older workers who have a need for satisfy greater family. They will think more carefully because of family considerations, children and the burden to be borne by others that tend to be reluctant to switch jobs.

However, based on the results of the analysis indicate that the level of organizational commitment based on age as a whole is above average. This means that the level of employee commitment from all levels of age in the city of Malang Islamic banking is quite high. It is becoming critical success factors of Islamic banking development in the city of Malang. Because some research indicates that organizational commitment has a role in increasing job satisfaction (Batemen and Strasser, 1984; at.al. Mowday, 1982), motivation (Mowday *at al.*), the presence of (Dalton & Mesh, 1990; Ho, 1997 .) Organizational commitment also has a role in reducing absenteeism (Dalton & Mesh,

1990; Ho, 1997), and the level of employee turnover (Cotton and Tuttle, 1986; Clegg, 1983).

Working lives is the third individual factors as predictors of organizational performance. Results of analysis showed that the longer the employee works more and have a commitment. Organizational commitment-group average working period of 1-5 years is 3.9100, the period of 6-10 years at 3.8752, the period of 11-15 years amounted to 4.0486, the period of 16-20 years by 5, and 26-30 years of service amounted to 4.1500 . Although after analysis of variance did not have differences of each commitment period of the working group, but already it can be concluded that organizational commitment based on years of service are already high average.

These results indicate that so far Islamic banking has been successfully bind internally so that employees are loyal and committed to the organization. The success can be traced through several programs that have been developed by human resource Development Division (HRD). HRD Division activities include recruitment, job placement, training & development, performance appraisal, career development, and termination. These activities should be integrated to enhance the commitment and organizational performance. For example, during the recruitment process should include the selection so as to detect personality, motivation and individual values consistent with the values organizations that have been specified. Compliance is the individual with the organization's value will increase the commitment and simplify the process of job placement and development, and the next process.

5. Conclusions and Suggestions

The results create a superior Islamic banking in a way to improve the quality of human resources who are committed to the organization show that: 1) organizational commitment between men and women are different. Male employees 'commitment level is higher than the level of female employees' organizational commitment. Similarly, organizational commitment was significantly different by age. Older employees demonstrate a higher commitment. As for organizational commitment based on years of service have no significant difference between groups. 2) Response to an employee empowerment program that has been done to get a positive response from employees. Empowered attitude response shows that male and female employees differently. Male employees feel more empowering compared with female employees. However, the value of psychological empowerment is located above the average value. While the psychological empowerment based on age and years of service shows the value that is not significant. 3) Program in the form of employee psychological empowerment and delegation of tasks undertaken by Islamic banking is effectively able to increase the commitment organizational. 4) Dimensions of self-determination have the most dominant contribution to the increase in latent variable psychological empowerment. 5) Affective dimension had the most dominant contribution to the increase in latent variable of organizational commitment. Male employees' organizational commitment levels higher than female employees. Similarly, we can see on the psychological empowerment variables, it turns out male employees feel more capable and can enjoy the procedure delegation of tasks as compared with female employees. This can be a cornerstone of policy in manpower planning. Based on the results of interviews with HRD Division of Islamic banking, Islamic banking has performed several compositions of male workers (60%) was higher than female workers (40%).

Organizational commitment by age shows the trend of growing older and the age level of organizational commitment increases. This has implications for the further increase of potential employees' organizational commitment in which the average age they are still relatively young. Through continuous surveys on employee satisfaction can be a way of diagnosis attitudes and behaviors of employees. In addition to finding programs that can improve employee performance, can also be used mendiognosa commitment and desire to quit the organization.

The results of this study also showed emotional relationship factors, similarities between individual and organizational values as the dominant factor determining the high organizational commitment. Implications in human resource management practice leads to the organization to recruit and hire employees who have individual values consistent with the values adopted by the organization. This can be started from the selection process, namely the process of beginning to get a prospective employee who may accept and even support the culture and values of the organization. Further, through education programs and effective employee training will be able to enhance organizational commitment. Because of the process of education and training, there is also a process of internalization of organizational values with individual values. On the principle of psychological empowerment program is a participatory program, which involves employees in decision-making processes and activities. It can improve self-confidence and feelings of being valued by the organization. Psychological empowerment programs have been conducted by the city of Malang Islamic banking through management practices and operational activities have been able to increase competence. Training & development programs make the skills and expertise of its employees, the better.

Management practices in the form of duty and authority to increase the dimensions of psychological empowerment impact. Dimensions of impact shows that employees feeling valuable and can contribute to the work unit and organization. Sense of worth increases feelings of employees self empowerment. One important factor of the results of this study is the contribution of self-determination dimensions of psychological empowerment. This dimension shows the freedom of employees to complete the job. Although the level of formalization in organizations such as banking services is high, but from the results of the analysis shows that this does not make the employees confined and stuck his freedom in completing the work. Optimizing the role and function of education and training enhance organizational commitment. Based on statistical data of Islamic showed an increasing education and training cost since 2005 of 25% per year. In 2009, the cost of education and training Islamic Banks and Islamic Business Unit was 200 billion IDR. Education and training program is a strategic program to enhance organizational commitment. Education programs and education will provide a major contribution to the organization if they can match the value of organizational and individual values (value congruence).

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