



# Analysing the Impact of Religiosity towards Employee's Welfare at University of Muhammadiyah Malang

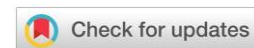
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## ABSTRACT

**Kata Kunci:**  
*Religiosity;*  
*Economic*  
*Welfare;*  
*Employment.*

Several research found that there is relationship between religious and economic spirit. This study intended to determine the relationship between religiosity towards employee's welfare at University of Muhammadiyah Malang. The method of this study is quantitativ using questionnaire as method of collecting data. The method of analysis data using Partial Least Square (PLS) with several valid variables. The result indicates that religiosity have significance impact on the welfare of employee of University of Muhammadiyah Malang.

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## INTRODUCTION

Religion is a system that has many dimensions (Ancok & Suroso, 2004); (Wahab, 2011); (Ahimsa-Putra, 2012). According to Rakhmat (2004); Kibuka (2005); Nadzir & Wulandari (2013); (Pradisukmawati & Darminto, 2014), religiosity is an individual condition that encourages to behave according to the degree of obedience to religion. Therefore, the person or individual who has good religiosity tends to be more internally oriented, seeing the ultimate goal of their lives (Glover, 1997); (Arifin, & Rahayu, 2012); (Suminta, 2016).

Meanwhile, religiosity has the role of stabilizing the peace of society and unlimited productivity of human resources (al-Khatib, 2006); (Uzma, 2019). Lately, religious awareness began to grow in human life (Safrilsyah & Fitriani, 2014). Discussion of the economy from a religious point of view does not only occur in countries with a predominantly Muslim population (Purwana, 2013), but also in the western world which is famous for its secularism, it also examines the relationship of religion to the economy in relation to prosperity (Sajadi, 2018).

Welfare comes from the basic words prosperous, safe, prosperous and safe or free from all kinds of disturbances, distresses and so on (Choirudin, 2015). Welfare means a condition in which a person feels that he is safe, secure, peaceful, happy and prosperous (Muzarie, 2010); (Utami, 2012); (Pusparini, 2015). On the other hand, Badawi (1982); (Shihab, 2008); (Alhadi, 2018) stated that welfare is a condition that requires the fulfillment of basic needs for individuals or groups in the form of food, education, health, while the opposite of welfare is the sadness (disaster) of life. According to Mubarak (2008), criteria for people who have a prosperous life are if three of the following needs are met: (1) people who are provided with adequate food, clothing and a comfortable home, (2) health care, (3) their children can obtain a proper education, besides welfare includes the inner element is the feeling of wanting to be treated fairly in life.

Several research was conducted related to the relationship between religious and economic spirit. It is began with Smith's theory of invisible hand (Smith, 1883); (Darwis, 2018); (Qibtiyah, 2019). Furthermore, Weber (1958) states that there is a significant relationship between the ethics of protestant Christian religion and the spirit of economic capitalism, even the correlation of religious spirit is not only on the boundaries of work ethics, but has a correlation with economic growth and development (Grier, 1997); (Syathori, 2016); (Abidin, 2018). However, Blum & Dudley (2001); (Fauzan, 2012) states that the spirit of capitalism is not only influenced by the religious ethics of protestantism an sich, but also is influenced by location of residence.

On the other hand, Barro & Mc Cleary (2003); Jaffe (2005); Mc Cleary & Barro (2006); Eum (2011) states that religious beliefs have a positive effect on economic

growth and also religious beliefs affect individual characteristics to affect productivity and economic performance. Furthermore, [Lockhart \(2003\)](#); [Iyer \(2007\)](#); [Nath \(2007\)](#) states that the community base can make government programs more successful.

[French & Joseph \(1999\)](#) states that there is a positive correlation between religiosity and all welfare. While [Ellison, Gay & Glass \(1989\)](#), focusing on racial and gender variations, showing that there is a relationship between religiosity with eight different welfare indicator. In line with this point of view, [Witter, Stock, Okun, & Haring \(1985\)](#) [Hackney & Sanders, \(2003\)](#) found a positive relationship between religious beliefs and practices with life satisfaction.

However, those research is limited to a particular country and religion, while this study conducted for Muslim employee who work at Islamic-based University. Thus, the purpose of this is to determine the relationship between religiosity and employee's welfare at the University of Muhammadiyah Malang.

