

**ISLAMIC WORK ETHIC OF EMPLOYEES OF PT. ASURANSI
JIWA MANULIFE INDONESIA (MANULIFE INDONESIA)
BRANCH OFFICE OF BANK DANAMON INDONESIA, TBK
MATARAM CITY**



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Abstract

The religion of Islam which is based on the Qur'an and al-Hadith as a guide and guidance for Muslims has a function not only to regulate in terms of worship but also to regulate the people in making demands in matters relating to work. In the Qur'an and al-Hadith, it is clear about good work and how we earn sustenance in a way that pleases Allah SWT. It is very important to discuss this, the work ethic in the Islamic view is the knitting of values that shape the personality of a Muslim at work. Many of us encounter in print and electronic media, customers who complain about the service or type of satisfaction provided by the company. This study aims to determine the extent of the process from start to finish in ensuring the company PT. Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Branch Office of Bank Danamon Indonesia, Tbk Kota Mataram, so that the information obtained can help the wider community, especially the Indonesian people. This study used a qualitative approach and observations were conducted from January 2023 to February 2023. Data collection techniques were carried out by means of 1) Observation 2) Interviews, and 3) Documentation, as well as technical analysis of the data obtained by the researchers, both the results of interviews with several informants, observations, and documentation that were later processed by researchers and analyzed qualitatively. The results of the research, it has been found in the field that marketing department employees have been dishonest to prospective customers. In the future, there will be inconvenience to customers which results in customer distrust of the company. Therefore, the work ethic in Islam is not enough to only rely on conceptual abilities, but also on high moral commitment and noble character. The Qur'an says that "Allah made human beings a caliph for common prosperity that is carried out fairly and does not follow lust."

Keywords: Islamic Work Ethic, Employee, Insurance

INTRODUCTION

When someone has a better standard of living, their living needs are not only limited to physiological needs. The need for safety which includes a sense of security and protection is also increasingly felt. In the hierarchy of needs, there are 5 types of levels of human needs, namely physiological needs, safety needs, social needs, esteem needs and the need for self-actualization (Simalango & Suwandaru, 2021). Because humans cannot avoid various risks that can cause losses. Having insurance is one way to fulfill the need for security and uncertainty factors that may occur in a person's life.

One of the well-known insurance companies in Indonesia and has millions of customers is PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia), which was founded in 1985 and is part of the Manulife Financial Corporation, a group that provides financial services from Canada with activities in Asia, Canada and the United States. Manulife Indonesia offers a variety of financial services including life insurance, accident insurance and health insurance (Pratama & Sembiring, 2021), investment services and pension funds to individual clients and business actors in Indonesia. Through a network of more than 11,000 employees and professional agents spread across 25 marketing offices (Fatimah, 2018). PT. Manulife Indonesia Life Insurance (Manulife Indonesia) has collaborated with Bank Danamon and together has offered innovative insurance and wealth management solutions since establishing a strategic partnership starting in 2011. The insurance products offered are not only conventional-based insurance but there is also sharia-based insurance.

REVIEW OF LITERATURE

With the existence of sharia-based products, it is hoped that the performance of employees from PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) is in accordance with Islamic sharia, so that they are able to provide comfort and trust to all customers, both Muslim and non-Muslim customers. However, in reality, in the field, we encounter many insurance customers who complain about the dissatisfaction provided by the insurance company, whether in terms of difficult claims, insurance that is frozen or forfeited, and the amount of the claim value that does not match the customer's

expectations. Seeing this phenomenon makes researchers interested in digging deeper into this matter, so that the results of this research are able to provide an overview and information to the wider community so that they can be careful when taking insurance, be smart and critical customers so that in the future they will not feel disadvantaged, because usually the money that goes into the insurance company has a fairly large nominal amount with the expectation of a large sum insured.

