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## Employees' perceptions of the implementation of Akhlak values at PT Pegadaian

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### ABSTRACT

PT Pegadaian officially internalizes PT Pegadaian Personnel with CHARACTERISTICS who uphold the values of Trust, Competence, Harmonious, Loyal, Adaptive and Collaborative, as standards of ethical values that serve as guidelines in working culture in realizing the spirit of BUMN for Indonesia. Ethics is important because it fulfills a basic human need when every employee wants to be and work for a fair and ethical organization. An organization perceived to be motivated by AKHLAK values is respected even by people in society who may have little understanding of the job and the business or organization. Its employees also respect values-driven organizations. This is a typical human resource on a network that places workers and decision makers. In addition, an organization driven by ethics and values is long term efficient. This study aims to analyze employee perceptions of the application of moral values at PT Pegadaian. This study uses a quantitative approach with non-experimental methods (no treatment/treatment or manipulation of research variables). The sample used is the employees of PT Pegadaian as many as 200 samples. The results show that the indicators of AKHLAK values regarding work perfection, cooperation, human values of honesty and focus on customers based on the perception of pawnshop employees show good results. With AKHLAK values, it is hoped that it can improve the quality of employees so that it has an impact on the quality of employees' work.



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## Introduction

According to Erick Tohir, officially declared Core Value BUMN, AKHLAK, which is an acronym for trustworthy, competent, harmonious, loyal, adaptive, and collaborative. Determination of morality as core value BUMN (Harfallah, 2022). This coincided with the change of the Ministry's logo and slogan BUMN. The main values that become the pillars of "Akhlak" are expected to be the identity and glue of work culture BUMN which is the basis for forming the character of human resources in the environment BUMN and its implementation must be carried out by all BUMN and other consolidated affiliated companies. There is no research that examines AKHLAK values on competitive advantage, therefore more research is needed on the impact of AKHLAK values on competitive advantage in an organization. (Gobel, 2021). Just as PT Pegadaian

officially internalizes PT Pegadaian Personnel with CHARACTERISTICS who uphold the values of Amanah, Competent, Harmonious, Loyal, Adaptive and Collaborative, as standards of ethical values that serve as guidelines in working culture in realizing the spirit of BUMN for Indonesia.(Deviyana, 2019).

According to Reynolds (2019), ethics is a code of behavior set by a group to be owned by an individual. Ethical behavior conforms to generally accepted norms, which may change over time to meet the evolving needs of a society or group of people who share similar laws, traditions, and values that provide a structure that allows them to live in an organized way. Ethics helps group members understand their roles and responsibilities to enable them to work together to achieve mutual benefits such as security, access to resources and the pursuit of life goals (Riniwati, 2016).

In conclusion, ethics is important because it fulfills a basic human need when every employee wants to be and work for a fair and ethical organization. An organization perceived to be motivated by AKHLAK values is respected even by people in society who may have little understanding of the job and the business or organization. Its employees also respect values-driven organizations. This is a typical human resource on a network that places workers and decision makers. In addition, an organization driven by ethics and values is long term efficient. Ethics also works to protect society with laws. In short, ethics tries to create a sense of right and wrong in organizations, and often when laws fail, it is ethics that can prevent organizations from harming society or the environment (Juneja et al., 2019). Work ethic can be interpreted as a personality attitude, temperament, character and belief in something. This attitude is not only owned by individuals, but also by other groups, even society. Ethics is determined by customs, cultural influences and value systems that are believed to be. From the problems above, the researcher is interested in researching employee perceptions of the application of AKHLAK values at PT Pegadaian. Ethical values have been defined as “part of the organization” culture, representing a multidimensional interaction between various 'formal' and 'informal' behavior control systems” (Treviño et al., 2000). This informal system includes a set of beliefs, norms, and practices within the organization (McDonald, 2009). In addition to these less formal aspects, ethical values can also be displayed through more formal systems such as reward systems, workplace policies, and codes. Ethical values often guide organized action (Kia et al., 2019) and setting standards that distinguish between right and wrong things to do. When employees believe that ethical policies and procedures are followed by managers and other individuals in the organization, a higher ethical value exists. For example, managers may display these values by addressing ethical issues in the organization and by acting in a self-righteous manner including rewarding right behavior and punishing wrong behavior. The logic behind the focus on ethical values as a means of influencing employee ethical behavior is that individuals can be expected to act in ways that are consistent with the values of the organization(Purba et al., 2020). Published studies have demonstrated the impact of contextual ethics on constructs such as job satisfaction, organizational commitment, turnover intention(Allison, 2019), Research has linked strong ethical values with increased individual perceptions of the importance of ethics and social responsibility (Singhapakdi and Vitell, 1990). Finally, individual perceptions of ethical values were found to be positively related to moral intensity and principled behavior (Valentine & Johnson, 2005).

