

An Analysis of Locus of Control on Employee Performance and In Islamic Perspective (Case Study of PT. Bank Syariah Mandiri CFBC Medan)

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ABSTRACT: This study aims to analyze the influence of Locus of Control on the employees of PT. Bank Syariah Mandiri CFBC Medan performance and in Islamic perspective. The type of this study used mix methods as qualitative in the form of statements to support the validity of data and field research that all employees of PT. Bank Syariah Mandiri CFBC Medan were directly involved in answering questionnaires. This study was supported by library research to complete information and its relationship to Islam. The information data was analyzed by measuring how much significance of locus of control exist in the employees self and its influence to improve the performance. The population in this study amounted to 65 respondents were taken from employees. The result reveals that locus of control (LOC) effected on to the performance of employees of PT. Bank Syariah Mandiri CFBC Medan. The intensity of the influence of Locus of control variables is in line with the Islamic view through the verses set forth before the theory was developed.

Keywords: Locus of control, Performance, Islam, Verse

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I. INTRODUCTION

Beginning 2016, the job seeker's challenge is oriented on human resources development which needs to be competent, flexible, and retainable that also has skilled entrepreneurship. The decrease morality truly impacts employee motivation who would work in Islamic Banking Institution. Through of globalization has been being a factor of low in educating and controlling of children. There is a great belief that every individual has an immediate effect as a substantive role in his views and reactions to the environment (Spector, 1986). This belief that Rotter (1966) called Locus of Control is "*generalized belief that a person can or cannot control his own destiny*". According to Kustini and Suharyadi (2004) in the Rotter's opinion called that locus of control or the belief of a person to the something that controls events in his life. Brownell (1981) writes about the opinion of rotter in his paper that defines the locus of control as the degree to which a person accepts personal responsibility for what happens to them. Locus of control is associated with several variables such as the role of stress, work ethic, job satisfaction, and performance.

As stated by Falikhatun (2003: 264) said in order to improve employees performance in the work basically was influenced by manyof conditions, such as externalas situational factors and internal one as called by individual. The Individual factors included gender, health, experience, and psychological characteristics that consist of motivation, personality, and Locus of Control. The situational factors included leadership, work performance, social relationships, and organizational culture. WhileLocus of control has a different impact on their performance and satisfaction. For example, the classical study by renowned social psychologist Julian Rotter¹ found that skills versus opportunity differed in behavior. In addition, there have been numerous studies conducted over the years to test the attribution theory of the Locus of control model on work. On of study founded that internally control employees were more satisfied with their work, more likely to be in a managerial

¹Julian Rotter (October 22, 1916 – January 6, 2014) was an American psychologist known for developing influential theories, including social learning theory and locus of control. He was a faculty member at The Ohio State University and then the University of Connecticut. A *Review of General Psychology* survey, published in 2002, ranked Rotter as the 64th most cited psychologist of the 20th century (https://en.wikipedia.org/wiki/Julian_Rotter)

position and more satisfied with participatory management styles than employees who perceived external control.² Other studies have found that internally control managers show better performance, which has more attention to subordinates, tends not to fail, execute more strategic executive action styles, develop long-term attitudes after promotion and give the most positive impression in employee acceptance interviews. This study will further examine the influence of locus of control on the performance of regular employees of PT. Bank Syariah Mandiri CFBC Medan. The Selection of PT. Bank Syariah Mandiri CFBC Medan as the object of study due to the one of biggest Islamic Banking as a representative of other Islamic banks.

Research Methods

This study used as mix method (Sugiono, 2015) which combining a qualitative in the form of statements to support the validity of data. While it viewed from the information (data) was required. Then, as a field research where all employees of PT. Bank Syariah Mandiri CFBC Medan is directly involved in order to answer questionnaires in the form of distributed. Furthermore, the study was supported by library research to support existing information. The data was analyzed by measuring how much significance of locus of control existed in employees self and affected performance. In this study, the author tried to describe the literature locus of control, the understanding of the individual in self-control in work, the influence of locus of control on performance is reinforced by the model of descriptive analysis and a priori economic test. The primary data of this study was obtained directly from the employees of PT. Bank Syariah Mandiri CFBC Medan. Then the secondary was derived from library, journals, and related research results.

Locus of Control

Locus of control is a concept that explains a person's view of responsibility for the conduct that occurs within him. Locus of control is your general expectation of whether you can control the things that happen to you. According to Rotter (1990), the behavior we choose depends on how much we expect the positive outcome and how much we appreciate the reinforcement (value). Rotter's theory focuses on the reasons why individuals act and which behaviors individuals will display in certain situations. The main element of Rotter theory is the concept of the external on the reinforcement internal locus of control.

