

## ***Sharia Compliance, Religiosity, and Human Resource Blessings in Islamic Banking: Evidence from the Tawhidi String Relation Perspective***

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### **ABSTRACT**

*This study aims to analyze the influence of Sharia compliance implementation on the blessings of human resources, the influence of Sharia compliance implementation on religiosity, and the influence of religiosity on the blessings of human resources in Sharia Banking. The method used was a quantitative descriptive approach involving three variables and 90 indicators (reduced to 74 after validity testing), based on the Tawhidi String Relation (TSR) perspective. Data analysis was conducted using Factor Analysis to reduce the indicators and Partial Least Squares–Structural Equation Modeling (PLS-SEM) to examine causal relationships among the variables. The study involved 385 respondents consisting of employees, staff, and executives in Sharia Banking. The results show that Sharia compliance implementation has a positive influence on both the blessings of human resources and religiosity. Religiosity also has a positive influence on the blessings of human resources. In addition, Sharia compliance indirectly enhances the blessings of human resources through religiosity. This study highlights the importance of strengthening Sharia values implementation in banking products, transactions, and operations. Leaders are expected to serve as role models in applying an Islamic work culture in accordance with DSN-MUI fatwas and maqashid sharia. Support from shareholders and strengthening the role of the Sharia Supervisory Board are essential to ensure the consistent implementation of Sharia principles, thereby enhancing both spiritual and material blessings for human resources.*

**Keywords:** PLS-SEM, Sharia Compliance, Blessings, Human Resources, Sharia Banking, Religiosity, Tawhidi String Relation (TSR)

## **1. Introduction**

The halal industry has become one of the fastest-growing sectors of the global economy, driven by increasing demand for products and services that comply with Islamic principles. According to the State of the Global Islamic Economy (SGIE) Report 2024/2025, Indonesia ranks third globally among 81 countries in the development of the Islamic economy, following Malaysia and Saudi Arabia. This achievement reflects Indonesia's substantial potential to strengthen its Islamic economic ecosystem, particularly in the Islamic finance sector. At the national level, the assets of the Indonesian Islamic banking industry reached IDR 980.30 trillion by the end of 2024, while financing and third-party funds amounted to IDR 643.55 trillion and IDR 753.60 trillion, respectively. Despite this growth, Islamic banking has operated for more than three decades without surpassing a 10% market share, indicating that conventional banking remains dominant in the Indonesian financial system. This condition raises concerns regarding the effectiveness of Islamic banking institutions in translating Islamic values into sustainable competitive advantages and broader public acceptance.

Islamic banking differs fundamentally from conventional banking because its operational system is based on Sharia principles that prohibit *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation). Previous studies have demonstrated that Islamic banking contributes positively to economic development through its profit-sharing mechanism and close linkage with the real sector (Abduh & Omar, 2012; Hasan & Dridi, 2011). Furthermore,

Islamic banking is expected to promote ethical business practices, social justice, and sustainable economic development, in line with the objectives of *maqashid al-sharia* (Asutay, 2007). Therefore, maintaining Sharia compliance is not merely a regulatory obligation but also a strategic requirement for ensuring institutional credibility, customer trust, and long-term performance (Ghayad, 2008; Haniffa & Hudaib, 2007; Farook et al., 2011).

Although Sharia compliance has become a central issue in Islamic banking governance, several challenges remain. Previous studies reveal that employee understanding of Sharia principles, Islamic work ethics, and organizational commitment significantly influence the effectiveness of Sharia implementation within Islamic institutions (Yousef, 2001; Khan et al., 2010; Mohiuddin, 2017). Islamic banking employees are expected to embody Islamic values such as honesty (*shiddiq*), trustworthiness (*amanah*), transparency (*tabligh*), and intelligence (*fathonah*) in their daily work activities. These values are closely related to Islamic work ethics, which have been shown to influence job satisfaction, organizational commitment, work motivation, and employee performance (Ali, 1988; Ahmad, 2011; Rahman et al., 2006; Rokhman, 2010). Recent evidence from Islamic banking institutions also suggests that religiosity and Sharia compliance positively affect employee performance and organizational outcomes (Zulkifli et al., 2023; Zahirah et al., 2024; Febriza, 2025).