## Method

This study uses a quantitative approach with non-experimental methods (no treatment/treatment or manipulation of research variables), which is a study in which the variables to be measured are inherent in the respondents, with data collection techniques that can be done by means of interviews, questionnaires, and observations. Using an analytical tool in the form of the SPSS program. Samples taken as many as 200 samples which includes all pawnshop employees in Indonesia(Santoso, 2020).

## Results and Discussions

### Validity and Reliability Test

The following are the results of the validity and reliability tests based on the recapitulated output of IBM SPSS 20.0.

**Table 1.** Validity Test

Variable	Items	r Count	r Table	Conclusion
Perfection of work	p1	0.814	0.134	Valid
	p2	0.936	0.134	Valid
	p3	0.814	0.134	Valid
	p4	0.934	0.134	Valid

Variable	Items	r Count	r Table	Conclusion
Cooperate	p5	0.931	0.134	Valid
	p6	0.823	0.134	Valid
	p7	0.936	0.134	Valid
Human Values	p8	0.753	0.134	Valid
	p9	0.847	0.134	Valid
	p10	0.875	0.134	Valid
Honesty	p11	0.841	0.134	Valid
	p12	0.974	0.134	Valid
	p13	0.970	0.134	Valid
Focus on customer	p14	0.860	0.134	Valid
	p15	0.836	0.134	Valid
	p16	0.882	0.134	Valid

The correlation number obtained from the questions on the P1 – P16 indicators is above 0.134, so the questions are decided to be significant and have good validity.

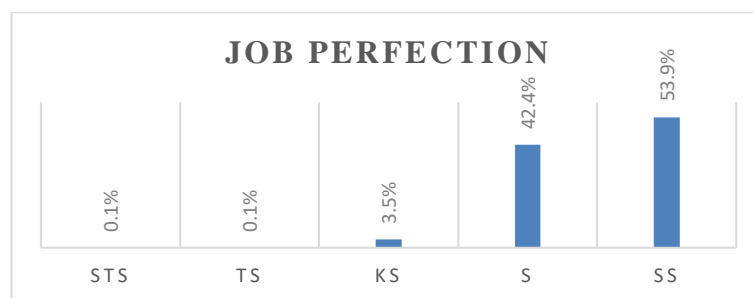
**Table 2.** Reliability Test

Variable	r Count	r Table	Conclusion
Perfection of work	0.891	0.7	Reliable
Cooperate	0.874	0.7	Reliable
Human Values	0.737	0.7	Reliable
Honesty	0.911	0.7	Reliable
Focus on customer	0.819	0.7	Reliable

Based on the calculation of the reliability test that the author has done. It was found that the Cronbach alpha value above 0.7 means that the instrument has reliable results, so this instrument or questionnaire belongs to a reliable and consistent instrument.

### Descriptive Analysis

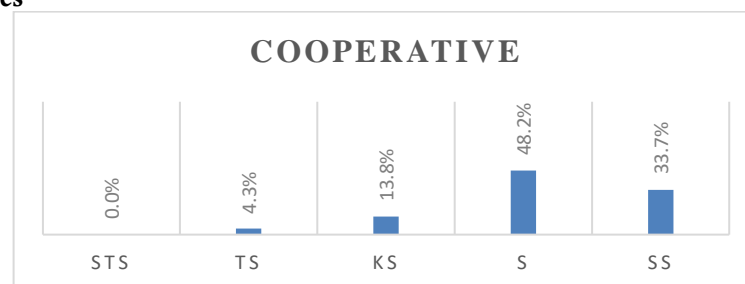
#### *Job Perfection Variable*



**Figure 1.** Job perfection variable

The diagram above shows that the results of the distribution of work perfection answers in strongly agree answers are 53.9% and the lowest results in strongly disagree answers are 0.1%.

