

HABITUATED RELIGIOSITY, THE MEANING OF INCREASING POSITIVE BEHAVIOR TO ANTICIPATE EMPLOYEE FRAUD IN SHARIA MICROFINANCE INSTITUTIONS PEKALONGAN

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ABSTRACT

The purpose of this research is to find out how the concept of Habituation of Religiosity can anticipate fraud of employees through systematic, strategic, and massive Human Resource development, carried out by Human Resource Development (HRD). How can HRD also build a Work Climate and Organizational Climate that can foster Quality of Work Life and Organizational Cohesion based on Religiosity. And how can HRD also develop Positive Behavior of employees that can minimize Fraud Behavior. This research is a research with Qualitative Case Study method, the object of this research is Sharia Microfinance Institution (SMFIs), the subjects are the employees, focusing on Habituation of Religiosity, Quality of Work Life and Organizational Cohesion based on Religion, and Positive Behavior in anticipating Fraud. The result of this research is the development of Religious Habituation towards a Work Climate that raises Positive Behavior through Quality of Work Life and Organizational Cohesion based on Religiosity. This research recommendation is intended to further strengthen the Character and Positive Work Behavior of employees in Sharia Microfinance Institutions (SMFIs) in anticipating Fraud. The originality of this research is to solve the problem of Negative Behavior through HR and organizational development, through efforts to revive the Habituation Culture of Religiosity which strengthens the Quality of Work Life and Organizational Cohesion to create a good Work Climate

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1. Introduction

Shari'ah Microfinance Institutions (SMFIs) with cooperative legal entities, in their business operations are serving shari'ah savings and financing to their members. In the operationalization of this sharia-based savings and loan / financing business, of course this institution has the risk of risk of

loss, as well as having the opportunity for profit opportunities. In managing this SMFIs, of course, must have the ability to optimize the realization of the possibility of possible profits and minimize the possibility of possible losses. This is certainly so as not to be trapped in the realization of maximum losses, and the realization of minimal profits.

As for the risk of loss in a financial institution, one of them is the risk of loss caused by the mistakes of its employees, both intentional and unintentional. This is of course referred to as Human Error. Human Error, both intentional and unintentional, must be completely avoided, or at least minimized as low as possible to zero limit. The risk of human error or human factors, according to [Mas'ut, M., Mustofa, M.S., Dianto, A.Y., Udin, M.F. \(2023\)](#), this together with internal processes and systems, becomes the operational risk of the institution.

In the risk of losses caused by employees, especially those that are intentional, it is commonly referred to as a fraud event. Fraud according to [Dinata, R.O., Irianto, G., Mulawarman, A.D., \(2018\)](#), is a deliberate human error with a criminal motive for personal or group gain. According to [Ginting, R., Dewi, V.A.W.T. \(2021\)](#), fraudulent fraud behavior committed by employees is very damaging to morals and violates the rules or provisions of religiosity. Fraud can occur in employees who are involved in recording, bookkeeping and financial or accounting reporting work, both related to direct transaction work (cashiers), recording and bookkeeping, and accounting policies (back office). Fraud on these employees could be manipulating data, embezzling money, and so on. Exposure to the risk of this institution's risk for fraud of cashier and back office employees is such as utilizing long-sleeping deposit accounts to take the balance by falsifying signatures to engineering or making up financial statements to appear beautiful and charming company performance.

Fraud can also occur in employees who are involved in direct services that come to deposit or financing participants or are referred to as marketing officers. This employee can embezzle the money entrusted by members to him to be deposited with the SMFIs where he works. Fraud can also occur in the leadership. Leaders can abuse their authority for their own benefit. Leaders can also be a major factor in engineering financial reports that are actually not good but are engineered to look good. This means that all employees at any level, and any part have the potential to commit fraud. This is because there is a possibility of positive work behavior that weakens and moves to negative work behavior that strengthens.

SMFIs management must be able to anticipate the possibility of fraud from its employees. These efforts must be carried out through the management of development development in its employees, although it takes a long time, namely building a Positive Habituation in the organizational environment. Positive Habituation must be a separate color for the organizational culture. Positive Habituation becomes more effective if in practice and internalization it includes the value of religiosity. In this case, it is Islam, considering SMFIs is an Islamic sharia-based institution. Or the Habituation becomes Habituation of Religiousness.

Habituation of religiosity must be able to influence the nuances of the work environment and organizational environment. Thus all kinds of aspects of behavior even in the longest period of time, must be able to cultivate positive behavioral behavior based on the value of religiosity. Because

religiosity can fortify work behavior and even work behavior can be meaningful worship. What and how the habituation of religiosity that occurs in an SMFIs, this article tries to describe it. This research reviews the strategy of anticipating Fraud on employees in an SMFIs in Pekalongan, by trying to develop the concept of organizational soft concepts that can support the self-development of employees which includes the development of anti-fraud mentality based on religiosity.

2. Literature Review

2.1. Fraud and Impact Fraud

Rahma, D.V., Suryani, E., (2019), Indrasti, A.W., (2020), management in an accountability, must be able to present reliable and relevant financial reports, as well as precise and careful in disclosing real information and free from fraud, so as not to mislead users. However, many management parties still commit fraud so that the financial statements look good. **Puspitaningrum, M.T., Taufiq, E., Wiaya, S.Y., (2019)**, suggests that management manipulates financial statements, in order to show good performance, but this results in untruthful information in the financial statements. Therefore, according to **Suprajadi, L. (2009)**, users need to be careful in interpreting or interpreting financial statements. Because it is very possible that there is bias in the information information..

