

ABSTRACT

Sharia Bank in Indonesia especially *Bank Pembiayaan Rakyat Syari'ah (BPRS)* will not automatically develop by sharia label only, but it needs to pay attention and receive the dynamic external changes, so that this condition makes organization has to have ability to adapt with external environment. It is therefore, aim of this study to reveal the simultaneously effect of the implementation of Islamic work ethic, organizational culture, and spiritual leadership toward employee's attitude to face the changes in organization through strengthening on organizational commitment and job involvement as stimulation factors. Population of this research is 155 BPRS directors in Indonesia. Data is collected by sending questionnaires to respondents through post and interview with some of the directors in Central Java use convenience sampling method. Analysis technique used is *Structural Equation Modelling (SEM)* with VPLS software. The result of this study shows that there is a direct relationship between Islamic work ethic and job involvement, between Islamic work ethic, organizational culture, spiritual leadership and organizational commitment, between job involvement and attitude toward changes in cognitive, affective, and behavioral dimensions, between organizational commitment and attitude toward changes in affective dimension. New finding in this study is Islamic work ethic is indirectly affect to attitude toward changes, organizational commitment influencing the attitude toward changes in affective dimension only, job involvement affects attitude toward changes in all dimensions (cognitive, affective, and behavioral), so that job involvement stripe is need to sprout up the attitude toward changes in organization. The implication, management needs to develop Islamic work ethic to increase job involvement so that can bring up the attitude toward changes in all dimensions (cognitive, affective, behavioral), and management has to develop Islamic work ethic, spiritual leadership and organizational leadership to increase organizational commitment, so that can bring up the attitude toward changes even though just in affective dimension only.

Key words: *Islamic Work Ethic, Organizational culture, Spiritual Leadership, Job Involvement, Organizational Commitment, Attitude toward Changes*