

DETERMINANTS OF WORK ENGAGEMENT DURING PANDEMIC: THE CASE OF ISLAMIC BANKING WORKERS

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ABSTRACT

This study analyzes the role of emotional intelligence and resilience in work engagement of employees in the Islamic banking industry during the Covid-19 pandemic. To this end, it gathers data from 364 Islamic bank employees. Using the PLS-SEM for data analysis, the results show positive and significant effects of emotional intelligence and resilience on the work engagement. The emotional intelligence also had a positive influence on resilience. This shows that positive forces from within the individual affect the productivity of organizational members during current pandemic. The implication of the results of this study for management is the need for special attention toward developing the positive potential of individuals so that each member of the organization has good emotional intelligence and resilience.

Keywords: Emotional intelligence, Resilience, Work engagement, Islamic banking.

JEL classification: I12; I31; J24.

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I. INTRODUCTION

1.1. Background

Indonesia has a strong basis to develop its Islamic economy due to its huge Muslim population, which is the largest in the world. The government's seriousness and initiatives have led Indonesia to be first in the global Islamic financial market in 2019 (GIFR, 2019). However, the Covid-19 pandemic in early 2020 has placed a barrier to this progress. The Covid 19 has impacted many aspects of life, individuals and organizations. It not only has changed the order of the social system through social distancing but also has adversely affected industries including in the Islamic banking industry.

The Islamic banking industry is one of the essential sectors allowed to operate during the pandemic. Based on data from Indonesia Financial Services Authority (2021), the market share of Islamic banking is still relatively low compared to the conventional financial industry, which is 6.52%. Even though its total assets in 2021 reach 646.21 trillion rupiah, its asset growth decreases slightly to 12.22% in 2021 from 13.11% in 2020. This perhaps demonstrates the resilience of the Islamic banking industry in facing the COVID-19 pandemic at the time (Achdiat, 2022).

Table 1.
Islamic Banking Growth in 2020-2021

Islamic Banking Growth	December 2020	September 2021
Asset (yoy)	13.11%	12.22%
Funds Disbursement (yoy)	8.08%	7.45%
Third-party funds (yoy)	11.88%	9.41%

Source: (Indonesia Financial Services Authority, 2021)

The Islamic banking industry has taken the opportunity to offer digital-based services and meet the community needs by contributing to post-pandemic economic development (Indonesia Financial Services Authority, 2020). According to Heru Kristiyana, Executive Head of Banking Supervision, the Islamic banking industry has the momentum to strengthen its identity in the banking industry by promoting a strong and competitive image of Islamic banking, especially amid the challenges of the current pandemic. While continuing to strive to make a real socio-economic contribution, one of the challenges faced by the Islamic banking industry in Indonesia is the availability of competent human resources (R. Muhammad & Nugraheni, 2022). The chairperson of the Indonesian Islamic Bank Association (Asbisindo), Yuslam Fauzi, stated that the Islamic banking industry requires 11,000 human resources. Still, only around 4000 Islamic banking employees have an Islamic economics background (R. Muhammad & Nugraheni, 2022). This shows that the availability of human resources has not matched the growth of the Islamic banking industry. Ideally, every employee of Islamic banking must have knowledge about Islamic business and economics and be able to apply Islamic principles and ethics at work because such qualifications and competencies are needed for the sustainability of Islamic banking institutions (Rozalinda, 2016 in R. Muhammad & Nugraheni, 2022).

The fundamental identity of the Islamic banking industry is reflected in the Sharia values that underlie every activity in it, not only for operational activities but also for the management of its human resources (Indonesia Financial Services Authority, 2020). Sharia values must be inculcated in all Islamic banking human resources so that they can achieve customer experience excellence (Indonesia Financial Services Authority, 2020). For this reason, the existence of a code of ethics is very important to describe Islamic rules, procedures, guidelines, and work ethics.

In Islam, ethics is not only a matter of religious morality in an action, but includes all aspects of life, be it in the physical, spiritual, moral, to emotional spheres (Nasution & Rafiki, 2020). In relation to the scope of the organization, Islamic work ethics (IWE) underlies employees to be dedicated, committed, work hard and earnestly while working (Yousef, 2001; Nasution & Rafiki, 2020). IWE encourages employees to be fully involved in their work. In many literatures, this is often referred to as work engagement. Bakker et al. (2008) dan Wang, Li, & Li (2017) state that work engagement is a proactive behavior of individuals towards their work, which is indicated by enthusiasm, dedication, and positive work results.

In the context of Islamic banking industry, it is important to encourage full employee engagement (work engagement). According to research, work engagement is believed to be able to further improve the quality of organizational competitiveness so that it is very much needed in the midst of today's economic challenges (Hoole & Bonnema, 2015; Wiroko & Fadillah, 2020). Unfortunately, ensuring employee work engagement is indeed not an easy task for organizations (Radhwan, Alzgool, Ahmed, & Hussain, 2020). The data show that twenty-eight percent of employers surveyed stated that they are unable to evaluate employee productivity levels during COVID-19 (Kumar, 2021). This is because the pandemic has caused a new work system that tends to lead to work flexibility, where employees can work remotely (work from home). For example, there is an adjustment to the work system to suppress the spread of the Corona virus through split operations, shift operations, and work from home (WFH) by banks in Indonesia. Split and shift operations are applied to functions related to main operations and banking services. Meanwhile, the WFH system is applied to other operations. Since the function of control and supervision becomes more difficult (Kumar, 2021), it requires employees to be able to independently manage their work processes, maintain commitment and encourage high dedication to work (Van der Voet & Vermeeren, 2017; Radhwan et al., 2020). This is in line with the vision of the Indonesia Islamic Banking Development Roadmap 2020, namely creating a resilient and competitive Islamic banking industry that provides a significant contribution to the national economy and social development.