The Locus of Control is divided into two parts; there is internal Locus of Control and External one. The internal locus of control is one's belief that within it is stored a great potential for self-determination, regardless of whether the environment will support or not. Individuals such as this would have a high work ethic, steadfast to face all kinds of difficulties both in his life and in his work. Although there is a feeling of worry in him it is relatively small which compared to his spirit and courage to oppose him, therefore they never want to escape from any problem at work. The External Locus Of Control is an individual whose high enough to easily surrender and at any time has a difficult problem. The type of this individual would see the problem issues as a threat to himself, even to the people around him are also regarded as the one who secretly always threatens his existence. Then, this kind will assess failure as a kind of fate and would run away from the problem. Many kinds of literature and previous empirical study indicated that the internal Locus of Control has better and tend to be positive than the external. Note, however, that everyone has a certain Locus of Control in any way. Theoretically and practically that Locus of Control impacts employees' behavior in any difficult situation might be influenced by the internal characteristics one.

Locus of Control on Performance

Referring data obtained from the field shows that the locus of control affected the performance of PT. Bank Syariah Mandiri CFBC Medan employees. Thus, seeing the answers of distributed questionnaires are at 78.7% which means good, 64.6% of respondents are above the average score and 35.4% of respondents under the average score. From these circumstances can be categorized that 65% employees of PT. Bank Mandiri Syariah CFBC Medan has a good performance. A summary of data is shown in the table below:

Table. 1. Statistic on employees of PT. Bank Mandiri Syariah CFBC Medan performance

	LoC	KK
N Valid	65	65
Missing	0	0
Mean	71.8	78.7
Median	73.3	80
Mode	66.7	80
Std. Deviation	33.3	9.9
Variance	285.8	98
Range	66.7	36
Minimum	33	64
Maximum	100	100

²JB. Rotter, Internal versus Eksternal Control of Reinforcement A case. History of A Variable (The American Psychological Association, vol. 45, 4 April 1990) h. 489

PT. Bank Syariah Mandiri CFBC Medan employees' locus of control showed a positive and significant influence with in improving performance. The results were appropriated by Baron and Greenberg's opinion in Maryanti (2010) stating that the employees' internal Locus of Control company is reported that have more satisfaction on their work and appears more able to withstand the problem than the external Locus of Control. The employees with the internal locus of control believe that they have the ability to face challenges and threats that arise from the environment and try to solve problems with high confidence, therefore the strategy of the settlement of overwork and conflict among the roles could be proactive.

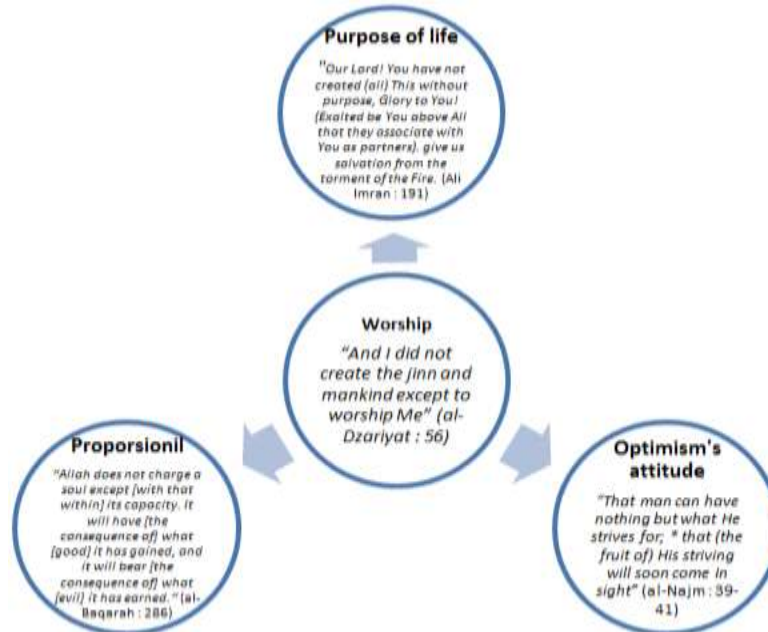
The test of Economic a priori shows that locus of control has a positive and significant influence on employee performance of PT. Bank Mandiri Syariah CFBC Medan. This means that if the value of Internal Locus of Control raised by 1% then the employee performance level will rise by 0.107%. Locus of control variable has a positive effect on the improvement of employee performance due to having good thinking and high spirit in performing of their performance.

