

# The Effect of Job Insecurity on Job Performance with Islamic Work Ethics and Employee Engagement as Mediation Variables (Study at Bank Muamalat West Jakarta Region)

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## ABSTRACT

Employee performance at the company will be maximized if employees feel safe and are not always worried about losing their jobs in the near future. The purpose of this study was to determine whether *job insecurity* has an effect on *job performance* with *Islamic work ethics* and *employee engagement* as mediating variables. This type of research is quantitative, the research population is permanent employees in 5 main branch offices of Bank Muamalat, West Jakarta area with a sample size of 186 respondents. The sampling method uses a saturated sample. Collecting data using a survey method with a questionnaire instrument. The data analysis method used the structural equation model-partial least square (SEM-PLS). The results of this study prove that *job insecurity* does not have a significant effect on *job performance*, *job insecurity* has a positive and significant effect on *Islamic work ethics*, *Islamic work ethics* have a positive and significant effect on *job performance*, *job insecurity* has a positive and significant effect on *job performance* mediated by ethics. *Islamic work ethics*, *job insecurity* has a positive and significant effect on *employee engagement*, *employee engagement* has a positive and significant impact on *job performance*, and *job insecurity* has a positive and significant impact on *job performance* mediated by *employee engagement*.

**Keywords:** Job Insecurity, Islamic Work Ethics, Employee Engagement, and Job Performance.

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## I. INTRODUCTION

Human resources that are managed well in a company have a very important role in determining the direction of the company's development because employees are a very important asset for a company or organization. Bank Muamalat Indonesia is fully aware that employees are an important asset in maintaining the continuity of the bank's business. Based on this, the Bank makes employee management one of the main focuses to face business competition, one of the focuses of employee management and development is to continue to increase employee productivity and engagement with the company [1].

According to [2] the factors that affect employee performance in a company include the ability and expertise of the employee himself, personality, work motivation, organizational culture, job satisfaction, job insecurity, employee commitment, and loyalty to the company. Job insecurity is an interpretation of feelings of tension, anxiety, worry, and uncertainty in relation to the nature and existence of work felt by employees. Meanwhile, [3] explains job insecurity as a psychological condition of a person (employee) which is shown by feeling confused or feeling insecure because of the changing conditions of the work environment (perceived impermanence). In line with the

results of research [4] which revealed that high job insecurity resulted in low work performance.

The above statement is supported by several previous studies which reveal factors that affect job performance, namely [5] and [4] which state that job insecurity has a negative and significant relationship to job performance, [8] and [9]. shows that Islamic work ethic has a positive and significant effect on performance, [10] and [11] state that employee engagement has a positive and significant effect on employee performance. Then different results were found by [6] and [7] that job insecurity has a positive and significant effect on job performance.

With the finding of a research gap in previous studies and there are indications from valid data sources that job insecurity has a negative influence on the performance of employees of PT. Bank Muamalat in the West Jakarta area, this research needs to be done to review the direct and indirect relationship between job insecurity and job performance.

## II. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

### A. Job Performance

Performance is an important factor to see the development of a company. Employee performance is important because if there is a decrease in the performance of both individuals and groups within a company, it will have an impact on achieving

the company's organizational goals. The factors that influence the achievement of performance are the ability factor which consists of potential abilities and reality abilities, then the motivational factor is formed from the attitude of an employee in dealing with work situations [13]. Performance can be measured by using the quantity of work that is doing the work according to the target, the quality of the work doing the work in accordance with the operation manual and inspection manual, timeliness that is completing the work according to the deadline, attendance, arriving on time, working according to schedule. working hours, and workability, namely providing advice to employees. superiors, respect co-workers, and work well with co-workers [14].

### B. Job Insecurity

Job insecurity can occur due to the psychological condition of employees who feel ambiguous, confused, and feel insecure due to changes in work environment conditions that threaten the sense of membership in the organization [15]. [16] stated that there are several factors that influence job insecurity, including demographic characteristics, job characteristics, environmental conditions, role ambiguity, locus of control, and the value of the job itself. In measuring job insecurity using [17], effective include feelings of anxiety or worry and feelings of fear, and cognitive which is the perception that employees feel about the possibility of losing their job in the future.

