SPIRITUALITY ANALYSIS AND ORGANIZATIONAL COMMITMENTS IN MURABAHAH WITH INDIVIDUAL ACCURACY AS MEDIATION VARIABLE

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ABSTRACT

The objective of this study is to analyze the spirituality of work and organizational commitment especially in murabahah financing. This study based on primary data and with explanatory format. This research environment for this study is real in the Islamic banking entitites in Jakarta. The sample of this research is financing staff in Islamic banking in Jakarta and the questioner was distributed to them. *The method that iused in this research is explanatory research with the form of hypothesis testing. The result of this study is spirituality will influence the decision-making process of murabaha financing in the Islamic financial entities in Jakarta with the mediation variable is individual accuracy mediates the relationship between murabaha financing approval processes and commitment to organizational goals.*

Keywords: Murabaha, Financing, Spirituality, Individual, Accuracy

INTRODUCTION

Islam as a religion seeks to provide guidance for humanity in both worship and also muamalah, which also seeks to regulate how the relationship between humans and God the Creator and also regulates the relationship between humans and humans in terms of business, economics and politics or commonly said to be muamalah. In other words it is also a social constitution for its adherents (Tinker, 2004). Included in this case is in economic terms, where there is an economic system that has a different concept from conventional economic systems. One of the implementations is the economic concept which is carried out without usury or interet through the concept of Islamic entities, namely Islamic financial institutions. Islamic entities began to develop more rapidly with the development of various Islamic banks after the issued of the Banking Act in 1998, beginning with the establishment of PT Bank Syariah Mandiri in 1999. The establishment of various Islamic finance entities later also gave opportunity to various existing financing agreements and became characteristic of sharia

financial entities . In this case the decision-making process carried out within the sharia entity must also be based on a work spirit that is based on spirituality. What happens to Islamic banks shows that the concept of muamalah sharia is an inclusive and complete means in regulating human life. That way the parties involved in Islamic banks are expected to have a spirituality of work spirit that supports them in carrying out their duties within the Islamic entity. Including making decisions related to Islamic financing, where spirituality does not always have to be linked to specific religious concepts. In research conducted by Fernando and Jackson (2006) on the impact of the importance of religion in granting judgments and business decision-making in Sri Lanka, it is said that the belief in each religion that they believe will have an impact on their spirituality and work spirit and will have an influence on the decision making process they do. The respondents in this study were executives who embraced Buddhism, Hinduism, Islam and Christianity. In the study of the nature of the study literature made by Long (2015) it is said that the spirituality that

is in the work will make the work carried out by someone can provide meaning, can provide motivation and can also provide social impact. Spirituality in the work can also provide a sense of developing self-actualization within a person and will have an impact on the spirit of work being carried out. Empirical studies that conducted by Afsar and Badir (2016) also state that the existence of spirituality in work spirit has an impact on the appropriateness of the relationship between people and work and also has an impact on innovation in work behavior.

There are several focus of discussions related to commitment. However, commitment is essentially a link in the organization and also considers the costs that may occur related to the decision to leave the organization. This was conveyed in the view of Becker (1960) which states that commitment is a line that is consistent with the activities carried out. While Farrel and Rusburt (1981) state that what is meant by commitment is related to the likelihood that occurs when an employee will leave his job and involves feelings that are psychological and also places a person with an emotional feeling so that the desired goal will be achieved. While Silverthorne (2000) states that the right individual in an organization or company will have satisfaction with the work he is undertaking and will have good motivation in carrying out work obligations. This research want to explore the spirituality and commitment background of financing staff in Islamic banking when they make decision about murabaha financing. This is the basis of the research with the title spirituality analysis and organizational commitments in murabahah with individual accuracy as mediation variable.