The concept of blessings (*barakah*) represents a unique dimension within Islamic economics and human resource management. Unlike conventional organizational studies that focus primarily on productivity, profitability, or employee performance, Islamic teachings emphasize both material and spiritual outcomes. Blessings are understood as the increase of goodness, sustainability of benefits, inner peace, and proximity to Allah SWT obtained through compliance with Islamic teachings (Nurul Ihsan, 2015; Nilawati, 2018). Studies have also shown that religious obedience and adherence to Islamic values contribute positively to business performance and well-being (Sadikin & Yusuf, 2016; Faizal et al., 2013). However, empirical studies examining blessings as an organizational outcome remain very limited, particularly within the Islamic banking sector.

A review of previous literature indicates that most studies have focused on the relationship between Sharia compliance and financial performance, customer satisfaction, corporate governance, customer behavior, or employee performance (Awan & Azhar, 2014; Dusuki & Abdullah, 2007; Mansour et al., 2010; Farook et al., 2011; Ghayad, 2008; Zulkifli et al., 2023). Other studies have examined religiosity, Islamic work ethics, and organizational commitment in Islamic institutions (Ali, 1988; Yousef, 2001; Rahman et al., 2006; Mohiuddin, 2017). Nevertheless, limited attention has been given to understanding how Sharia compliance influences the blessings of human resources, either directly or indirectly through religiosity. Furthermore, no previous study has comprehensively investigated these relationships within the framework of Tawhidi String Relation (TSR), which emphasizes the interaction, integration, and evolution of knowledge based on divine guidance.

Accordingly, this study addresses the existing research gap by examining the influence of Sharia compliance implementation on the blessings of human resources and the mediating role of religiosity in Islamic banking institutions. The novelty of this research lies in three aspects. First, it introduces blessings of human resources as a measurable organizational outcome within Islamic banking. Second, it integrates religiosity as a mediating mechanism linking Sharia compliance and blessings. Third, it employs the Tawhidi String Relation (TSR) perspective as a comprehensive Islamic epistemological framework for explaining organizational behavior and human resource development.

The findings of this study are expected to contribute theoretically to the development of Islamic human resource management and Islamic banking literature by extending the application of TSR in organizational studies. Practically, the results provide insights for Islamic banking managers, regulators, and policymakers regarding the importance of strengthening Sharia compliance and religiosity to enhance both material and spiritual outcomes among employees. Therefore, the objective of this study is to analyze the direct and indirect effects of

Sharia compliance implementation on the blessings of human resources through religiosity in Islamic banking institutions based on the Tawhidi String Relation perspective.

## 2. Literature Review

### Tawhidi String Relation (TSR)

Tawhidi String Relation (TSR) is an epistemological framework developed by Choudhury that emphasizes the unity of knowledge derived from the Qur'an and Sunnah. TSR explains that all socio-economic activities should be guided by divine values through a continuous process of interaction, integration, and evolution (IIE), enabling individuals and institutions to achieve both material prosperity and spiritual well-being. Within this framework, economic activities are not viewed merely as mechanisms for maximizing profit but as instruments for realizing justice, social welfare, and obedience to Allah SWT. The TSR approach aligns closely with the objectives of maqashid al-sharia, which seek to preserve faith, life, intellect, lineage, and wealth (Asutay, 2007).

In Islamic banking, TSR provides a comprehensive framework for understanding how organizational behavior and business operations should conform to Islamic principles. Compliance with Sharia principles is not limited to legal conformity but extends to ethical, social, and spiritual dimensions. Consequently, organizational success should be evaluated not only through financial indicators but also through the achievement of blessings (*barakah*), social benefit, and employee well-being. The TSR perspective therefore serves as an appropriate theoretical foundation for examining the relationship between Sharia compliance, religiosity, and the blessings of human resources.

