The Effect of Organizational Culture and Workload on Employee Work Productivity at BMT Al-Ittihad Pekanbaru

Yulis Ida Ningsih[1], Tengkoe Irawan[2]
[1,2]Sekolah Tinggi Ilmu Ekonomi (STIE) Dharma Putra Pekanbaru, Indonesia
Email: irawantengkoe@gmail.com

Abstract

This study aims to examine and analyze the effect of organizational culture and workload on employee productivity at Baitul Maal wat Tamwil (BMT) Al-Ittihad Pekanbaru. This research uses a quantitative descriptive approach. The population consisted of all 30 employees of BMT Al-Ittihad Pekanbaru. Given the limited population size, the sampling technique used was saturated sampling (census), enrolling all 30 employees as the research sample. Data were collected using Likert-scaled questionnaires. The data analysis included instrument tests (validity and reliability), classical assumption tests (normality, multicollinearity, heteroscedasticity), and inferential statistics using multiple linear regression, partial test (t-test), simultaneous test (F-test), and determination coefficient analysis. The partial test (t-test) results proved that organizational culture has a positive and significant effect on work productivity (t-count 2.219 > t-table 2.052; $p < 0.05$) and workload also has a positive and significant effect on work productivity (t-count 4.241 > t-table 2.052; $p < 0.001$). The simultaneous test (F-test) indicated that organizational culture and workload collectively have a significant effect on employee work productivity (F-count 35.478 > F-table 3.35; $p < 0.001$). The coefficient of determination (Adjusted R2) of 0.724 indicates that 72.4% of the variance in work productivity can be explained by this model, while the remaining 27.6% is influenced by other factors outside the research focus. In conclusion, strengthening Sharia-based organizational culture values and measurable workload management are crucial in driving the productivity of Islamic microfinance institution employees.

Keywords: *Organizational Culture, Workload, Work Productivity, BMT, Islamic Cooperative.*

A. INTRODUCTION

In an increasingly competitive financial industry, the success of an organization largely depends on the quality and performance of its Human Resources (HR). According to (Sutrisno, 2019), human resources are no longer merely a factor of production but have become a primary strategic asset that determines the sustainability of an institution. A key indicator of successful human resource management is reflected directly in employee work productivity, which represents the efficiency and effectiveness of individuals in generating output based on the inputs used (Mangkunegara, 2021). These demands for professionalism and high productivity are also evident in the Islamic microfinance sector, particularly in Sharia Savings and Loan and Financing Cooperatives (KSPPS) or Baitul Maal wat Tamwil (BMT).

BMT Al-Ittihad Pekanbaru is one of the Islamic microfinance institutions operating based on profit-sharing principles. As an institution that pursues both

economic objectives and religious outreach values, BMT Al-Ittihad is required to continuously maintain and improve its operational efficiency. However, preliminary observations and historical data indicate fluctuations in employee work productivity, particularly in the efficiency of financing distribution and realization per employee. Although the total financing and savings have increased annually (from IDR 141.913 billion in 2021 to IDR 193.869 billion in 2025), individual employee productivity has shown an unstable trend, as presented in Table 1 below:

Table 1. Financing and Savings Data of BMT Al-Ittihad Pekanbaru (2021–2025)

Year	Financing	Savings	Total Realization	Productivity per Employee
2021	IDR 52.589 billion	IDR 89.324 billion	IDR 141.913 billion	IDR 4.434 billion
2022	IDR 56.103 billion	IDR 84.820 billion	IDR 140.923 billion	IDR 4.270 billion
2023	IDR 78.866 billion	IDR 88.353 billion	IDR 167.219 billion	IDR 5.573 billion
2024	IDR 90.210 billion	IDR 87.791 billion	IDR 178.001 billion	IDR 5.933 billion
2025	IDR 100.736 billion	IDR 93.133 billion	IDR 193.869 billion	IDR 6.462 billion

Theoretically, these fluctuations in individual productivity can be analyzed using the AMO (Ability, Motivation, Opportunity) theory proposed by (Boxall & Purcell, 2021), which states that performance is shaped by individual capabilities, motivational drivers, and opportunities or support provided by the work environment. Within this framework, fluctuations in productivity are presumed to be closely related to two main factors: organizational culture and workload. In terms of organizational culture, BMT Al-Ittihad demonstrates a strong commitment to discipline, as reflected in the declining employee absenteeism rate, which reached 2.025% in 2025 and was categorized as very good. This low absenteeism rate indicates a high level of self-awareness and an internalized orientation toward Islamic values (Emron et al., 2018). However, this strong cultural commitment has not fully guaranteed the stability of proportional productivity ratios.