According to Robert and Kinicki it stated that that commitment of an organization is a reflection of where an employee recognizes the organization and tied to his goals according and based on organization objectives. This is an important work attitude because committed people are expected to show their availability to work harder to achieve organizational goals and have a passion who are more likely to stay with a company. It stated originally from Mowday, Porter and Steers in 1982. About the spiritual are often associated with religion. In a study that conducted by Gothheil (2006) in his dissertation it is said that spirituality and religion originate from the same source, but

have different goals. Smith (2001) also said that the human need for God is the same as the need for food and drink. Although spirituality is not always the same as the concept of religion or religion, but in the context of the science of religious psychology it will always be very close to the spiritual concept. Related to the concept of religion, Batson and Ventis (1982) state that humans will always individually anticipate their lives, because they are faced with the fact that humans live and also die. It is according to them that religion develops along with the question. Gothheil (2006) which refers to Houston Smith issued in 1958 said that religion or religion has several things that always appear and exist simultaneously. In the context of the relationship between spiritual and religious, the view of Pargament (1997) confirms that spirituality is the context: the person of religion or religion .. Spirituality itself comes from words French sentence espirit (Gottheil, 2006), which means breath of life. The word spirit also comes from Latin which means breath and or soul. In Gothheil (2006) it is said that spiritual has several meanings, namely as a supernatural power, as a main principle and also as a substantial substance. After the 20th century, definitions of spirituality are increasingly found in various literatures. This is in line with the increasingly close discussion of spirituality related to life compared to only religion. In a study conducted by Gothheil (2006) it was shown that the Christian Science Monitor shows that spirituality is greater in scope than religion. In addition, various business studies in the United States show that there are many discussions of spirituality in the world of workdone. In the study of Strack and Flotter (2002) it is said that spirituality is something that is not visible but in the work that will help provide energy or energy to do something. While in a study conducted by Konz and Ryan (1999) it is said that spirituality is a relationship that occurs between humans with something that is not seen and not seen and will contribute to one's personal development. In the relation between religion and religion and also related to spirituality there are measures developed by Adawiah and Scouts (2017). The spirituality is important for decision making process in the financial institution, including especially in Islamic bank

In the research that focuses on spirituality in the workplace, 13 indicators of the existence of Islamic spirituality in the context of the business world in Indonesia are produced, where it is expected that the results of the research can be utilized by the human resources division in various companies. Spirituality that occurs in the world of work is widely discussed today. Among them is a discussion of the definition of spirituality of work spirit carried out by Fagley and Adler (2012) which states that work spirituality. Spirituality is a concept that confirms that employees can find the purpose of life that they lead , also builds strong relationships with his colleagues and builds a relationship between the values he believes in with the goals of the organization where he works. From this it can be seen that the spirituality of work spirit is a link between personal beliefs and the values that exist in the organization and also in the company. The discussion conducted by Fagley and Adler also emphasized the importance of appreciation or appreciation as a factor that will support success in the world of work. In a study conducted by Milliman et al (2003) it is said that although it is an abstract thing, spirituality of work spirit can be proven through an empirical study. Individually this work spirituality will have an impact on the enjoyment of the work done by someone, have a sense of togetherness and the work done will always be in harmony with the goals of the organization. How is the relationship between the concept of spirituality in the world of work with the example that a person will enjoy every job or task that is part of his responsibilities with the concept of spirituality itself can be seen from the gratitude that needs to be owned by everyone who makes it will do everything that becomes its responsibilities properly. Research conducted by Milliman et al (2003) divides the concept of work spirituality in 3 levels or levels, namely the individual level consisting of the meaning of work for the individual itself, the level of the group which means a feeling of ownership between fellow parties who work and also mutually support that occurs between employees and the level of the organization where employees will feel connected with the goals to be achieved in the organization.