### Sharia Compliance

Sharia compliance refers to the degree to which Islamic financial institutions conduct their operations in accordance with Islamic law as derived from the Qur'an, Sunnah, ijma, and qiyas. In Islamic banking, compliance encompasses adherence to contractual requirements, prohibition of *riba*, *gharar*, and *maysir*, as well as the implementation of ethical business practices and governance mechanisms (Haniffa & Hudaib, 2007).

The importance of Sharia compliance extends beyond regulatory requirements. It represents a fundamental element of institutional legitimacy and stakeholder trust. Farook et al. (2011) argue that Sharia compliance contributes to corporate accountability and social responsibility by ensuring that banking activities align with Islamic ethical values. Similarly, Ghayad (2008) found that effective governance and compliance mechanisms positively influence the performance and sustainability of Islamic banks.

From the customer perspective, adherence to Sharia principles significantly influences banking preferences and customer trust (Dusuki & Abdullah, 2007; Mansour et al., 2010; Awan & Azhar, 2014). Therefore, maintaining a high level of Sharia compliance is essential for strengthening organizational credibility and sustaining competitive advantage within the Islamic banking industry.

### Religiosity

Religiosity refers to the extent to which individuals internalize, believe in, and practice the teachings of their religion in daily life. Johnson et al. (2001) define religiosity as an individual's commitment to religious beliefs and practices that influence attitudes and behavior. Similarly, Huber and Huber (2012) conceptualize religiosity as the centrality of religion in a person's life, encompassing intellectual, ideological, experiential, ritualistic, and consequential dimensions.

Within Islamic organizations, religiosity influences employees' ethical behavior, commitment, and professional conduct. Highly religious employees tend to demonstrate greater

responsibility, honesty, and adherence to organizational values. Huber et al. (2011) further suggest that religiosity promotes positive psychological outcomes, including forgiveness, emotional stability, and interpersonal harmony.

In Islamic banking institutions, religiosity serves as an important mechanism for translating Islamic values into workplace behavior. Employees with higher levels of religiosity are more likely to comply with Sharia principles, maintain ethical standards, and contribute positively to organizational objectives.

### **Islamic Work Ethics and Human Resources**

Islamic work ethics represent a set of moral principles derived from Islamic teachings that guide individuals in their work activities. Ali (1988) introduced Islamic Work Ethics (IWE) as a framework emphasizing hard work, honesty, cooperation, responsibility, and social justice. Unlike conventional work ethics, IWE considers work as a form of worship and a means of achieving spiritual fulfillment.

Research has consistently demonstrated the positive impact of Islamic work ethics on organizational outcomes. Yousef (2001) found that Islamic work ethics strengthen organizational commitment and job satisfaction. Similarly, Rahman et al. (2006) reported that employees with stronger Islamic work ethics exhibit higher levels of organizational commitment. Rokhman (2010) further concluded that Islamic work ethics positively influence job satisfaction, organizational commitment, and employee performance.

From a human resource perspective, Islamic values contribute to the development of competent, trustworthy, and socially responsible employees. Khan et al. (2010) emphasize that Islamic human resource management integrates spiritual values into recruitment, training, performance evaluation, and employee development processes. Likewise, Mohiuddin (2017) found that Islamic HRM practices significantly enhance organizational commitment within Islamic banking institutions.

### **Blessings of Human Resources**

The concept of blessings (*barakah*) occupies a central position in Islamic teachings. Linguistically, *barakah* refers to the increase and continuity of goodness. In the context of human resources, blessings represent the attainment of both material and spiritual benefits derived from obedience to Allah SWT and adherence to Islamic principles.

Unlike conventional human resource theories that focus primarily on productivity and financial performance, the Islamic perspective emphasizes holistic well-being encompassing material success, spiritual fulfillment, inner peace, and social benefit (Nurul Ichsani, 2015). Nilawati (2018) found that compliance with Islamic obligations such as zakat contributes positively to perceptions of blessings and business sustainability. Similarly, Sadikin and Yusuf (2016) demonstrated that religious obedience positively influences business performance among Muslim entrepreneurs.