On the other hand, BMT Al-Ittihad faces an increasing workload (overload). According to operational data, the ratio of employees to members has increased significantly. In 2021, the service ratio was recorded at 1:242, rising to 1:286 in 2025. Based on cooperative operational efficiency standards, which indicate an ideal ratio of 1:100 to 1:150, this workload is considerably above the normal threshold. The absence of additional personnel amid a rapidly increasing workload has created a phenomenon of "forced productivity," which may trigger employee fatigue and undermine performance consistency in the long term (Handoko, 2022).

The urgency of this research is also supported by inconsistencies in previous research findings (research gap). Studies by (Asnora, 2020) and (Yolanda, 2024)

found that workload has a positive and significant effect on work productivity. In contrast, (Febrian & Husaeni, 2023) , (Sobiri, 2025) , and (Zella, 2026) reported that workload has no significant effect. The debate regarding the extent to which organizational culture can protect employees from extreme workload pressures also remains an open area of investigation, particularly in the context of Islamic financial institutions that emphasize moral values. Based on these empirical and theoretical gaps, this study aims to examine and analyze the effects of organizational culture and workload on employee work productivity at BMT Al-Ittihad Pekanbaru.

B. LITERATURE REVIEW

1. AMO Theory (Ability, Motivation, Opportunity)

This study is grounded in the AMO theory as its Grand Theory. According to (Boxall & Purcell, 2021), the theory postulates that productivity within an organization results from the interaction of Ability, Motivation, and Opportunity. In the context of this study, the Motivation and Opportunity dimensions are represented by a conducive Islamic organizational culture, including the principles of Siddiq (truthfulness), Amanah (trustworthiness), and Ta'awun (mutual cooperation). Meanwhile, the Ability dimension is directly related to employees' mental and physical capacity to manage their assigned workloads.

2. Work Productivity

Afandi (2018) defines productivity as a calculated ratio between production output and all resources used as input during the production process. Similarly, Edy Sutrisno (2019) describes productivity as an indicator of productive efficiency that reflects the comparison between output and input. In addition, productivity can be understood as the ratio between total output and total input utilized within a specific period, emphasizing the importance of efficient resource utilization (Yunani, 2023). In this study, work productivity is measured using the following indicators: work quality, work quantity, and timeliness (Afandi, 2018).

3. Organizational Culture

According to (Hery, 2018) and (Emron et al., 2018) , organizational culture is the result of integrating individual behaviors into a set of norms and philosophies that guide initiatives and problem-solving analysis in the workplace. Furthermore, (Robbins & Judge, 2019) explain that organizational culture is characterized by several dimensions, including innovation and risk-taking, attention to detail, outcome orientation, people orientation, team orientation, aggressiveness, and stability. As an Islamic financial institution, BMT Al-Ittihad's organizational culture is rooted in Islamic morality, which serves as a unifying factor, a primary driving force, and a source of inspiration (Afandi, 2018). The relevant organizational culture indicators include self-awareness, aggressiveness, personality, performance, and team orientation (Emron et al., 2018). In Islamic financial institutions, Islamic morality also serves as an essential foundation for employee behavior, particularly

in developing personal integrity and responsibility when managing community funds (Hakim, 2021).

4. Workload

(Koesomowidjojo, 2017) states that workload refers to all tasks that employees are required to complete within a specified period(Mahawati et al., 2021) further emphasize that workload encompasses both physical and mental demands. Furthermore, workload involves the mental and physical energy required by employees to fulfill various job demands within a specified period, which may produce either positive or negative consequences for work outcomes (Hermawan, 2022). When workload is disproportionate to employees' capacity, either quantitatively or qualitatively, work efficiency may decline. Workload in this study is measured using the indicators of job conditions, working time utilization, and targets to be achieved.

5. Hypotheses

Based on the research questions and literature review, the following hypotheses are proposed:

H1: Organizational culture has a positive and significant effect on employee work productivity at BMT Al-Ittihad Pekanbaru.