Organizational goals can be in the form of a vision and mission within the organization. In a study conducted by Yogatama (2015) it was said that a clear vision and mission would make a person feel as though he had a motivation in the work he was doing. This is also in accordance with what is said by Compton (2005) which states that the existence of a good organization will encourage positive changes from individuals who work there. As it is known that an organization to be able to develop and survive it requires several things that are related to opportunities and also the performance of the organization itself. The success of performance is one of the main aspects to be achieved in an organization because the opportunities that exist without being balanced with performance will make the growth of an organization will experience obstacles. On this basis it is expected that individuals who are in one organization will have high performance so that the goals of the organization can be achieved more effectively. This has led to the thought issued by Compton (2005) that there needs to be a good organizational climate so that there is appreciation for the aspirations of individuals who are in the organization. This raises a thought about the need for a workplace spirituality in the world of work. What is meant by work spirituality, as conveyed by Ashmos and Duchon (2000) is an understanding of the individual self as a spiritual being where his soul needs a maintenance in the workplace, where he works with the values within and experiences experience the taste, purpose and meaning that exist in his work. Thoughts about spirituality at work were also conveyed by Milliman, Czaplewski and the thoughts conveyed by Ashmos and Duchon arose because the place of work is now the most frequent gathering place for many people because many of the people who spend their time at work. Ferguson (2003) which says that this spirituality includes levels in terms of work, in the level of society or the community and also in the level of organization. Spiritual values will ultimately give employees to be able to connect with one another where employees will be able to connect with each other and feel able to work and have inner peace in their work. Inner peace can occur because of spirituality in the world of work cannot be separated from any religious foundation that

exists in this world. In research conducted by Fernando and Jackson (2006) the spirituality of working spirit is very helpful in the decision making process. This research was conducted on business leaders in Sri Lanka with various different beliefs between them. The inclusion of religion in this study proves that spirituality in the world of work can also include religious factors. And thus included in this case is the spirituality of Islam in the world of work. Islamic spirituality is rooted in the meaning of Islam itself, which generally means being obedient to one God, where there is no other god besides Allah SWT. This gives rise to a feeling of faith (Scouting, 1998). In Islam spirituality means something that is not seen, which is not visible but can always be associated with the life that is lived by humans. In the study of Islam, spirituality will lead to faith, because spirit is basically a spirit given by God to humans, as conveyed in the Qur'anic scriptures.

Spirituality system in Islam basically covers 3 things, namely taqarrub, muraqabah and also istiqamah (Adawiyah and Scouting, 2017). Taqarrub means always trying to get closer to God, muraqabah means always being aware of the interference from Satan, while istiqamah means always trying to walk straight in the right line and blessed by Allah Almighty. In the context of work, spirituality that is always present and encompasses work is said to improve work performance (Petschawanga & Duchon, 2012). From this we can see that basically spirituality, including Islamic spirituality, has a closeness to religion or religion. In the 20th century and also the 21st century, more and more governments are trying to combine various concepts that exist in religion in government life and also social society, including Islam (Esposito, without the year).

In the relation between religion and religion, there are measures developed by Adawiah and Scouts (2017). In this research focusing on spirituality in the workplace, 13 indicators of the existence of Islamic spirituality in the context of the business world are produced, which are expected to be utilized by the human resources division in various companies, especially companies that are categorized as entities sharia. Commitment in the work will ultimately also have an impact on increasing commitment in the organization. Related to success and also the goals of the organization, the spirituality of work spirit that exists in one organization will also increase success in carrying out work within the organization (Mitrof, et al, 2009). Success in carrying out tasks within the organization is part of the commitment that exists in the organization. Organizational commitment, as stated by Allen and Meyer (1991) basically has 3 dimensions, namely affective commitment, normative commitment and ongoing commitment. This dimension comes from two basic types of commitments, namely the existence of a commitment in attitude and commitment shown in behavior. There are several definitions collected in Yahya and Ibrahim (2016) which are said to be organizational commitment is a bond that can connect between employees and the company where they work and can provide satisfaction in the work done. The most common understanding given in the issue of organizational commitment is the understanding conveyed by Porter, et al (1974) which states that commitment in the organization basically includes beliefs and acceptance of the goals of the organization, the desire to be able to achieve the goals that exist in the organization and also shows loyalty to the organization. Included in the organization are Islamic financial entities. In relation to Islamic banking, Wiyono, Slamet and Taufan Maulamin (2013) also stated that there are several contracts and transactions that exist within the Islamic entity. The agreements are:

