

Research Article

The Influence of Educational Background and Work Experience on Employee Work Ethic

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Abstract

Human resources play the most important and potential role in the success of a company. Therefore, in order to make a greater contribution to the Company, human resources must be managed well. Educational background and work experience of employees are factors that influence work ethic. This research aims to examine the influence of educational background and work experience on employee work ethic. The sample used in this research is a purposive sample, the sample in this research is 39 employees. The data collection technique used is a questionnaire. The results of this research test are that educational background has a positive effect on work ethic, work experience has a positive effect on work ethic. Simultaneously, educational background and work experience have a positive effect on work ethic. Managerial implications that may arise are human resource planning, recruitment and selection processes, employee development and team management, performance evaluation and organizational culture development.

Keywords: Educational Background, Work Experience, Work Ethic

JEL Classification: J24, M12, I23

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1. Introduction

Banks are business entities that collect funds from the community in the form of savings and distribute them to the community in the form of credit and/or other forms in order to improve the standard of living of many people. In Indonesia there are two types of banks, namely conventional banks and sharia banks. Conventional banks are banks that carry out conventional business activities in their activities providing services in payment traffic. Meanwhile, sharia banks are banks that carry out their business activities based on sharia principles and in their activities provide services in payment traffic (Iqbal, 2012). Sharia banking in Indonesia formally only started in 1992 and seriously began to develop in 1998, namely since the establishment of Bank Muamalat Indonesia in 1991 as the first sharia bank in the country, which started its operations in May 1992.

The higher the growth of the Islamic banking industry, the higher the growth of the Islamic banking industry. Of course, the greater the human resources needed with market share. This is shown by the number which almost every year always increases (Rusmahafi, 2017). The quality of human resources as labor is the basic capital during development. Quality workforce will produce optimal work results in accordance with work targets. Humans as workers or employees are an important resource for the Company, because they have the talent, energy and creativity that the Company really needs to achieve its goals (Syamsuddin, 2014).

Cycles in Mangkunegara Education is a long-term process that uses systematic and organized procedures, in which the managerial workforce learns conceptual and theoretical knowledge for general purposes. Thus, Hariandja stated that an employee's education can increase the company's competitiveness and improve the company's performance (Ardiani, 2016). Anonyus explained that currently only 10% of human resources have a conventional background and are trained through sharia banking short courses (Syaparuddin, 2014). From this research it can be concluded that the human resources found in Islamic banks are divided into two, the first is human resources with an educational background in accordance with Islamic banking and the second is human resources with a conventional human resources background. This has a big influence on Islamic banks because Islamic banks can implement these sharia principles if the human resources within the banking also have an understanding of these principles, and implement them in carrying out their duties as part of human resources in sharia banking (Tho'in, 2016). The growth of Islamic banks is not only influenced by educational background, but can also be influenced by the work experience of these human resources. Work experience refers to how long a person has worked, how many types of work or positions he has done and how long he has worked in each job or position (Said, 2015).

The various experiences an individual has will influence the implementation of a task. Therefore, the work experience a person gets will increase his ability to carry out work (Amin, 2012). Work experience is the employee's own capital consisting of the skills possessed by the employee in carrying out the tasks they carry out (Situmeang, 2017). In improving employee performance, employee experience is very necessary. As the saying goes, experience is the best teacher. Employee work experience shows the employee's level of mastery of skills (soft skills). Simanjuntak expressed the same thing, namely that knowledge is obtained from education and skills are obtained from work experience and training (Andika, 2017). Work ethic in a company will not just appear, but must be pursued seriously through a controlled process involving all human resources in a set of supporting systems and tools that exist within the company. By creating the same character and disposition among these human resources, it will ensure the implementation of management functions well in order to achieve organizational goals (Suriansyah, 2015). Factors that influence this can arise from psychological factors, for example from the need to drive with all its impacts, the search for meaningful work, frustration, factors that cause laziness and so on.