The concept of blessings is therefore highly relevant for Islamic banking institutions, where employees are expected to balance professional responsibilities with spiritual commitments. Human resource blessings can be reflected in increased job satisfaction, inner peace, organizational commitment, ethical behavior, and sustainable career development.

## **3. Methods**

This study used a quantitative method with hypothesis testing, namely a study that aimed to test hypotheses that generally explain the characteristics of certain relationships, differences between groups, or the interdependence of two or more factors in a situation (Riyanto & Hatmawan, 2020). The quantitative method applied in this study was a descriptive approach, involving three variables with 90 indicators (reduced to 74 after validity testing) based

on the Tawhidi String Relation (TSR) perspective. The number of samples was determined using the Lemeshow formula with a maximum estimate of 50% (0.5) and an error rate of 5% (0.05), using the following calculation (Lemeshow & David, 1997):

$$n = \frac{z^2 \cdot P \cdot (1 - P)}{d^2}$$

$$n = \frac{1.96^2 \cdot 0.5 \cdot (1 - 0.5)}{0.05^2}$$

$$n = \frac{3.8416 \cdot 0.25}{0,0025}$$

$$n = \frac{0.9604}{0.0025} = 384.16$$

It can therefore be concluded that the sample used in this study consisted of 385 respondents, consisting of employees, staff, and officials in Sharia Banking. The data were collected using a questionnaire.

The data analysis technique in this study used two methods. First, Factor Analysis was conducted to reduce the indicators used. Second, Partial Least Squares–Structural Equation Modeling (PLS-SEM) second-order analysis was conducted to determine the causal relationships among the variables formed. The data were processed using SmartPLS, with several stages. The Outer Model Test was conducted to ensure that the measurement used was appropriate by demonstrating valid and reliable data. The stages included a validity test to determine the validity of the questionnaire distributed to respondents. Validity was assessed through Convergent Validity with a loading factor of > 0.70 and AVE > 0.50. Discriminant Validity was evaluated using the Heterotrait-Monotrait Ratio (HTMT) approach with a measurement value of < 0.90. The Inner Model Test included hypothesis testing, both direct and indirect, with a p-value of < 0.05. Structural Model Testing was conducted through the R-Square test and Goodness of Fit using the SRMR approach with an SRMR value of < 0.10. Because this study used second-order PLS-SEM, the Outer Model Test was conducted twice.

## 4. Results and Discussion

### Measurement Model Assessment

The measurement model was evaluated through convergent validity, discriminant validity, and reliability tests using the PLS-SEM approach. Initially, the first-order measurement model consisted of 74 indicators representing four dimensions of Sharia Compliance: Murabahah, Musyarakah, Mudharabah DPK, and Wadi'ah DPK.

The initial convergent validity assessment showed that all indicators had outer loading values above the recommended threshold of 0.70, indicating satisfactory indicator reliability. Furthermore, the Average Variance Extracted (AVE) values ranged from 0.579 to 0.629, exceeding the minimum criterion of 0.50. These results indicate adequate convergent validity. However, the initial discriminant validity assessment revealed several HTMT values exceeding the recommended threshold of 0.90, indicating overlap among several indicators and suggesting discriminant validity issues.

To improve the measurement model, indicators with high cross-loadings and minimal loading differences were removed. Specifically, sixteen indicators (X1.15, X1.16, X2.1, X2.2, X2.4, X2.9, X2.13, X2.16, X2.18, X2.22, X2.24, X2.26, X2.28, X3.8, X3.9, and X3.11) were eliminated, and the model was re-estimated. The revised model demonstrated satisfactory convergent validity and discriminant validity.