1. Rahn contract
2. Murbahah Contract
3. Wakalah Contract
4. Hawalah contract
5. Wadiah Contract
6. Kafalah contract
7. Profit sharing Contract

Profit sharing based agreement from some of the existing contracts that are most commonly used and widely known by the public are profit-based and sales-based contracts. That is because the contract based on the results or syirkah and also the contract based on buying and selling is the most widely performed contract by Islamic banks (Huda, Nurul and Mohamad Heykal, 2010). A sale-based contract is usually implemented in

financing under the name murabaha contract, while a production-based contract is usually implemented in a contract called mudharabah.

METHODS

The hypothesis is a conjecture that is temporary in nature on the relationship of at least the variables whose proof will be made through research (Sekaran, Uma, 2013). While Cooper and Schindler (2014) emphasize that the hypotheses that we put together so well must be in accordance with the objectives of the research we are doing. In addition, the hypothesis must be tested or observed empirically.

The Research that conducted by Milliman et al (2003) divides the concept of work spirituality in 3 levels, namely the individual level which consists of the meaning of work for the individual itself, the level of the group, which means a feeling of ownership among fellow parties working and also mutual support that occurs between employees and the level of the organization where employees will feel connected with the goals to be achieved in the organization. This is the reason for our first hypothesis

Hyphothesis:

1. Hypothesis 1:
   Spirit of workplace spirituality will influence the decision making process of murabaha financing.For second hypothesis the research conducted by Fernando and Jackson (2006) the spirituality of working spirit is very helpful in the decision making process

2. Hypothesis 2:
   Does the organization's commitment to the objectives of the sharia entity have an impact on the approval process of murabaha financing in the Islamic financial entity.

3. Hypothesis 3:
   Does individual accuracy mediate the relationship between murabaha financing approval processes and commitment to organizational goals.

This research is a research with an explanatory research format with the format in the form of hypothesis testing which is causal. Research is centered on spirit of workplace spirituality in relation to the approval decisions of customers who have the need for murabaha financing where it is expected that the results of this research can provide a general picture of whether the spirituality present in the work spirit and commitment from the organization will have an impact on the approval process will murabaha financing needs raised by individual customers, especially for consumer financing. The research environment in this study is real because the research will take the opinions of the authorities to take approval of murabaha financing needed by the customer. The research unit is in the form of individuals, namely the authorized party in giving approval for the murabaha financing.

The study was conducted by distributing questionnaires to staff in the financing section of Islamic banks. Distribution of the questionnaire requires permission from the HRD department and is also legal department from the Islamic bank, so as to make the process of applying for a permit until the questionnaire can be collected it takes approximately 10 working days. The questionnaire distributed was distributed to the financing division in several Islamic banks, namely 1 Islamic bank which is a subsidiary of a state-owned bank and the other is an Islamic bank owned by a private party. In addition, the questionnaire was distributed via Google form. Researchers prepare to distribute questionnaires question in each Islamic bank, focusing on the head office of each bank. And in the end returned about 45 questionnaires. Of the 45, 15 had to be thrown out because they were filled by non-financing from Islamic banks, so there were 30 total questionnaires that could be used. The question is focused on the spirituality of the financing decision staff in Islamic bank and their organizational commitment that have related with their financing decision in Murabaha Financing.