While external ones come from outside such as physical factors, the natural environment and inanimate objects, social environment, culture, education, experience and training, political and economic conditions, work rewards, as well as promises and threats originating from religious teachings. HR is a modern term to replace the terms personnel management or personnel administration, because some analyzes consider that the scope of personnel management is narrower than HR management. HR is the utilization, development, assessment, provision of services and management of individual members of an organization or group of workers (Soedarmanyanti, 2016). Education is a process that is necessary to obtain balance and perfection in the development of individuals and society. Malayu (2012) says that education is an action taken by employees in an effort to master certain skills, knowledge and attitudes which result in relatively permanent changes in their work behavior. Therefore, in order to make a greater contribution to the organization to achieve competitive advantage. Ethos also has the meaning of moral values, namely an inner view that is binding on flesh and blood. So that human energy, including thought, creativity and creativity, which are a reflection of humans, must be used and strived for as optimally as possible. Work ethic in a company will not just appear, but must be pursued seriously through

a controlled process involving all human resources in a set of systems and supporting tools that exist within the company.

2. Literature Review and Hypothesis

Educational background

Ardiani (2016) Education is a means of improving the quality of human resources. With education, knowledge and skills can be improved which will then have an impact on improving performance. Education is a long-term process using systematic and organized procedures, in which the managerial workforce learns conceptual and theoretical knowledge for general purposes. Education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence and noble morals as well as skills needed for society, nation and state.

Work experience

Experience brings out a person's potential. Full potential will emerge gradually over time in response to various experiences. So what is really important to pay attention to in this relationship is a person's ability to learn from their experiences, both bitter and sweet experiences. Experienced workers perform better because they have a foundation of their knowledge. These advantages are beneficial for skill development. The various kinds of experience an individual has will influence the implementation of a task, therefore, the work experience a person gets will increase their ability to carry out work (Amin, 2012).

Work ethic

Hard work or in other words what can be called work ethic is an absolute requirement for achieving success, a high work ethic will produce high performance as well. Work ethic is attitude, personality, character, character and belief in something. Ethos also has the meaning of moral values, namely an inner view that is binding on flesh and blood. So that human energy, including thought, creativity and creativity, which are a reflection of humans, must be used and strived for as optimally as possible. Work ethic in a company will not just appear, but must be pursued seriously through a controlled process involving all human resources in a set of systems and supporting tools that exist within the company. By creating the same character and disposition among these human resources, it will ensure the implementation of management functions well in order to achieve the Company's goals (Suriansyah, 2015).

