



Islamic Work Ethics in Indonesia Islamic Microfinance Institutions: A Bibliometric Review and Analysis

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Abstract

The concept of “Islamic Work Ethics at Islamic Micro Finance Institutions in Indonesia” is a development of “Islamic work ethics”, studied and applied in sharia-based microfinance institutions, especially those in Indonesia, considering that Indonesia is the most prominent Islamic country in the world. This paper provides an extensive bibliometric literature overview on “Islamic Work Ethics at Islamic Micro Finance Institutions in Indonesia”. Publish or Perish (PoP) software found articles related to the topic, with a database sourced from Google Scholar. 596 of the 990 articles from 2015 to 2020 were analyzed from Google Scholar’s database. The selected references are managed using reference manager software, Mendeley. After processing Google Scholar’s database, this paper orders and imagines it utilizing VOSviewer. In general, this paper gives an incredible reference highlight for future research on “Islamic Work Ethics at Islamic Micro Finance Institution in Indonesia”.

Keywords: Bibliometric Analysis, Islamic Work Ethic, Islamic Micro Finance Institution in Indonesia

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Introduction

Islamic Micro Finance is a non-bank financial institution that operates using sharia principles. According to earlier research, due to their numerous issues, many Islamic microfinance firms can only exist for a short time. Islamic microfinance organizations struggle with a variety of issues, including inadequately educated human resources, moral risks, a lack of community outreach, and other issues (Nurfahmiyati et al., 2021). This study focuses on concerns related to human resources, specifically work ethic, out of the several difficulties mentioned. To ensure the long-term viability of Islamic microfinance institutions, the work ethic employed there should be based on Islamic principles. To get the desired results, concern over the Islamic work ethic is necessary (Safrianti, 2021).

Ethics is the study of right and wrong choices which people make. Unethical behaviour in the work environment can lead to failure, especially within the company, and generally takes the form of anxiety in society. Ethics in the professional world is called work ethics, where work ethics urge representatives to be profoundly associated with their work (Randal & Cote, 1991). Related to Work Ethics, McClelland (1961) introduced the theory of Protestant Work Ethic (PWE). PWE depends on ideas in Christianity, so this model adheres to the guidelines and guidelines of Christianity. Simon (2008) depicts that Islam and Christianity contrast in their belief systems since Islam has a premise gotten from the Qur'an and hadith, while Christianity depends on an adjusted Bible. Therefore, the PWE model is incapable and cannot be applied in Islamic social orders (Rokhman, 2010). The different concepts between Islam and Christianity in work ethics prompted Ali (1988) and Yousef (2001) to adopt a concept called Islamic Work Ethics (IWE).

In Islam, work is viewed as a strict commitment. Work is a service to expand one's advantage socially, monetarily, and mentally, as well as to keep up with social notoriety, work on individuals' government assistance, and reinforce faith. Work is a way to keep up with the five fundamental human necessities: faith, self, reason, lineage, and wealth. Therefore, humans need to pursue whatever work is available whenever it is available, subject to Allah's will (Khadijah et al., 2015). Based on the explanation above, work is considered worship.

The idea of work as worship emphasizes that inclusion and investment in financial activities (work) is a way to help a prosperous and solid society and a call from God. A. J. Ali & Al-Owaihan (2008) stated that the worth of work in the Islamic work ethics comes from the aims that go with it, not from work. In this way, the fundamental component of work as a strict commitment is intention. In Islam, the aim of each human activity ought to be at last just for Allah SWT. Along these lines, the work should be done genuinely for the delight of Allah. Sincerity in working is following Quran 39:14. A true goal will guarantee that the work is done really and effectively, as indicated by the uncovered guidelines, adding to progress in

this world and the great beyond. The moral qualities radiating from Islamic lessons are all-inclusive. Along these lines, concentrating on work ethics values advanced in Islam can be applied in any workplace (Khadijah et al., 2015).