There have been many studies concerning determinants of work engagement (eg, Bakker & Bal, 2010; Salanova, Agut, & Peiró, 2005; Bledow, Schmitt, Frese, & Kühnel, 2011). However, the role of psychological factors in work engagement has been relatively less explored (Bledow et al., 2011). According to Bakker et al. (2008), one of the factors that influences work engagement is personal attributes, such as emotional intelligence and resilience, that can help employees to manage themselves and can have a positive impact in the work environment. So, in this

study, we consider emotional intelligence and resilience as important factors that can increase work engagement (Ahmed, Kura, Umrani, & Pahi, 2020; Ahmed, Umrani, Pahi, & Shah, 2017; Radhwan et al., 2020).

Emotional intelligence is a person's ability to understand, acknowledge, and manage the emotions they feel in order to reduce the negative impacts they cause. Meanwhile, resilience reflects a person's ability to get up and try to re-manage the resources they have in order to continue to survive and thrive in facing difficult situations (Niitsu et al., 2017; Ojo, Fawehinmi, & Yusliza, 2021). These two are important personal attributes to have, especially in today's difficult times (Vinkers et al., 2020; Ojo et al., 2021; Drigas & Papoutsis, 2020).

1.2. Objective

The core issue in this research is the role of personal attributes in employee engagement. More specifically, it analyzes the role of emotional intelligence and resilience in work engagement of employees in the Islamic banking industry. Islamic Banking has also been affected by the pandemic. Islamic banking must also strive to survive by maximizing the performance of its employees. Therefore, maximizing the role of personal resources, such as emotional intelligence and resilience, is crucial to encourage higher employee engagement.

The study is structured as follows: Section II comprises a review of the background theory pertaining to all the variables, previous studies and conceptual framework. Section III discusses the data, hypothesis development and methodology. Section IV consists of a description of the results presented in tables and figures, and an in-depth analysis. Section V concludes the study.

II. LITERATURE REVIEW

2.1. Definition

One of the important features in the Islamic banking is sharia compliance. Employees are encouraged to comply with Sharia values by implementing Islamic Work Ethics (IWE) in their work. Employees who apply IWE would have full involvement in work (Nasution & Rafiki, 2020). This is also called work engagement. Bakker et al. (2008) state that there are various factors that contribute to the experience of employee engagement in the workplace, among which are personal factors such as emotional intelligence and resilience. Personal resources focus on the positive strengths that individuals perceive themselves (eg Ouwenneel, Le Blanc, & Schaufeli, 2013; Vuori, Toppinen-Tanner, & Mutanen, 2012; Knight et al., 2017). In this sub-section, we deliberate on the key terms relevant to this study: Islamic Work Ethics, Work Engagement, Emotional Intelligence, and Resilience.

2.1.1. Islamic Work Ethics

Islamic work ethics is one of the most frequently discussed topics in recent years (Nasution & Rafiki, 2020). IWE is a set of moral principles used to distinguish between right and wrong, based on the Qur'an and Sunnah. According to Al-Aidaros, Mohd. Shamsudin, & Md. Idris (2013), IWE is moderate, realistic and

comprehensive. IWE reflects akhlaqul karimah which is not only applied in religious rituals, but also in all aspects of life, including at work (Ahmad, 2006; Yaken, 2006 in Nasution & Rafiki, 2020). IWE emphasizes fairness, generosity, and sincere intentions rather than results at work, and the obligation to engage in economic activities. This is in line with shariah values that must be obeyed to by employees in the Islamic banking environment. The existence of shariah compliance directs Islamic banking employees to realize the importance of implementing IWE at work. The following are the elements of IWE based on verses in the Quran:

Table 2.
The Al-Quran References of IWE

Subject	Al-Qur'an Verses
Agreements and promises	Ar-Rad 13:25, Al-Qasas 28:28, Yunus 10:71
Consideration for others	An-Nisaa' 4:36, Al-Mumtahina 60:9.
Consultation	Ash-Shura 42:38, Taha 20:103, Al-Kahf 18:22
Continuous improvement	Al-Araf 7:42.
Cooperation	Al-Hujraat 49:9, Maryam 19:96.
Equality and unity	Al-Isra' 17:35.
Fairness in dealings	Al-Anaam 6:152, Al-Mumtahina 60:8, An-Najm 53:32, Al-Maida 5:8.
Fairness in wages	Al-Imran 3:57, Saba' 34:37.
Hard work	Al-Baqara 2:62; 82, Al-Anaam 6:135
Helping others	As-Saff 61:14, An-Nahl 16:97, Yunus 10:41
Honesty and justice	Al-Baqara 2:177, Az-Zumar 39:2; 3
Humble	Hud 11:23
Patience	Hud 11:11
Righteous/Intention	Al-Baqara 2:25; 225, Al-Baqara 2:62, At-Taubah 9:105, As-Saff 61:8, Al-Qasas 28:19
Social order	Al-Imran 3:110, Al-Baqara 2:273
Truth	Al-Anfal 8:27, Yunus 10:61, An-Nur 24:8

Source: Adapted from Ali (1988)

2.1.2. Work Engagement

Work engagement is a proactive behavior of individuals towards their work, which is indicated by enthusiasm, dedication, and positive work results (Bakker et al., 2008; Wang, Li, & Li, 2017). In other words, work engagement describes a positive condition in which members of the organization are enthusiastic and flexible in doing their work. In addition, members of the organization also show passion, interest, and attachment to their work. Several elements of IWE in table 1 can describe how work engagement should be, such as continuous improvement, hard work, helping others, honesty, humble, and patience.

Work engagement also creates employees who can perform well and focus on their tasks. Along with the development of research on work engagement, it has been noted that the extent of work engagement changes according to time and circumstances. Therefore, the company must routinely ensure the consistency of the work engagement of its employees, especially in the current pandemic conditions. Changes in government regulations has forced the industry to adjust

working hours, work rhythms, and service mechanisms to contain the spread of Covid cases.