Research Conceptual Framework

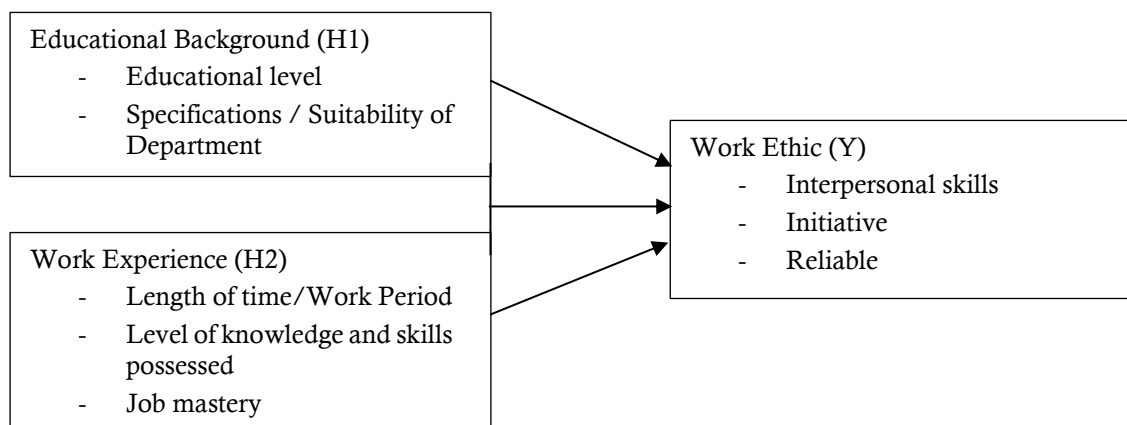


Figure 1. Framework of Research

Research Hypothesis**The Influence of Educational Background on Work Ethic**

Education is to prepare resources before entering the job market. With the knowledge gained from education, it is hoped that it will be in accordance with the requirements demanded by a job (Sari, 2013). From the several definitions above, it can be concluded that educational background is a conscious effort to equip individuals with experience and skills obtained from the learning process so that individuals can develop their potential. Education is one means of improving the quality of human resources. With education, knowledge and skills can be improved which will then have an impact on improving performance. Education is a long-term process using systematic and organized procedures, in which the managerial workforce learns conceptual and theoretical knowledge for general purposes. Previous research conducted by Pitriyani & Halim (2020), stated that someone who pursues higher education has that person's human resources because it has a positive impact on work ethic. The same thing is the case with research conducted by Basyit, et al. (2020) the factor that influences work ethic is educational background.

H1: Educational background has a positive effect on work ethic

The Influence of Work Experience on Work Ethic

The experience gained is new knowledge and a lesson for someone in dealing with something. According to Manulang, work experience is the process of honing skills and adding new knowledge by employees about how a job works, for example how to overcome problems at work and so on (Ardika Sulaeman, 2014). A person's work experience determines the types of problems they face in a job and provides a great opportunity for that person to get a good job and the company or organization believes that the higher the work experience, the better the mindset and skills in work and attitudes to achieve goals. the company or organization (Wahyuni et al., 2018). The results of this research are in line with previous research conducted by Pitriyani & Halim (2020) showing the results that work experience has a positive influence on work ethic. Likewise, research conducted by Ratulangi & Soegoto (2016) states that work experience also has a positive effect on work ethic.

H2: Work experience has a positive effect on work ethic

The Influence of Educational Background and Work Experience on Work Ethic

Ardiani (2016) Education is a means of improving the quality of human resources. With education, knowledge and skills can be improved which will then have an impact on improving performance. Education is a long-term process using systematic and organized procedures, in which the managerial workforce learns conceptual and theoretical knowledge for general purposes. Experienced workers perform better because they have a foundation of their knowledge. These advantages are beneficial for skill development. The various kinds of experience an individual has will influence the implementation of a task, therefore, the work experience a person gets will increase their ability to carry out work (Amin, 2012). These results are in line with research conducted by Setiawan (2015), which states that educational background and work experience have a positive effect on work ethic. This is also reinforced by research conducted by Pitriyani & Halim (2020), which states that educational background and work experience have a positive effect on work ethic.

H3: Work background and experience have a positive effect on work ethic

3. Data and Method**Types of research**

The type of research used is quantitative, where the quantitative type is a way to gain knowledge or solve the problems faced and is carried out carefully and systematically, and the data collected is in the form of a series or collection of numbers. Quantitative methods are very appropriate to be applied in this research because in this research the population is employees who work at Bank Muamalat, the sample was measured using a formula obtained from Isac Michel's approach

Data Types and Data Sources

In this research, the data directly used is primary data and secondary data. The primary data used in this research was collected by distributing questionnaires to employees at Bank Muamalat to

obtain data relevant to this research. Secondary data used in this research comes from books, the internet, articles, journals and employee data needed in this research, such as the number of employees at Bank Muamalat and so on.

Population and Sample

The population in this study is all employees at the central Bank Muamalat, but it is not known with certainty the number of employees at the Bank. Because it is not known with certainty the number of employees at central Bank Muamalat, therefore, to be able to calculate the sample for this research, the researcher used the total number of employees to determine the sample for this research, namely 39 employees at Bank Muamalat. Meanwhile, the sample used in this research is purposive sampling because the population size is not known with certainty, therefore purposive sampling is the appropriate method. Respondents in this study used the Isac Michel approach because the population size is not known for certain.

