

Goal-setting in Islamic Banking: the Effects Of Personality And Perceptions Of the Goal-Setting Process on Job Satisfaction And Service Performance

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ABSTRAK

This conceptual review shows the effect of setting conscious goals in terms of goal setting based on objective goals, transcendent goals and no goal setting that will result in the creation of personality and perception, while at the same time job satisfaction will also have an impact on the creation of job satisfaction and improved service performance that results improvement of company performance. In other words, the development of goal-setting is based on religious grounds.

Keywords Questionnaires

Goal-setting, Job satisfaction, Personality, Perception, Service Performance.

1. Intro

Indonesia is the country with the largest Muslim population in the world. Based on data released by The Pew Forum on Religion & Public Life (2016)[1], referring to that data, an organization must be able to analyze the needs most of the Muslim community. Because of the demands of organizations that must move following the existing market trends, finally conventional banking in Indonesia is now developing its business by establishing a sharia or sharia business unit. This is done to see the potential to attract more customers because of the establishment of a system based on Islam and based on the prohibition in Islam to collect or borrow with interest or to be called usury and an investment ban for businesses categorized as haram becomes a necessity in the present.

In accordance with the development of the existing era, an organization is required to be ready to face a very tight competition. it causes an organization to move quickly with a dynamic flow and work in harmony following the market trends that exist. In the end organizations are competing to find ways to successfully achieve their goals. To achieve that goal an organization relies heavily on effective, efficient, and high-performing workforce as well as in the rapidly expanding Sharia banking industry. the organization's dependence on the workforce creates a new need in which the company judges that employees are an important asset in an organization within which one must move in synergy. one way to synergize the company should be able to improve the performance of its employees.

To improve the performance of employees there are several components that must be seen one of them is the perception built from an employee can be seen through goal setting, that employee perceptions can be seen through goal setting that will create a personality that will affect job satisfaction and service performance. In Islam it is explained that the determination of a Muslim's work goals is worship. But not all Muslims set their goals in work is for worship, because a person's goals can be influenced by the needs of each individual. According to Lewin one's needs are determined by social factors, whereas according to Mashlaw theory where every individual has a need to be recognized, where in an era of information disclosure the needs are central and main.

The shift in values and culture leads to differences in the perceptions of individual habits and needs. The need to be acknowledged through lifestyles and prestige is more important in the present where it leads to lower employee morality such as high corruption growth, exploitation of materialism, pollution, and moral weakness that destroys the social fabric of the family. Based on the above narrative can be formulated that the determination of one's goals can be summed up into three namely: the determination of the purpose of work is worship, the determination of the purpose of work just to pursue worldly things such as lifestyles, pursue positions, bonuses and positions, and setting goals one works only as duty lender aimlessly to achieve. After the creation of an employee's goals then, because of the importance of improving employee performance

many companies develop techniques that are used as part of a performance appraisal tool. In the performance appraisal there are components that expect.

The writing is intended to discuss the extent to which the goal setting process will create a personality and build a perception of job satisfaction and service performance. This study will assess the extent to which the Goal Setting Theory's perception is that we will move if we have clear and definite objectives and can be used to conduct further empirical studies and help the company to maximize goal setting.

While such programs may in practice be ideally designed in accordance with goal-setting theory setting one's goals can be seen from the determination of the original purpose of whether Objective Goal, Transcendent Goal, Without Goal Setting, individual employee perceptions of the system may also affect their performance, through their goal commitment or through outcomes in terms of job satisfaction. Identifying how staff members' perceptions of goal-setting aspects affect work motivation is valuable, to support the desired performance-enhancing effect of a goal-setting program in Islamic Banking.

2. Conceptual review

2.1 Goal setting component

Over the last five decades, seminal work was realized, notably by [2, 3], who identified the principal conditions under which conscious goals are the most efficient in raising an individual's motivation toward a certain task. According to [4], the goal setting theory postulates that the level of motivation and performance can be higher when the individual establishes specific objectives. Another theory, known as "self-determination theory", claims that human behavior can be driven both by internal and external factors for individuals [5]. Goal-setting is the core of management by objectives (MBO) programs that have been used since the 1970s [6]. Besides outlining how a person's performance can be increased by goals, the high-performance cycle also includes the consequences of action. High performance leads to external and internal rewards, which in turn promotes job satisfaction. Locke and Latham argued that not only rewards and recognition for performance, but also feedback, supervisor or organizational support, and low levels of goal conflict should lead to higher levels of job satisfaction.