To face challenges in practice, companies certainly need good cooperation between employees and management so that business activities can run according to the rules but the company's goals are still achieved. Alessandri et al. (2018) show that work engagement is influenced by individual psychological capital, that someone who has good internal resources will increase work engagement and result in good work as well.

Previous research related to work engagement also shows that work engagement is influenced by the extent to which the work environment can interpret the mental and emotional conditions of employees, provide freedom of opinion, guarantee a sense of security and provide adequate resources so that employees can overcome the challenges faced in the future (Radhwan et al., 2020).

2.1.3. Emotional Intelligence

Emotional intelligence is defined as the ability of individuals to be aware of their emotions, while also being able to fully realize the emotional conditions of others (Radhwan et al., 2020). Concerning the organization, employees who have emotional intelligence will be able to manage their own emotions as well as being able to empathize with the emotional conditions of their co-workers. This will affect the interaction and quality of communication in carrying out its role in the organization.

Previous research states that emotional intelligence plays an important role in increasing the positive behavior of organizational members. Leaders who have good emotional intelligence can create work engagement and employee job satisfaction (Alonazi, 2020; Miao, Humphrey, & Qian, 2016; Radhwan et al., 2020). In an organization, each member has a role and task so that emotional intelligence must not only be owned by the leader but also all members of the organization.

Good emotional intelligence is able to encourage resilience, self-confidence, adaptability, and effectiveness in doing work, all of which can improve the quality of individual performance (Miao et al., 2016). During the Covid-19 pandemic, the crisis was not only faced by organizational leaders but also all members of the organization. Individual intelligence and emotional stability are the keys to success in dealing with crises because having them will facilitate the ability to adapt to face conditions full of challenges and uncertainties.

Those who can get through the crisis of a pandemic are not the smartest or have the strongest emotional intelligence but those who are able to adapt to any changes (Baba, 2020). Emotional intelligence in the organization can be formed if there is support from the leadership who shows empathy, optimism, and flexibility in this crisis conditions. This applies in all types of industries because the presence of real emotional intelligence can encourage individuals to achieve success wherever they are, whether at work, family, or society.

2.1.4. Resilience

Resilience is one of the dimensions of the individual's psychological capital. Psychological capital is a positive condition for individuals who show good self-confidence, are optimistic about the future, and want to try their best even though they have failed in the face of challenges or resilience (Guan et al., 2017; Luthans, Luthans, & Avey, 2014; Youssef-Morgan & Stratman, 2018).

Resilience is defined as an individual's ability to be able to bounce back after experiencing difficult conditions in his life, whether it is due to conflict, failure, uncertainty or challenges at work (Friend et al., 2016; Luthans et al., 2008). It is further explained that individuals who have resilience will not allow difficult conditions to surround themselves and make their performance worse, so they will look for ways to overcome them.

This characteristic is very suitable to be one of the necessary factors to have in a pandemic condition which is full of challenges and uncertainties. The pandemic creates challenges not only in the workplace but also in families and communities. The policy of working from home is also a determining factor for a person's success to be able to perform well in his work.

2.2. Previous Studies

Work engagement has been recognized as an important factor that can affect the success and functioning of an organization as a whole (Bakker et al., 2008; Xanthopoulou, Bakker, Demerouti, & Schaufeli, 2007; Hoole & Bonnema, 2015). Many studies also focus on this, such as Ahmed et al. (2020), Knight, Patterson, & Dawson (2017), Kumar (2021), Ojo et al. (2021), Allande-Cussó et al. (2021), Radhwan et al. (2020). In fact, almost 71% of organizations include work engagement points in their performance measurement tools (Evenson, 2014 in Hoole & Bonnema, 2015). This is reinforced by studies which state that employees who have high work involvement will be committed and dedicated to maintaining quality performance standards (Rothmann & Rothmann Jr, 2010; Hoole & Bonnema, 2015).

According to Hoole & Bonnema (2015), because work engagement has a major contribution to organizational success, it is important to examine factors that may affect the level of employee work engagement. This is supported by a number of studies, such as Bledow et al. (2011) and Reinwald et al. (2020). This research focuses on examining psychological factors that can explain how work engagement in the Islamic banking environment is, where this has not been widely explored (Bledow et al., 2011).

2.3. Conceptual Framework

Emotional intelligence and resilience as personal attributes describe how a person responds in dealing with a situation. This is related to emotions which mostly play a role in shaping how a person reacts, in helping interpret harm or benefits, and in encouraging one to be able to respond to something that happens (Salovey et al., 2004; Zajonc, 1998 in Schneider, Lyons, & Khazon, 2013). Employees with a high level of emotional intelligence and resilience are considered capable of assessing their ability to meet existing demands and pressures. And this directly or indirectly affects employee work engagement.

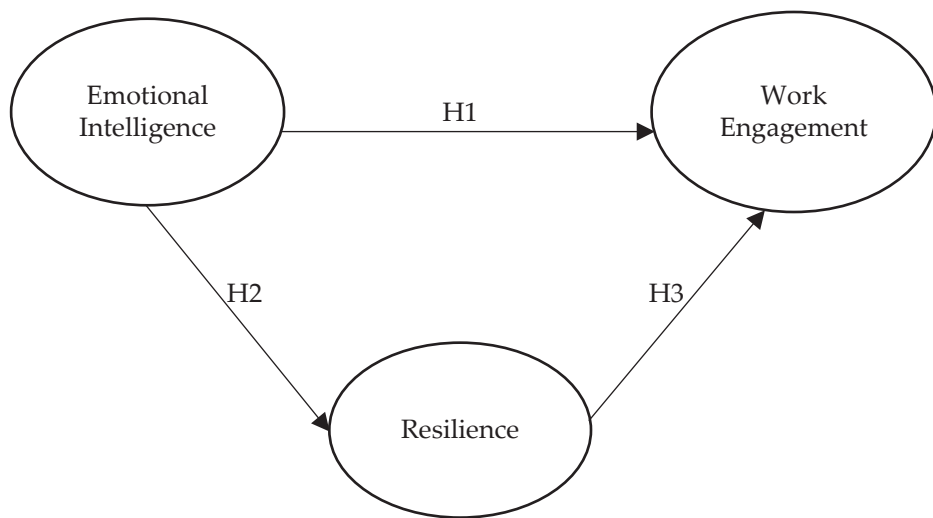


Figure 1.
Conceptual Framework
(Developed from Gong, Wu, Huang, Yan, & Luo, 2020)