Ginting, R., Yanto, F., Apriant, R., Darmawan, Y., (2021), suggests that fraud practices can be in the form of manipulating data and numbers and lying practices in every financial transaction carried out due to weaknesses in the internal control system, also because of the existence of a fraud culture that has been conceptualized in the perpetrator's frame of mind, so that fraud criminal behavior can damage the order, function, and role of the organization / company. (**Vanti, Y.N., Dince, M.N., Goo, E.E.K. 2023**)

Natasia, B., et al., (2021), Pengesti, M.G.P.R., Pramudyastuti, O.L. (2023), suggest that fraud is generally due to pressure so that fraud occurs or there is an urge to take advantage of opportunities or opportunities to commit fraud, and there is also a justification for justification that can be generally accepted for these actions. Corruption is also one of the fraud phenomena. According to **Ginting, R., Dewi, V.A.W.T. (2021)**, there are several main characteristics of fraud perpetrators in the form of corruption, namely: (1) have a high position or are in a position that is trusted in finance and there is a possibility that it is rarely controlled, (2) often work overtime until night, (3) like to work alone or have their own space, (4) their lifestyle is luxurious, (5) the person concerned has economic difficulties.

For this fraud, actually according to **Dinata, R.O., Irianto, G., Mulawarman, A.D., (2018)**, many companies have made efforts to prevent the possibility of fraud, of course, in various ways in prevention and early detection of fraud. However, fraud always occurs, and even always increases from time to time and with a growing modus operandi. As for the impact of fraud that occurs according to **Antarwiyati, P., Purnomo, R.E. (2017)**, many banks have gone bankrupt and even liquidated due to fraud and embezzlement committed by bank administrators or owners..

2.2. Positive Work Behavior, Islamic Work Ethics, Work Culture, Work Environment

Work culture according to **Farimah, S., Frinaldi, A., (2020), Ridwan, Ridwan, S.F., Mursalim (2023)**, is the development of philosophical values in a company, where these values can be used as a guide to work behavior and attitudes. In implementing the value of corposary values, according to **Asniwati, Oktaviani, A.R., (2023)**, efforts are needed to improve perceptions, mindsets, and change behavior

by developing work culture values. In the application of work culture, there are work behaviors, employee work attitudes that are continuously strived to be based on their values. And these values can be the core values of the overall cultural values. As according to [Syawitri, Fitriasia, A., Ofianto \(2022\)](#), an example of core values is put forward: service orientation, accountability, competence, harmony, and collaboration, which in Indonesian is abbreviated as "BERAKHLAK" [Inayah, L.L., \(2021\)](#), it is stated that employee work behavior that is in line with the core values of work culture shows the ethics (Islamic) of employees to behave positively. Work behavior, according to [Fatmawati, I., \(2022\)](#), [Nabila, H.A., Ratnawati, I., \(2020\)](#), it is said that there is a meaning of work movement or an individual or employee to be able to behave as prescribed by the organization (personal organizational fit, [\(Riyantini, I.G.A.A.T., Yuliantari, N.P.Y. 2021\)](#))

[Fathonah, Helmy, I., \(2021\)](#), [Wahyuni, E.F., Hilal, S., Madnasir, \(2022\)](#), suggest that Islamic Work Ethics are values and norms in the perspective of Islamic provisions based on the Qur'an and Hadith, which are used as a basis for dedicating the work of employees as a virtue and worship. According to [Widyastuti, A., Budiharto, S., \(2020\)](#), Islamic work ethics can be explained as a guideline for morals, attitudes, and behavior in carrying out their work based on Islamic religious teachings. Thus, it is a necessity because the values in Islamic teachings contain positive meanings and values, the work behavior of employees who are guided by religious values / Islamic work ethics, they must have positive work behavior and always be responsible, honest and dedicated.

Work Culture, Islamic Work Ethics, and Positive Work Behavior will be able to build a conducive work atmosphere or work climate. A conducive work climate will also support a pleasant work environment and job satisfaction [\(Limbu, D., Leton, S.I., Ruminah, Manafe, H.A., Niha, S.S., \(2024\)](#). The work environment, according to [Halizah, N., Wisudaningsih, E.T., Aqidah, W., \(2023\)](#), is very important for employees, the work environment must be a comfortable work environment, so that their work can be directed and can achieve predetermined achievements

2.3. Psychological Well Being, Work Life, and Religiosity

[Briankusuma, G.D., Izzati, U.A., \(2022\)](#), [Wibowo, Y.A.J., Wijono, S. \(2021\)](#), suggest that Psychological well-being has an important meaning for individuals in their performance. Feelings of comfort and feelings of satisfaction will arise in their work life, and then the individual will feel that there is an opportunity to develop in the organization. [Wibowo, Y.A.J., Wijono, S. \(2021\)](#), argued that Psychological well being increases discipline and also improves work performance. This shows that in the world of work, these individuals have a perception of the quality of work life they experience is very good. The quality of work life that gives rise to psychological well being conditions can foster the intensity to stay desire to stay (intensity to stay) in employees in the organization, [Harini, M., Sinambela, E.A., \(2021\)](#), [Setiyadi, Y.W., Wartini, S., \(2016\)](#).

