













# 5th ASEAN UNIVERSITIES

ISLAMIC FINANCE

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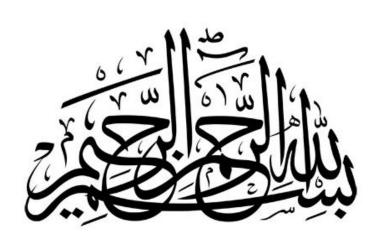
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AND FUTURE PROSPECT OF
ISLAMIC BANKING AND FINANCE



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# PROCEEDINGS 5TH ASEAN'S INTERNATIONAL CONFERENCE ON ISLAMIC FINANCE

(AICIF) VOLUME 1

#### **PROCEEDINGS**

### 5TH ASEAN'S INTERNATIONAL CONFERENCE ON ISLAMIC FINANCE

(AICIF)

#### **VOLUME 1**

#### **EDITED BY**

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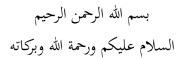
	LIST OF CONTENT	i-iv
	PREFACE	v
1.	Customer Attitude and Judgment: A Case of Islamic, Conventional and Islamic Standalone Branches in Pakistan Malik Shahzad Shabbir	1-33
2.	Values Based Banking: Preventing Unfair Terms in Consumer Contracts and Consumer Notices in Malaysian Islamic Banks Through Consumer Empowerment Noor Mahinar Abu Bakar, Rusni Hasan, Ng See Teong	34-49
3.	The Role of Islamic Financial Institutions in Combating Money Laundering and Terrorism Financing in Malaysia: A Legal Perspective Raja Madihah Raja Alias, Ng See Teong	50-60
4.	Islamic Finance and Anti-Money Laundering Compliance: A Myth or Reality? Maruf Adeniyi Nasir	61-73
5.	Legal and Regulatory Framework for Transformation of Development Financial Institutions in Malaysia Into Islamic Development Financial Institutions Azlin Suzana binti Salim, Professor Dr. Rusni Hassan	74-99
6.	Anti-Fraud and Money Laundering Laws: A New Regime for Governing the Financial Sector of Saudi Arabia Mehboob ul Hassan	100-116
7.	Improving Performance and Knowledge Sharing Through Islamic Work Ethic and Training Wuryanti, Heru Sulistyo	117-132
8.	Islamic Organizational Collective Engagement Impact on Spiritual Wellbeing Ardian Adhiatma	133-140
9.	Improving Performance Through Fastabiqul Khoirat Spirit, Relational Satisfaction and Emotional Bonding Ken Sudarti	141-153

10.	Model for Enhancing Spiritual Emotional Bonding Through Kaffah Satisfaction, Interactional Justice and Tabayyun Muhammad Zulfa	154-164
11.	Innovation in Islamic Banking and Finance Education at Arshad Ayub Graduate Business School Sharifah Faigah Syed Alwi, Ismah Osman, Muhammad Firdaus Muhammad Hatta, Amirul Afif Muhamat, Mohamad Nizam Jaafar	165-170
12.	Outsourcing Based Human Resources Investment Model in Islamic Banking Sri Hindah Pudjihastuti, Bomber Joko Setyo Utomo	171-188
13.	Comparative Performance Analysis of Shariah and Non-Shariah Stock Mutual Fund in Indonesia 2015 - 2017 Ibnu Khajar	189-200
14.	Investor Reaction of Islamic and Non-Islamic Stock on The Mandatory Corporate Social Responsibility (CSR) Policy Kiryanto	201-218
15.	Sukuk Markets and Shariah Non-Compliance Risk Essia Ries Ahmed, Tariq Tawfeeq Yousif Alabdullah	219-232
16.	Corporate Governance, Board Characteristics and Debt Financing: Evidence from Malaysian Listed Firms Razali Haron	233-239
17.	Testing the Survival Model: Does Sukuk Offer Better Trade-Off Than Bonds? Roslina Hj. Mohamad Shafi	240-263
18.	Board Composition, Enterprise Risk Management and Performance of Indonesia Islamic and Non-Islamic Compliant Companies Husaini, Saiful	264-277
19.	Analysis of Movement and Sharia Share Volatility on Ramadhan Month Using Arch/Garch Model Siti Aisiyah Suciningtias	278-295
20.	قضية إرث غير المسلم في القضاء الإندونيسي	296-307