In addition, there are explanations in Al-Quran verses which explain that work has the value of worship, including the Quran 9:105 (And say, "Do [as you will], for Allah will see your deeds, and [so, will] His Messenger and the believers. And you will be returned to the Knower of the unseen and the witness, and He will inform you of what you used to do.", Quran 46:16 (And for all there are degrees [of reward and punishment] for what they have done, and [it is] so that He may fully compensate them for their deeds, and they will not be wronged.). There are also several hadiths about work having religious value, including, "Whoever is exhausted after working, he will receive forgiveness." (Hadith narrated by ath-Thabrani); "Seeking halal sustenance is an obligation after obligation." (Hadith narrated by ath-Thabrani); and "Indeed, Allah SWT likes servants who try and work." (Hadith narrated by al-Hakim, ath-Thabrani, at-Tirmidhi, dan al-Baihaqi)

Divine sources, the Qur'an and Sunnah, direct the best morals in financial life. "You are the best of people, born for humans, enjoining good, forbidding what is evil, and believing in Allah. If the people of the Book had believed, it would have been better for them, but most of them are ungodly" (3:110). "And let there be among you a group of people who call to righteousness, enjoins good and forbids evil. Furthermore, they are the lucky ones" (3:104). Comprehensively, IWE guides exertion, hard work, responsibility, resilience, capacity, giving up of one's priorities, support for collaborators, assurance, adaptability, devotion, notoriety, trust of subordinates for the work environment, and this multitude of elements are significant for the association because without these elements associations cannot accomplish their objectives and goals appropriately (Athar et al., 2016).

The magnificence of Islamic morals is the reliance on work and confidence. Working without confidence will adversely influence life (Abeng, 1997). For example, an individual worker who is too excessive in working and chasing money, to the point of forgetting the welfare of others, then he will cultivate lousy behaviour in his mind. Regardless of the other's rights, the worker can continue to pursue his goals to the point of neglecting the ethical aspects of his actions. He can even use illegal means such as bribery, manipulation, or deception in extreme circumstances, as long as he gets what he wants.

Currently, the idea of Islamic Work Ethics has been generally looked into in different investigations, including in the field of Banking (A. Gheitani et al., 2019; Khadijah et al., 2015; Mohammad et al., 2016), Education (Romi & Ahman, 2020), other professional organizations, such as government (Ramalu & Rashid, 2016), and industry (Saban et al., 2020). However, the research discusses Islamic Work Ethics in Sharia-based microfinance institutions in

Indonesia, such as Sharia Cooperatives, Baitut Tamwil Muhammadiyah (BTM), Baitul Maal wat Tamwil (BMT), and various other types of sharia microfinance institutions, is still highly negligible. Up until this point, no bibliometric examination with the keyword “Islamic Work Ethic at Islamic Micro Finance Institution in Indonesia” has been carried out. The study of Islamic Work Ethics at Islamic Microfinance is essential, considering that Indonesia is a country that has the most prominent Muslim populace on the planet (Kersten, 2017).

Considering the reasons that have been explained above, this study intends to fill the exploration hole by giving a broad bibliometric investigation of the literature concerning “Islamic Work Ethic at Islamic Micro Finance Institution in Indonesia.” Articles distributed and recorded by Google Scholar (GS) are examined and arranged by appropriation and writer connection. This examination can see what research points are the subject of different distributions and the subject of “Islamic Work Ethic at Islamic Micro Finance Institutions in Indonesia” in the future, allowing additional exploration. The technique applied to lead this exploration is to utilize bibliometric investigation, including methods related to implementing data-based applications Google Scholar (GS) and Publish or Perish (PoP).

This literature review bibliometric analysis depends on orderly and express methods (Garza-Reyes, 2015) or mind planning techniques that accentuate the limits of knowledge (Tranfield et al., 2003). This exploration technique embraces the five-venture strategy from Tranfield et al. (2003) dan Setyaningsih et al. (2018), as displayed in Figure 1.