2.4. Research Gap

In organizational contexts, the empirical literature that focuses on the impact of extreme events, such as Covid-19, has often overlooked its implications at the individual level (Reinwald et al., 2020). Apart from business survival, personal health issues are also relevant and need attention. Work engagement itself is an essential factor that individuals need to have because of its significant impact on performance and their psychological and physical well-being (Bakker et al., 2008). Especially in extreme conditions, work engagement can change significantly over time. Therefore, many studies are now focusing on the antecedents of work engagement (Bailey et al., 2017 in Wiroko & Fadillah, 2020).

Based on the Job Demands Resources model, personal resources are a crucial antecedent of work engagement (Schaufeli et al., 2002; Bakker, Demerouti, & Bakker, 2013; Gong et al., 2020). Bakker et al. (2008) mention that emotional intelligence and resilience are personal factors that can affect individual work engagement. However, the literature that focuses on how emotional intelligence outcomes, in this case, affects work engagement is also very limited (Schneider et al., 2013). This research confirms the role of emotional intelligence and resilience as antecedents of work engagement.

III. METHODOLOGY

3.1. Data

This research employs primary data obtained directly from respondents who are employees of Islamic banks via a survey. The survey contains statements prepared by the researcher regarding the variables measured in the study to capture the behavior, knowledge, and habits of the respondents (Sekaran & Bougie, 2016).

The research sample is selected using the purposive sampling method. The questionnaire was distributed to 400 respondents through google form from the beginning of May to the end of May 2021. The number of returned questionnaires is 364, which is 91% response rate. According to Roscoe (1975) and Sekaran and Bougie (2016), the sample size between 30-500 should be sufficient.

Data obtained from the questionnaires and variables in this study are measured using indicators from 30 statement items. Emotional intelligence variables are measured based on indicators consisting of 13 items. Meanwhile, work engagement and resilience are based on 9 items and 8 items respectively (table 3).

Table 3.
The Instrument Explanation

Instruments	Constructs	References
Emotional Intelligence		
EI1	I have a good sense of why I have certain feelings most of the time	(Rafiq, Naz, Li, & Salah Ud Din Khan, 2019)
EI2	I have good understanding of my own emotions	
EI3	I really understand what I feel	
EI4	I always know whether or not I am happy	
EI5	I have good understanding of the emotions of people around me	
EI6	I always set goals for myself and then try my best to achieve them	
EI7	I always tell myself I am a competent person	
EI8	I am a self-motivated person	
EI9	I would always encourage myself to try my best	
EI10	I am able to control my temper and handle difficulties rationally	
EI11	I am quite capable of controlling my own emotions	
EI12	I can always calm down quickly when I am very angry	
EI13	I have good control of my own emotions	
Resilience		
RESILIEN1	I quickly get over and recover from being startled.	(F. Luthans, Avolio, Walumbwa, & Li, 2005)
RESILIEN2	I enjoy dealing with new and unusual situations	
RESILIEN3	I am regarded as a very energetic person.	
RESILIEN4	I usually think carefully about something before acting.	
RESILIEN5	I like to do new and difficult things.	
RESILIEN6	My daily life is full of things that keep me interested.	
RESILIEN7	I would be willing to describe myself as a pretty ‘strong’ personality.	
RESILIEN8	I get over my anger at someone reasonably quickly.	

Table 3.
The Instrument Explanation (Continued)

Instruments	Constructs	References
	Work Engagement	
WE1	At my work, I feel bursting with energy.	(Schaufeli, 2015)
WE2	At my job, I feel strong and vigorous.	
WE3	I am enthusiastic about my job.	
WE4	My job inspires me.	
WE5	When I get up in the morning, I feel like going to work.	
WE6	I feel happy when I am working intensely.	
WE7	I am proud of the work that I do	
WE8	I am immersed in my work.	
WE9	I get carried away when I am working.	

3.2. Model Development

People who have high emotional intelligence tend to be more aware of the emotions they are experiencing and are able to manage these emotions better. In other words, they can better adapt to emerging conditions, especially difficult conditions that can lead to negative emotions (Alonazi, 2020; Baba, 2020; Mishra & Mohapatra, 2010; Sadovyy, Sánchez-Gómez, & Bresó, 2021). They experience a more stable condition and can channel their positive energy to be wiser in dealing with difficult situations, such as job demands and other unpredictable changes (Hobfoll, Halbesleben, Neveu, & Westman, 2018; Ojo et al., 2021). This is reinforced by a number of studies that state a positive relationship between emotional intelligence toward work engagement and resilience (Bande, Fernández-Ferrín, Varela, & Jaramillo, 2015; Maulding, Peters, Roberts, Leonard, & Sparkman, 2012; Schneider et al., 2013; Radhwan et al., 2020; Ojo et al., 2021).

H1: Emotional intelligence has a positive effect on work engagement.

H2: Emotional intelligence has a positive effect on resilience.

Resilience is an important attribute that a person needs to have, especially in difficult times such as the current pandemic. People who have good resilience will find it easier to meet various demands in their work (Knight et al., 2017; Hobfoll et al., 2018). This could be due to its ability to adapt, manage emotions appropriately and quickly, and utilize the available resources to make it easier to complete their work responsibilities (Bande et al., 2015; Ojo et al., 2021).