**Table 1. Summary of Measurement Model Assessment (First Order)**

Construct	Number of Indicators	Loading Range	AVE	Cronbach's Alpha	Composite Reliability
Murabahah (X1)	14	0.705–0.881	0.629	0.954	0.959
Musyarakah (X2)	17	0.714–0.860	0.610	0.960	0.964
Mudharabah DPK (X3)	9	0.717–0.808	0.595	0.915	0.929
Wadi'ah DPK (X4)	14	0.719–0.877	0.629	0.954	0.959

Source: Processed Data (2025)

As shown in Table 1, all retained indicators exceeded the recommended loading threshold of 0.70. In addition, all AVE values were above 0.50, while Cronbach’s Alpha and Composite Reliability values exceeded 0.70. These findings confirm that all dimensions possess satisfactory convergent validity and internal consistency reliability.

Discriminant validity was subsequently assessed using the Heterotrait-Monotrait Ratio (HTMT) and the Fornell-Larcker criterion. Following re-estimation, all HTMT values were below 0.90, indicating acceptable discriminant validity. Similarly, the square roots of AVE for each construct exceeded the corresponding inter-construct correlations, satisfying the Fornell-Larcker criterion.

**Table 2. Discriminant Validity Assessment (First Order)**

Construct	HTMT Range	Discriminant Validity Status
Murabahah–Musyarakah	0.876	Valid
Murabahah–Mudharabah DPK	0.857	Valid
Musyarakah–Mudharabah DPK	0.899	Valid
Wadi'ah DPK with Other Constructs	0.747–0.888	Valid

Source: Processed Data (2025)

The results demonstrate that all constructs achieved satisfactory discriminant validity after model refinement. Therefore, the first-order measurement model was considered valid and reliable for further analysis.

**Second-Order Measurement Model Assessment**

The second-order model consisted of three latent variables: Sharia Compliance, Religiosity, and Blessings of Human Resources. The results indicate that all dimensions significantly represented the higher-order construct of Sharia Compliance, with outer loading values ranging from 0.900 to 0.960.

**Table 3. Summary of Second-Order Measurement Model**

Construct	Loading Range	AVE	Cronbach's Alpha	Composite Reliability
Sharia Compliance (X)	0.900–0.960	0.595–0.629	0.987	0.988
Blessings of Human Resources (Y)	-	0.766	0.965	0.970
Religiosity (Z)	-	0.653	0.940	0.949

Source: Processed Data (2025)

The HTMT values ranged from 0.547 to 0.679, which are substantially below the threshold value of 0.90, indicating satisfactory discriminant validity. The Fornell-Larcker criterion further confirmed these results, as the square roots of AVE exceeded the corresponding inter-

construct correlations. Additionally, Cronbach’s Alpha and Composite Reliability values exceeded 0.90, demonstrating excellent reliability.

Overall, the results indicate that both the first-order and second-order measurement models satisfy the requirements for validity and reliability. Therefore, the measurement model is appropriate for testing the structural relationships among Sharia Compliance, Religiosity, and Blessings of Human Resources.

**Structural Model Assessment and Hypothesis Testing**

After confirming the validity and reliability of the measurement model, the structural model was evaluated to examine the hypothesized relationships among Sharia Compliance, Religiosity, and Blessings of Human Resources. The assessment included direct effects, indirect effects, explanatory power (R<sup>2</sup>), and overall model fit.

**Direct Effects**

The results of the direct effect analysis are presented in Table 4.

**Table 4. Direct Effects and Hypothesis Testing Results**

Hypothesis	Relationship	Path Coefficient (β)	t-value	p-value	Decision
H1	Sharia Compliance → Blessings of Human Resources	0.560	11.396	<0.001	Supported
H2	Sharia Compliance → Religiosity	0.653	20.994	<0.001	Supported
H3	Religiosity → Blessings of Human Resources	0.158	2.393	0.017	Supported

Source: Processed Data (2025)

The results indicate that all proposed direct relationships are statistically significant. Sharia Compliance has a positive and significant effect on Blessings of Human Resources (β = 0.560, p < 0.001), supporting H1. This finding suggests that greater adherence to Sharia principles contributes substantially to enhancing employees’ spiritual and material well-being within Islamic banking institutions.