Motivation theories attempt to explain the factors that have direct or indirect influence on motivation

and organizational performance, such as employee motivation and other motivational factors, etc. [7]. Among the traditional content theories, Maslow's Hierarchy of Needs is the most influential. [8] Maslow theory proposes that human beings want (they always want, and they want more!) and therefore a satisfied need is not a motivator of behavior. Also, human needs are arranged in levels - a hierarchy of importance. He organized human needs into 5 categories, namely, physiological, safety, social (sense of belonging), self-esteem and self-realization needs. The theory hypothesizes that once a need of inferior rank is satisfied (such as food, clothing, etc.) the next level need becomes dominant, and the person gets motivated to accomplish this higher rank need. According to this theory only an unsatisfied need could motivate behavior, with the dominant need being the primary factor for motivation [9]

Much of the theory of goal setting is based on a western point of view and few see it that emphasizes the religious viewpoint. Based on that in sharia banking those employees are more likely that those who believe in Islam and that practice tend to be more committed to their organization and may be more satisfied with their work. However, not much research has been done on cross-cultural and other religious perspectives, and in particular, Islamic perspectives [10] [9]

2.2 Goal setting component

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2.3 Relations between goal-setting components and Job Satisfaction.

Relations between goal-setting components and goal commitment according the result of [14] research shows that the perception of goal setting system is not only related to job satisfaction but also commitment of purpose. Potential negative performance effects, for example because of insufficient clarity of purpose or the fact that goals conflict with personal values, can be avoided by paying attention to design (and regularly evaluating assigned) goal setting systems within the organization. In addition, considering the personality traits, the practitioners offer new ways to meet the high expectations associated with the goal setting program. Although it seems that explicit goal setting is no longer a competitive advantage for the organization, there is an urgent call to think of alternative methods to improve motivation and

therefore employee performance can be achieved. An alternative method that will be assessed in this research is goal-setting based on objectivity, transcendent or aimless.

In this research the company that will be in the thorough is sharia banking which is a service company with sharia base of Islam so that way that can be applied in determination of purpose of this research by setting goal seen from alternative method which will be assessed in research this is goal setting based on objectivity, or aimlessly.

For Muslims, Faith is the most powerful and powerful motivational force because all of their activities and actions are manifestations of their Faith [15]. In the Qur'an, Allah (SWT) states, "Say: Muhammad, (SAW) my prayer, my sacrifice, my life and my death belong to God; He has no partner and I am commanded to be a subservient person" (Al-Quran, 6: 162-164). Muslims consider all their work as worship (worship) or goal setting is transcendent. It creates real inner motivation and self-direction [9]. It is these basic beliefs and intentions that guide Muslims to seek God's pleasure by demonstrating a high level of devotion in every task they undertake[13]. The most important component of this transcendent motif is belief in God (the Eternal, the Absolute, and the Creator of the Universe, and the fact that man must be responsible for his actions in this life as well as the Hereafter [16].

Many Muslims will find their motivation in religion, as well as in their cultural heritage[13]. And any approach to the subject of motivation that fails to present Islam, or produce results that are inconsistent with Islamic practice, will not work [13]. Islam governs how one is obliged to work even though many claims that the main Muslim duty is to worship. Al-Ghazali also mentions the Companions of the Prophet `Umar ibn al-Khattab, which is used to emphasize this further by saying to the people, "Never should anyone think that du'a' (petition) for a workless sustenance will give him benefit, because heaven never rains in gold or silver" (Al Ghazali, 2004).

According to Tasmara [17] working for a Muslim is a sincere effort to mobilize all his assets, think and dhikr to actualize or manifest himself as a servant of God in other words we can also say that only with working humans will humanize him. Working for Muslims is not only based on the purpose of the natural world, the work is worship. Work is a way to meet the needs of physical, psychological, and social needs. With human work will get a certain

satisfaction that includes the fulfillment of physical needs and sense of security, as well as social needs and ego needs. In addition, work is an activity that gets social support and the individual itself. Social support can be a public appreciation of busy work activities. While individual support can be the background of work activities needs. Such as the need to be active, produce, be creative, to gain recognition from others, to gain prestige and other needs.