H3: Resilience has a positive effect on work engagement.

3.3. Method

In this study, the PLS-SEM is used to address our research hypotheses. The use of PLS-SEM is based on the following reasons: (1) PLS-SEM is considered as the standard tool for analyzing complex models (Sarstedt, Ringle, et al., 2020) and (2) PLS-SEM could handle issues such as sample size, goodness of fit, and distributional assumption, (Joe F Hair, Risher, Sarstedt, & Ringle, 2018). There are two measurement models in PLS-SEM, the outer model and the inner model (Joe F. Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014). In the outer model, there are the

validity and reliability testing. The reliability of the construct is measured by the value of composite reliability and the value of Cronbach’s alpha. The constructs are reliable when the value of composite reliability is higher than > 0.70 and Cronbach’s alpha is higher than > 0.60 . Meanwhile, the validity of the constructs is measured by the value of AVE (average variance extracted). The value of AVE must be higher than > 0.50 to be categorized as valid (Hair, Ringle, & Sarstedt, 2011; J. Hair Jr, Hult, Ringle, & Sarstedt, 2017).

IV. RESULTS AND ANALYSIS

4.1. Results

The total respondents in this study are 364, of whom 190 or 52% are male. Judging from the age category and level of education, the majority are within an age range of 25-38 years (64%) and undergraduate graduates (85%). While in term of monthly income, most are within the range of Rp 2,100,000 - Rp 5,000,000. We consider the age variations that indicate generation differences, where each generation has different values and characteristics that can affect individual attitudes and behaviour in dealing with difficult situation (Gurbuz & Kožo, 2017). Table 4 shows the details of the respondent’s profiles.

Table 4.
Demographic Respondents

Gender	N	(%)
Male	190	0,052
Female	174	0,048
Age		
≤ 24 years old	83	0,023
25 - 38 years old	232	0,064
39 - 54 years old	47	0,013
≥ 55 years old	2	0,001
Education		
Junior High School	1	0,0003
High School or equivalent	34	0,009
Bachelor Degree	310	0,085
Master Degree	16	0,004
Doctoral Degree	3	0,001
Monthly Income		
≤ Rp 2.000.000	28	0,008
Rp 2.100.000 - Rp 5.000.000	240	0,066
Rp 5.100.000 – Rp 10.000.000	81	0,022
> Rp 10.000.000	15	0,004

Source: Primary Data (2021)

4.2. Measurement Model and Structural Model Evaluations

We first perform evaluation of the measurement model (outer model), the structural model (inner model), and then hypothesis testing. Based on the results of the

evaluation of the measurement model in table 5, all variables meet the validity and reliability criteria, where the AVE value is > 0.5 , the composite reliability value is > 0.7 and Cronbach's alpha > 0.6 (Joe F. Hair et al., 2011). And for discriminant validity testing, we used cross loading value which the loading value of all of item toward the construct greater than cross loading value.

Furthermore, in the evaluation of the structural model (inner model), we use the coefficient of determination (R^2) to measure the goodness of fit model. R^2 represents the exogenous variable's combined effect on the endogenous variable(s). Value of R^2 of 0.75, 0.50, and 0.25 respectively describe substantial, moderate, or weak levels of predictive accuracy (Joe F. Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014). In this study there are two R^2 values (table 6). First, the R^2 value is 69% (high), meaning that the emotional intelligence has a large impact on the resilience variable in the structural model. And second, the R^2 value of 61.3% (high) indicates that the emotional intelligence also has a relatively large impact on the resilience variable in the structural model.

Table 5.
The Result of Validity and Reliability Testing

Variable	Loadings	AVE	Composite Reliability	Cronbach's Alpha	Cross Loading
Emotional Intelligence		0.523	0.939	0.929	
I have a good sense of why I have certain feelings most of the time	0.727				0.694
I have good understanding of my own emotions	0.728				0.708
I really understand what I feel	0.725				0.695
I always know whether or not I am happy	0.676				0.700
I have good understanding of the emotions of people around me	0.696				0.693
I always set goals for myself and then try my best to achieve them	0.703				0.663
I always tell myself I am a competent person	0.723				0.638
I am a self-motivated person	0.709				0.640
I would always encourage myself to try my best	0.698				0.643
I am able to control my temper and handle difficulties rationally	0.799				0.670
I am quite capable of controlling my own emotions	0.768				0.661
I can always calm down quickly when I am very angry	0.694				0.668
I have good control of my own emotions	0.770				0.677

Table 5.
The Result of Validity and Reliability Testing (Continued)

Variable	Loadings	AVE	Composite Reliability	Cronbach's Alpha	Cross Loading
Resilience		0.553	0.908	0.884	
I quickly get over and recover from being startled.	0.698				0.675
I enjoy dealing with new and unusual situations	0.702				0.642
I am regarded as a very energetic person.	0.757				0.653
I usually think carefully about something before acting.	0.752				0.690
I like to do new and difficult things.	0.778				0.683
My daily life is full of things that keep me interested.	0.809				0.672
I would be willing to describe myself as a pretty 'strong' personality.	0.729				0.619
I get over my anger at someone reasonably quickly.	0.718				0.675
Work Engagement		0.592	0.928	0.911	
At my work, I feel bursting with energy.	0.843				0.666
At my job, I feel strong and vigorous.	0.824				0.681
I am enthusiastic about my job.	0.853				0.699
My job inspires me.	0.789				0.702
When I get up in the morning, I feel like going to work.	0.791				0.681
I feel happy when I am working intensely.	0.806				0.680
I am proud of the work that I do	0.798				0.704
I am immersed in my work.	0.557				0.690
I get carried away when I am working.	0.602				0.698

Source: Primary Data (2021)

Table 6.
The R² Results

Variable	R ²	Adjusted R ²
Resilience	0.692	0.691
Work Engagement	0.615	0.613

Source: Primary Data (2021)

4.3. Robustness Test

Robustness test can be done with measurements, such as non-linear effect and endogeneity (Joe F. Hair et al., 2014; Sarstedt, Hair, Nitzl, Ringle, & Howard, 2020). Figure 2, 3, and 4 show that the best fit distribution of points is distorted and different from a line. So, the assumption of non-linear relationship is met, which supports the robustness of the structural model results.