[Fitriani, A., \(2016\)](#), suggests that one of the things that affects a person's psychological well being is the level of practicing one's religious rituals or ritual piety, which by [Wibowo \(2019\)](#), can be said if seen from the quality and quantity then that is what is called religiosity. Religiosity has been widely discussed in relation to psychological well being, [Sayyidah, Mardhotillah, R.N., Sabila, dan Rejeki, \(2022\)](#), suggest that religiosity is also a unity formed from elements that are comprehensive in

nature which results in a person becoming a religious person not just having a religion. [Abubakar, A., Hanafi, A. \(2019\)](#), religiosity is the process of internalizing a person's religious values related to faith and belief in religious teachings, which are then actualized in his actions and behavior in everyday life

2.4. Religious Habituation, Religious-Based Quality of Work Life, Religious Cohesion

Religious Habituation is a program that makes it a habit to be carried out at LKMS, namely (1) the existence of ritual piety activities such as praying together in the morning and evening, reciting and listening to the Qur'an together, religious studies (tausiah), praying in congregation, (2) and also other religious aspects from the point of view of human relations or social piety, such as: helping each other, reminding each other of goodness, respecting each other, and other aspects of social relations. This religious habituation is the same as making a culture in the organization for what is the intensity of religiousness together and the intensity of internalization of values in religion, in this case Islam.

Meanwhile, the Quality of Work Life based on being together in fulfilling religiousness, which in this case relates to ritual piety and social rituals, [Surendah \(2020\), Haryadi, D., Munandar, A. \(2021\)](#), is the work life felt by employees, namely related to feelings of safety, comfort, fun, happiness, building togetherness, harmony and peace. Where such a situation is built because of togetherness in religious togetherness in carrying out religious teachings together. The background of the quality of this religious work life is the development of Organizational Religiosity Cohesion.

Organizational Religiosity Cohesion, according to [Budiharjo, A., \(2016\)](#), is a condition of closeness, togetherness, cohesiveness of employees in an organization / company related to awareness of carrying out religious teachings, behaving positively, respecting, appreciating, and helping each other, as well as mutual responsibility and honesty, as well as various other positive behavioral things.

2.5. Development of Morals And Mentality

Togetherness in an organization or organizational cohesion, can bring happiness to the people in the organization, because they will stick together with each other. According to [Nalar, M.I.S. \(2018\)](#), in organizations where cohesiveness is higher, the more solid a team is, and its members will be more loyal to the group. Meanwhile, [Widiantoro, D., Herawati, I., \(2020\)](#), argues that work groups become cohesive because group members have spent a lot of time together, and the closeness between them will certainly be built by the sacrifice of each person in the organization.

This sacrifice for togetherness is a well-developed moral system. [Dewi, E., Muhammad, D.H., Susandi, A., \(2022\)](#), argued that a moral person is one who wants to build his moral system so that he is willing to obey and want to be bound by values, norms, these rules and everything that limits him to bring happiness to himself and others related to life together. This means that there is compliance or obedience to a value, norm or rule. One aspect in which there is doctrine of values, rules and norms is religiosity. [Umam, R.N., \(2021\)](#), religiosity is a character that shows noble behavior in a person who has faith in God Almighty, and shows obedience and obedience to God, to carry out God's commands and stay away from God's prohibitions..

2.6. Positive Behavior, Independence and Locus of Control

In the world of work, such as those undertaken by cashiers and also back office officers, where there are transactional management functions up to recording, bookkeeping, and reporting as well as reviewing their studies, employees engaged in these functions must also develop positive behavior.

Veriza, E., Razi, P., Roza, E., Triana, W., (2023), One of the reasons someone thinks positively is the presence of positive behavior. Solina, E., Asparyana, (2021), stated that positive behavior is a manifestation of good, wise, polite, courteous, honest, tolerant behavior. This positive behavior will have an impact on adaptability, and foster familiarity and brotherhood. Included in positive attitudes or behaviors such as discipline, hard work, creativity, independence, democracy, respect for achievement, caring, and responsibility, all of which will lead to character building.

Independence and locus of control is a character that must be developed by employees who have a financial back ground, bookkeeping, accounting, and recording transaction transactions. Independence according to Mulyati, Hayat, N., (2021), Sarca, P.D.N., Rasmini, N.K., (2019), Imansari, P.F., Halim, A., Wulandari, (2016), is a mental attitude to be free, honest, objective in auditing, and not be influenced, cannot be controlled, does not depend on others. Locus of control according to Uli, A.S., (2016), Gusman, R.V., Challen , A.E., (2023), is self-control and control over external factors of an auditor in completing his work.