RESULT AND DISCUSSION

The results that researchers get are as follows: Previous researchers conducted a statistical statistical analysis to see the condition of the respondents. With a series of results obtained are as follows

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Hypothese 1 :

The Influence of spirit of workplace spirituality and Organizational Commitment on Individual Accuracy and Its Implications for Murabaha Financing Decisions After conducting a literature study and empirical data and also use the of smart PLS tools, a Murabahah Financing Decision model is produced which is influenced by Spirituality of Workplace Spirituality and also with Organizational Commitment mediated by Individual Accuracy as shown in the figure below:
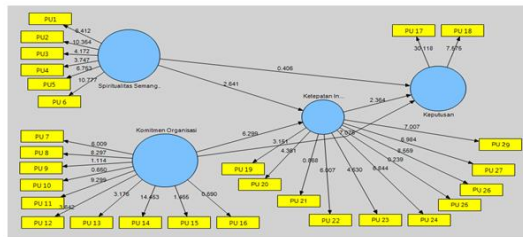

Figure 1 : The relation between Murabaha financing and spirituality

Basically, the picture can be seen that the variables related to murabaha financing decisions are influenced by Spirituality of Workplace spirituality and Organizational Commitment and mediated by Individual Accuracy. The Spiritual Variable of Work Spirit itself has 6 (six) indicators. Organizational Commitment Variable has 10 (ten) indicators. Variable of Murabahah Financing Decision has 2 (two) indicators. The Individual Accuracy variable has 11 (eleven) indicators. The analysis of measurement models in research:

Model Measurement

Evaluation of measurement models through covergent validity and discriminant validity. Convergent validity is evaluated in

three stages, namely indicator validity, construct reliability, and average extracted. Evaluation of convergent validity starts with looking at the value of each indicator loading factor.

Table 1 Cross Loading Result

Indicator	Murabaha Financing Decision	Individual Accuracy	Organization Commitment	Spirituality of Workplace Spirituality
PU 10			0.152568	
PU 11			0.742773	
PU 12			0.488626	
PU 13			0.510661	
PU 14			0.813258	
PU 15			-0.2933	
PU 16			0.220504	
PU 17	0.90077			
PU 18	0.8627			
PU 19		0.540046		
PU 20		0.629438		
PU 21		-0.13666		
PU 22		0.696573		
PU 23		-0.56961		
PU 24		0.570817		
PU 25		-0.05124		
PU 26		0.0674188		
PU 27		-0.57831		
PU 29		0.597051		
PU 6				0.728139
PU 7		0.634365		
PU 8		-0.5965		
PU 9		-0.17372		
PU 1				0.62583
PU 2				0.736974
PU 3				0.570573

PU 4				0.506791
PU 5				0.658101

The validity indicator itself is shown by the loading factor value of each indicator against the variable. A loading factor of less than 0.500 will be excluded from the model. This is done in order to obtain a model that meets the criteria for good goodness of fit. Based on table 36 outer loading above it is known that some indicators have a loading factor value above 0.500 and partly below 0.500. It can be seen in figure 3 and table 36 that there are 10 (ten) indicators which have values below 0.500, namely PU10 (0.152), PU12 (0.488626), PU15 (-0.2933), PU16 (0.220504), PU21 (-0.13666), PU23 (-0.56961), P25 (-0.05124), PU27 (-0.57831), PU8 (-0.5965), and PU9 (-0.17372). The ten indicators were then decided to be excluded from the existing model. Thus, the model undergoes adjustments as presented in Figure 4.
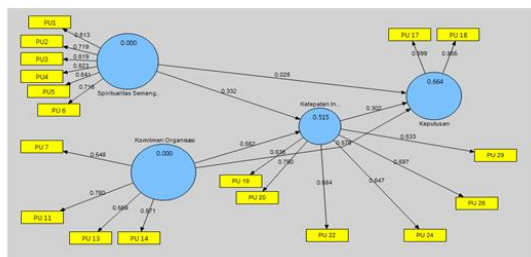

Figure 2 : Validity factor

The next analysis is to do construct reliability by looking at the composite reliability value of the blocks that measure the construct.