## RESEARCH METHOD

The data in this study are primary data with data collection techniques using a questionnaire. Research respondents were lecturers and staff at the University of Muhammadiyah Malang using random sampling of 50 respondents. University of Muhammadiyah Malang (UMM) was chosen because it is a university that has a vision of Islam, and each individual UMM citizen is required to develop their respective religiosity.

Furthermore, the analysis tool used is this research using the Partial Least Square (PLS) analysis method. PLS is a variance-based structural equation analysis (SEM) that can simultaneously test measurement models as well as structural model testing. The measurement model is used to test the validity and reliability, while the structural model is used to test causality (hypothesis testing with predictive models). Furthermore, [Ghozali \(2006\)](#) explained that PLS is a method of analysis that is soft modeling because it does not assume the data must be with a certain scale measurement, which means the number of samples can be under 100 samples.

In this study, indicators of religiosity are divided into several variables as follows: (1) Spirit of Faith which will examine aspects of the relationship to God, including: the implementation of the pillars of faith and Islam (SI1) and the implementation of the sunnah (SI2). (2) Personal Spirit will assess individual quality, including: Discipline (SP1), Optimism (SP2), Seriousness (SP3), Encouragement of achievement (SP4), and Honesty and Trust (SP5). (3) Social Spirit that will study the quality of social life, including: the nature of forgiveness (SS1), the nature of helping (SS2), philanthropist (SS3), Generous (SS4), and environmental care (SS5). (4) Welfare, including: income

(K1), happiness and peace (K2), access to education (K3), access to health (K4), good environment (K5), material wealth (K6), feeling of excess wealth (K7).

Test the validity and reliability in this study using Convergent Validity. This model is to measure the validity of reflective indicators as a measure of variables that can be seen from the outer loading of each variable indicator. An indicator is said to have good validity, if the outer loading value is above 0.70 and can still be tolerated up to 0.5. Convergent Validity is measuring the validity of reflective indicators as a measure of variables that can be seen from the outer loading of each indicator variable. An indicator is said to have good validity, if the outer loading value is above 0.70 and can still be tolerated up to 0.5.

The results of the Convergent validity test for the variables of faith, personal spirit, social spirit and welfare that can be declared valid in this study can be seen in the following table 1 below:

**Tabel 1.** Result of Convergent Validity

Variable	Indicator	Outer Loading	Result
Spirit of Faith	SI1 (the implementation of the five pillars of Islam)	0,935	Valid
	SI2 (the implementation of the sunnah)	0,895	Valid
Personal Spirit	SP1 (Discipline)	0,638	Valid
	SP2 (Optimism)	0,889	Valid
	SP3 (Seriousness)	0,913	Valid
	SP4 (Encouragement of achievement)	0,770	Valid
	SP5 (Honesty and Trust)	0,851	Valid
Social Spirit	SS1 (the spirit of forgiveness)	0,768	Valid
	SS2 (Help others)	0,906	Valid
	SS3 (Generous)	0,706	Valid
	SS4 (Philantophist)	0,710	Valid
	SS5 (Environmental Care)	0,897	Valid
Welfare	K2 (Happiness and peace)	0,650	Valid
	K4 (Access to health)	0,504	Valid
	K5 (Good environment)	0,840	Valid
	K7 (Feeling of excess wealth)	0,769	Valid

The evaluation of the Composite Reliability results is used in this study to find out that latent variables can be said to have good reliability if the composite reliability value is greater than 0.70 and can still be tolerated up to 0.6 (Malhotra & Briks, 2007).

Meanwhile, the research model test conducted next is testing the structural model (inner model). Assessing the inner model is to look at the relationship between latent

constructs by looking at the estimated results of the path parameter coefficient and its level of significance (Ghozali, 2012).

Furthermore, the inner goodness of fit test of this research model is also used using the coefficient of total determination ( $Q^2$ ) predictive relevance of the structural model to measure how well the observational values generated by the model and also the estimated parameters. The formula for calculating the coefficient of total determination ( $Q^2$ ) as follows:

$$Q^2 = 1 - ((1 - R^2_1) \times (1 - R^2_2) \times (1 - R^2_3))$$

$$Q^2 = 1 - ((1 - 0,529) \times (1 - 0,204) \times (1 - 0,610))$$

$$Q^2 = 1 - ((0,471) \times (0,796) \times (0,39))$$

$$Q^2 = 1 - 0,146$$

$$Q^2 = 0,854$$

In this study, a hypothesis test was conducted to find out whether the initial hypothesis was accepted or rejected. The following is the hypothesis in this research:

H1 : Spirit of Faith affects welfare

H2 : Spirit of Faith affects personal spirit

H3 : Spirit of Faith affects social spirit

H4 : Personal Spirit affects on welfare

H5 : Personal spirit affects social spirit

H6 : Personal spirit affects personal welfare

H7 : Spirit of faith affects welfare through personal spirit

H8 : Spirit of faith affects welfare through social spirit

H9 : Spirit of faith affects welfare through personal and social spirits

H10 : Spirit of faith affects social spirit through personal spirit

## RESULT AND DISCUSSION

The results in the table 2, indicates the result of R-square value of the personal spirit variable is 20.4%. It means that the ability of the independent variable which in this study is the spirit of faith is able to explain the variance of the personal spirit variable by only 20.4%. The R-Square social spirit variable is 61.0%. This shows the relationship that occurs between the spirit of faith and personal spirit with social spirit, including the strong category.

While the welfare dependent variable in this study amounted to 52.9%. This shows that the spirit of faith, personal spirit, social spirit is able to explain the variance of the welfare variable by 52.9% while the rest is explained by other variables not included in this study. This shows the relationship that occurs between the spirit of faith, personal spirit, and social spirit with welfare, including the strong category.

**Tabel 2.** Result of R-square

Variable	R-Square
Welfare	0,529
Personal Spirit	0,204
Social Spirit	0,610

Furthermore, in analyzing the research data, a smart PLS software tool was performed. In this research, the output results from the loading factor structure model that will explain the constructs of industry concern, community business, employment and welfare are shown in table 3 and 4.

**Table 3.** Results of the Direct Effect Hypothesis

Relationship	Coefficient	t-stat	P-Value
Spirit of faith affects welfare	0,311**	1,717	0,087
Spirit of faith affects personal spirit	0,451*	3,728	0,000
Spirit of faith affects social spirit	0,008	0,074	0,941
Personal spirit affects personal welfare	0,024	0,103	0,918
Personal spirit affects social spirit	0,785*	7,857	0,000
Personal spirit affects personal welfare	0,580*	2,846	0,005

**Table 4.** Results of the Indirect Effect Hypothesis

Relationship	Coefficient	P-Value
Spirit of faith affects welfare through personal spirit	0,011	0,926
Spirit of faith affects welfare through social spirit	0,005	0,946
Spirit of faith affects welfare through personal and social spirit	0,205*	0,020
Spirit of faith affects social spirit through personal spirit	0,354*	0,001

From the table 3 and 4, hypothesis results are performed to determine whether the initial hypothesis is accepted or rejected. The results of testing the hypothesis in this study in more detail are explained as follows:

H1 : Spirit of faith affects welfare

The first hypothesis test is testing the direct influence of the spirit of faith on welfare. Based on the test results obtained path coefficient of 0.311 and t-Statistics value of 1.717 (p-value = 0.087). Path coefficient value of 0.311 is positive indicating the effect of the spirit of faith on welfare is directly proportional, ie the higher the level of spirit of faith in society, the higher the welfare. A p-value of 0.087 means that the effect is significant at  $\alpha$  10%. So it can be said that the influence of the spirit of faith on welfare has a positive and significant effect.

H2 : Spirit of faith affects personal spirit

The second hypothesis test is testing the direct effect of Spirit of Faith on Personal Spirit. Based on the test results obtained path coefficient of 0.451 and t-Statistics value of 3.728 (p-value = 0.000). The path coefficient value of 0.451 is positive indicating the influence of the spirit of faith on personal spirit is directly proportional, ie the higher the level of spirit of faith, the higher the personal spirit. A p-value of 0,000 means that the effect is significant at  $\alpha$  5%. So it can be said that the influence of the spirit of faith on personal spirit has a positive and significant effect.

H3 : Spirit of faith affects social spirit

The third hypothesis test is testing the direct influence of Spirit of Faith on Social Spirit. Based on the test results obtained path coefficient value of 0.008 and t-Statistics value of 0.074 p-value = 0.941. Path coefficient value of 0.008 is positive indicating the effect of the spirit of faith on social spirit is directly proportional, ie the higher the spirit of faith the higher the social spirit However, a p-value of 0.941 means that the effect is not significant.

H4 : Personal spirit affects on personal welfare

The fourth hypothesis test is testing the direct effect of Personal Spirit on well-being. Based on the test results obtained path coefficient of 0.024 and t-Statistics value of 0.103 (p-value = 0.918). The path coefficient value of 0.024 is positive indicating the effect of personal spirit on welfare is directly proportional, ie the higher the personal spirit, the higher the welfare. However, a p-value of 0.918 means that the effect is not significant.