3. Method, Data, and Analysis

The research was conducted from March to August 2023, using a qualitative approach, and using a case study scheme, which was carried out at one of the SMFIs Sharia Savings and Loan Cooperatives or in Indonesian Language call Koperasi Simpan Pinjam Pembiayaan (KSPPS), in Pekalongan. This qualitative approach is intended to be able to investigate and understand the phenomena / symptoms that occur, why and how these symptoms occur, and how to overcome the problems that arise from these phenomena or symptoms, (Maulidah, F.L., Oktavia, R., 2020)

In obtaining this data, the researcher used the in-depth interview method with the necessary participants. The participants in question are participants who meet the qualifications of competence, authority, and insight, so that they can answer and provide information that is appropriate and appropriate and meets the test and analysis using triangulation.

The data needed in this research are primary data and secondary data. Obtaining primary data in this study using the in-depth interview method to several participants. Primary data acquisition is also done by direct observation. While secondary data, obtained with evidence of documentary evidence studied.

From all of these data, then, as is the procedure, data reduction and data display are carried out, as well as drawing conclusions. After that, it will be mutually confirmed and analyzed using triangulation techniques, both triangulation between sources, triangulation between methods. Source triangulation is triangulation by comparing and confirming information between participants in this study. Source triangulation includes (1) between employees, namely the main participant and supporting participants (which in this case is an employee who has been selected and determined, and several other employees who have also been selected and determined), (2) between the main employee participants and several of their superiors, (3) between the main employee participants and outside participants who act as experts in the field of HR management as well as in the field of management and organization, outside participants who act as psychologists, and outside participants who act as clerics. Triangulation of methods was also carried out in this study, namely by comparing and confirming each other between the findings of the interview method, with the findings with the observation method and recording of research records, as well as with the method of studying artifacts or evidence of real physical appearance, as well as from existing literacy in various media.

From the overall triangulation results, visualization of the findings and pattern matching (i.e. comparison between the findings and the results of previous research from journals and also concepts

or theories from the references used). Visualization is a visual depiction that can explain in detail and rigorously the findings as a concept, as a sub-concept, as a pattern of relationship, as a characteristic, and so on, Visualization must be able to explain visually with full information from various points of view and from its conceptual and contextual comprehensiveness.

This research has met the qualifications of validity, both construct validity (with all triangulation analysis), as well as validity both internal (with pattern matching) and external (with visualization of findings), and has also met reliability (i.e. the research has been carried out step by step in accordance with this research plan). It also met the criteria of credibility, transferability, auditability, and confirmability.

4. Empirical Result and Discussion

4.1. Understanding of Habituation Religiosity in BMT SMFIs

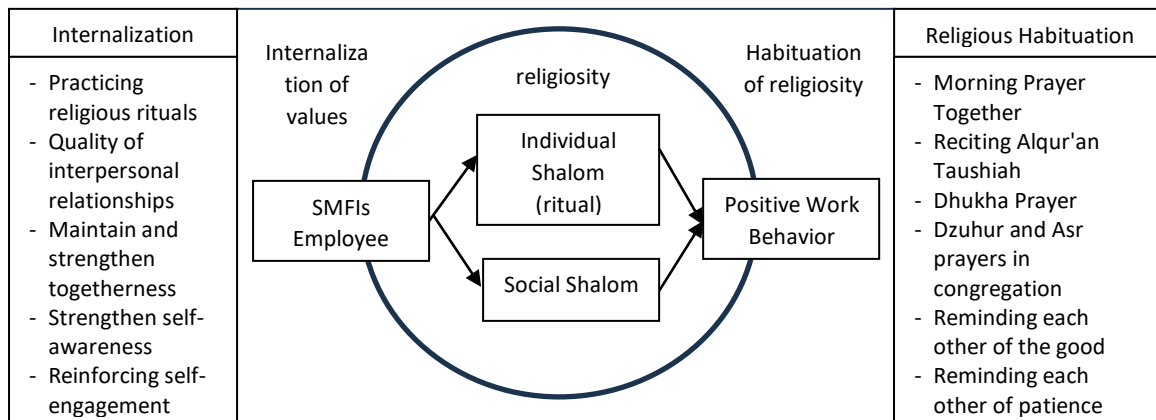
The results of the triangulation study in this qualitative research stated that there is a habit in SMFIs in Pekalongan before starting work, there are always activities to recite the Koran together, briving accompanied by tausiah, sometimes a seven-minute lecture is held by taking turns from the employees, dhukha prayers, dzuhur prayers and asr prayers in congregation.

According to Ahsanulhaq, M., (2019), that the character that needs to be developed in individuals is intended so that their behavior grows like what is in the teachings of Islam based on the Qur'an and Hadith. And this is the habit that is always encouraged in SMFIs in Pekalongan, so that there is even a pattern of work behavior from employees who respect each other, respect each other, help each other and also remind each other of goodness and patience. This is as stated by Adiwati, S., (2021), there is behavior that exceeds its responsibilities, which hopes for the pleasure of Allah, willingness to cooperate, work together, help each other, sincerely and wholeheartedly, truly, honestly, call for goodness, eliminate difficulties together, do not complain, and take care of themselves. Thus, it appears that there is an Islamic Organizational Citizenship Behavior or OCB from an Islamic perspective. Thus, Habituation Religiosity is a habit that is expected to become an organizational culture so that it can have an influence on the work culture in SMFIs. This is as stated by Anggeline, K.D.N., Meitriana, M.A., Sujana, (2017), that the main purpose of work culture is to change the attitudes and behavior of employees in a positive direction and support and strengthen each other, in which there is also a strengthening of a sense of belonging to the organization, facilitating self-development and commitment, social glue. (Nurpriatna, A., Nulhakim, A., Opsari, R., Komara, E., KOswara, N., 2024)

Habituation based on Islamic religiosity can certainly provide a color of religiosity in the aspects of work life in SMFIs. Of course also because religiosity in this case means trying to fulfill good deeds (both ritual charity and social charity) in this SMFIs. Of course, there is an organizational intention to lead to obedience to Allah, the God who created everything and the God to whom only everything gives its devotion.