Previous research that is relevant to this research includes: 1) Dwi Sulisty Wahono (2016) *The Influence of Organizational Justice and Islamic Work Ethic on Organizational Commitment and Employee Performance in BMTs throughout Kudus Regency*. The aim of this research is to examine the influence of organizational justice, Islamic work ethic on organizational commitment and employee performance. 2) Dameria Simalango (2021) *Leadership Risk Management Case Study PT Asuransi Jiwa Manulife Indonesia (PT Bank Danamon Indonesia & Nitro Institute of Business and Finance)*. PT. Manulife Life Insurance is a service company operating in the insurance sector, where PT Manulife Life Insurance has spread its wings in Indonesia by collaborating with several companies, especially banks in Indonesia. So that the employees consist of competent people so they can work in accordance with the company's vision and mission while also having a role as the spearhead of insurance marketing.

Work ethic is basically part of culture, to overcome and provide solutions to challenges faced by humans. Work ethic is formed by a long cultural process and the challenges they face, as well as differences in providing solutions to challenges in increasing business. Work ethic in the Islamic view is a knitting of values that shape a Muslim's personality at work. Values that have a creative, productive, innovative content are based on conceptual knowledge, while values that have a moral content are obedient and obedient to the laws set by religion and society (N. Hidayanti et al., 2017) There are several attitudes that mark the work ethic of a society, namely: craft efficiency, neatness, attitude at all times, simplicity, honesty, attitude of following ratios in making decisions and actions, willingness to change agility in using opportunities that arise, work attitude, willingness to work together and willingness to look far into the future (Hidayanti, 2021).

The existence of a high work ethic in employees in a company will make these employees effective at work. The attitude of responsibility, desire and courage to innovate in the company's work processes is a manifestation of the existence of a high work ethic in employees. As a result, employee performance will continue to improve and will have an impact on overall company performance. In Indonesia, the phenomenon of implementing sharia principles in financial institutions is growing rapidly, not only in banking but also in Non-Bank Financial Institutions (LKBB). In the field of sharia finance, there are sharia banks for bank financial institutions and non-bank financial institutions that follow the explanation of article 49 letter i of Law Number 3 of 2006 concerning amendments to Law Number 7 of 1989 concerning Religious Courts, consisting of sharia microfinance institutions, sharia insurance, sharia reinsurance, sharia mutual funds, sharia bonds and sharia medium term securities, sharia bank pension funds, sharia securities, sharia pawnshops, sharia financing (Fatimah, 2018).

The Islamic economy in Indonesia is developing rapidly, as shown by the increase in sharia banks and non-bank financial institutions. Islamic economics does not just discuss Islamic banking, but all matters related to human economic life, including financing companies. Sharia financial institutions are regulated based on the principle of *ushul fiqh* which reads "*maa laa orphanmal-wajib illa bihi fa huwa obliged*", namely something that is needed to complete what is obligatory, so it must be carried out. Earning a living (i.e., carrying out economic activities) is mandatory for this. In this modern era, economic activities will not be complete without financial institutions, so these financial institutions are also mandatory (N.F. Hidayanti, 2022).

RESEARCH METHOD

Research Design

Based on the problem formulation and research objectives, the research method used in this research is a qualitative method. The qualitative method and the main tool are humans, meaning it involves the researcher himself as an instrument by paying attention to the researchers' ability to ask, track, observe, understand and abstract as an important tool that cannot be replaced by other methods.

The data criterion in qualitative research is definite data. Definite data is data that corresponds to reality as it is, not data that only looks and sounds, but data that has meaning behind what is seen and heard. Based on this, the researcher wants to describe or describe in order to understand the phenomenon experienced by the research subjects regarding the Islamic Health Ethos of the Employees of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch without any manipulation in it and without testing the hypotheses and research results. It is hoped that it is not a generalization based on quantitative measures, but the meaning (in terms of quality) of the observed phenomena.