Locus of Control in Islamic Perspective

Locus of control is an individual's belief in controlling of events, especially in actions and work performance. Allah has created man with all kinds of advantages and disadvantages. Every human being has been given the level of ability and boundaries of each, and God has given us the endeavor to choose the way of life as long as it is not contrary to Islamic sharia. All the advantages and disadvantages given to each individual must be grateful. Because of everything is the best thing to all humans being. The creation of man is to worship him, The conviction that this world leads one to understand that everything in this world is not in vain, there must be a purpose.

Therefore the creation of mankind on this earth had been contained in the Qur'an. And indeed Allah has guaranteed the provision of each individual. Thus, the conviction that everything that exists in this world is nothing in vain. However, it is not always easy to understand the purpose, the lessons or the wisdom of it all. However, Optimism's attitude offers a way of thinking that every individual can live up to his expectations. A person who has an internal locus of control has a positive thoughts that gives a positive attitude as good as possible. They regard all forms of test in poor psychic, problems, and obstacles as opportunities and means of improving the quality of self, do not regard it as a burden and believe that God will not burden his servant beyondof his ability level. It could be explained on the scheme below :

Image. 1. Islamic Locus of Control framework



On the other hand, people who have an external locus of control have pessimistic attitudes that often feel hesitant when faced with any problems, sometimes it becomes a deep concern that eventually leads to an insecure, tends to blame thing easier. Allah Almighty, forbade his servant to be discouraged (pessimistic), because of despairing is the nature of the unbelievers. A Muslim is always required to continue, fight, and never give up. This is in accordance with the verse "And never give up hope of Allah's soothing mercy; truly no one despairs of Allah's soothing mercy except those who have no faith." (Yusuf: 87).

Accordance to the verse shows that Allah considers believers to have a great position, therefore Allah swt., forbids a person to be discouraged (pessimistic), because of pessimistic attitude is a disease that gives harm to every human person. Pessimists make people negligent and blind to the wide life. Pessimists give negative effects to whom occurred in a bad matter. Allah swt., Said: "They said, "We consider you a bad omen, you and those with you." He said, "Your omen is with Allah . Rather, you are a people being tested."(al-Naml : 47). Humans who have a pessimistic nature always associate bad events that afflict them as something that tends to be permanent and assume that the events are due to the external environment and others. This is in line with God's word: "Man is not weary of supplication for good [things], but if evil touches him, he is hopeless and despairing." (al-Fushshilat : 49). All above of the verse explains how easily human beings are desperate (pessimistic), only with the test given by God. Yet all success comes from the (optimistic) belief that we can do it. Although, it is indeed inseparable from the provision of the human self (destiny) in which it was not a single one who can reject it.

II. CONCLUSION

Every individual has an immediate effect as a substantive role in his views and reactions to the environment. The generalized belief that a person can or cannot control his own destiny. This belief is called by Locus of Control, that the degree in which a person accepts personal responsibility for what happens to them. Locus of control is associated with several variables such as the role of stress, work ethic, job satisfaction, and performance. Other studies have found that internally control managers show better performance, which has more attention to subordinates, tends not to fail, execute more strategic executive action styles, develop long-term attitudes after promotion and give the most positive impression in employee acceptance interviews.

In addition, the locus of control is not static but may also change. Individually oriented locus of internal controls can be transformed into individuals who have an external locus of control and vice versa. This is due to the circumstances and conditions that accompany it is where he lived and the frequency of activities that often do. Therefore no single individual is truly internal or truly external. The data of showed that LoC influences the increase or decrease of EP (employee performance) variable. The coefficient of determination (R^2) is 0.821 or 82.1%. This means that the independent variables in the regression model can explain the dependent variable of 82.1% while the rest of 17.9% is estimated to come from other variables are not included in this research. The test of Economic a priori shows that locus of control has a positive and significant influence on employee performance of PT. Bank Mandiri Syariah CFBC Medan.

This means that if the value of Internal Locus of Control raised by 1% then the employee performance level will rise by 0.107%. Locus of control variable has a positive effect on the improvement of employee performance due to having good thinking and high spirit in performing of their performance. Allah has created man with all kinds of advantages and disadvantages. Every human being has been given the level of ability and boundaries of each, and God has given us the endeavor to choose the way of life as long as it is not contrary to Islamic sharia. All the advantages and disadvantages given to each individual must be grateful. Because of everything is the best thing to all humans being.

Many verses in Qur'an explain how the human being control himself in which to live in this world. However, Optimism's attitude offers a way of thinking that every individual can live up to his expectations, as Allah swt., says: "That man can have nothing but what He strives for; * that (the fruit of) his striving will soon come In sight." A person who has an internal locus of control has a positive thought that gives a positive attitude as good as possible. They regard all forms of the test in poor psychic, problems, and obstacles as opportunities and means of improving the quality of self, do not regard it as a burden and believe that God will not burden his servant beyond of his ability level.

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