Furthermore, Sharia Compliance demonstrates a strong positive influence on Religiosity (β = 0.653, p < 0.001), supporting H2. This result implies that the implementation of Sharia-based operational practices encourages employees to strengthen their religious beliefs and practices. Religiosity also exerts a positive effect on Blessings of Human Resources (β = 0.158, p = 0.017), supporting H3. Although the magnitude of this relationship is smaller than the direct influence of Sharia Compliance, the result confirms the importance of religiosity in fostering blessed and meaningful work outcomes.

**Indirect Effect Analysis**

To examine the mediating role of Religiosity, an indirect effect analysis was conducted using the bootstrapping procedure. The results are presented in Table 5.

**Table 5. Indirect Effect Analysis**

Hypothesis	Indirect Relationship	Path Coefficient (β)	t-value	p-value	Decision
H4	Sharia Compliance → Religiosity → Blessings of Human Resources	0.103	2.420	0.016	Supported

Source: Processed Data (2025)

The indirect effect of Sharia Compliance on Blessings of Human Resources through Religiosity is positive and statistically significant ( $\beta = 0.103$ ,  $p = 0.016$ ). Therefore, H4 is supported. This finding indicates that Religiosity partially mediates the relationship between Sharia Compliance and Blessings of Human Resources. In other words, the implementation of Sharia principles not only influences blessings directly but also enhances blessings indirectly by strengthening employees' religiosity.

### Structural Model Evaluation

The explanatory power of the model was assessed using the coefficient of determination ( $R^2$ ), while model fit was evaluated using the Standardized Root Mean Square Residual (SRMR). The results are presented in Table 6.

**Table 6. Structural Model Evaluation**

Construct	$R^2$	Adjusted $R^2$
Blessings of Human Resources	0.454	0.451
Religiosity	0.427	0.425
Model Fit Index	Value	Recommended Threshold
SRMR	0.081	< 0.10

Source: Processed Data (2025)

The results indicate that Sharia Compliance and Religiosity jointly explain 45.4% of the variance in Blessings of Human Resources, suggesting a moderate explanatory power. Meanwhile, Sharia Compliance explains 42.7% of the variance in Religiosity. According to Hair et al. (2022),  $R^2$  values between 0.25 and 0.50 can be considered moderate in social science research, indicating that the proposed model possesses satisfactory predictive capability.

In addition, the SRMR value of 0.081 falls below the recommended threshold of 0.10, indicating an acceptable model fit. Therefore, the structural model demonstrates adequate explanatory power and goodness-of-fit, supporting the proposed theoretical relationships among Sharia Compliance, Religiosity, and Blessings of Human Resources.

## Discussion

### The Influence of Sharia Compliance on the Blessings of Human Resources

The findings demonstrate that Sharia Compliance plays an important role in enhancing the Blessings of Human Resources within Islamic banking institutions. This result confirms that adherence to Islamic principles in banking operations is not merely a legal or regulatory obligation but also a mechanism for generating spiritual and organizational benefits. From an Islamic perspective, compliance with Sharia principles reflects obedience to Allah SWT, which is closely associated with the attainment of *barakah* (blessings) in both personal and professional life.

This finding is consistent with the view that Islamic economic activities should aim not only at financial achievement but also at realizing broader objectives of human well-being and social welfare as outlined in the maqashid al-sharia framework (Asutay, 2007). Sharia-compliant practices promote ethical conduct, fairness, accountability, and transparency, which contribute to a healthier organizational environment and sustainable organizational performance (Farook et al., 2011; Ghayad, 2008). The result also supports the argument that compliance with Islamic values creates positive outcomes beyond economic gains, including inner peace, job satisfaction, and meaningful work experiences (Beekun, 1997).