21.	Islamic Social Finance (Microfinance) Evaluating the Effects of Amanah Ikhtiar Malaysia Microcredit on Gender Equality: Empirical Results from A Quasi-Experimental Survey Dr. Sayed Samer Ali Al-Shami	308-323
22.	Islamic Financial Inclusion: Supply Side Approach Mutamimah, Hendar	324-333
23.	Entrepreneur Orientation and Social Capital Based BMT Performance Sri Ayuni	334-350
24.	Islamic Financial Inclusion Adoption in Indonesia (A Case Study: A Factor Analysis from Baitul Maal Wattanwil (BMT) Activists) Zainnudin, Bedjo Santoso *	351-373
25.	How Good Business Ethics Implemented on Islamic Microfinance? Empirical Study on BMT Fajar Surya Ari Anggara, Ely Windarti Hastuti,	374-382
26.	Linkage Program and Triangle Microfinance Triani Fitriasari, Zuliani Dalimunthe	383-396
27.	Evaluating Productivity of Microfinance Institutions (MFIs): Evidence from Palestine and Jordan Md. Sohel Rana, Md Aslam Mia, Prof. Dr. Mohd Nazari bin Ismail, Dr. Izlin Binti Ismail	397-406
28.	Informal Shariah Pawnshop in the Traditional Markets of Surakarta Malik Shahzad Shabbir	407-418
29.	Islamic Social Finance (Zakat) The Role of Zakat on Muslim's Tax Compliance Behavior – From Qualitative Perspectives Mazni Abdullah	419-429
30.	Zakat Law and Islamic Religious Revenue: New Sources of a State Revenue Abdul Ghafar Ismail, Muhammad Hasbi Zaenal, Nurfaradilla Haron	430-446
31.	Factors Influencing Intention to Give Zakat on Employment Income: Experience from Marawi City, Philippines Abdullah C. Andam, Ahmad Zamri Osman	447-466

32.	An Exploratory Study on Understanding and Awareness of Paying Zakat Widiyanto bin Mislan Cokrohadisumarto	467-482
33.	The Recommendations and The Approaches For Zakat System Development of Sarong Community, Khao Tum Sub district, Yarang District, Pattani, Thailand Ninadeeyah Ayae	483-491
34.	Islamic Social Finance (Waqf) Classification and Prioritization of Waqf Lands: A Selangor Case Malik Shahzad Shabbir	492-514
35.	Law and Practice of Waqf Administration: Experiences from Kuwait Mahadi Ahmad (PhD)	515-528
36.	Memasyarakatkan Wakaf di Brunei: Realiti dan Cabaran Hajah Mas Nooraini Haji Mohiddin, Kamaru Salam Yusof	529-540

#### **PREFACE**



The 5TH ASEAN'S INTERNATIONAL CONFERENCE ON ISLAMIC FINANCE (AICIF) was jointly organized by Universiti Islam Sultan Sharif Ali and Co-partners (Universiti Islam Antarabangsa, Malaysia; Universitas Islam Negeri Sunan Kalijaga, Jogjakarta, Indonesia; Universitas Islam Sultan Agung, Semarang, Indonesia; Universitas Darussalam Gontor, Indonesia; Mindanao State University of Philippines; Universiti Fatoni, Thailand) convened at Parkview Hotel, Jerudong, Brunei Darussalam on 13-14 December 2017. The conference centred on six sub-topics, namely, capital market, compliance and governance, Islamic banking, Islamic social finance and Islamic economics.

The 5th AICIF was guided by the three pillars under the vision of ASEAN: A Community of Opportunities that are, ASEAN Political-security Community, ASEAN Economic Community (AEC) and ASEAN Socio-cultural Community. AEC envisions ASEAN as a single market and production base, a highly competitive region, with equitable economic development, and fully integrated into the global economy. AEC can be realized, if ASEAN moves towards free movement of goods, services, and investments as well as freer flow of capital and skills. A free movement of services means that Islamic finance has an important role in realizing such goals.