Data Source

The data source for this research is words, and the rest of the actions are additional ones such as photos, recordings, documents and so on. To obtain accurate data, informants are needed who understand the social situation being studied. The research informants in question are:

a. **Main Informant**

The main informants in this research were employees of PT. Adira Dinamika Multi Finance Syariah, Tbk, Mataram Branch. Especially employees who communicate directly with customers of PT. Adira Dinamika Multi Finance Syariah, Tbk, Mataram Branch, such as CS, Teller, Marketing, Collector, and Collector's Department.

b. **Key Informant**

To obtain accurate data, key informants are needed. The key informant is the informant who really understands the phenomenon in the form of implementation or company employees who are Muslim and the Manager of PT. Adira Dinamika Multi Finance Syariah, Tbk, Mataram Branch. Determining the data source for the people interviewed was carried out purposively, that is, it was chosen with certain considerations and objectives (Sugiyono, 2012).

c. **Research Location**

This research activity was carried out at the head office of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia), Bank Danamon Cakranegara branch office, Pejanggik street No. 117, Cilinaya, Cakranegara District, Mataram City, West Nusa Tenggara. 83121.

Data Collection Technique

In this research, primary data collection was carried out in natural conditions (natural setting). Data collection techniques are carried out by:

1. Observation

Researchers conducted direct observations at the head office of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch. Observation targets include, among others; research/field location, actors, activities, objects, actions, incidents or events, time, employee behavior. So, the aim is to obtain concrete data directly in the field or research location.

2. Interview

In this research, interviews were conducted in depth. Researchers carried out interviews in a structured manner by following a list of questions that had been prepared previously. So, researchers have prepared a detailed list of questions for informants/resources before conducting interviews.

The stages carried out by the researcher in this interview were meeting face to face and conducting direct and verbal questions and answers between two or more people and by visiting the designated informants one by one. All informants were interviewed by researchers directly at the office of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch or outside the office of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch. Next, the researcher asked questions related to the Islamic work ethic carried out by the informant.

3. Documentation

In this research, to support documentation, researchers in conducting research use tools such as photo cameras and voice recorders or cellphones. During the interview, the recording was carried out using a cellphone directly by the researcher and while for taking pictures or photographs the researcher used a digital camera by asking someone else who was there to take them.

Data Analysis Techniques

The data analysis technique in this research was carried out from data obtained by the researcher, including the results of interviews with several informants, existing observations and documentation which were then processed and analyzed qualitatively by the researcher. From the results of this analysis, conclusions were then drawn using an inductive method, namely a thinking method by drawing conclusions from specific data obtained by researchers relating to the Islamic work ethic and welfare of employees of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch.

Based on this explanation, data analysis in this research was carried out by:

1. Explore the existing data further by summarizing, selecting and focusing on the main and important things so that the reduced data can provide a clearer picture regarding the Islamic Work Ethic of employees of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch.
2. Next, the researcher presents the data obtained from interviews, observations and documentation, then synthesizes it with interviews with the Koran and hadith as well as theories related to the research object.
3. Finally, conclude the results of this research and provide constructive suggestions and input to realize the implementation of an Islamic work ethic in the work environment of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch.

RESULTS AND DISCUSSION

After conducting research using the approach described above, the researchers found that one of the products sold by the company PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) was sharia-based, even the products that were based on Sharia were currently being popular with the Indonesian people so that many customers chose Sharia products on the grounds that they will be more profitable. Apart from that, in the minds of the public, a company that is based on Sharia will certainly be trustworthy in accordance with Islamic teachings, so it is hoped that the performance of employees from PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) will be in accordance with Islamic sharia, so

that they can provide comfort and trust to all customers, both Muslim customers and non-Muslim customers. However, in reality, in the field, we encounter many insurance customers who complain about the dissatisfaction provided by the insurance company, whether in terms of difficult claims, insurance that is frozen or forfeited, and the amount of the claim value that does not match the customer's expectations.

Work Culture

Work culture is a habit that is carried out repeatedly by employees in a company. There are no strict sanctions for violations of this habit, but company actors have morally agreed that in order to achieve work goals, these habits must be obeyed as part of carrying out their duties. (N. Hidayanti, n.d.) Being a marketer in a large, national company is not easy, of course he has a large sales target, which must be met every month.

Work Culture is a philosophy based on a view of life as values that become traits, habits and driving forces, civilizing the life of a group of people or employees which is reflected in attitudes into behavior, beliefs, ideals, opinions and actions which are manifested as work or work (Susianti & Rahmawati, 2020).