So that this aspect of life in SMFIs will provide a comfort in working. Moreover, also in the SMFIs, there is association / togetherness created because of the joint task and the existence of social life in the SMFIs. So that comfort in working life is also built because of the harmonization that arises because of this togetherness. And the habituation aspect of religiosity will also color the togetherness (organizational cohesion) with the color of Islamic religiosity.

Figure 1.
Religious Habituation and Internalization of Religious Values



Note: developed for the purposes of this article

4.2. The function of Habituation Religiosity in SMFIs

The results of this qualitative research stated that there were after data reduction and triangulation analysis that clarified and strengthened each other's retrieval of important substances, it was found that several functions of Habituation Religiosity were trying to always be instilled and in the LKMS, namely:

a. Provide Intensified Psychological Refresh for employees

It was found from this research, namely from the results of triangulation, that from the empirical on the practice of religious habituation in the SMFIs, many employees feel a cool and comfortable soul, so that it becomes very fresh to start working and working as well as possible and considered as an act of worship.

This is as according to [Syamsuddin, Abdullah, M.W., \(2020\)](#) that work as worship is like the concept of work balance and worship, so work is a mandate given by Allah and must be fulfilled joyfully to be accountable to Allah. In Islamic theology, work according to [Kirom, C., \(2018\)](#). In Islamic theology, work is not just a livelihood, but also a means of achieving blessings, God's pleasure, and also getting closer to God, and there is a belief that work is a blessing, mandate, calling, actualization, worship, honor, etc.. According to [Najiyah, F., \(2017\)](#). According to Najiyah, F., (2017), work as worship is an inseparable unity, from an intention that is not only looking for material in the world, but rewards in the hereafter.

a. Maturing positive behavior and religious behavior

It was found from this study, namely from the results of triangulation, that with the religious habituation, the intensity of the implementation or charity of ritual piety and social piety, together, it is very possible to build a routine, and the smoothness of the routine, on the habituation of religiosity together. Or this means, there is an intensification of planting and internalization of the value of religiosity and other norms.

This is as follows [Dewa, R.S., Latifah, Z.K., Indra, S., \(2023\)](#), argues that religion is akhlaq, behavior, attitude, therefore politeness, compassion, love, not slandering each other, not spreading hatred to each other, maintaining trust, and being responsible for duties must appear. And this, in turn, can support the maturation of positive behavior and religious behavior. This positive work behavior and religious behavior are certainly related to the human relationship as a servant to his god (hablumminallah), and human relationships with other fellow humans (hablumminannas), [Wahyudin, A. \(2021\)](#).

b. Provides Intensification of Quality Closeness of interpersonal relationships

It was found in this study, namely from the results of triangulation, that religious habituation also led to the existence of a routine and sustainability in a togetherness, both togetherness in carrying out tasks together, togetherness because there is social life in the SMFIs, and also religious togetherness or togetherness in practicing Islamic teachings in the SMFIs.

c. This is also what is shown by SMFIs employees, they remind each other of their work duties and responsibilities, and help each other in their work. According to [Zailani, M.R., Ulinnuha, R., \(2023\)](#), it is argued that religion is not only the doctrine of ideological values that are transcendental, but there is a sociological realm of religiosity, namely that religion can be understood as a social fact, it cannot deny the material aspects of human life. Besides that, Habituation of Religiosity is the application of work culture, where one of the prominent work cultures in its criteria is social closeness. ([Nurpriatna, A., Nulhakim, A., Opsari, R., Komara, E., KOswara, N., 2024](#))

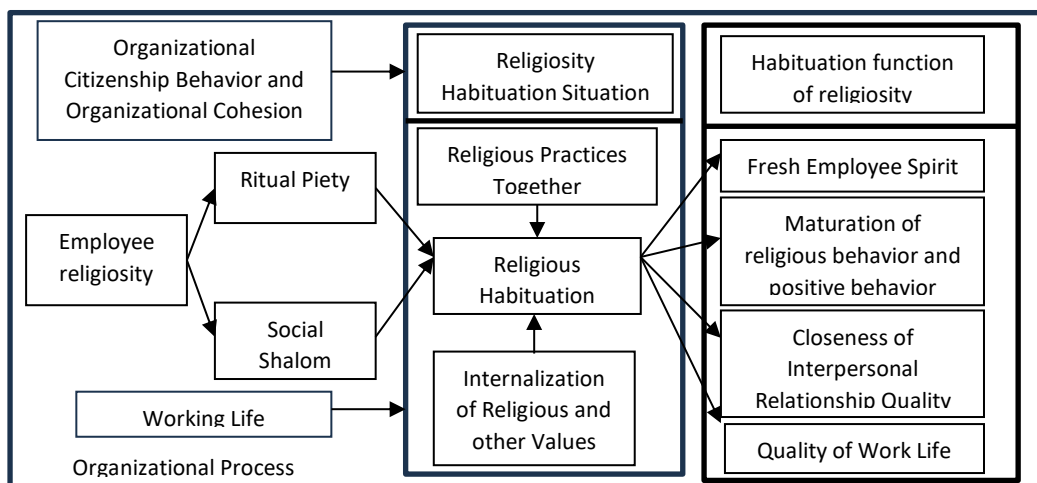
d. Providing Strengthening the Building of Organizational Citizenship Behavior and Quality of Work Life based on Religion