The discussion on capital market highlighted the instruments that are traded in those market such as mutual funds, shares and sukuk. The discussion also highlighted that capital markets are increasingly interconnected in a globalized economy.

The sub-theme on compliance and governance raised the issues of having a good governance and a complaint based Islamic financial institutions. Both are important to have an impact on the transparency of the guidelines and the performance of Islamic financial institutions.

There are several issues that were reported by several papers in this conference on Islamic banking. Among the issues are: the future demand for Shariah-compliant financial services which remains bright, an effort to establish a complete set of eco-system in Islamic finance that comprises halal products and services, green environment and maqasid shariah, bridging Islamic financial literacy and halal literacy: The way forward is to create a Halal Ecosystem.

The discussion on Islamic social finance covered three main instruments namely waqf, zakat and microfinance. These instruments were recognized as tools to help in realizing the objectives of socioeconomic development. The sub-theme on Islamic economics mooted the idea that Islamic finance leads to development. Islamic finance had grown in response to demand or supply. Both might boost the development of Islamic finance (e.g. demand for Islamic financial services and supply of funds for helping the economic development).

Abdul Ghafar Ismail and Rose Abdullah

**Chief Editors** 

# ISLAMIC ORGANIZATIONAL COLLECTIVE ENGAGEMENT : Aicif Brunei

by Ardian Adhiatma

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#### ISLAMIC ORGANIZATIONAL COLLECTIVE ENGAGEMENT IMPACT ON SPIRITUAL WELLBEING

Ardian Adhiatma<sup>60</sup>

#### ABSTRACT

This study aims to develop a new concept of organizational collective engagement from Islamic perspective. Specific targets to be achieved are to know the concept of collective engagement in Islamic perspective, especially the dimensions and forming factors as well as measurement scale and its impact on spiritual wellbeing of group members or association. This study employed both qualitative and quantitative approach at four stages of research. The first stage of the research was developing the definition of basic concepts, domains and dimensions of the OCE dimension. The second stage of this research was developing a measurement strategy and consistent organizational collective engagement items theoretically. The stages of this study carried out several pilot studies to improve items of measurement found. Pilot study was conducted to get public opinion or layman about the concept of Islamic collective organizational engagement following its dimensions, domains and measurement scale. The third stage of this study was conducting a survey of expert respondents representing each Islamic college to test the validity of the instrument developed structurally and nomologically, then articulated the basic theories of Islamic organizational collective engagement and dimensions as well as relevant domains and explained the correlation of OCE and spiritual wellbeing. The results of this study are expected to contribute to the development of the theory of engagement expanded from the analysis of individual to the organizational level. Methods of Data collection will be conducted by questionnaire and interview. The population is PTIS lecturer in Semarang which consists of 3 PTIS from approximately 750 respondents and 30-50 lecturer of UNISSULA will be involved in the pilot study. The data analysis will be done by using the Confirmatory Factor Analysis (CFA) through AMOS, while the fit test models will use Structural Equation Model (SEM).

Keywords: organizational collective engagement, spiritual wellbeing

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#### 1.1. Background

Engagement is a behavior that shows the degree to which the individual is moved to integrate with his work in an organization. Individual engagement with tasks and objectives of the group will create a positive effect on the level of innovation and creation (Zhang and Bartol, 2010). Collective engagement is more than just the aggregate amount of individual involvement in the organization (Bakker and Xanthopoulou, 2009). Engagement has two basic components. First, employees must be engaged to a common goal and second, they must commit to supporting each other's efforts (May, Gilson et al. 2014). When employees engaged with each other is focused on achieving the goals, then the sharing of information, values and vision will happen to mutually reinforce each other. In the end, when the employee has had full engagement and focus on the purpose of the organization's goals, then the relationship of mutual support and individual efforts will result in the group's energy, enthusiasm and focus on achieving common goals.

The concept of employee engagement has been discussed extensively by many previous researchers. In this case, employee engagement is measured at an individual level to indicate an individual's attachment to the organization. Kahn (1990) defined engagement as a more comprehensive description of investment in affective attitudes, behaviors and cognitive energies in the workplace. In a group or association, the engagement will be measured at the organizational level which involves all organization members involvement with other organizations such as, employers' associations, traders' associations, business associations and other forums. Thus, the collective engagement is a construct of organizational levels and an indicator of the presence of a motivational environment in organizations (the motivational aspect). While individual engagement is based on one's engagement to the organization, so at this level, the evaluative aspect is more dominant (Kline, 2005, Christian, 2011).