H5 : Personal spirit affects social spirit

The fifth hypothesis test is testing the direct influence of personal spirit on social spirit. Based on the test results, the path coefficient value is 0.785 and the t-Statistics value is 7.857 (p-value = 0.000). Path coefficient value of 0.785 is positive indicating the effect of personal spirit on social spirit is directly proportional, ie the higher the level of personal spirit, the higher the social spirit. A p-value of 0,000 means that the effect is significant at  $\alpha$  5%. So it can be said that the influence of personal spirit on social spirit has a positive and significant effect.

H6 : Personal spirit affects personal welfare

The sixth hypothesis test is to test the direct influence of personal spirit on well-being. Based on the test results obtained path coefficient of 0.580 and t-Statistics value of 2.846 (p-value = 0.005). The path coefficient value of 0.580 is positive indicating the effect of personal spirit on welfare is directly proportional, ie the higher the personal spirit, the higher the welfare. A p-value of 0,000 means that the effect is significant at  $\alpha$

5%. So it can be said that the influence of personal spirit on welfare has a positive and significant effect.

Furthermore, in table 4 the results of the indirect effect hypothesis on how religiosity affects the welfare. The indirect test results in this study are as follows:

H7 : Spirit of faith affects welfare through personal spirit

The seventh hypothesis test is testing the indirect effect of the spirit of faith on welfare through personal spirit. Based on the test results obtained a coefficient value of 0.011 and p-value = 0.926. The path coefficient value of 0.011 is positive indicating the influence of the spirit of faith on welfare through personal spirit is directly proportional, that is the higher the spirit of faith, the higher the personal spirit and will increase welfare. However, a p-value of 0.926 means that the effect is not significant.

H8 : Spirit of faith affects welfare through social spirit

The eighth hypothesis test is testing the indirect effect of the spirit of faith on welfare through social spirit. Based on the test results obtained a coefficient value of 0.005 and p-value = 0.926. The path coefficient value of 0.005 is positive indicating the influence of the spirit of faith on welfare through social spirit is directly proportional, namely the higher the spirit of faith, the higher the social spirit and will increase welfare. However, a p-value of 0.946 means that the effect is not significant.

H9 : Spirit of faith affects welfare through personal and social spirit

The ninth hypothesis test is testing the indirect effect of the spirit of faith on welfare through personal spirit and social spirit. Based on the test results obtained a coefficient value of 0.205 and p-value = 0.020. The path coefficient value of 0.205 is positive indicating the influence of the spirit of faith on welfare through personal spirit and social spirit, namely the higher the spirit of faith, the higher the personal spirit and social spirit, and will increase welfare. A p-value of 0.020 means that the effect is significant.

H10 : Spirit of faith affects social spirit through personal spirit

The tenth hypothesis test is testing the indirect effect of the spirit of faith on social spirit through personal spirit. Based on the test results obtained a coefficient value of 0.354 and p-value = 0.001. The path coefficient value of 0.354 is positive indicating the influence of the spirit of faith on social spirit through personal spirit is directly proportional, namely the higher the spirit of faith, the higher the personal spirit and will increase social spirit. A p-value of 0.001 means that the effect is significant at  $\alpha$  5%.

Based on the results, it has shown the influence of the spirit of faith on welfare has a positive and significant effect. This is in line with research conducted by [Mc Cleary & Barro & Mc Cleary \(2003\)](#); [Jaffe \(2005\)](#); [Mc Cleary & Barro \(2006\)](#); [Eum \(2011\)](#), that



religion influences individual characteristics, work ethics, honesty and savings, and thus influences economic performance.

This study also found that the benefits obtained by someone when carrying out religious activities such as dhikr to eliminate anxiety and sadness. This study also inline with the study by French & Joseph (1999) Hackney & Sanders, (2003); (Syaqawi, 2010), which states that there is a positive relationship between religious beliefs and practices with life satisfaction.

## CONCLUSION

Results from this study indicates that religiosity can play a role to improve personal and social well-being. The variable of spirit of faith is able to directly and indirectly affect Welfare through personal spirit and social spirit. It is also indicates that, an increase in the aspect of religiosity becomes important to improve the welfare of the community.

However, future research may add wider population and sample of the study to find the more ideal model of the research and more valid result.

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