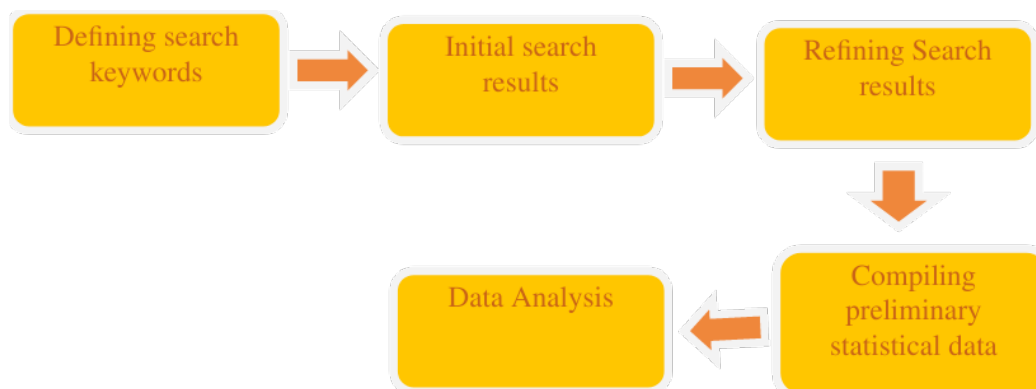


Figure 1: Bibliometric Analysis Flowchart

Sumber : (Setyaningsih et al., 2018; Tranfield et al., 2003)

The initial step is to characterize search keywords. The literature search was completed in November 2021 with the keywords ‘Islamic Work Ethic at Islamic Micro Finance Institution in Indonesia’. GS was picked because it is the most prominent information base accessible, and PoP was picked because it is the best method for looking for articles in the GS data set (Baneyx, 2008).

The second step is the initial search results specific to 'title and abstract' and year '2015-2020'. It found 990 articles. Then, at that point, the outcomes were accumulated in a Research Information System (RIS) organization to incorporate fundamental data in the article, such as title, author and affiliation, abstract, keywords, and references.

The third step is to improve the search results. The coordinated and recorded articles in the GS data set are additionally sifted. Procedures, papers, books, book audits, and book sections are excluded from the information of this review, so only journal articles were selected in this study, of which 569 articles were screened, from the original 990 articles. Then, at that point, to make proper fixes, the document is saved as a RIS record. The RIS information is brought into the Mendeley book index programming. Then, at that point, the subsequent RIS record is utilized for additional information examination.

The fourth step is compiling preliminary statistical data. The components of a complete journal article (year of publication, volume, number, pages, et cetera) are checked, and the critical data is added, assuming inadequate information is found. Information examination is completed to assemble articles by publication year, publication source, and publisher.

The fifth step is information investigation. The bibliometric examination in this study utilized PoP programming (Baneyx, 2008) (Parmar et al., 2019). Nonetheless, to investigate and picture the bibliometric network, this study utilizes the Vosviewer programming (Martínez-López et al., 2020) (Shukla et al., 2020). The VOSviewer application is utilized because it can work effectively, process huge informational collections, and give different types of fascinating visuals, analysis, and investigations (Van Eck & Waltman, 2010). Vosviewer can likewise show distribution maps, creator maps, diary maps because of web co-reference, or fabricate keyword maps in light of shared networks.

Publication and Citation Structure

The analyzed data is the result of the PoP application, which is also handled through the VOSviewer application to decide the catchphrases that seem the most. Notwithstanding, the quantity of watchwords that show up most frequently is changed under information assortment and examination needs. VOSviewer is utilized to draw bibliometric maps. VOSviewer shows bibliometric planning with three distinct perceptions, namely, network visualization, overlay visualization, and density visualization. Nine hundred ninety articles were obtained through the GS data set before refining the indexed lists. After the fix, 569 articles were gathered from the GS data set. This information has been all around confirmed in the GS data set from 2015-2020 with the keyword 'Islamic Work Ethic at Islamic Micro Finance Institution in Indonesia.' About 990 articles were acquired in the underlying outcomes with 8138 references (1356.33 references/year). The refinement results acquired

596 articles, and the reference information was additionally different, with 5026 references and 837.67 references/year. The real consequences of the correlation of metric information from the underlying pursuit and refined search should be visible in Table 1.

Table 1. Comparison Matrix

Matrix Data	Initial Search	Refine Search
Source	'Islamic Work Ethics at Micro Finance Institution in Indonesia'	'Islamic Work Ethics at Micro Finance Institution in Indonesia'
Publication year	2015-2020	2015-2020
Document	990	569
Citation	8138	5026
Citation per year	1356,33	837,67
Citation per document	8,22	2,17
h-Indeks	40	33
g-Indeks	65	51
hI_norm	27	24
hI_annual	4,5	4,0

Source: Processed data, 2021

The researcher attempts to introduce the most significant commitments in this exploration. The progression was to take 569 articles with the keyword 'Islamic Work Ethic at Islamic Micro Finance Institution in Indonesia', which had the highest citation value (Top ten articles cited). The top ten articles with high citation values are presented in Table 2.