Data collection technique

There are two data collection techniques used in this research, namely: Questionnaire distribution technique and library technique. The aim of researchers using questionnaires is to obtain information that is relevant to the research objectives and obtain information with the highest possible reliability and validity. Meanwhile, the library technique collects theories related to this writing by studying by quoting theories from various books and literature in the library as well as the results of previous research related to this writing. , The data collection technique used to obtain the required data is by distributing questionnaires or questionnaires which will be processed using eviews and SPSS to get more accurate and systematic results.

4. Results

Validity test

Table 1. Validity Test Results

Educational Background Variables				
	Items	Rcount	Table	Conclusion
H1	1	0.832	0.316	Valid
	2	0.803	0.316	Valid
	3	0.683	0.316	Valid
	4	0.624	0.316	Valid
Work Experience Variable				
	Items	Rcount	Table	Conclusion
H2	1	0.580	0.316	Valid
	2	0.568	0.316	Valid
	3	0.736	0.316	Valid
	4	0.687	0.316	Valid
Work Ethic Variable				
	Items	Rcount	Table	Conclusion
H3	1	0.526	0.316	Valid
	2	0.637	0.316	Valid
	3	0.669	0.316	Valid
	4	0.612	0.316	Valid

Source: Data processed

From the results of calculating the validity test using SPSS version 25 based on the table above, it shows that the variables Educational Background, Work Experience and Work Ethic are declared valid because each statement item has a value of Rcount > Rtable and can be used to measure the variables studied.

Reliability Test

Table 2. Reliability Test Results

No	Variable	Cronbach Alpha value	Reliable Cronbach Alpha	Conclusion
1	Educational background	0.876	0.60	Reliable
2	Work experience	0.698	0.60	Reliable
3	Work ethic	0.827	0.60	Reliable

Source: processed using SPSS 25

Based on the table above, the results of the reliability test calculation using SPSS version 25, namely the variables Background, Work Experience, and Work Ethic, are declared reliable because the reliability statistics are as follows: Educational background has a Cronbach alpha value of $0.876 > R_{table} 0.316$. Work experience has a Cronbach alpha value of $0.698 > R_{table} 0.316$. Work ethic has a Cronach alpha value of $0.827 > R_{table} 0.316$. From the results of the reliability test carried out using the SPSS 25 program, Cronbach alpha values were obtained greater than 0.60 for the three variables.

Normality test

In this study, a normality test was used to test whether this research was normal or not. Normality testing in this study was carried out using the Jarque-Bera test using Eviews 10. The results of the normality test carried out in this study can be seen in the picture below:

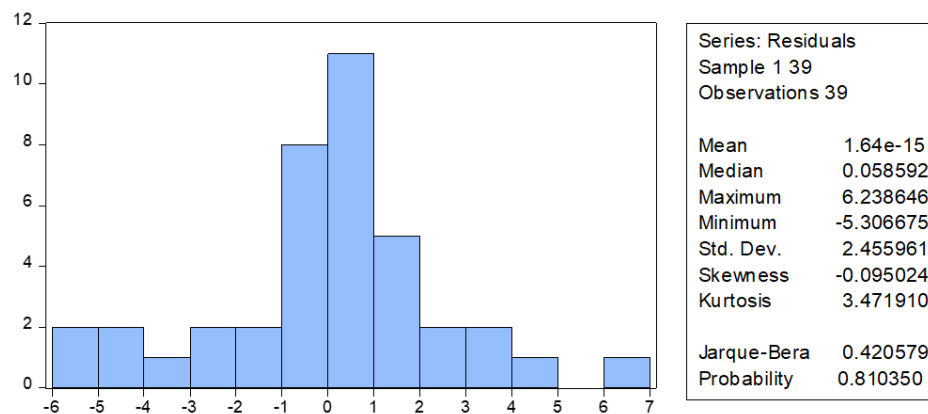


Figure 2. Normality Test Results

In the normality test if the Sig value, or significance or probability value < 0.05 data distribution is not normal. The Sig value or significance or probability value > 0.05 is normal. In the picture above, you can see the probability value is $0.810350 > 0.05$. It can be concluded that the normality test carried out in this study is normal, because the value contained in the test is 0.810350, meaning it is greater than 0.05 and hypothesis testing using multiple linear regression in this study can be carried out.