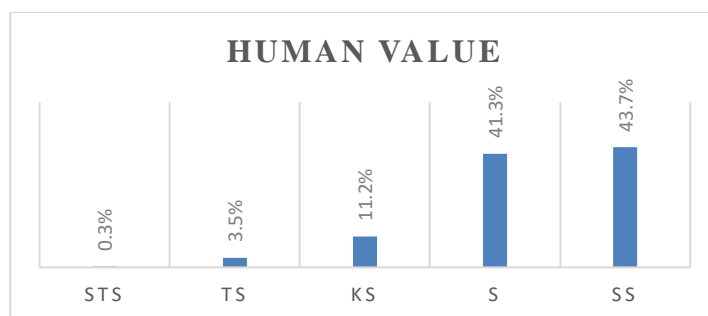
#### **Cooperative Variables**



**Figure 2.** Cooperative variables

In the diagram above shows that the results of the distribution of answers work together on the agreed answer that is equal to 48.2% and the lowest result on the strongly disagree answer is 0.0%.

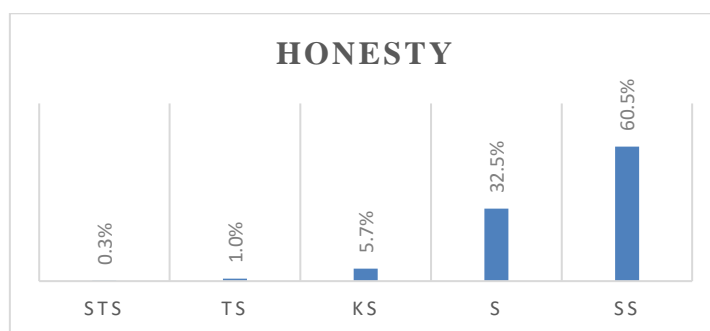
### Human Value Variables



**Figure 3.** Human value variables

The diagram above shows that the results of the distribution of humanitarian values for strongly agree answers are 43.7% and the lowest results for strongly disagree answers are 0.3%.

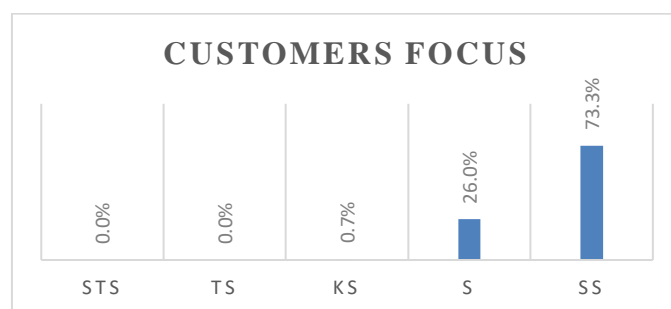
### Honesty Variable



**Figure 4.** Honesty variable

The diagram above shows that the results of the distribution of honesty answers on strongly agree answers are 60.9% and the lowest results in strongly disagree answers are 0.3%.

### Customer Focus Variable



**Figure 5.** Customer focus variable

The diagram above shows that the results of the distribution of answers focused on customers on strongly agree answers that is equal to 73.3% and the lowest results on answers that do not agree that is equal to 0.7%. The results of the descriptive analysis of respondents' answers to each indicator of the Work Perfection variable showed that most of the respondents answered strongly agree (53.9%). The results of the analysis of the average overall respondents' answers on the work perfection variable are 4.50. The results above indicate that the perfection of work on the indicator "As a PT Pegadaian employee, I am always committed to perfecting all work" which is equal to 4.66 and the lowest on the indicator "As a PT Pegadaian employee, I am always able to make wise decisions" which is equal to 4.42.

The results of the descriptive analysis of respondents' answers on each indicator variable cooperate that most of the respondents answered agree (48.2%). The results of the analysis of the average overall respondents'

answers on the cooperating variable were 4.11. The results above show that working together on the indicator "As a Pawnshop employee I can respect the rights of fellow employees" which is equal to 4.44 and the lowest on the indicator "As a PT Pegadaian employee I can create good communication to achieve common goals" which is equal to 3.75.