Table 2 Composite Reliability

Variable	Composite Reliability
Murabahah Financing Decision	0.875110
Individual Accuracy	0.794509
Organizational Commitment	0.792355
Workplace Spirituality	0.806229

The construct will be declared reliable if it has a composite reliability value above 0.60. From the results of SmartPLS output above all constructs have composite reliability values above 0.60. So it can be concluded that the construct has good reliability. The next analysis is the analysis of comparing the value of AVE with the value of the root of AVE.

Table 3 Comparison of AVE

Variable	AVE	√AVE
Murabahah Financing Decision	0.778016	0.882052
Individual Accuracy	0.394618	0.628186
Organizational Commitment	0.497925	0.705638
Spirituality of Workplace Spirituality	0.412135	0.641977

Table 4 Latent Correlation Variable

Variable	Decision	Individual Accuracy	Organization Commitment	Spirituality of Workplace
Decision	1.000000			
Individual Accuracy	0.684918	1.000000		
Organization Commitment	0.777558	0.640686	1.000000	
Spirituality of Workplace	0.30608	0.465605	0.237723	1.000000

The discriminant validity evaluation is carried out in two stages, which are looking at the cross loading value and comparing the quadratic value of the correlation between the construct and the AVE value or the correlation between the construct and the root of AVE. The cross loading criterion is that each indicator that measures its construct must correlate higher with its construct compared to other constructs. The root value of AVE for each variable (see Table) shows a higher value than the correlation value between constructs and other constructs and this implies that the

construct has a high discriminant validity. AVE value variable Murabaha Financing Decisionsis 0.778 so the root value is 0.882. The value of AVE is higher than the correlation value between the construct of the Murabahah Financing Decree and the other constructs which is equal to 0.306080 (the Murabahah Financing Decision with the Spirit of Work Spirituality); 0.777558 (Murabahah Financing Decision with Organizational Commitment); 0.684918 (Murabahah Financing Decision with Individual Accuracy); etc. With these conditions it can be stated that the model is good.

PU1 is one indicator of the Spirituality of Work Spirit Variable which has a correlation value of 0.613 with the Spirituality of Work Spirit. The correlation value is higher than the PU1 correlation value with other variables (See Table 41). Likewise with other indicators.

Table 5 Cross Loading Results

Indicator	Decision	Individual accuracy	Organizational Commitment	Workplace Spirituality
PU 11	0.565393	0.499129	0.780001	0.255469
PU 13	0.253204	0.234842	0.568758	-0.08959
PU 14	0.858386	0.595529	0.87142	0.207102
PU 17	0.898765	0.636423	0.733957	0.26282
PU 18	0.865016	0.568613	0.632414	0.278811
PU 19	0.743678	0.636332	0.463312	0.178955
PU 20	0.520249	0.749714	0.426689	0.539048
PU 22	0.192554	0.583764	0.377321	0.181069
PU 24	0.189156	0.64716	0.261617	0.256591
PU 26	0.314666	0.597371	0.413804	0.22272
PU 29	0.298681	0.53317	0.403895	0.307816
PU 6	0.26935	0.455114	0.199036	0.71597
PU 7	0.178708	0.368286	0.548124	0.196843
PU1	0.068983	0.230746	0.080405	0.613199
PU2	0.258366	0.298701	0.212893	0.719026
PU3	0.233322	0.285011	0.155612	0.618965
PU4	0.118388	0.175202	-0.00216	0.52299
PU5	0.039272	0.137314	0.204104	0.640744

Source : Primary Data Analysis

Based on the results of table 41 the value of cross loading, each indicator that correlates higher with each construct is compared with other constructs, so that it can be declared to have good discriminant validity. Future studies are comparing the correlation of latent variables with the roots of AVE constructs.

Structural Model Testing (Inner Model)

After the estimated model meets the discriminant validity criteria, the structural model (inner model) is tested. Following is the R-square value in the construct.