#### 1.2. Formulation of the problem

The problems emerged from the literature review is the lack of studies on the concept of collective engagement at the organizational level viewed from the Islamic perspective. Islam set the cooperative relationship along with the rights and obligations of entities incorporated in Islamic organizational network. In Islamic concept, cooperative relationship is a relationship of partnership and mutual need. Islam puts employers and employee on equal terms, both need each other. Therefore, this research becomes important to develop a basic description and concept of the collective engagement in organizations from the Islamic perspective. Once the basic concept is found, then the dimension and scale of measurement will be developed to validate the new theory of Islamic organizational collective engagement. The results of this study will contribute to the theory of HRM, especially in engagement theory that is developed from the individual level to the organizational level along with the measurement scale from Islamic perspective.

#### 2.1. Organizational Collective Engagement

Engagement is a behavior that shows the degree to which the individual is moved to integrate with his work in an organization. Individual engagement in group tasks and goals will have a positive effect on the level of innovation and creation (Zhang and Bartol, 2010). Collective engagement is more than just an aggregate amount of individual engagement in the organization (Bakker and

Xanthopoulou 2009). Engagement has two basic components. First, employees must be engaged to a common goal and, secondly, they must commit to supporting each other's efforts (May, Gilson et al. 2014). When employees engaged with each other is focused on achieving the goals, then the sharing of information, values and vision will happen to mutually reinforce each other. In the end, when the employee has full engagement and focus on the purpose of the organization's goals, then the relationship of mutual support and individual efforts will result in the group's energy, enthusiasm and focus on achieving common goals.

To achieve these results, leaders must understand how to define individual engagement into collective engagement. Kahn (1990) defined engagement as a more comprehensive description of investment in affective attitudes, behaviors and cognitive energies in the workplace. Collective engagement is a construct of organizational levels and an indicator of the presence of a motivational environment in organizations. Meanwhile, individual engagement is based on the individual involvement in the organization, so that at this level, evaluative aspects is more dominant (Kline, 2005, Christian, 2011). Antecedents of organizational collective engagement by

K. Alfesa \*, AD Shantzb et al. (2013) are motivating work designs, HRM Practices and CEO Transformational Leadership Behaviors. These three organizational resources are in order to meet the adequacy needs of meaningfulness, psychological safety and psychological availability. Meaningfulness is influenced by job characteristics and job roles. Psychological safety is the individual's comfortable feeling for his role in the organization, without fear of negative consequences on self-image, status or career (Kahn 1990). Operationally, motivating work design can be done from the first time an individual joined in an organization by providing tasks and challenges that are meaningful to the individual. A set of HR practices can be designed to improve psychological safety. HR practice-oriented on investment, inducement and increase the expectations of the individual in the organization is considered to be improving psychological safety. While psychological availability is how ready someone ties himself to a task or role by considering the adequacy of physical, emotional and psychological resources. It is influenced by the level of individual confidence about his ability to work, as well as the relationship of one's status within the organization (Rich, Lepine et al. 2010).

Organizational Collective Engagement will benefit the organization in some ways. First, when the group members interact with each other, then they will share the element of positive behavioral elements such as affective, motivational and attributes that can improve performance attributes such as collective efficacy and the high potential of the group. Second, each member will be mutually comparing his input and output in the organization and this is called as the social comparability process. Each will compete to customize his engagement after engagement results are compared with contributions of other members in the group. Therefore, it is clear that collective engagement will improve organizational performance. Third, the leader is able to increase the level at which the employee feels connected and identifies his goals with the organizational goals, which in the next stage will override his desire to achieve the organization's more valuable goals (Piccolo and Colquitt 2006). Therefore, collective engagement improves the value of the organization through enhancing organizational performance.