### C. Islamic Work Ethics

Work ethic is an important part of human success, both in a limited work community and in a wider social environment, this is an important feature of work ethic [18]. Factors that can influence Islamic work ethics according to [19] are internal influences which are psychological factors from the need for encouragement with all their impacts, as well as external influences, namely physical factors that come from outside such as the natural environment and inanimate objects, education, experience and so on. According to [20] to measure work ethics can use hard work, namely active and hard work, as well as being independent. Smart work is passionate and frugal, as well as efficient and creative. Then sincere work is honest, disciplined, and responsible, as well as as diligent and professional.

### D. Employee Engagement

Employee engagement is engagement with enthusiasm for work [21]. Employee engagement is an individual's sense of purpose and clearly focused energy, for others in the display of personal initiative, adaptability, effort, and perseverance aimed at the organization [22]. [23] used three measuring tools to measure employee engagement, namely enthusiasm including willingness, energetic work spirit, and contribution. Dedication includes enthusiasm, inspiration, and pride. As well as absorption which includes concentration, time, and difficulty.

### E. Hypotheses Development

There are differences from the research results found in previous studies and based on theoretical studies, the researchers formulate hypotheses on the conceptual model in Fig.1

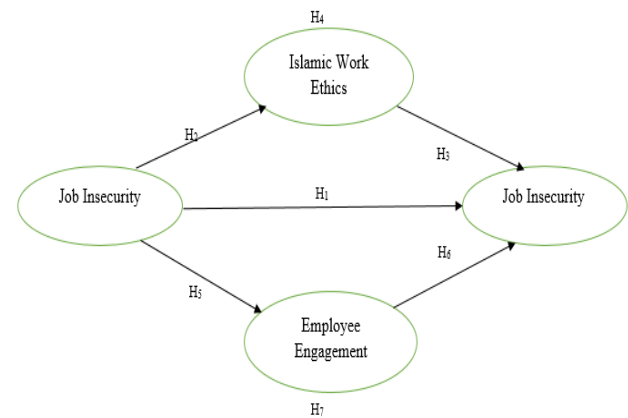


Fig. 1. The Conceptual Model.

Job insecurity is a result of the psychological condition of employees because they feel ambiguous, confused, and feel insecure with changing conditions in the work environment so that it threatens the sense of membership in the organization [15]. In line with the results of research [4] in his research found the result that job insecurity has a negative impact on job performance. The same result was also found by [5] which stated that job insecurity had a negative and significant effect on performance. However, the results of research [24] stated that job insecurity has a positive and significant effect on employee performance, so the first hypothesis is:

*H1: Job insecurity has a negative effect on job performance.*

Work ethic has an important role in determining human success, both in a limited work environment and in a wider social environment [18]. Employees who feel threatened with losing their jobs will certainly have a poor and declining work ethic, and vice versa, employees will apply a good Islamic work ethic if employees feel safe in their work. [25] revealed that job insecurity affects Islamic work ethics, employee work ethics will increase if employees are not worried about losing their jobs, then the second hypothesis is:

*H2: Job insecurity has a negative effect on Islamic work ethics.*

Islamic work ethic in a company that is implemented properly by an employee can improve performance. Ethics is a moral system and principles of human behavior which are then used as standards of good-bad, right-wrong, and something that is moral or immoral [18]. [13] stated that performance is something that can be achieved, visible achievement and workability. If you are able to achieve the performance target on time, it can be said that your performance is high. Previous research by [8] found that Islamic work ethic has a positive and significant influence on employee performance, so the third hypothesis is:

*H3: Islamic Work Ethic has a Positive Effect on Job Performance.*

Performance is important because it is one of the factors to see the development of a company. According to [16] there

are several factors that affect job insecurity, namely demographic characteristics, job characteristics, environmental conditions, role ambiguity, locus of control, and the value of the job itself. [4] in his research found the result that job insecurity had a negative impact on job performance. [25] found that job insecurity has a significant effect on Islamic work ethics. Then [9] stated that Islamic work ethics have a positive impact on employee performance. Based on the results of this study, it can be said that Islamic work ethics are able to mediate the effect of job insecurity on job performance. The fourth hypothesis is:

*H4: Islamic work ethic is able to mediate the effect of job insecurity on job performance.*

Employee engagement is the involvement of employees with a sense of enthusiasm for work [21]. The feeling of being threatened with losing a job can reduce employee involvement in the company. On the other hand, if employees feel safe in the job, the desire to always be involved in the company will increase. [26] stated that job insecurity is negatively related to employee engagement. The lower the insecurity of the employees, the more employees' involvement in the company will increase. Then the fifth hypothesis can be formulated as follows:

*H5: Job insecurity has a negative effect on employee engagement.*

Employee engagement is one of the variables that have an influence on job performance. Employees who are more often involved in the company will be able to improve performance the better. [10] in his research revealed that employee engagement has a positive and significant effect on employee performance. So it can be said that with increased employee engagement can improve employee performance. It can be interpreted that there is an influence between employee engagement on job performance, the sixth hypothesis is:

*H6: Employee engagement has a positive effect on job performance.*

Employees who have direct involvement with the company will be enthusiastic and can feel a close relationship with their place of work. Employee performance will increase if employees are directly involved and enthusiastic in doing their work. [5] in his research which suggests that job insecurity has a negative and significant impact on performance. The results of the study [26] stated that job insecurity is negatively related to employee engagement. Then [10] found the result that employee engagement has a positive and significant effect on employee performance. Based on the research above, it can be said that employee engagement is able to mediate the effect of job insecurity on job performance. The seventh hypothesis is:

*H7: Employee engagement is able to mediate the effect of job insecurity on job performance.*

### III. RESEARCH METHODOLOGY

The research design used in this study is a causal research design. The approach taken in this study is to use a quantitative approach [27]. This study uses measurements from [17] with 2 dimensions, namely affective and cognitive, using indicators, namely the meaning of work for individuals, the level of current threats, the level of threats that will occur, helplessness, and job threats. The endogenous variable in this study is job performance. This study uses the measurement of variables from [14] with 4 dimensions, namely quantity of work, quality of work, timeliness, and workability. The mediating variables in this study are Islamic work ethics and employee engagement. For the Islamic work ethic variable, this study uses measurements from [20] with dimensions namely hard work, smart work, and sincere work. Then for the employee engagement variable using measurements from [23] with 3 dimensions, namely enthusiasm, dedication, and absorption.

In this study, we used the saturated sample method, that is, all members of the population are used as samples. The sample used is 186 who are permanent employees of Bank Muamalat in the West Jakarta area (West Jakarta, South Jakarta, and Tangerang) who have worked for more than 1 year. Data analysis used the structural equation model—partial least square (SEM-PLS) by evaluating the measurement model and the structural model [28].

### IV. RESULT

#### A. Description Analysis

Table I is the result of the responses of 186 respondents, where Table I will present data on respondents' answers to the questionnaire according to the category of answers by looking at the mean value of each statement based on the Five Box Method [29], which is very low (1-1.80), low (1.81-2.60), moderate (2.61-3.40), high (3.41-4.20), very high (4.21 – 5.00).

Table I shows the answers to the questionnaire according to each statement with the mean indicator value in the high category, namely (3.41-4.20), on the job insecurity variable it can be seen that the highest mean value of 3.69 is an indicator of the level of threat that might occur at this time (JI3), the Islamic work ethic variable with the highest mean value of 3.75 is an efficient and effective indicator, the employee engagement variable with the highest mean value of 3.73 is a contributing indicator, and the job performance variable has the highest mean value of 3.95 with the indicator arrive on time.