"That Allah loves the believers who love to work hard in search for livelihood". (Tabrani and Bukhari)
"From 'A'ishah (the wife of the Messenger of Allah), the Messenger of Allah said: "A person working hard will be forgiven by Allah ". (Tabrani and Bukhari)
Work is a necessity, but the results obtained will be different when setting goals, one becomes very objective. The orientation of a worker whose objective is to judge that work is not merely to perform worship, but work will be regarded as the fulfillment of just earthly needs. Someone will try how to relentlessly pursue positions, sales targets to pursue bonuses, and salary. There are positive and negative aspects if a person is objectively objective, in a positive way someone will pursue his goal in earnest so that his expectations can be achieved. From a negative aspect when one's objective is more toward the objective of all kinds of ways will be done to achieve his ideals even in ways that are not in accordance with the religious sharia. But in other cases there are employees whose purpose is to work without thinking of a clear purpose, working just to get rid of the task, Rasulullah saw said, "in fact, among the sinful acts, there is something that cannot be erased by prayer, alms, or pilgrimage. But it can only be redeemed with sincerity in earning a living[18].

According with [18] the purpose of Islamic law is the benefits of human life, both spiritually and physically, individually and socially. It is not only for the life of this world but also for eternal life in the Hereafter. Abu Ishaq al-Shatibi sums up five Islamic law objectives, namely:

1. Hifdz Ad-Din (Preserve Religion)
2. Hifdz An-Nafs (Nurturing the Soul)
3. Hifdz Al'Aql (Maintain the Mind)
4. Hifdz An-Nasb (Nurturing the Descendants)
5. Hifdz Al-Maal (Preserve the Property)

The five objectives of the Islamic law in the literature are called al-maqasid al khamsah or al-maqasid al-shari'ah.

Briefly setting goals in Islamic banking can directly affect a person's personality will create perceptions, and encourage consistency of behavior. In a

company, it becomes important to improve the performance appraisal seen from one's goals to work. In accordance with the goal setting between Objective goal or transcendent goal in Muslims that impact on personality and perception, will affect job satisfaction and service performance. The model effects of goals on goal setting, personality, and job satisfaction and service performance. illustrated in Figure 1



2.4 Relationship of job satisfaction with service performance

According to Malthas (2008: 107) job satisfaction is a positive emotional state of evaluating one's work experience. This indicator of job satisfaction can be measured by discipline, morale, and a small labor turnover. Job satisfaction affects service performance in accordance with the expectancy theory of Victor Vroom [19]. There are three concepts used as building blocks in the theory of expectation are: (1) performance-outcome expectancy. Individuals believe that if they behave in a certain way, they will get something certain; (2) valence. Each outcome has a value / valence for a individual. Outcome has a different valence for everyone; and (3) effort-performance expectancy. Expectancy represents an individual's perception of how hard it is to achieve a behavior and the likelihood of success to be achieved from that behavior. In general, the motivation to attempt to behave in a certain way will be highest if: (a) the individual believes that the behavior will provide outcomes (performance-outcomes expectancy); (b) the individual believes that the outcomes have a positive value for him (valence); and (c) individuals believe that they will be able to achieve performance at the desired level (effort performance expectancy).

Herzberg's research results suggest that compensation (salary) and working conditions should be sufficient to keep employees satisfied. Employees will be dissatisfied if these hygiene / extrinsic factors are perceived as inadequate and employees are satisfied if these motivational /

intrinsic factors are given to employees. Job satisfaction in turn will motivate employees to work more productively [20]. According to Islam's view that work productivity can be defined as a life-view corresponding to the Qur'an and Hadith that every individual of a Muslim must have a mental attitude that always strives to improve the quality of life today must be better than yesterday, and tomorrow must be more better than today. These views and mental attitude are expected to provide motivation for employees to improve work productivity.