#### 2.2. Partnership relationship (Engagement) in the Islamic perspective

Terminologically, the word *Islam* means total surrender of one's self to Allah manifested in all the behavior and aspects of his life. The concept of Islam is thus not only formulated by Islamic scholars only but also concluded by the researchers of Islam/Orientalist (Schacht 1971). Therefore, as its consequence, a true Muslim will put his spirit of dedication to God in the fulfillment of the needs and personal interests. Such principle is apparent in the lives of the Companions of the early generations of Islam. The Qur'an described that they ignored their personal interests even though they were in a state of bother (yu'tsirun 'ala anfusihim walau kana bihim khashashah) (Qardawi 1999.) Such attitude (itsar 'ala al-nafs) is the attitude that ignores altruism personal interests, the opposite of selfishness.

As social beings, humans cannot be separated from the community and every person in this world cannot stand alone to perform all activities to meet his needs, without the help of others. Naturally, humans interact with the environment, both with human beings and other living creatures. Cooperation essentially indicates an agreement between two or more mutually beneficial persons or cooperation as "two or more persons to engage in joint activities conducted in an integrated manner directed towards a specific target or objective."

In the concept of Islam, cooperation can be interpreted as *shirkah*. *Shirkah* by language means *Al-Ikhtilath* or *khalatha ahada minal malaini* which means mix or a mixing of two treasures into one. Basically, the principles developed in *shirkah* is the principle of fairness in a partnership between the parties concerned to make a profit. This principle can be found in the principles of *ta'awun* and *ukhuwah* of Islam in the business sector. In this case, *shirkah* is a form of cooperation between the owners of capital to establish a larger joint venture, or cooperation between the owners of capital who have no expertise in running a business that does not have the capital or that require additional capital. The form of cooperation between owners of capital and employers are a more effective option for improving work ethic (Abdurrahman I, 1990). Therefore, etymologically, *shirkah* means mixed, allied, united; for example, a mixing of one's treasures with others of different scales (Riawan, 2010). Cooperation and partnership is widely found in the words of the Qur'an as: *but if the same mother's brothers is more than one, then they allied in the third part. . . . . " (Q. S An-Nisa': 12)* 

Syirkah agreement is permissible according to fiqh scholars. Islam promotes cooperation in various forms of business virtue and otherwise reject efforts which can bring harm for self and others. It is based on the Qur'an, Sunnah and ijma 'ulama. in the Al-Maidah verse 2, it was stated: "... cooperate in righteousness and piety, but do not cooperate in sin and aggression "(Al-Maidah: 2). The implementation of syirkah in Islam was also narrated in the hadith Qudsi from Abu Hurairah that the prophet SAW had said: "From Abu Hurairah, the Prophet SAW said: Allah said: I am the third partner of two people who are in partnership as long as one of the partners does not betray his partner and if he betrays him, then I get out of that partnership. (Abu Dawud)

#### 2.3. Spiritual Wellbeing

Spiritual wellbeing refers to the condition when the person is satisfied, safe, peaceful, comfortable, and his life's purpose is achieved. Powel et. al (2003) explains that the spiritual well-being has been seen by the religious behavior and spiritual experiences. Blaikie and Kelsen (1979) found that a spiritual or religious role to determine welfare. Gallup (1980) also found that religious beliefs and practices are factors that influence spiritual well-being. Nonetheless, Schneiders (1986) in Gomez and Fisher (2003), found that the spiritual and spiritual well-being is not limited only to religious behavior and spiritual experience. Campbell (1976) also found that there is a less significant influence on the role of religion in life satisfaction.

The spiritual well is also related to mental health. Ozaki and Oku (2006) investigated the relationship between spiritual healthy and sense of authenticity (SOA) referring to spiritual behavior and sense of coherence (SOC). Referring to spiritual attitudes and spiritual understanding, Bakker, & VanRhenen, (2009) also found that the levels of mental wellbeing and health are important. Ellison (1983) argued that the conceptualized quality of life can be determined by material, psychological and spiritual well-being. Fisher (1998) suggested to develop a model of spiritual welfare in a multidimensional aspect.