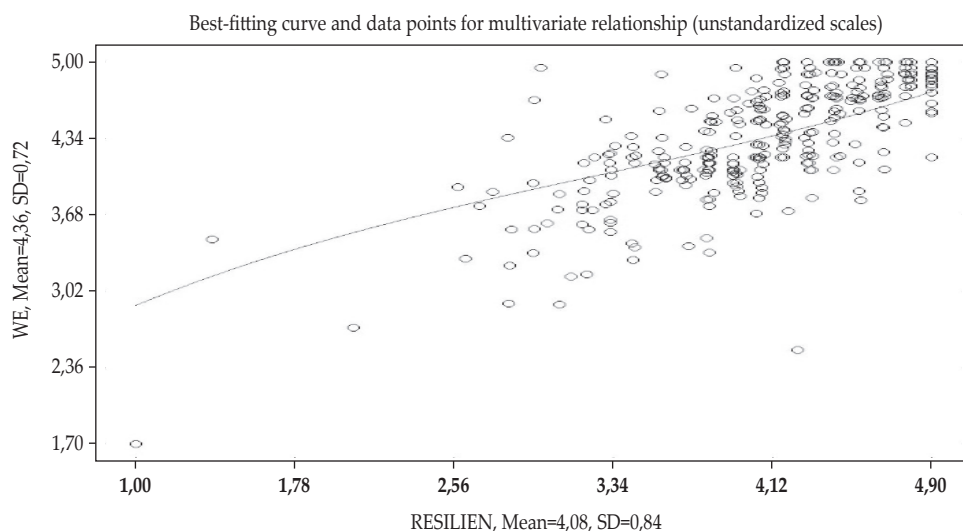


Figure 2.
Non-Linear Effect (Resilience and Work Engagement)

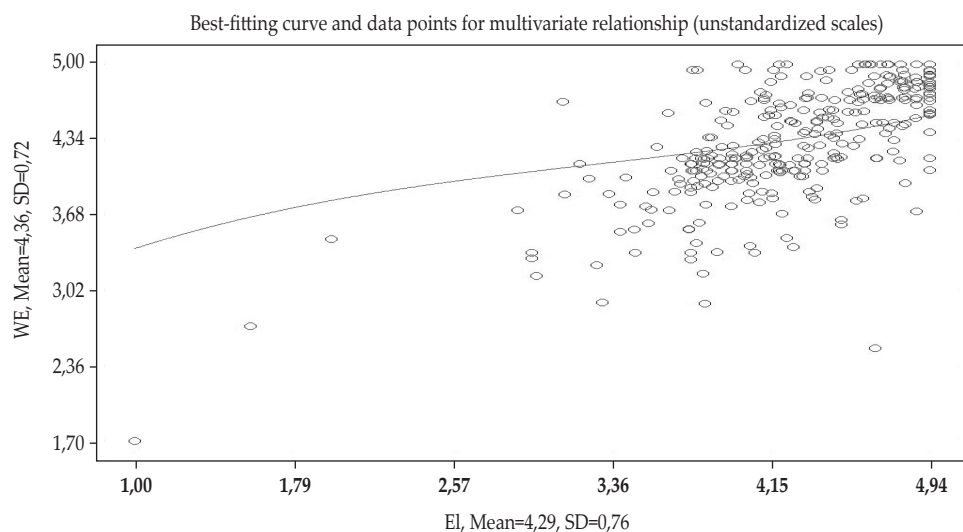


Figure 3.
Non-Linear Effect (Emotional Intelligence and Work Engagement)

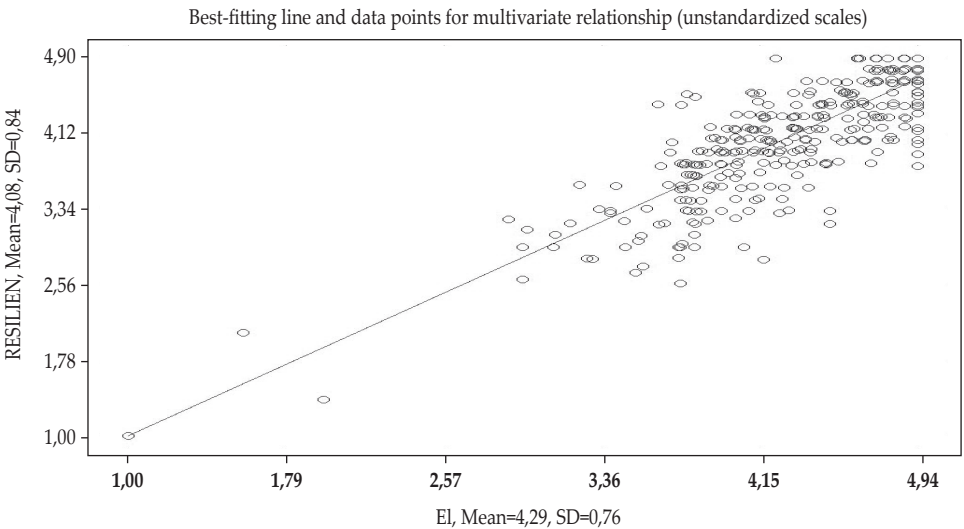


Figure 4.
Non-Linear Effect (Emotional Intelligence and Resilience)

Table 7.
Endogeneity Test

Variable	EI	R	WE	e_WE
Emotional Intelligence (EI)				
Resilience (R)	0.832*			
Work Engagement (WE)	0.290*	0.528*		
e_work engagement (e_WE)				-0.004

Source: Primary Data (2021)

Endogeneity in PLS-SEM occurs when the predictor construct is correlated with the associated error dependent (Sarstedt, Ringle, et al., 2020). This implies that the predictor construct not only explains the dependent construct but also its error term. The error value on the latent variable (work engagement) has an insignificant value (p-value=0.472). It concludes that endogeneity is not present in this study, which supports the robustness of the structural model results.