In the context of Islamic banking, employees who consistently implement Sharia principles in financing, fund management, and customer services are more likely to perceive their work as a form of worship. Such perceptions strengthen their sense of purpose and contribute to the achievement of blessings in the workplace. This finding is in line with Nurul Ichsani (2015), who argues that work and business activities conducted in accordance with

Islamic teachings are not solely directed toward economic success but also toward obtaining divine blessings. Likewise, Nilawati (2018) and Sadikin and Yusuf (2016) emphasize that obedience to Islamic principles contributes to sustainable success and prosperity.

### **The Influence of Sharia Compliance on Religiosity**

The study also reveals that Sharia Compliance positively contributes to the development of employee religiosity. This finding suggests that organizational practices grounded in Islamic principles can strengthen employees' religious awareness and encourage greater commitment to Islamic teachings in daily life.

Religiosity is not limited to ritual worship but encompasses beliefs, values, attitudes, and behaviors that reflect commitment to religious teachings (Johnson et al., 2001; Huber & Huber, 2012). Therefore, when Islamic banking institutions consistently implement Sharia principles, employees are continuously exposed to Islamic values that reinforce their spiritual identity. The organizational environment becomes an important medium for internalizing religious norms and fostering stronger religious commitment.

This finding supports previous studies emphasizing the importance of Islamic organizational culture in shaping employee attitudes and behavior. Khan et al. (2010) argue that Islamic human resource management integrates spiritual values into organizational processes, thereby encouraging employees to align professional activities with religious obligations. Similarly, Mohiuddin (2017) found that Islamic management practices strengthen employees' organizational commitment through the internalization of Islamic values.

The result further indicates that Sharia compliance functions not only as a governance mechanism but also as a form of spiritual development. Through continuous interaction with Islamic operational standards, employees develop stronger religious beliefs, greater moral responsibility, and higher awareness of accountability before Allah SWT.

#### **5.3 The Influence of Religiosity on the Blessings of Human Resources**

The findings further indicate that religiosity contributes positively to the Blessings of Human Resources. This result highlights the importance of religious commitment in shaping employees' perceptions of well-being, fulfillment, and meaningful work outcomes.

According to Huber and Huber (2012), religiosity represents the central role of religion in an individual's life, influencing both attitudes and behavior. Employees with stronger religiosity tend to demonstrate greater honesty, responsibility, self-discipline, and commitment to ethical conduct. These characteristics not only improve workplace behavior but also contribute to spiritual satisfaction and psychological well-being.

The findings are consistent with previous studies that identified positive relationships between religiosity and various organizational outcomes. Ahmad (2011) emphasizes that spiritual values can strengthen employee motivation and commitment. Likewise, Zulkifli et al. (2023) and Zahirah et al. (2024) found that religiosity contributes positively to employee performance within Islamic banking institutions. Religious commitment encourages employees to view work as a form of worship, thereby fostering greater dedication and responsibility in carrying out organizational duties.

From an Islamic perspective, blessings are closely associated with faith, gratitude, patience, and righteous deeds. Therefore, employees who maintain strong religiosity are more likely to experience spiritual tranquility, life satisfaction, and meaningful professional achievements. These outcomes reflect the essence of *barakah*, which extends beyond material success and encompasses holistic well-being.

### **The Mediating Role of Religiosity**

An important contribution of this study is the identification of religiosity as a mediating mechanism linking Sharia Compliance and the Blessings of Human Resources. The findings suggest that Sharia Compliance enhances blessings not only directly but also indirectly through the strengthening of employees' religiosity.

This result indicates that the implementation of Islamic principles within organizational practices contributes to blessings by fostering stronger religious beliefs and behaviors among employees. In other words, Sharia Compliance creates an environment that nurtures religiosity, and this increased religiosity subsequently contributes to greater spiritual and organizational benefits.

The finding supports previous research highlighting the interaction between religiosity and Sharia-based organizational practices. Febriza (2025) found that Sharia compliance and religiosity jointly influence the implementation of Islamic values in organizational behavior. Similarly, Zahirah et al. (2024) reported that religiosity strengthens the positive effects of Sharia compliance on employee outcomes in Islamic banking institutions.