Gomez and Fisher (2003) developed a model for measuring the spiritual welfare questionnaire (SWBQ) by using 5 items of scale such as: personal, communal, environmental, and transcendental spiritual. Personal refers to meaning, purpose and value in life. Communal refers to the quality of interpersonal relationships with others. Environmental refers to enjoyment, care and maintenance for physical biological words (Gomez and Fisher, 2003). Transcendental refers to "a relationship with something or someone that is beyond the human level" (Gomez and Fisher, 2003).

The multidimensional aspect of spiritual well-being is to see clearly that spiritual well-being does not only determine a single factor such as religion but can also determine other aspects. Spirituality value is the value of a personal spiritual bond with what he believed and applied in life. The spiritual value carries the guidance of how individuals interact with God and the social environment. When a spiritual being is integrated into working life, he brings another hope that the life is not truly life when it does not give meaning, contribute to improving the quality of working life (Lee et al, 2003). The spiritual value is given to the conditions in which the Person is satisfied in his life because every action he takes is based on the God and the purpose of his life is only for the blessing of God. Spiritual value is also an explanation of how people act based on religious values in order to achieve satisfaction in life. Pleasure is also related to welfare. Spiritual welfare refers to the condition when the person is satisfied, safe, peaceful, comfortable, and his life's goal is achieved. Spiritual well-being can determine the quality of the movement of life. Spiritual wellbeing is an intrinsic motivation to stimulate people to do with believing and faith. Both have a coherent relationship and could not be apart from each other.

#### 2.4. Previous Research

Olivia Fachrunnisa and Ardian Adhiatma et al. (2014) had been conducting research to examine the correlation of employee engagement with creative process engagement and empowering

leadership approach. However, the definition of concept and measurement was done on the individual unit level analysis, not at the organizational level. Therefore, further research is required to validate the concept of organizational collective engagement and, more importantly, from the perspective of the partnership relationship in Islam.

Fachrunnisa (2016) has built a conceptual model of social identity and engagement theory that became the foundation for building the sustainability of a community or network association. In the development of the conceptual model, Olivia Fachrunnisa and Arrizqi (2016) has not developed the dimensions and measurement scale for the concept of collective organizational engagement, so that further research is required to develop this concept, especially from Islamic perspective. Therefore, in this research, it is built the concept model of Islamic Organizational Collective Engagement and Spiritual Wellbeing based on four dimensions of spiritual, intellectual, physical and emotional and it can be seen as the following:

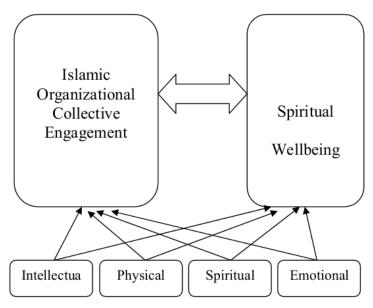


Figure 1.1 Conceptual Model of Islamic OCE and Spiritual Wellbeing

#### 3.1. Types of research

#### Research Object, Population and Sample

The object to be studied is the concept of organizational engagement from an Islamic perspective. This concept is derived from engagement theory of the literatures which examines the individual. Given the current era of network and knowledge abandonment, then a joining association or network is a necessity. Therefore, the concept of engagement needs to be expanded at the organizational and the collective level. To discuss the study and as a basic novelty of this study, it will be assessed a new concept regarding the understanding of collaborative engagement from the

perspective of Islam. Islam prioritizes collaboration and cooperation to realize the benefit of people, while competition is a matter that often appears in a group. Considering the uniqueness of this research topic, then the entire Islamic university lecturer in the city of Semarang becomes the target respondents. Each lecturer will be asked about the concept of the involvement in the organization, how they interpret organizational engagement and its impact on spiritual wellbeing. The data collected will be developed to establish the dimensions and scale of measurement. This study aims to validate the concepts, domains and the measurement scale of the OCE variables. This research will carry a survey to explore the definition, the common understanding and the items of measurements to be categorized into various dimensions and variables. Furthermore, items will be developed for respondents to obtain confirmation on the validity and reliability. Pilot study for the initial evaluation of OCE concept will be conducted on lecturers of UNISSULA Semarang. The number of samples in a pilot study range from 30% of respondents.