4.4. Analysis

The results of hypothesis testing in table 8 show that all hypotheses are supported (H1, H2, H3, p-value < 0.01). The hypothesis built on H1 and H3 is substantiated, where the variables of emotional intelligence and resilience have a positive and significant effect on the work engagement variable. Likewise, for H2, the emotional intelligence variable also has a positive effect on the resilience variable. Details of the results can be seen in table 8 and figure 5.

Table 8.
The Result of Hypothesis Testing

Hypothesis	p-value	Path Coefficient	Conclusion
H1 (EI → WE)	0,001	0.289*	Supported
H2 (EI → Resilience)	0,001	0.832*	Supported
H3 (Resilience → WE)	0,001	0.526*	Supported

*p-value < 0,01

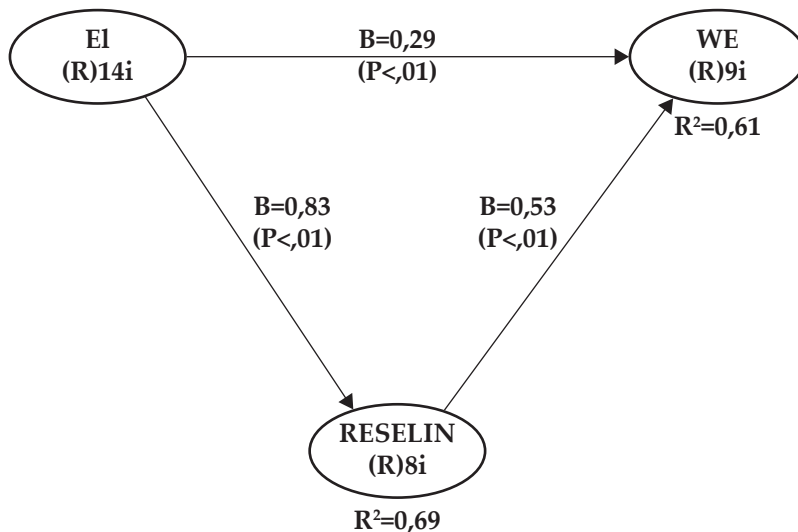


Figure 5.
Structural Model Result

The Covid-19 pandemic can lead to the emergence of various mental health problems and even depression (Jannah, 2020). For example, the most common symptoms of anxiety are excessive worry and irritability. In addition, the most common symptoms of depression are sleep disturbances, fatigue, and loss of interest (Jannah, 2020). These conditions can certainly affect a person's performance. This is reinforced by studies which state that stressors outside the organization (such as extreme weather and terrorist attacks) can affect individual work behavior, for examples, absenteeism (Kivimäki et al., 1997; Byron & Peterson, 2002) and work intensity (Hochwarter, Laird, & Brouer, 2008; Reinwald, Zimmermann, & Kunze, 2020). Therefore, work engagement is very crucial to consider in extreme conditions such as the current covid-19 pandemic. Moreover, work engagement at times like this can change greatly throughout the day. This can also be influenced by negative events that occur during work, such as frequent work mistakes, conflicts, and feeling of working under pressure (Bledow, Schmitt, Frese, & Kühnel, 2011; Demerouti & Cropanzano, 2017; Reinwald et al., 2020).

One of the exciting aspect in this research is the respondents who are mostly millennials. It can be based on the fact that employees of the millennial generation are currently the most numerous in the corporate environment compared to other

generations (Sahni, 2021). Each generation certainly shows different values, so their expectations and behaviour will also be different (Gurbuz & Kožo, 2017). Therefore, addressing millennial employee work engagement in this challenging situation becomes interesting because younger individuals tend to have little experience dealing with new situations (W. Muhammad, Wibawa, Takahashi, & Riantoputra, 2021). In Indonesia, the number of young employees entering the workforce is increasing (W. Muhammad et al., 2021).

Many studies discuss work engagement, but there are still limited studies that focus on examining the antecedents of work engagement for millennial employees (Sahni, 2021; W. Muhammad et al., 2021). The results of this study indicate that emotional intelligence and resilience can affect individual work engagement, especially during this pandemic. Emotional intelligence and resilience are forms of psychological strength that can significantly influence how individuals behave (Kidwell, Hardesty, Murtha, & Sheng, 2011 in Bande et al., 2015). Both provide a strong individual self-foundation to overcome various situations encountered (Baba, 2020).

High emotional intelligence will lead to more resilient individuals (H2 is supported). This includes how a person can develop his skills in dealing with high pressure (Bande et al., 2015). Because emotional intelligence allows a person to control and manage depressed moods well (Mishra & Mohapatra, 2010) and use the resulting emotions for cognitive processes, gain new perspectives, to improve problem solving abilities (Schneider et al., 2013). Workers who have good emotional intelligence can be said to have the core skills needed at work, such as high commitment, accepting changes, and high productivity (Bartlett, 2015) (Bartlett, 2015). This is in line with the results of the H1 test which states that emotional intelligence has a positive and significant effect on work engagement (Bande et al., 2015).

In addition to emotional intelligence, resilience has also been shown to have a positive and significant effect on work engagement in the workforce in Islamic Banking (H3 is supported). By having good resilience, individuals have developed their personal resources, and have good self-control and emotional stability (Fonagy, Steele, Steele, Higgitt, & Target, 1999; Haglund, Nestadt, Cooper, Southwick, & Charney, 2007; Kašpárková, Vaculík, Procházka, & Schaufeli, 2018). This makes it easier for someone to get better at work engagement so that it leads to better performance (Judge, Erez, Bono, & Locke, 2005; Kašpárková et al., 2018).