H2: Workload has a positive and significant effect on employee work productivity at BMT Al-Ittihad Pekanbaru.

H3: Organizational culture and workload simultaneously have a positive and significant effect on employee work productivity at BMT Al-Ittihad Pekanbaru.

C. METHOD

This study employs a descriptive quantitative approach. According to (Sugiyono, 2018), quantitative research is conducted using numerical data and statistical analysis to examine research variables and test proposed hypotheses. The research was conducted at BMT Al-Ittihad, located at Jl. Sembilang No. 107, Rumbai Pesisir, Pekanbaru City. The population consisted of all 30 employees working at the institution. Given the relatively small population size, the sampling technique used was non-probability sampling through saturated sampling (census). Therefore, all 30 employees were included as respondents.

Primary data were collected directly using a questionnaire with a five-point Likert scale, ranging from Strongly Disagree to Strongly Agree, and were supported by in-depth interviews with management. Secondary data were obtained from internal company documents, annual reports, and literature reviews. Data analysis began with instrument quality testing, including the Pearson Product-Moment validity test and Cronbach's Alpha reliability test. (Ghozali, 2018) explains that instrument testing and statistical analysis are important procedures for evaluating research data and ensuring that the regression model can be appropriately analyzed. Subsequently, classical assumption tests were conducted, comprising normality

testing using the One-Sample Kolmogorov–Smirnov Test and P-P Plot, multicollinearity testing using Tolerance and Variance Inflation Factor (VIF), and heteroscedasticity testing using Scatterplot and the Glejser Test. Hypothesis testing was performed using multiple linear regression analysis, the t-test to examine partial effects, the F-test to examine simultaneous effects, and the coefficient of determination (Adjusted R2).

D. RESULT AND DISCUSSION

1. Respondent Characteristics

The profile of the 30 respondents indicates that the majority of employees were female (53.33%). In terms of age, most respondents were within the 31–40-year age group (53.33%), indicating an optimal level of maturity. Regarding educational background, respondents were predominantly bachelor's degree (S1) graduates (46.67%), followed by Diploma III graduates (36.67%). Most respondents had more than three years of work experience (86.67%), suggesting that they had a strong understanding of the organizational culture and work processes at BMT Al-Ittihad.

2. Instrument Quality and Classical Assumption Tests

The first stage of instrument quality testing involved the validity test. The results for all statement items across the variables (X1, X2, and Y) showed that the calculated r-values (*r*count) were greater than the critical r-value (r table) of 0.361. Therefore, all indicators were declared valid. The next stage involved reliability testing using Cronbach's Alpha. The reliability test results are summarized in Table 2 below.

Table 2. Reliability Test Results

Variable	Number of Items	Cronbach's Alpha	Reliability Threshold	Conclusion
Organizational Culture (X1)	5	0.857	0.60	Reliable
Workload (X2)	3	0.642	0.60	Reliable
Work Productivity (Y)	3	0.760	0.60	Reliable

Based on Table 2, the Cronbach's Alpha values for all three variables exceed the minimum threshold of 0.60. Therefore, the instruments used in this study are reliable and suitable for further analysis. The next stage involved classical assumption testing, beginning with the data normality test using the Kolmogorov–Smirnov method. The results are presented in Table 3.

Table 3. Kolmogorov–Smirnov Normality Test Results

Description	Value
Sample Size (N)	30
Test Statistic	0.103
Asymp. Sig. (2-tailed)	0.200

Based on Table 3, the significance value (Asymp. Sig. 2-tailed) is 0.200, which is greater than 0.05 ($p > 0.05$). This indicates that the data residuals are normally distributed and that the normality assumption is satisfied. The second classical assumption test was multicollinearity testing, which aims to determine whether

correlations exist among the independent variables. The results are presented in Table 4.

Table 4. Multicollinearity Test Results

Variable	Tolerance	VIF	Conclusion
Organizational Culture (X1)	0.509	1.966	No multicollinearity
Workload (X2)	0.509	1.966	No multicollinearity

Based on Table 4, the Tolerance values for both variables are greater than 0.10, while the Variance Inflation Factor (VIF) values are below 10. These results confirm that there is no indication of multicollinearity among the independent variables. The final classical assumption test was heteroscedasticity testing using the Glejser test. The results are presented in Table 5.