It was found in this research, namely from the results of triangulation, that building religious habituation in SMFIs can build togetherness among them, both togetherness in religiosity, tasks, and social. The employees in this SMFIs feel the quality of work life and togetherness in a good organization, so that each of them can develop positive behavior.

This is like the concept of organizational cohesion, which according to [Kristanti, D.N., Jannah, M., \(2022\)](#), employees who feel brotherhood, mutual understanding, a sense of mutual need, and a sense of role. According to [Kristanti, D.N., Jannah, M., \(2022\)](#), employees who feel brotherhood, understand each other, feel a sense of mutual need, and realize their role. or there is togetherness, including togetherness in religion (religious cohesion), [Budiharjo, A., \(2016\)](#), coupled with the building of togetherness in tasks (task cohesion, [Wahyuni, F., \(2022\)](#), togetherness in social life in SMFIs (social cohesion or cohesion of pride in the group, [Wahyuni, F., \(2022\)](#), as well as organizational policies or also leaders who ultimately become a form of organizational support and leadership / supervision support, then it is very possible to emerge an inner situation / psychological situation that shows employee happiness, comfort, stability, and various kinds of positive feelings or emotions of employees, or psychological well-being and also quality of work life, which of course is supported by the nuances of religiosity. This is also shown in SMFIs employees, that they feel comfortable and enjoy working in the SMFIs environment.

Figure 2.

Situation and Function of Habituation of Religiosity



Note: developed for the purposes of this article

4.3. Aspects that Encourage Habituation of Religiosity

From the results of triangulation in this study, it is argued that positive habits based on religiosity, namely religiosity in this case is Islam, due to the existence of this institutional base which is sharia-based, or this organization operates in sharia. And this is a form of organizational commitment to remain in accordance with its vision and mission. And Habituation of Religiosity becomes the main one in providing the core of work culture in the SMFIs.

So that a policy was raised from the management / management in the form of implementing positive habits based on Islamic teachings (Religious Habituation). This is of course as a logical consequence, that this SMFIs must be able to bring out its image as an Islamic institution. Below, we have summarized the aspects that encourage the emergence of religiosity habituation in SMFIs, namely:

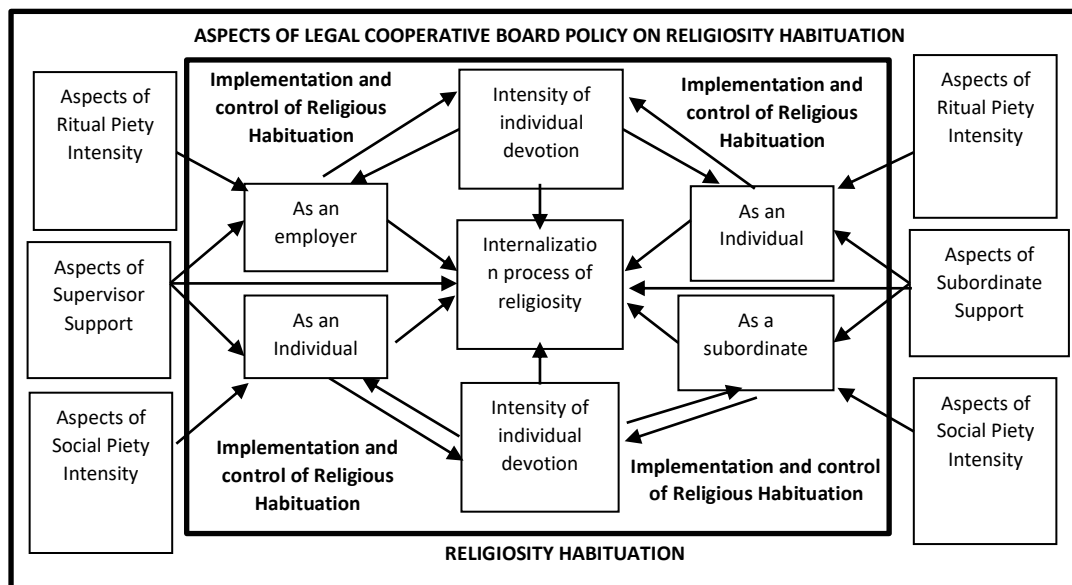
- a. The existence of a religious habituation policy aspect by the board and management.**
This is as stated by [Budiharjo, A., Nur, L.Z., Su'daa, S.N., \(2023\)](#), because of the character of leadership, it has an important role and a very strategic function in moving the organization. In an effort to internalize values towards the formation of religious character, the right strategy is needed by a leader, so that the religious habituation policy can become a sharia image strategy and also an inherent and continuous internalization container.
- b. There is an inherent and continuous internalization process.**
According to [Rifki, M., Sauri, S., Abdussalam, A., Supriadi, U., Pard, M., \(2023\)](#), it is explained that internalization is the process of instilling, giving someone an understanding of religion, so that it can be integrated and ingrained and become a belief and awareness of the truth of religion which can be manifested in everyday attitudes and behavior
- c. The intensity of individual righteousness (ritual righteousness) and social righteousness**
According to [Suraedah \(2020\), \(Haryadi, D., Munandar, A. 2021\)](#), Ritual piety is work behavior (practice) associated with ritual obedience to Allah Subkhanahu wa Ta'ala, or the "hablum minallah" aspect. According to [Fikri, M., Rusyana, H.A., Zahra, H.H., Zahira, H.D., \(2023\)](#), Hablum Minallah is the most important concept in the development of internalization of religiosity values that can lead to positive behavior. While Social Dignity is as an aspect of "hablum minan naas", or relationships with fellow humans, and also with the environment, ([Suraedah \(2020\), \(Haryadi, D., Munandar, A. 2021\), \(Sairi, M., Fikri, A.A., 2024\)](#))
- d. Enforcement aspects of the implementation of habituation routines**
There is a field coordinator for the implementation of the routine of reading the Qur'an together, praying together, praying together. However, the existence of a coordinator or activator still requires trust, leadership, and a culture that must be increasingly mature, ([Badaruddin, K., 2022](#)).
- e. There are aspects of leadership that are committed to image creation and the creation of Islamic nuances**
Islamic Image Commitment in MFIs is needed, so that it must be able to realize MFIs as Islamic institutions that carry out funding mediation functions based on sharia. According to [Irawan, S.B., Sahetapi, W., Nurlela, \(2024\)](#), The image of an organization or corporation becomes a reflection of an impression on an individual with his knowledge and experience of an organization / corporation. According to [Syarifah, \(2024\)](#), a good image is a good reputation. According to [Siregar, M.I., Anwar, S., Kania, D., \(2024\)](#), Islamic business ethics in which there is compliance