The results of the descriptive analysis of respondents' answers to each indicator of the Humanitarian Value variable showed that most of the respondents answered strongly agree (43.7%). The results of the analysis of the average overall respondents' answers on the work perfection variable are 4.50. The results above show that the value of humanity in the indicator "As a PT Pegadaian employee, I have a sense of caring for the social environment, such as giving zakat, infaq and alms" which is equal to 4.54 and the lowest on the indicator "As a PT Pegadaian employee, I have the intention of working for Allah to get His pleasure" which is equal to 3.83.

The results of the descriptive analysis of respondents' answers on each indicator of the Honesty variable that most of the respondents answered strongly agreed (60.5%). The results of the analysis of the average overall respondents' answers on the honesty variable are 4.52. The results above show that honesty in the indicator "As a Pawnshop employee, I have the value of honesty" which is equal to 4.54 and the lowest on the indicator "As a Pawnshop employee, I am always disciplined in doing the tasks that have been ordered" which is equal to 4.35.

The results of the descriptive analysis of respondents' answers on each indicator of the Customer Focus variable most of the respondents answered strongly agree (73.3%). The results of the analysis of the average overall respondents' answers on the customer-focused variable were 4.73. The results above show that the focus on customers on the indicator "As a PT Pegadaian employee I am able to make good organizational governance" which is equal to 4.80 and the lowest on the indicator "As a Pawnshop employee I always provide the best service for customer satisfaction" which is equal to 4.60.

In general, ethical values are needed to improve corporate performance governance practices (Finanda, 2016). This has led to increased interest in the code of ethics and personal moral values of directors to ensure the best possible performance (Gaol, 2020). Encouragement can be drawn from the area of ethical decision making where studies have found that certain ethical values or value orientations are associated with ethical/unethical behavior in organizations. (Hitlin, 2003, (Fritzsche & Oz, 2007). However, this field has also been dominated by positivist methodologies, seeking a correlation between respondents' value structures and decision outcomes. As a result, there is a dearth of knowledge about subjective aspects in the context of moral behavior.

But to increase the AKHLAK (Trustworthy, Competent, Harmonious, Loyal, Adaptive, and Collaborative) value of employees, environmental support is needed, especially the leadership in directing it as a symbol or good example for employees. Social learning theory suggests that employees treat their leaders as significant role models and learn their attitudes, values, and behaviors through observation and study. (Boone & Reilly, 1977). If ethical leaders can increase employees' prosocial motivation to act positively, then ethical leaders can also be treated as role models for positive behavior. These exemplary factors would parallel the risk-reducing factors or reciprocal triggers currently prevailing in the explanation of why ethical leadership induces positive behavior. The effect of ethical leadership on behavior is more pronounced for employees in places where the job is not clear, and employees tend to look to their leaders for behavioral guidance (Li & Bao, 2020).

## Conclusions

Based on the results of the analysis and discussion that have been carried out previously, the conclusions in this study are: The results of the descriptive analysis of respondents' answers to each indicator of the Work Perfection variable showed that most of the respondents answered strongly agree (53.9%). The results of the analysis of the average overall respondents' answers on the work perfection variable are 4.50. The results of the descriptive analysis of respondents' answers on each indicator variable cooperate that most of the respondents answered agree (48.2%). The results of the analysis of the average overall respondents' answers on the cooperating variable are 4.11. The results of the descriptive analysis of respondents' answers to each indicator of the Humanitarian Value variable showed that most of the respondents answered strongly agree (43.7%). The results of the analysis of the average overall respondents' answers on the work perfection variable are 4.50. The results of the descriptive analysis of respondents' answers on each indicator of the Honesty variable that most of the respondents answered strongly agreed (60.5%). The results of the analysis of the average overall respondents' answers on the honesty variable are 4.52. The results of the descriptive analysis of respondents' answers on each indicator of the Honesty variable that most of the respondents answered strongly agreed (60.5%). The results of the analysis of the average overall respondents' answers on the honesty variable

are 4.52. Required ethics training programs targeting character development and strengthening AKHLAK values may be needed along with organizational structural reforms. Business schools also need to put more emphasis on character building rather than just focusing on developing cognitive competencies. The assessment process can also ensure that AKHLAK values are as important as other skills and competencies. Further research will be needed on the best way to improve employee selection and appraisal processes which can include exploring the extent of AKHLAK values in employees.

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