#### Data analysis

The data analysis will be carried out by Confirmatory Factor Analyzes (CFA) by using AMOS and Maximum Likelihood Estimation (MLE) procedures. For other statistical purposes, it will use the data processing software SPSS. As suggested by Edwards (2001) and Hoyle and Panter (1995), some fit indices such as the comparative fit index (CFI) and incremental fit index (IFI)(Fan, Thompson et al., 1999) will be used to evaluate the research model developed. For both indices fit, the researcher will use the idea of a minimum criterion targets of 0 .95 (Hu and Bentler, 1999, Marsh, Wen et al. 2004).

#### Targeted findings

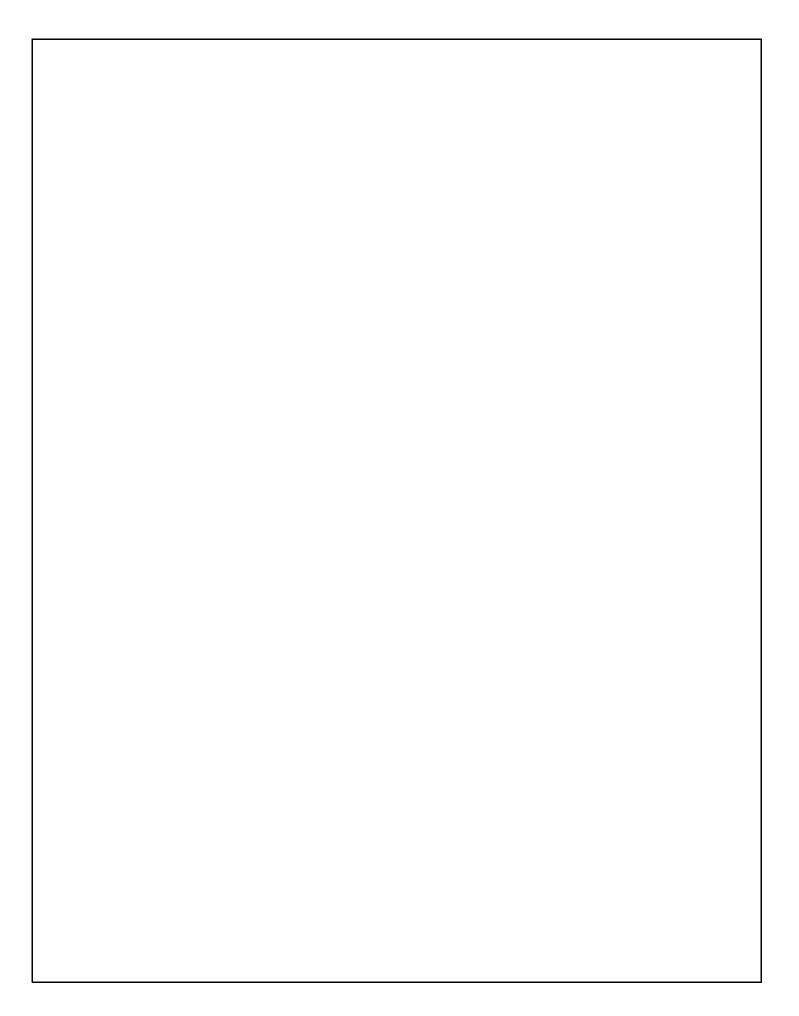
The targeted outcome is a basic concept of organizational collective engagement from Islamic perspective. The basic concepts along with dimensions and indicators to be developed are based on the theory of engagement, group norms and principles of partnership or cooperation in Islam. Engagement theory in the context of a network can be classified into four paradigms: spiritual, emotional, physical and intellectual engagement. From Those four paradigms, it will be developed indicators and measurement scale. The theory of employee engagement has been widely discussed at the level of individual engagement in the organization. However, not many have discussed the organizational involvement with the community or group in which it is affiliated. The basic concept and measurement scale are designed for the results of the perception of investigation, the needs and key requirements for maintaining the continuity of a group or association. Given a good scale of measurement, as well as shared perceptions based on vision and mission to form a network, then the continuity and spiritual wellbeing of members of a network will be maintained.

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PAGE 1	
PAGE 2	
PAGE 3	
PAGE 4	
PAGE 5	
PAGE 6	
PAGE 7	
PAGE 8	
PAGE 9	