#### B. Measurement Model Evaluation (Outer Model)

Table II shows the testing of the outer model to test the validity and reliability then it will be evaluated through convergent validity by looking at the loading factor value with the condition that the value is still accepted  $> 0.7$  and the AVE value is  $> 0.5$  [28]. Loading factors that have a value of  $< 0.7$  will be excluded from the research model, namely the job insecurity variable with indicators of the meaning of work for individuals (JI1 and JI2), and the level of threat to work in the following year (JI6), Islamic work ethic on indicators of active and hard work (EKI1), employee engagement on

indicators of enthusiasm (EE4), pride (EE6), time (EE8) and difficulty (EE9 and EE10), job performance with indicators of doing work according to targets (JP1 and JP2) and doing work according to operation manual (JP4). Next, the AVE section has met the AVE value  $> 0.5$  so it can be concluded that all constructs have met the convergent validity

requirements. Then for reliability testing, it will be evaluated through the value of composite reliability and Cronbach's alpha  $> 0.7$  [28] which can be seen in Table I so that it can be concluded that all constructs are declared reliable because they have a value of  $> 0.7$ .

TABEL I: ANALYSIS RESULT MEAN, FACTOR LOADING  $> 0.70$ , AVE  $> 0.5$ , COMPOSITE RELIABILITY  $> 0.7$ , CRONBACH'S ALPHA  $> 0.7$

Variables	Code	Indicator	Factor Loading	AVE	Composite Reliability	Cronbachs Alpha	Mean
Job Insecurity	JI3	The possible threat level at this time	0.730	0.616	0.865	0.793	3.69
	JI4	Possible threat level	0.829				3.50
	JI5	The individual's perceived helplessness	0.808				3.55
	JI7	Threat level to jobs in the following year	0.769				3.43
Islamic Work Ethics	EK12	independent	0.801	0.720	0.928	0.903	3.59
	EK13	Passionate and thrifty	0.855				3.56
	EK14	Efficient and effective	0.839				3.75
	EK15	Honest, disciplined and responsible	0.882				3.70
	EK16	Diligent and professional	0.865				3.48
Employee Engagement	EE1	Will	0.791	0.586	0.876	0.823	3.22
	EE2	Energetic work ethic	0.798				3.40
	EE3	Contribution	0.748				3.73
	EE5	Inspiration	0.744				3.63
	EE7	Concentration	0.745				3.67
Job Performance	JP3	Doing work according to target	0.775	0.638	0.94	0.929	3.81
	JP5	Doing work according to the operation manual	0.728				3.69
	JP6	Doing work according to the inspection manual	0.863				3.74
	JP7	Completing work according to deadlines	0.750				3.63
	JP8	Presence	0.846				3.72
	JP9	Arrive on time	0.821				3.95
	JP10	Giving advice to superiors	0.767				3.57
	JP11	Appreciate coworkers	0.796				3.64
	JP12	Teamwork	0.831				3.75

Source: Data processed by researchers, 2021.

TABEL II: ANALYSIS RESULT  $R^2$ ,  $Q^2$ , DAN GOF

Variables	$R^2$	$Q^2$	Gof
Job Insecurity		0.920	0.594
Islamic Work Ethics	0.454		
Employee Engagement	0.499		
Job Performance	0.705		

Source: Smart Pls.

### C. Structural Model Evaluation (Inner Model)

The value of  $R^2$  will explain the model's ability to explain the dependent variable. Job performance variable is influenced jointly by job insecurity, Islamic work ethic and employee engagement by 70% while the remaining 30% is influenced by other factors, Islamic work ethic variable is influenced by job insecurity variable by 45.5% while the remaining 54.5 % is influenced by other factors and employee engagement variable is influenced by job insecurity variable by 49.9% while the remaining 50.1% is influenced by other factors outside this research.