Characteristics of Work Ethic

How a person works shows whether he has a high or low work ethic. Employee success is supported by superiors or leaders in their behavior and teaching habits. According to (Darwin & Kunto, 2014), work ethic has characteristics, including: (1). Have a standard of ability in a professional field, which is recognized by the professional group or organization itself. (2). Following the work rules and standards that apply in a particular profession shows high discipline. (3). Always try to improve your quality, both through work experience and other learning media. According to (Pratama & Sembiring, 2021), there are three basic characteristics that reflect a person's high work ethic from the way they work. The three basic characteristics are: (1). upholding the quality of work, (2). maintain self-esteem in carrying out work, and (3). provide services to the community.

A high work ethic will improve the quality and qualities of an employee and have an impact on the sales target of insurance products being marketed. In carrying out his work, the method and motivation of an employee will be seen, whether he works seriously

or not, is responsible or not. The views, expectations and habits in a person's work group influence the way he lives and carries out his work. Therefore, the work ethic of an employee can be influenced by the work ethic of the group. Because there is intense competition between employees and targets that must be met, many insurance employees, especially those in the marketing department, use all means to attract consumers or customers, right up to closing or dealing.

Aspects of Work Ethic

(N. Hidayanti et al., 2017) state every human being has a spirit of success, namely pure motivation to achieve and enjoy success. This spirit forms typical behavior such as hard work, discipline, thoroughness, perseverance, integrity, rationality, responsibility and so on through belief, commitment and appreciation of a particular work paradigm. In this way, people become positive, creative and productive working people. Of the many successful theories that exist in society today, it can be concluded that there are four main theoretical pillars. These four pillars actually support all types and systems of sustainable success at all levels. He then constructed these four elements into a big concept which he called *Catur Dharma Mahardika* (Sanskrit) which means the Four Main Dharmas of Success, namely:

- 1) Score achievements with superior motivation.
- 2) Building the future with visionary leadership.
- 3) Creating new value with creative innovation.
- 4) Improving quality with human excellence.

The eight aspects of Work Ethics formulated from these four dharmas are as follows:

1. Work is grace; work is a gift from God Almighty, so individuals must work sincerely and be grateful.
2. Work is a trust; Work is a noble gift given to us so morally we must work honestly and responsibly.
3. Work is a calling; work is a dharma that is in accordance with our heart's calling so that we can work with full integrity.

4. Work is actualization; work is a tool for us to achieve the highest human nature so we will work hard with full motivation
5. Work is worship; work is a form of devotion and devotion to the Creator, so that through work the individual directs himself to the noble goals of the Creator in service.
6. Work is art; Work can provide happiness and enthusiasm for work so that creativity, new creations and innovative ideas emerge.
7. Work is honor; Work can increase self-esteem so it must be done diligently and with quality.
8. Work is Service; Humans work not only to fulfill their own needs but to serve, so they must work perfectly and humbly.

Islamic Work Ethic

The values that shape a person's character at work are called work ethic. The value system that a person adheres to at work influences and shapes the work ethic. This creates a different work spirit from one person to another. The Islamic work ethic is a reflection of a caliph who works by relying on his creative and innovative conceptual abilities. (N. F. Hidayanti, 2022)

Faith as a Muslim's way of life, provides basic norms for developing and maintaining his *muamalah*. A Muslim is required by his faith to be a person who is devout and moral, trustworthy, knowledgeable, capable, intelligent, careful, frugal, diligent, diligent and determined to work as best as possible to produce the best (N. Hidayanti et al., 2017). Employees of PT. The majority of Manulife Indonesia Life Insurance (Manulife Indonesia) are Muslims, but it is very unfortunate, many of them are dishonest, with the excuse of chasing a target, if they don't reach the target, they won't get a bonus and of course they will be scolded by their superiors.

A Muslim's belief that works is related to his life goal, namely gaining the pleasure of Allah SWT, is the basis of the work ethic in Islam. People who have an Islamic work ethic show their work ethic from the Islamic faith system or *aqidah* which originates from

revelation and reason about work. This belief system is the same as a basic life attitude (work creed).