In this research data collection with questionnaire on quantitative research to see the relationship between performance and personality towards goal setting based on objective criteria, transcendent goal and without goal, and its effect on job satisfaction and service performance. The company, that will be studied is Syariah Banking service company. It will be very interesting because it is seen in syariah banking organization has very clear direction in establishing organizational culture in accordance with maqasid syariah. Whether in this case the organizational culture will be properly applied in the goal so that employees can have context maqasid syariah goals or in fact each employee has a goal setting different and far from maqasid Shariah. Conceptually Shariah banking should have applied it still see in the concept of Islam there are standards of behavior that is created based on the piety of someone who believes that giving the best performance will generate material for his livelihood and spiritual to fill his faith as worship. The study by [21] revealed that a significant relationship exists between Al-Taqua-piety, the job performance, and job satisfaction. [22] found that there is a significant relationship between Al-Taqua and organizational loyalty.

2.5 Personality and perceptions of work performance

In the context of organizational personality is a combination of stable physical and mental characteristics that provide identity to the individual. These characteristics or attributes include the person's appearance, thoughts, actions, and feelings because of the interacting genetic and environmental influences (Kreitner & Kinicki, 2014)[23].

Perception is a process of recognition or identification of something by using the five senses. The impression received by the individual depends largely on the whole experience that has been gained through the process of thinking and learning, and is influenced by factors derived from within the individual (Drever in Sasanti, 2003) [24].

Gibson, Ivancevich, and Donnelly (1996) [25] suggest that employee behavior including work

performance is a function of multiplication between individual (I), organizational (O), and psychological (P) variables. Individual variables include abilities / abilities and skills / skills, background, and demographics. Organizational variables consist of power, leadership, rewards, organizational structure, and job design. While the psychological variables include perception, attitude, personality, learning, and motivation.

The behavior that produces work performance is a combination of all aspects including perception and personality. So that when a person's perceptions and personality have been formed it will produce work performance.

2.6 The relationship between goal setting and service performance

In recent years, the sharia banking industry has become increasingly competitive, and as such, many ways continue to be developed in search of strategies to develop and renew their competitive advantage. A common strategy is to distinguish themselves from penalties by improving the services offered (Kumar, 2004) [26]. Quality of service becomes the most important in-service companies, so many ways are done to improve the service. Service Performance that is presented by sharia banks should be able to answer the problems that arise in determining the quality of services because after all consumers can assess the quality they receive from a producer, not on their perceptions of the quality of services in general. Service Performance is the performance of the service received by consumers themselves and the value of customer satisfaction with loyalty [27].

Cronin & Taylor in 1992 [27] began to develop the concept of service performance to measure the quality of service through consumer or customer perceptions of the actual performance of the company Kumar et al. (2002), [28] as quoted states that high quality of service will result in high customer satisfaction and increase customer loyalty. In turn service performance will influence, customer satisfaction (customer satisfaction). Customer satisfaction is a factor that is also important to the success of the company, as a satisfied consumer or customer will tend to direct his or her behavior to Wong & Sohal's repurchase (2003) [29]. In line with the opinion of Klein and lee that goal setting makes a person committed to achieving goals, and can construe objectives specifically, which will ultimately improve individual performance (Klein and Lee 2006) [30].

Thus, it is clearly illustrated that excellent service performance will be provided by employees who are

committed to goal setting by providing new and memorable experiences for the customer and will increase customer satisfaction so that the company will still exist and grow as customers grow.

3. Conclusion

Improved performance is an important activity for a company, in line with the goals of the company. Determination of the objectives can be seen from the objectives of the company in this case it becomes interesting to examine the factors that become goal setting for employees in sharia banking. The existing system in sharia banking is very clear that the main purpose is maqasid syariah, in this case the determination of the goal must hold fast to maqasid syariah, but not necessarily make someone who work in Islamic banking has the same purpose. Setting one's goals can be seen from the determination of the original purpose of whether Objective Goal, Transcendent Goal, Without Goal Setting. When a person has set goals, it will be very influential on personality and personality that produces a consistency attitude, how to take a position in the job, how to cope with the pressure of work. The result of the existing consistency in the end of job satisfaction can be achieved, because one can find comfort models in working with based on the goals they have. It is also expected that job satisfaction will have an impact on improving service delivery to improve employee performance.

This conceptual review indicates the effect of conscious goal setting and the creation of personality and perception, while at the same time job satisfaction will also have an impact on the creation of job satisfaction and improved service performance resulting in improved corporate performance. In other words, the development of goal-setting based on religious foundation has not been much discussed in many journals. But conceptual there is an important relationship because for a company using the results of research on goal setting will be useful both in practical and academic.

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