Table 2. Top 10 Cited Articles

Year	Author	Title	Journal	Citation	Publisher
2018	Hassan, M.K.; Aliyu, S.	A contemporary survey of Islamic banking literature	Journal of Financial Stability	150	Elsevier
2015	Mohieldin, M.; Iqbal, Z.; Rostom, A.; Fu, X.	The role of Islamic Finance in enhancing financial inclusion in Organization of Islamic Cooperation (OIC) countries	Islamic Economic Studies	139	SSRN
2016	Zhao, E.Y.; Wry, T.	Not all inequality is equal: Deconstructing the societal logic of patriarchy to understand microfinance lending to women.	Academy of Management Journal	134	Academy of Management

Year	Author	Title	Journal	Citation	Publisher
2015	Ahmed, H.; Mohieldin, M.; Verbeek, J.	On the sustainable development goals and the role of Islamic Finance	Research Working	122	SSRN
2018	Frag, H.; Mallin, C.; Ow-Yong, K.	Corporate governance in Islamic banks: New insights for dual board structure and agency relationships	Journal of International Financial Markets	103	Elsevier
2017	Aliyu, S.; Hassan, M.K.; Mohd Yusof, R.; Naiimi, N.	Islamic banking sustainability: A review of literature and directions for future research	Emerging Markets, Finance and Trade	95	Taylor & Francis
2015	Anggadwita, G.; Mulyaningsih, H.D.; Ramadani, V.; Arwiyah, M.Y.	Women entrepreneurship in Islamic perspective: a driver for social change	International Journal of Business and Globalisation	80	Inderscience Online
2017	Anggadwita, G.; Ramadani, V.; Alamanda, D.T. Ratten, V.; Hashani, M.	Entrepreneurial intentions from an Islamic perspective: a study of Muslim entrepreneurs in Indonesia	International Journal of Entrepreneurship and Small Business	78	Inderscience Online
2018	Fianto, B.A.; Gan, C. ; Hu, B.; Roudaki, J.	Equity financing and debt- based financing: Evidence from Islamic microfinance institutions in Indonesia	Pacific-Basin Finance Journal	71	Elsevier
2015	Tlaiss, H.	How Islamic Business Ethics Impact Women Entrepreneurs: Insights from Four Arab Middle Eastern Countries	Journal of Business Ethics	70	Elsevier

Source: Processed data, 2021

In addition to the data on articles with a high citation value, the top five publishers also distribute articles on this theme, as displayed in Table 3. Then a list of the top five journals, which have articles relevant to this topic, is also presented, as shown in Table 4.

Table 3. Top five publishers based on number of related articles

Publisher	Number of articles
Emerald	68
Springer	33
SSRN	31
Taylor & Francis	25
Proquest	18

Source: Data processed, 2021

Tabel 4. Top five Journal based on number of related articles

Journal	Number of articles
Shirkah: Journal of Economics and Business	13
Humanomics	7
Journal of Islamic Marketing	6
Al-Iqtishad : Jurnal Ilmu Ekonomi Syariah	6
Journal of Islamic Finance	5

Source : Data processed, 2021

In addition to the above data, this paper also displays network visualization on GS information connected with the keyword 'Islamic Work Ethic at Micro Finance Institutions in Indonesia', refined in the search, which should be visible in Figure 2. In addition, the overlay visualization display should be visible in Figure 3, and the density visualization should be visible in Figure 4.