The results of the research above show that:

H1: **rejected**, the relationship between job insecurity variables on job performance does not have a significant effect. The test results based on the value of the path coefficient between the variable job insecurity and job performance, it is known that the value is 0.118 with a T-statistic of 1.400 t-statistic  $< 1.96$  and a p-value of 0.162  $>$  a significant level value of 0.05. H2: **rejected**, the relationship between job insecurity variables on Islamic work ethics has a positive and significant influence. The test results based on

the value of the path coefficient between the variable job insecurity and Islamic work ethics, the value is 0.674 with a T-statistic value of 13.898 t-statistic  $> 1.96$  and a p-value of 0.000  $<$  the value of a significant level of 0.05. H3: **accepted**, the relationship between Islamic work ethics variables on job performance has a positive and significant influence. The test results based on the path coefficient value between Islamic work ethic variables and job performance showed a value of 0.512 with a T-statistic of 5,460 t-statistic  $> 1.96$  and a p-value of 0.000  $<$  a significant level value of 0.05. H4: **accepted**, the relationship between job insecurity variables on job performance mediated by Islamic work ethics has a positive and significant influence on job performance mediated by Islamic work ethics. The test results are based on the path coefficient value of 0.345 with a T-statistic value of 5,460 t-statistic  $> 1.96$  and a p-value of 0.000  $<$  the value of a significant level of 0.05. H5: **rejected**, the relationship between job insecurity variables on employee engagement has a positive and significant effect. The test results based on the path coefficient value between the variable job insecurity and employee engagement, the value is 0.706 with a T-statistic of 13,972 t-statistic  $> 1.96$  and a p-value of 0.000  $<$  the value of a significant level of 0.05. H6: **accepted**, the relationship between employee engagement variables on job performance has a positive and significant effect. The test results are based on the path coefficient value between employee engagement variables and job performance, the value is 0.269 with a T-statistic of 2.280 t-statistic  $> 1.96$  and



a p-value of  $0.023 < \alpha$  a significant level value of 0.05. H7: **accepted**, the relationship between job insecurity variables on job performance mediated by employee engagement has a positive and significant effect. The test results are based on the path coefficient value of 0.190 with a T-statistic value of 2.137 t-statistic  $> 1.96$  and a p-value of  $0.000 < \alpha$  a significant

level value of 0.05.

For testing predictive relevance, it has a value of 0.920 which proves that the model has strong predictive relevance because it is  $> 0.35$  [28], while the Gof value is 0.594, which means that the combined performance between models has a large Gof because it is  $> 0.36$ .

TABEL III: RESULTS OF ANALYSIS OF PATH COEFFICIENT VALUES, T-STATISTIC  $> 1.96$  AND P-VALUES 0.05

Direct Effects	Original Sample (O)	T Statistics ( O/STDEV )	P-Values	Influence
Job Insecurity -> Job Performance	0,118	1,400	0,162	Not Significant
Job Insecurity -> Islamic Work Ethics	0,674	13,898	0,000	Significant
Islamic Work Ethics -> Job Performance	0,512	5,460	0,000	Significant
Job Insecurity -> Employee Engagement	0,706	13,972	0,000	Significant
Employee Engagement -> Job Performance	0,269	2,280	0,023	Significant
Indirect Effects				
Job Insecurity -> Islamic Work Ethics -> Job Performance	0,345	5,249	0,000	Significant
Job Insecurity -> Employee Engagement -> Job Performance	0,190	2,137	0,000	Significant

Source: Smart PLS.

#### D. Discussion

Job insecurity does not have a significant effect on job performance, it can be interpreted that job insecurity does not have a large enough influence on the job performance of Bank Muamalat employees in the West Jakarta area. Employees who feel anxious about the future of their work will continue to maintain good performance so as not to lose the job. These results are in line with [30], [31] and [24] which found that job insecurity had no significant effect on employee performance.