The mediating role of religiosity also reinforces the Islamic view that organizational success should not be evaluated solely through material indicators. Rather, spiritual development represents an essential pathway through which organizations achieve sustainable success and blessings. Consequently, Islamic banking institutions should not only focus on compliance mechanisms but also cultivate employees' religious awareness and spiritual development.

### **Interpretation from the Tawhidi String Relation Perspective**

The findings of this study can be understood more comprehensively through the Tawhidi String Relation (TSR) perspective. TSR emphasizes that economic and organizational activities should be guided by divine knowledge derived from the Qur'an and Sunnah through a continuous process of interaction, integration, and evolution of knowledge.

Within this framework, Sharia Compliance represents the practical manifestation of Islamic teachings in organizational life. Compliance with Islamic principles facilitates the integration of spiritual values into workplace activities, which subsequently influences employees' religiosity and contributes to the attainment of blessings. This process reflects the interaction between divine guidance and human actions, leading to outcomes that encompass both material and spiritual dimensions.

The findings therefore support Asutay's (2007) argument that Islamic economics should pursue a holistic development model integrating ethical, social, economic, and spiritual objectives. Furthermore, the results reinforce the notion that Islamic banking institutions are not merely financial intermediaries but also institutions responsible for promoting moral development and human well-being.

From the TSR perspective, the achievement of blessings among human resources can be viewed as the result of continuous alignment between organizational practices and divine guidance. When Sharia Compliance is effectively implemented and internalized through religiosity, employees experience greater meaning, responsibility, and fulfillment in their work. Consequently, blessings emerge as a natural outcome of the integration of faith, knowledge, and practice within Islamic banking institutions.

## **5. Conclusion**

This study concludes that Sharia Compliance plays a pivotal role in fostering both Religiosity and the Blessings of Human Resources within Islamic banking institutions. The findings demonstrate that the implementation of Sharia principles is not merely a regulatory requirement but also a strategic mechanism for promoting spiritual development, ethical behavior, and meaningful work outcomes among employees. Furthermore, Religiosity serves as an important pathway through which Sharia Compliance contributes to the attainment of blessings, indicating that employees' spiritual commitment strengthens the positive impact of Islamic organizational practices.

From a theoretical perspective, this study extends the literature on Islamic human resource management by introducing the concept of the Blessings of Human Resources as an organizational outcome and by empirically examining its relationship with Sharia Compliance and Religiosity. The study also contributes to the development of the Tawhidi String Relation (TSR) perspective by demonstrating how the integration of divine guidance, organizational practices, and individual religiosity can generate both material and spiritual benefits within Islamic financial institutions.

Practically, the findings suggest that Islamic banking institutions should not focus solely on technical compliance with Sharia regulations. Equal attention should be given to strengthening Islamic organizational culture, enhancing employee religious awareness, and promoting Islamic values such as honesty (*shiddiq*), trustworthiness (*amanah*), transparency (*tabligh*), and professionalism (*fathonah*). Such efforts are expected to create a work environment that supports employee well-being, organizational sustainability, and the achievement of blessings in both worldly and spiritual dimensions.

This study is subject to several limitations. The research was conducted within a specific context of Islamic banking and employed a cross-sectional design, which may limit the generalizability of the findings and the ability to capture changes over time. Future studies are therefore encouraged to examine the concept of human resource blessings in different Islamic organizations, employ longitudinal research designs, and incorporate additional variables such as Islamic work ethics, organizational commitment, spiritual leadership, or organizational culture to provide a more comprehensive understanding of the factors influencing blessings in the workplace.

Overall, the study reinforces the view that the successful implementation of Sharia principles extends beyond financial performance and regulatory compliance. Rather, it contributes to the development of human resources who are professionally competent, spiritually grounded, and capable of generating sustainable value and blessings for themselves, their organizations, and society.

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