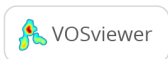
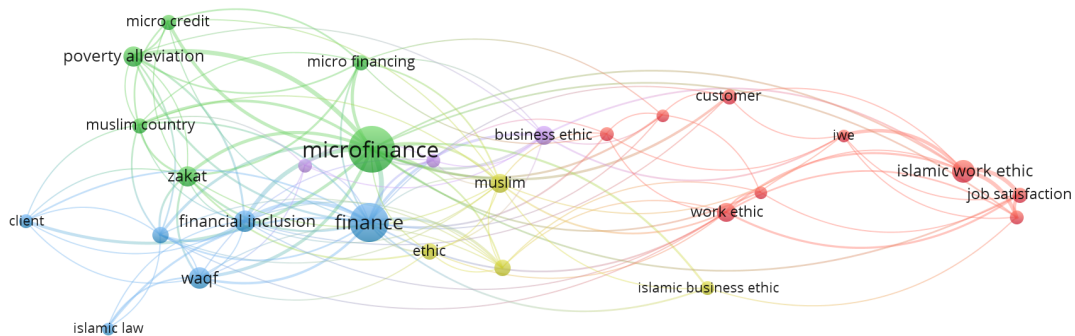


Figure 2: Network Visualization

Source: Data processed, 2021

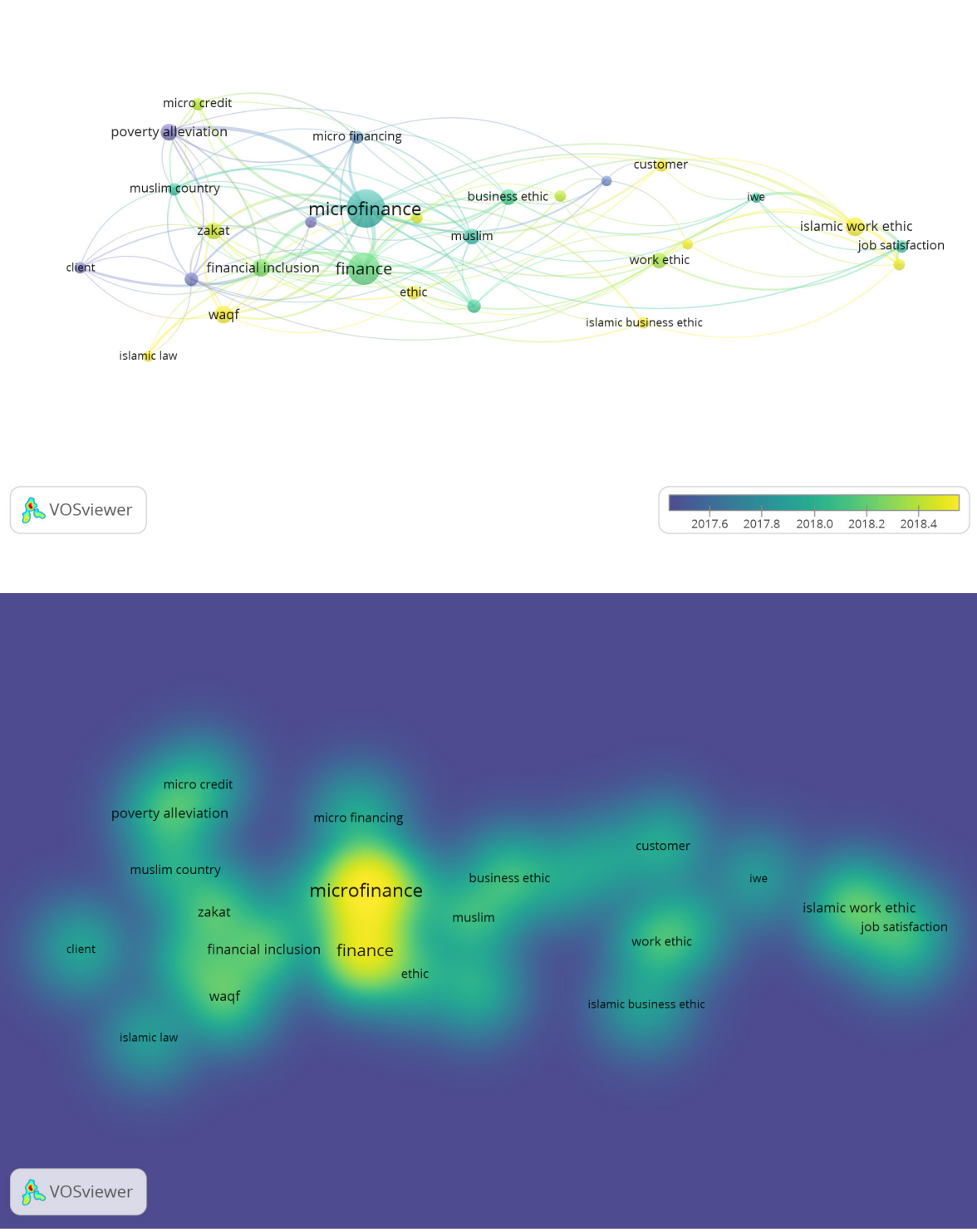


Figure 4: Density Visualization
 Source: Data processed, 2021

These outcomes are extracted from the title and abstract by calculating the minimum number of occurrences set 10 times. These calculations found as many as 990 and 569 items that meet the criteria. Ordinary words are excluded in this item. Everything that addresses the catchphrase is added, demonstrated by the component's size. As such, the component's size demonstrates the times the keyword shows up together. Five gatherings were recognized, where keywords that show up in each cluster, which address the research flow 'Islamic Work Ethic at Islamic Micro Finance Institutions in Indonesia,' should be visible in Table 5.

Table 5. Keywords Cluster

Cluster	Elements
Cluster 1 (Red)	Customer (14), Islamic Micro Financing (10), Islamic Value (10), Islamic Work Ethic (31), IWE (9), Job Satisfaction (13), Organizational Commitment (11), Sharia (11), Work Ethic (22)
Cluster 2 (Green)	Micro Credit (14), Micro Financing (14), Micro Finance (123), Muslim Country (14), Poverty Alleviation (24), Zakat (25)
Cluster 3 (Biru)	Client (12), Finance (88), Financial Inclusion (27), Islamic Law (10), Islamic Micro Finance (17), Waqf (28)
Cluster 4 (Kuning)	Ethic (17), Islamic Business Ethics (11), Islamic Financial Institution (16), Muslim (20)
Cluster 5 (Ungu)	Business Ethics (21), Islamic Business (12), Micro Finance (11)

Source: Data processed, 2021

Authors' Network

Author and network analysis, connected to connected with the example of a joint effort between people, should be visible in Figure 5. Each spot addresses the author concerning his/her writing in the network. Figure 5 also shows the author's network analysis regarding the article's year. From Figure 5, it can be seen that Widiastuti is the author who has the most contact with other article writers. Meanwhile, the latest research is marked in yellow, as done by Widiastuti and Zaki.