Job insecurity has a positive and significant effect on Islamic work ethics, meaning that job insecurity has a positive influence on an employee who is afraid of losing his job, if an employee is afraid of losing his job, the employee will try to improve his work ethic to make it better. This result is supported by research [25] that job insecurity has a positive effect on Islamic work ethics, employee work ethics will increase if employees are not worried about losing their jobs.

Islamic work ethic has a positive and significant influence on job performance, meaning that the better the work ethic of an employee, the better the quality of his performance. [8] stated that Islamic work ethic has a positive and significant impact on employee performance. [9] in his research found the results of Islamic work ethics have a positive influence on performance.

Job insecurity has a positive and significant effect on job performance mediated by Islamic work ethics, it can be said that Islamic work ethics are able to partially mediate the relationship between job insecurity and job performance, where the less anxious feeling of job loss felt by employees can improve job performance when a mediator is added Islamic work ethics will strengthen the relationship between job insecurity and job performance.

Job insecurity has a positive and significant effect on employee engagement, meaning that if an employee is afraid of losing his job, the employee will try to increase his involvement in the company and the job. [6] in his research revealed the results that job insecurity has a positive effect on employee engagement. The lower the insecurity of employees, the more employee involvement in the company will increase.

Employee engagement has a positive and significant effect on job performance, meaning that the more involved the employee is in the company, the performance will also increase because they feel bound and loyal to the company. Research [10] found that employee engagement had a positive and significant effect on employee performance. So it can be said that with increased employee engagement can improve employee performance.

Job insecurity has a positive and significant effect on job performance mediated by employee engagement, meaning that employee engagement is able to partially mediate the relationship between job insecurity and job performance, where the less anxious employees feel about losing their job, it can improve job performance. strengthen the relationship between job insecurity and job performance.

#### V. CONCLUSION AND SUGGESTION

##### A. Conclusion

Based on the results of the research above, it can be concluded that Job Insecurity has no significant effect on job performance. These results indicate that job insecurity does not have an important role in influencing job performance (employee performance) at PT. Bank Muamalat Tbk. Employees who feel anxious about the future of their work will continue to maintain good performance so as not to lose the job. Job insecurity has a positive and significant effect on Islamic work ethics, meaning that if an employee is afraid of losing his job, the employee will try to improve his work ethic to make it better. Islamic work ethic has a positive and significant effect on job performance, meaning that the better the work ethic of an employee, the better his performance will be. The opposite will happen if employees do not have a good work ethic then their performance will decrease. Job insecurity has a positive and significant effect on job performance mediated by Islamic work ethics. This means that Islamic work ethics are able to partially mediate the relationship between job insecurity and job performance, when an Islamic work ethic mediator is added, it will strengthen the relationship between job insecurity and job performance. Job insecurity has a positive and significant

effect on employee engagement. This shows that job insecurity has an important role in influencing employee engagement applied in the company. Employee engagement has a positive and significant effect on job performance, meaning that the better the involvement of an employee, the more his job performance will be. Job insecurity has a positive and significant effect on job performance mediated by employee engagement, meaning that employee engagement is able to partially mediate the relationship between job insecurity and job performance, when an employee engagement mediator is added, it will strengthen the relationship between job insecurity and job performance.

### B. Suggestion

Companies should provide promotions or good career paths for employees who excel so that employees are motivated to further improve their work performance, provide time for employees to worship when it's time for worship, hold regular seminars every month related to ethical studies in the company and provide examples of correct ethical behavior directly to employees, thus employees will increasingly have a good work ethic, hold skills training and expertise training or conduct family gatherings so that employees feel involved and bound to the company so that employees feel part of the company, measure employee target achievement on a regular basis to each branch office and make improvements or prevention if the set targets are not achieved due to declining employee performance.

### C. For the Next Researcher

For future researchers who will conduct similar research, it is recommended to use other variables besides job insecurity, Islamic work ethics, and employee engagement that can affect job performance. Because it is known that the results of this study there are still insignificant results so that it can be used as a research gap for further research by adding other mediating variables that are able to explain job performance variables other than the variables used in this study.

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