Heteroscedasticity Test

In this research, both heteroscedasticity tests were used, namely through residual graphs and the white test using Eviews 10.

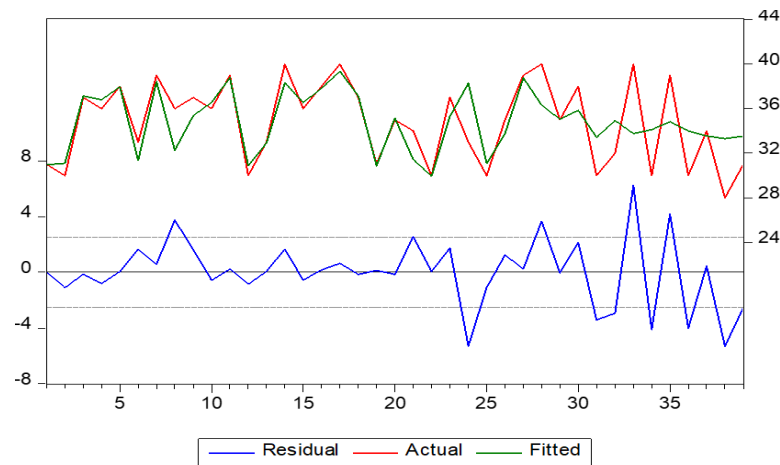


Figure 3. Heteroscedasticity Test Results

It can be seen in the residual graph above that the regression model does not have a particular pattern, which means that the model does not contain heteroscedasticity.

Autocorrelation Test

In this research, to determine the presence of autocorrelation in a regression model, autocorrelation testing was carried out using the LM Test serial correlation test using Eviews 10. All data used in the regression was based on the Prob value. Chi-Square using Serial Correlation LM Test

Table 3. Autocorrelation Test Results

Breusch-Godfrey Serial Correlation LM Test:			
F-Statistics	2.301376	Prob.F(2,34)	0.1155
Obs*R-Squared	4.650117	Prob.Chi – Square (2)	0.0978

Source: processed using Eviews 10

Based on the results of the autocorrelation test calculation using Eviews 10 in the table above, it shows that the Prob.Chi-Square value for the estimated results of the LM test serial correlation test is greater than ($0.0978 > 0.05$). Thus the hypothesis H_0 can be accepted that in the regression model used in this research there is no autocorrelation problem.

Partial Test and Simultaneous Test (t Test and F Test)

Table 4. Partial Test and Simultaneous Test (t Test and F Test)

Dependent Variable: Y				
Method: Least Squares				
Date: 07/14/21 Time: 16:16				
Sample: 1 39				
Included Observations: 39				
Variable	Coefficient	Std. Error	t-Statistics	Prob.
C	16.74210	3.867100	4.329369	0.0001
H1	0.466153	0.078400	5.945834	0.0000
H2	0.113670	0.100964	1.125841	0.2677
R-Squared	0.545549			
Adjusted R-Square	0.520302			
F-Statistics	21.60826			
Prob (F-statistic)	0.000001			

Source: processed with Eviews 10

Based on the table above, it can be seen that the C coefficient variable is 16.74210, the Std Error is 3.867100, t statistic of 4.329369 and the probability is 0.0001. on the variable H1 the coefficient is

equal to 0.466153, Std Error is 0.078400 t statistic is 5.945834. while the H2 coefficient variable is equal to 0.113670, Std error of 0.100964, t statistic of 1.125841.

From the table above based on calculations using the Eviews 10 analysis tool, it can be seen that the F test results obtained an Fcount value of 21.60826. Meanwhile, the table above is based on the fact that educational background and work experience simultaneously have a positive influence on employee work ethic at Bank Muamalat Pusat, because the Prob F-Statistic value for educational background and work experience in this study is smaller than the significance value ($0.00001 < 0.050$).