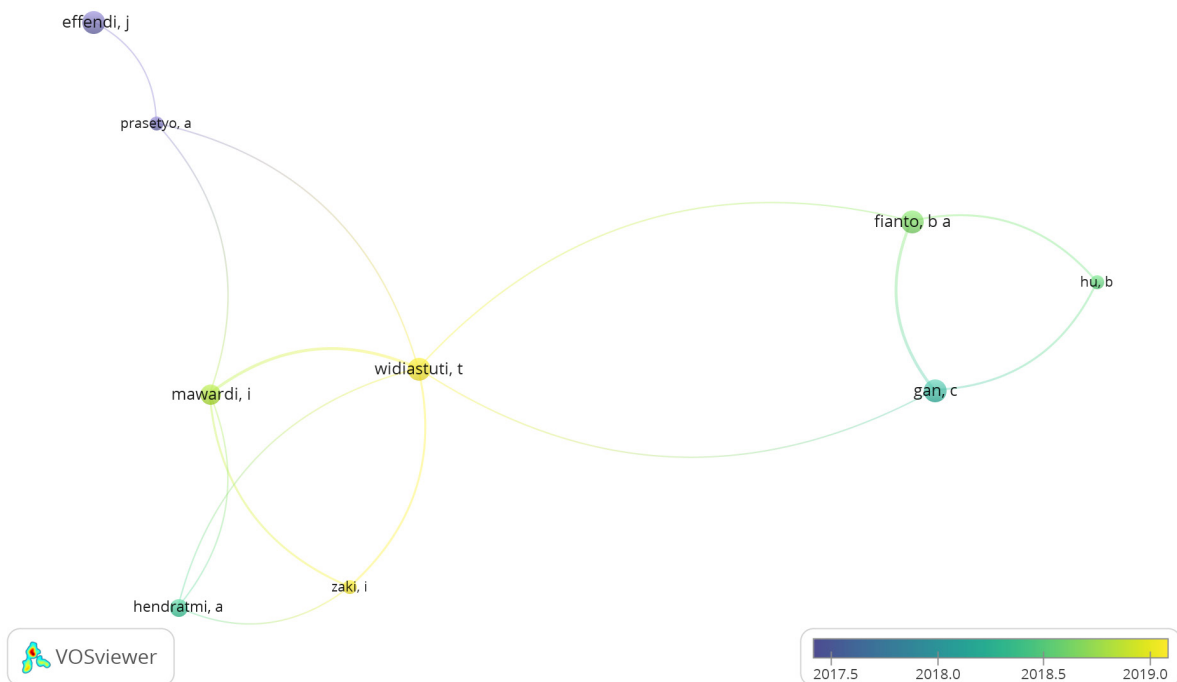


Figure 5 : Authors Overlay Visualization

Source: Data processed, 2021

Islamic Work Ethic at Islamic Publisher

The most pertinent commitment in this study is the number of citations. In light of Table 2, the most elevated citation recorded by GS is Hassan and Aliyu in 2018. This article discusses a recent survey of Islamic banking literature (Hassan & Aliyu, 2018). This article is referred to over 150 research articles. In the meantime, based on Table 3, there are five publishers with the most relevant articles on the keyword 'Islamic Work Ethic at Islamic Micro Finance Institution in Indonesia' in the GS database. The first is Emerald, with 68 articles, followed by Springer (33 articles), SSRN (31 articles), Taylor & Francis (25 articles), and Proquest (18 articles).

In addition, based on the data in Table 4, 5 scientific journals contributed the most articles in this study were additionally investigated. The first is the Shirkah journal (13 articles), managed by IAIN Surakarta and then followed by Humanomics (7 articles), Journal of Islamic Marketing (6 articles), Al-Iqtishad (6 articles), where UIN Syarif Hidayatullah Jakarta manages the Al-Iqtishad journal. Furthermore, the last one is the Journal of Islamic Finance, with five articles.

Furthermore, *overlay* and *density visualization* analysis is utilized to recognize key subjects in each review or extent of information. This outcome was done by estimating the co-event of keyword sets (Liu et al., 2015; Nagy, 2018). The investigation was completed with the assistance of Vosviewer programming. It tends to be seen that each cluster is associated with a different keyword. Keyword clusters can show the improvement of exploration on related matters.

According to the network visualization, Islamic Work Ethics is grouped with Customer, Islamic Microfinancing, Islamic Value, Islamic Work Ethic, IWE, Job Satisfaction, Organizational Commitment, Sharia, and Work Ethic. According to this visualization, earlier research conducted between 2015 and 2020 found that Islamic Work Ethics was only connected with Job Satisfaction and Organizational Commitment. So, for future researchers to develop research related to the relationship between Islamic Work Ethics and other variables to support the development of Islamic Microfinance Institutions in Indonesia, such as Organizational Performance, Organizational Citizenship Behavior, Employee Loyalty, Employee Performance, or even Service Quality, Customer Satisfaction, and Customer Loyalty,

According to the overlay visualization, Islamic Work Ethics research themes or variables were not commonly discussed after 2018. Meanwhile, based on density visualization, other study subjects or factors related to Islamic Work Ethics must be investigated. Based on this presentation, research on Islamic Work Ethics has the potential to be researched further and enhanced. It has the potential to create research innovation, particularly in the field of human resource management, particularly in Islamic Microfinance organizations. Islamic work ethics research has the potential to make major scientific contributions as well. Previous research on the issue of Islamic Work Ethics has been published in a number of renowned international journals as well as approved national periodicals.

Network analysis also permits recognizable proof of creator authority (Bilik et al., 2020). *Author analysis* is a broadly utilized bibliometric research strategy exploring creators leading joint exploration in a specific field. Few writers have related issues in Islamic Work Ethics, according to the author's analysis. This phenomena provides an opportunity for researchers to investigate and develop problems related to Islamic Work Ethics, particularly in Islamic Microfinance in Indonesia.