with sharia law, justice (fairness), transparency, prohibition of speculation, social care, ethical investment, education and awareness, accountability, and sustainability, can be fundamental to the formation of an organizational culture which also supports the Islamic image of the corporation.

- a. **There are also aspects of subordinates or members of the organization that can support the policies of superiors who are trying to build work situations against the background of Islamic religiosity habituation.**

This is the involvement of subordinates or SMFIs members who are heavily involved in strengthening religiosity habituation. This means that it can be a driving aspect for Habituation of Religiosity. Or in other words, there is a high intensity of involvement from employees. According to [Jeffry, Handayani, S., \(2024\)](#), [Amin, M., Sofia, S., Mufti, D., Sartika, \(2024\)](#), [Meilinda, H., Handaru, A.W., Susita, D., \(2022\)](#), Engagement is a seriousness, enthusiasm, professionalism, self-motivation and so on so that it really becomes an employee who can develop himself.

Figure 3.
Aspects that Encourage Habituation of Religiosity



Note: developed for the purposes of this article

It was also noted that there is strong initiative and support from the leaders in the institution, as well as high involvement from the employees. Thus, still in the triangulation study, the nuances or climate of religiosity is quite strong in most SMFIs in Pekalongan.

4.4. Study of Habituation of Religiousness in Influencing Positive Behavior

The findings in this study are the existence of Habituation of Religiousness which is interpreted as a habit of every day at SMFIs in fulfilling religion in the office / organization, by jointly fulfilling ritual piety and social piety. The daily habits include: praying together, reading the Qur'an and listening to each other, briefing and tausiah tausiah, and internalizing positive values together.

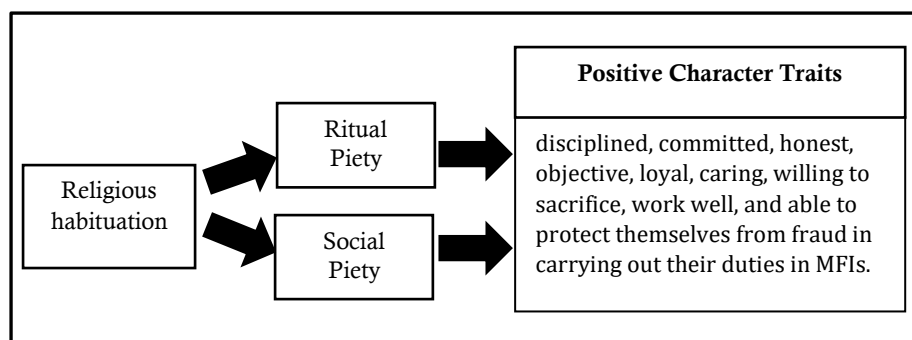
The internalization process, according to the results of triangulation in this study, can refresh the soul by always instilling sincerity which can alleviate various kinds of problems and duties and responsibilities of each employee, can also mature work patterns and foster positive work behavior patterns, and can also lead to closer relationships and comfort in the work environment.

So the pattern of work behavior can be built even though it is not instantly on morals that always experience the internalization process and the learning process in the SMFIs organization. This is where ritual piety and social piety are very likely to be a necessity to appear in a situation where employees are performing tasks in their work. And by instilling the value that work is worship, and strengthening the faith of employees in God, positive work behavior can become something that is carried out continuously.