Table 6. R-square values

Variable	R Square
Murabahah Financing Decision	0.664376
Individual Accuracy	0514514

Organizational Commitment	
Workplace Spirituality	

Source: Primary Data Analysis with Smart PLS

Table above shows that the R-square value of the Murabaha Funding Decision Variable is 0.664. This shows that Spirituality of Work Spirit, Organizational Commitment and Accuracy of Individuals is able to explain the variability of Murabahah Financing Decisions of 66%, while the remaining 34% is explained by other variables not discussed in this study. Whereas the variability of Individual Accuracy explained by Organizational Commitment and Spirituality of Work Spirit is 51%.

After the evaluation of the measurement model is fulfilled, then the next is the evaluation of the structural model. This evaluation includes the significance value of each path coefficient which states whether or not there is (significant) influence between constructs.

Table 7. Path Coefficients (Mean, STDEV, T-Value)

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (O/STER)
Individual Decision ->	0.301738	0.305316	0.082508	0.082508	3.657083
Organization Commitment -> Decision	0.747011	0.741225	0.067039	0.067039	11.14289
Organization Commitment -> Individual Accuracy	0.561746	0.550742	0.078973	0.078973	7.113169
Spirituality of Workplace Spirituality -> Decision	0.128498	0.133059	0.063137	0.063137	2.03523
Spirituality of Workplace Spirituality -> Individual Accuracy	0.332065	0.344513	0.072754	0.072754	4.564215

Source: Primary Data Analysis with Smart PLS

Definition and Summary Of The hypothesis

First Hypothesis Discussion

The first hypothesis states that work spirituality will influence the decision making process of murabaha financing. Based on the coefficient value of 0.128498 and the t-statistic value of 2.03523> 1.96, the first hypothesis is accepted. This implies that the Spiritual Spirit

of Work variable has a significant positive effect on Murabaha Financing Decision Making.

Second Hypothesis Discussion

The Second Hypothesis states that organizational commitment to the objectives of sharia entities has an impact on the approval process of murabaha financing in sharia entities. Based on the coefficient value of 0.747011 and t-statistic value of 11.14289> 1.96; then the second hypothesis is accepted. This implies that the variable Organizational Commitment has a significant positive effect on Murabaha Funding Decision Making.

Third Hypothesis Discussion

Accuracy mediates the relationship between murabaha financing approval processes and commitment to organizational goals. Based on the coefficient value of 0.301738 and t-statistics value of 3.657083, it can be stated that the Third Hypothesis is accepted.

CONCLUSION

This research is a research that conducted to develop the theories that related to spirit of workplace spirituality and its relationship with the decision on murabaha financing. Initially the discussion in this research was focused on spirituality. However, after seeing the discussion of the results of studies conducted previously as conducted by Afsar (2016) a branching was done which tried to explore the relationship between work spirituality and organizational commitment in the approval process of murabahah financing, with a focus on decisions on murabaha financing made on Islamic financial entities in Jakarta. It is hoped that this study will be able to be understood by practitioners of Islamic financial institutions in Jakarta to be able to pay more attention to the level of spirituality of work spirit among the staff within the entity. This research also strengthens research conducted by Petschawanga & Duchon (2012) which states that spirituality will further increase employee morale. This research has also succeeded in proving what Long (2015) said, where it is said that the spirituality that is in work will make the work done by that person can give meaning, can provide

motivation and can also have a social impact. The research carried out by distributing questionnaires also strengthens the thoughts conveyed by Ashmos and Duchon (2000) who state that the spirituality of work spirit is important to study because today's workplaces are the most frequent places where many people gather. of those who are in their daily activities where they carry out their daily activities. It is important to pay attention to this. It is hoped that this research will be understood by the actors of Islamic financial institutions in Jakarta to be able to pay more attention to the spirituality level of work spirit among staff within the entity's environment. This is the contribution of thus research. For this research limitation is the time constraint when conducted this research. This research done starting with the data collection until the research done only in 3 months. This is the reason the result from this research is not well expected. For the future research it should consider the longer period for this research to get the better result.

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