Generally, the data presented in this study makes it possible to answer questions about research trends in 'Islamic Work Ethic at Islamic Micro Finance Institutions in Indonesia' in the last 5 years. A few words that are not utilized can be connected and examined in future exploration. Consequently, more themes can be created because of these catchphrases like alliance, city and country. The components referenced above can give a more thorough analysis.

Islamic Work Ethics' Future Research Agenda

Islamic Work Ethics is an intriguing topic to investigate in the workplace, particularly in Islamic financial organizations. According to Nasution & Rafiki (2020) the sharia compliance requirement of Islamic banks is matched with the principles and values of Islamic work ethics, which could lead to in-depth organizational commitment among employees. Suryani et al. (2021) also argued that IWEs influence job embeddedness and knowledge-sharing behaviors in Islamic banks. According to Aman-Ullah & Mehmood (2022) by supporting the use of IWEs, firms can boost job satisfaction, employee commitment, and loyalty in the workplace, particularly in an Islamic banking setting. According to Gheitani et al. (2019) because the nature of bank employees' work confronts them with various ethical options, adherence to ethical standards, particularly IWE, can have a significant impact on their passion and, as a result, their satisfaction and organizational commitment.

According to the description above, the study of Islamic Work Ethics in Islamic financial institutions remains limited to Islamic banks and has not reached Islamic Microfinance Institutions. Given these constraints, the possibility to do research on Islamic Work Ethics in Islamic Microfinance Institutions, particularly in Indonesia, remains open. With prospects for further research on this topic still available, it is hoped that more academics would be able to create and explore Islamic Work Ethics at Islamic Microfinance Institutions in Indonesia. The findings of this study are expected to assist Islamic Microfinance Institutions in Indonesia in internalizing Islamic values in their operations, thereby improving the services and image of Islamic Microfinance Institutions in Indonesia and, ultimately, encouraging the development of the Islamic Microfinance industry in Indonesia from a Human Resource Management standpoint.

Further research on Islamic Work Ethics is expected to contribute to the scientific field of human resource management, which is related with Islamic ideals, in addition to practical applications. This study is significant because the advancement of Islamic Work Ethics research will strengthen the inclusion of Islamic Values in the advancement of human resource management science.

Conclusion

This study audits journal articles whose subjects are connected with the keyword 'Islamic Work Ethics at Islamic Micro Finance Institutions in Indonesia'. Articles are gathered from the GS data set by the PoP application. Then, at that point, these 596 articles were chosen from 990 articles, which were distributed from 2015 to 2020. All articles found were classified by author, publication year, publisher, citation, author, authorship, and affiliate statistics to fulfil the purpose of this study. In the context of this research, it can be concluded that

research is only limited to the concept of Islamic Work Ethics that exists in banking (Banks and Islamic Banks) and microfinance institutions (BPR and BPRS). No one has touched directly on the idea of Islamic Work Ethics in Sharia-based microfinance institutions, such as Sharia Cooperatives, Baitut Tamwil Muhammadiyah (BTM), Baitul Maal wat Tamwil (BMT), and various other types of Sharia microfinance institutions. The holes in this study show the course of the plan from now on that 'Islamic Work Ethics at Islamic Micro Finance Institutions in Indonesia' is fundamental to study. It is also necessary for more research collaboration in Human Resource Management (HRM) from various researchers, especially in Indonesia, considering that Indonesia is the world's biggest Muslim country.

This study has two impediments. In the first place, this exploration is, for the most part, founded on a restricted arrangement of keywords and is additionally possibly restricted by the tight information base, to be specific GS, utilized for article assortment. Second, although this study involves formal programming as a device (PoP, VOSviewer, Mendeley, and Microsoft Excel), author subjectivity occurs and may still cause errors. So, in future research, it is prescribed to utilize a more prominent example by growing the keywords utilized and utilizing a more available data set. Likewise, further examination can examine the consequences of various and suggested bibliometric analyses. Further related research is prescribed to give a more nitty-gritty clarification since there are still restricted examinations discussing 'Islamic Work Ethics at Islamic Micro Finance Institutions in Indonesia'.

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