The study states that work engagement is a form of ethics in Islam that is very inherent in the scope of Islamic banking (Yousef, 2000; Nasution & Rafiki, 2020). Ethics in Islam is not only about religious morality in certain actions, but also in all aspects of life (Yousef, 2000), including attitudes at work. The results of this study indicate that the workforce in Islamic banking Indonesia can achieve good work engagement, even in the difficult situation of the current pandemic. This means that the workforce understands the importance of working in accordance with ethics in Islam. Working with full responsibility (Ali, 2005 in Nasution & Rafiki, 2020), working hard, full of commitment, and dedication, and involvement in economic activities are considered as an obligation (Yousef, 2000). Through the results of this study, employees in the Islamic banking environment are also described as individuals who have good intrinsic motivation and consider their

work as enjoyable (Schaufeli & Bakker, 2004; Kašpárková et al., 2018), even though the conditions are difficult. This helps them to stay focused on their work and even achieve high performance.

V. CONCLUSION AND RECOMMENDATION

5.1. Conclusion

The Covid-19 pandemic has been going on for more than two years. Over time, the pandemic has given rise to different variants of the virus and resulted in rapid transmission, so the government has to impose more restrictions on community activities in mid-2021. Islamic banking is one of the essential sectors allowed to operate with its business activities during the pandemic.

In Indonesia, since February 2021, three state-owned Islamic banks have just merged. The purpose of the merger is to strengthen the role of Islamic banking in real sector activities and economic development. In addition, the policy is expected to increase the growth of Islamic financial services, as well as encourage the development of Islamic social financial (Ministry of Finance, 2021).

Based on the description above, the workload in the Islamic banking sector is getting bigger. Government policies during the pandemic that require companies to implement a shift system for employees can result in the workload being unequally distributed. Therefore, work engagement greatly affects the success of achieving organizational goals. Good work engagement will result in good work performance (Bakker & Albrecht, 2018; Judge et al., 2005).

The workload does not only arise from work but also from pandemic conditions that result in uncertainty. The results of this study indicate that emotional intelligence and resilience are able to increase work engagement for employees in the Islamic banking sector. This is in line with previous research that individuals who are able to manage their emotions and have high resilience can maintain motivation and optimism in facing all the challenges they face (Chaudhary & Chaudhari, 2015; Radhwan et al., 2020; Youssef-Morgan & Stratman, 2018).

The results of the study also state that emotional intelligence has a positive effect on resilience. This means that individuals who are fully aware of their psychological condition will be able to explore their potential to implement survival strategies during the difficulties they face. Individuals who are able to survive are those who are able to adapt to existing conditions so that they will try to overcome these difficulties with their inner strength (Baba, 2020; Cannon & Herda, 2016; Luthans et al., 2014; Radhwan et al., 2020; Youssef-Morgan & Luthans, 2015).

5.2. Recommendation

Research related to human resources is a topic that will never end. This is due to very dynamic conditions that require management to continue to innovate in managing organizational members to remain productive in all kinds of conditions. This pandemic has been going on since 2020 and we don't know when it will end. Conditions full of uncertainty will have an impact on business sectors, including the Islamic banking sector.

This study shows that emotional intelligence and resilience have a positive effect on work engagement. Likewise, emotional intelligence has a positive effect on resilience. This is in line with previous research that has been carried out, the difference is that during a pandemic, it turns out that these two internal strength factors play an important role in employee work productivity (Baba, 2020; Kašpárková, Vaculík, Procházka, & Schaufeli, 2018; Sadovyy et al., 2021; Youssef-Morgan & Luthans, 2015). This study fills a literature gap regarding the importance of personal factors as crucial antecedents of work engagement which is still very limited (Schaufeli et al., 2002; Bakker et al., 2013; Gong et al., 2020). This study also emphasizes the importance of crucial personal factor issues for individuals in extreme events, such as Covid-19 (Reinwald et al., 2020).

The present study has several limitations. First, the discussion is still on general literature rather than on the Indonesian market due to the limited literature that discusses the behavioural studies of Islamic banking employees, especially in Indonesia. Studies in the Islamic banking environment focus more on the financial side. This study is expected to be able to add to the discussion about Islamic banking employees in Indonesia. Further studies are needed to develop behavioural studies in Islamic banking employees. Second, this study builds the link between work engagement and Islamic work ethics, which turns out to have the same foundation. However, the limited literature on the relationship between Islamic work ethics and work engagement makes the process of developing models and hypotheses less robust. So further studies are expected to strengthen the correlation. Third, the respondent's information is still limited, so further studies can enrich the respondent's data to get an in-depth discussion.

The implications for management certainly need special attention to find ways to develop the positive potential of individuals so that each member of the organization has good emotional intelligence and resilience. Leaders play an important role in developing positive psychological conditions for employees. Leaders who are sensitive to the difficulties faced by employees and have empathy will create organizational members who are more adaptive in facing all kinds of challenges (Alessandri et al., 2018; Baba, 2020). In addition, the importance of encouraging work engagement for Islamic banking employees can be related to supervising and controlling the implementation of the code of ethics at work, in this case the Islamic work ethics. According to the Indonesia Financial Services Authority (2021) in the Blueprint for Development of Human Resources for the Financial Services Sector 2021-2025, until now, fraud is still found in the financial services sector. It is a sign that employees are not engaged and absorbed in their work. The workforce needs to be encouraged and enriched with competencies related to the "three lines of defense" (business unit, compliance unit, and internal audit unit). In addition, the implementation of Governance, Risk, and Compliance (GRC) is an aspect that is of great concern and importance. One of them is to ensure that the workforce in the Islamic banking environment can carry out their business activities correctly and in accordance with the Islamic work ethics.

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