In Islamic perspective, work ethic will improve a person's performance. Because performance is believed to be closely related to work ethic, work ethic is seen to be related to the values held by a person with a strong religion. This is in accordance with research results, that one of the values held by a person is very dominant influencing a person's soul and attitude is due to the values that come from the religion he adheres to. These values also determine a person's work ethic (N. Hidayanti, n.d.)

- 1) Spiritual, which consists of the intention to worship Allah and hard work/sincerity in work.
- 2) Knowledge, namely knowledge according to the field of work.
- 3) Professionalism, or pursuing one's skills at work.

Work for a Muslim is a serious effort, by mobilizing all his assets, thoughts and thoughts to actualize or reveal his meaning as a servant of Allah. The work ethic in Islam is: "The view held by a Muslim that work is not only to honor himself, show his humanity, but also as a form of good deeds. By working, humans must master the world and place themselves as part of the best society (*Khaira Ummah*), or in other words, it can be said that by working, humans make themselves human and therefore have very noble values of worship". This is something that is still lacking among employees at the company PT. Assuransi Jiwa Manulife Indonesia (Manulife Indonesia), such as not explaining the shortcomings in the insurance products they sell, such as:

- 1) Insurance may not be taken out within a certain period
- 2) If the debit fails or the term payment fails more than three times, then the insurance money that has been entered will be forfeited.
- 3) An investment value of less than 10 years does not have a large investment value.
- 4) Withdrawing investment value under 10 years will be detrimental to customers.
- 5) If you want to make investment withdrawals, you must leave a balance of two hundred thousand rupiah.
- 6) The claim process is quite long.

People who have an Islamic work ethic demonstrate their work ethic from a system of Islamic faith or *aqidah* which originates from revelation and reason about work. This faith

system, he said, is the same as a basic life attitude (work creed). It becomes motivation and value for the creation of an Islamic work ethic. The Islamic work ethic here is taken and formed based on the concept of faith and good deeds. Without a basis of faith and good deeds, any work ethic cannot be Islamic. There are no good deeds without faith and faith will be empty if it does not give birth to good deeds. All of this suggests that faith and righteous deeds are a series that is closely related, even inseparable (N. F. Hidayanti, 2021).

It can be concluded that the work ethic in Islam is closely related to the enthusiasm for work which is written and implied in the Qur'an and al-Sunnah. Every Muslim makes this value a source of inspiration and motivation to carry out work activities in various fields of life. How to understand, appreciate and practice the values of the Qur'an and al-Sunnah regarding the encouragement to is what forms the Islamic work ethic.

CONCLUSION

Based on the data analysis that has been carried out in the research above and has been proven qualitatively, it can be concluded that the study of the Islamic work ethic of employees of PT. Assuransi Jiwa Manulife Indonesia (Manulife Indonesia) Branch Office of Bank Danamon Indonesia, Tbk, Mataram City. Not all employees of PT. Manulife Indonesia Life Insurance (Manulife Indonesia) Branch Office of Bank Danamon Indonesia, Tbk Mataram City have an Islamic work ethic. In the future, it will trigger problems that arise, such as difficulty in claiming insurance, insurance being frozen or forfeited, and the amount of the claim value not being in line with customer expectations. This can happen because in order to gain profits or to pursue sales targets in order to get bonuses that are quite large in value, some employees are sometimes dishonest in carrying out their duties.

Based on the data analysis that has been carried out in the research above and has been proven qualitatively, it can be concluded that the study of the Islamic work ethic of employees of PT. Assuransi Jiwa Manulife Indonesia (Manulife Indonesia) Branch Office of Bank Danamon Indonesia, Tbk, Mataram City. Not all employees of PT. Manulife Indonesia Life Insurance (Manulife Indonesia) Branch Office of Bank Danamon Indonesia, Tbk Mataram City have an Islamic work ethic. In the future, it will trigger problems that arise, such as difficulty in claiming insurance, insurance being frozen or forfeited, and the

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