Multiple Linear Regression Test

Table 5. Linear Regression Analysis

Dependent Variable: Y				
Method: Least Squares				
Date: 07/14/21 Time: 16:16				
Sample: 1 39				
Included observations: 39				
Variables	Coefficient	Std. Error	t-Statistics	Prob.
C	16.74210	3.867100	4.329369	0.0001
X1	0.466153	0.078400	5.945834	0.0000
X2	0.113670	0.100964	1.125841	0.2677
R-squared	0.545549	Mean dependent var		34.79487
Adjusted R-squared	0.520302	SD dependent var		3.643159
SE of regression	2.523260	Akaike info criterion		4.762784
Sum squared resid	229.2063	Schwarz criterion		4.890750
Log likelihood	-89.87429	Hannan-Quinn Criter.		4.808697
F-statistic	21.60826	Durbin-Watson stat		2.518559
Prob(F-statistic)	0.000001			

Based on table 5, it can be concluded that the level of relationship is moderate or sufficient. The standard error of estimation in this study is 2.523260. The smaller the SE value, the more accurate the regression model will be in predicting the dependent variable.

Discussion

Background to Work Ethic

After partial testing, the influence of Educational Background on Work Ethic using Eviews 10 in table 6, it was found that the independent variable Educational Background had a positive influence on Central Bank Muamalat's Work Ethic. This is because the higher the educational background, the person has a greater level of knowledge and skills compared to someone who does not have an educational background. So that Educational Background is accepted, which means this variable has a positive effect on Work Ethic at Bank Muamalat Pusat. This is in line with research conducted by Pitriyani & Halim (2020), stating that someone who pursues higher education has that person's human resources because it has a positive impact on work ethic. The same thing is the case with research conducted by Basyit, et al. (2020) the factor that influences work ethic is educational background.

Work Experience on Work Ethic

After partially testing the influence of Work Experience on Work Ethic using Eviews 10 in table 6, it was found that the independent variable Work Experience had a positive influence on Central Bank Muamalat's Work Ethic. This is because work experience has increased by 1 point, so work ethic at central Bank Muamalat will also increase with the condition that other independent variables are constant or fixed. So that Work Experience is accepted, which means this variable has a positive effect on Work Ethic at Bank Muamalat Pusat. The results of this research are in line

with previous research conducted by Pitriyani & Halim (2020) showing the results that work experience has a positive effect on work ethic. Likewise, research conducted by Ratulangi & Soegoto (2016) states that work experience also has a positive effect on work ethic.

Educational Background and Work Experience on Work Ethic

After carrying out simultaneous testing, it is based on that educational background and work experience simultaneously have a positive influence on employee work ethic at Bank Muamalat Pusat, because the F-Statistic Prob value for educational background and work experience in this study is smaller than the significance value, so it can be concluded that H3 is accepted, which means there is a positive influence of Educational Background and Work Experience on Employee Work Ethic at Bank Muamalat Pusat. These results are in line with research conducted by Setiawan (2015), which states that educational background and work experience have a positive effect on work ethic. This is also reinforced by research conducted by Pitriyani & Halim (2020), which states that educational background and work experience have a positive effect on work ethic.

6. Conclusion

In conclusion, both Educational Background and Work Experience positively influence Work Ethic at Bank Muamalat Pusat. Higher educational backgrounds contribute to greater knowledge and skills, while increased work experience correlates with enhanced work ethic. Simultaneous testing confirms the positive influence of both factors on employee work ethic, aligning with previous research findings. These results emphasize the importance of educational background and work experience in shaping work ethic.

Recommendation

From the results of the discussion and conclusions, this research has several suggestions that can be put forward, including: For sharia financial institutions, especially Bank Muamalat Pusat, it is hoped that they will continue to improve the quality of good human resources and be supported by a high work ethic in order to bring the company to further development due to resource capabilities. The human resources that are owned really determine a good image for the company. For academics as a way to perfect further research, this research can be used as reference or reference material for students who are preparing future theses, in addition to existing journals or books. And it is hoped that for future researchers, this research can be carried out not limited to employees at Bank Muamalat Pusat, but can be expanded further. Apart from that, you can also use more and more varied variables.

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