This is as stated by [Sungadi \(2021\)](#), [Nalar, M.I.S. \(2018\)](#), [Mahdiyah, R., Hosna, R., Arini, A., \(2024\)](#), that religion that is presented in a person's soul, including in this case employees or work professionals, can organize human life towards a positive life, work well and responsibly, work is worship, and a sense of mutual assistance in goodness, including helping in work, and can prevent negative behavior.

And this is what is the finding in this research, namely "the development of self-awareness to continuously behave positively because it is an act of worship even in the context of work".

Figure 4.
Habituation of Religiousness that Can Develop Positive Character Traits through Strengthening Ritual Shalom and Strengthening Social Shalom



Note: developed for the purposes of this article

4.5. Factors that Support Strengthening Positive Behavior of MFI Employees

- In this study, related to positive behavior reinforcement, it was found that
- SMFIs employees, they always get support from the leadership, supervision and organization in the SMFIs.
 - There is a willingness of employees to always participate in the process of the work process in the SMFIs
 - The board and management have built a working environment in such a way that a working condition is built that brings up a pleasant working life for them, togetherness and solidarity in the SMFIs, and the implementation of religious habituation together.
 -

Related to the process of the process in SMFIs, which they employees must follow. Of course this is not only the work implementation of their duties. But it is also a forging for him to be able to

develop experience, skills, expertise, communication skills, coordination skills, and even foster a mentality based on the teachings of Islam, because there is a religiosity habituation policy in the SMFIs.

In the aspect of religious habituation, the aspect of togetherness of the employees, as well as the existence of a pleasant and comfortable work life environment, which in essence is in the work process and the process of the SMFIs organizational process. Automatically in the process in addition to learning for employees, there is also an internalization of Islamic religious teachings and also the values that are adopted or become corporate values. As well as routine and sustainable good deeds at work, such as responsibility, discipline, helping, mutual respect and appreciation, become professional aspects of positive character formation, which strengthens the positive behavior of SMFI employees.

The aspect of ahlak is not an insta-formation, because ahlak itself is a habit or habit that is ingrained. So that in the process the process undertaken must also be a habituation of goodness until it immediately becomes a habit or ahlak or mentality.

4.6. Conclusion and Suggestion

The findings of this study are the development of the concept of Habituation of Religiosity which can assist in the development of the Concept of Quality of Work Life based on jointly carrying out religious provisions and the Concept of Organizational Cohesion based on Religiosity. Where the Habituation of Religiosity can support the development of Quality of Work Life and Organizational Cohesion based on religiosity so that in the implementation of the Concept of Habituation of Religiosity it can realize the internalization of religiosity values which will also become a separate value in the work culture in the SMFI.

The conclusions of this study: (1). There is a Habituation of Religiousness policy that is truly supported by leadership and involvement from employees, (2). Habituation of religiosity is in the form of joint prayer activities, reciting together, taushiah, praying together, and instilling the value of continuous religiosity, as well as a life of mutual help, mutual respect and appreciation, complementing each other's shortcomings. (3). There is a Habituation of Religiosity that can also lead to the emergence of the quality of togetherness in the organization and the quality of work relationships so that the work environment and work culture support the Quality of Organizational Life. And the Quality of Work Life is also supported by the nuances of religiosity that are continuously built to strengthen. (4). there is a process of internalization process and the process of improving the quality of ritual piety and social piety. (5). There is an increase in positive work behavior in the SMFIs, this is indicated by the discipline and work patterns that show responsibility, and solidarity among them. (6) There are opportunities that can reduce fraud behavior because of the development of positive behavior through the quality of work life and organizational cohesion based on religiosity.

Recommendations from the results of this study are the continued implementation, revival and development of Religious Habituation, as well as the continued development of the quality of life at work based on religiosity and also organizational religiosity cohesion. Then the function of suritauladan from all people in the SMFIs organization is improved, both at the leadership level and at the level of its members, with an increase in positive involvement in all processes of the organizational process.

This research has a complex tendency, because this research is actually how to find a formulation of organizational strategies and managerial strategies, which have a future goal to be able to anticipate, reduce and even eliminate fraudulent behavior on employee employees in the SMFIs. And the strategy is not a strategy that goes directly to the case of fraud and its causes. The strategy

tends to organizational and managerial management that leads to human behavior in the organization and management of SMFIs. The strategy is how to build and revive the concept of religiosity habituation to also build positive behavior patterns, through the quality of work life and religious organizational cohesion. However, with full awareness from superiors and subordinates to provide involvement and role models from each, so that the pattern of work behavior really has a positive character that can provide a tendency to support the anticipation of fraud.

This is because employee development and the development of employee moral quality is not an instant thing. But it must go through a fairly intensive process of internalizing values, ritual piety routines and social piety, in order to build and form an environment that has a value of religiosity that supports the process, and supports the formation and development of positive behavior and positive work behavior.

The weakness of this research is that it needs to be further tested quantitatively accompanied by a careful deepening of the findings of this qualitative research. So that it can be found to strengthen the strengthening of these qualitative findings with statistical analysis which tends to be more certain, even with the assumptions that must be built.

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