Table 5. Glejser Test Results (Heteroscedasticity)

Variable	t	Sig.	Conclusion
Constant	1.328	0.195	Not significant
Organizational Culture (X1)	0.468	0.644	Homoscedasticity
Workload (X2)	−0.669	0.509	Homoscedasticity

Table 5 shows that the significance level for X1 is 0.644 and for X2 is 0.509 (both > 0.05). These results confirm that the model does not exhibit heteroscedasticity, as neither independent variable has a statistically significant effect on the absolute residual values; thus, the homoscedasticity assumption is satisfied.

3. Regression Analysis and Hypothesis Testing

The multiple linear regression equation obtained from the analysis is presented in Table 6.

Table 6. Multiple Linear Regression Analysis Results

Variable	Coefficient (B)	Std. Error	Beta	t-value	Sig.
Constant	−0.374	1.543	—	−0.242	0.810
Organizational Culture (X1)	0.197	0.089	0.314	2.219	0.035
Workload (X2)	0.710	0.167	0.601	4.241	0.000

Based on Table 6, the regression equation is $Y = -0.374 + 0.197X1 + 0.710X2 + e$. Although the constant is negative, the coefficients of both independent variables are positive, indicating a positive relationship with work productivity. The t-test was used to evaluate the hypotheses partially. A summary of the t-test results is presented in Table 7.

Table 7. Partial Test Results (t-test)

Variable	t-value	t-table	Sig.	Conclusion
Organizational Culture (X1)	2.219	2.052	0.035	Significant Effect
Workload (X2)	4.241	2.052	0.000	Significant Effect

Based on Table 7, organizational culture has a t-value of 2.219 (> t-table of 2.052) and a p-value of 0.035 < 0.05. This supports the acceptance of H1. Meanwhile, workload has a t-value of 4.241 (> t-table of 2.052) and a p-value < 0.001. Therefore, H2 is accepted. The workload coefficient (0.710) is substantially greater than that of organizational culture (0.197), indicating a stronger influence.

The simultaneous effect was tested using the F-test to examine Hypothesis 3. The results are summarized in Table 8.

Table 8. Simultaneous Test Results (F-test)

Model	F-value	F-table	Sig.	Conclusion
Regression	35.478	3.350	0.000	Significant effect

Based on Table 8, the calculated F-value is 35.478, which is substantially greater than the F-table value of 3.35, with a significance probability < 0.001. Therefore, H3 is empirically supported.

The extent to which the independent variables explain the dependent variable is assessed using the coefficient of determination, as shown in Table 9.

Table 9. Coefficient of Determination (R^2)

Model	R	R Square (R^2)	Percentage
1	0.851	0.724	72.40%

Based on Table 9, the R Square (coefficient of determination) is 0.724 (72.4%). This indicates that organizational culture and workload explain 72.4% of the variance in work productivity, while the remaining 27.6% is explained by factors outside the scope of this study.

Organizational culture has been proven to have a positive and significant role in enhancing employee productivity. This finding is consistent with AMO Theory and the results of (Febrian & Husaeni, 2023) and (Sobiri, 2025). In practice, this influence is reflected in the internalization of Islamic values, particularly Amanah (trustworthiness in managing funds) and Ta'awun (mutual assistance). Employees at BMT Al-Ittihad regard their work not merely as a contractual obligation but also as a form of worship. This moral discipline reduces operational errors and internal friction, thereby facilitating collaboration among work units.

Workload also has a positive and significant effect on productivity. This finding confirms the studies of (Asnora, 2020) and (Yolanda, 2024), while addressing the research gap concerning studies that reported no significant effect, such as (Zella, 2026). The employee-to-member ratio of 1:286, which exceeds the recommended range of 1:100–1:150, creates a "forced productivity" environment. However, because employees possess strong technical abilities and are driven by explicit targets, the substantial workload encourages them to maintain high focus, optimize their time, and achieve financing targets effectively without postponing tasks. Although this effect is positive in the short term, management should remain cautious about the limits of employees' physical endurance.

Synergistically, the integration of an emotionally binding organizational culture and a demanding workload creates a resilient operational climate. Organizational culture acts as a shock absorber that minimizes the potential for burnout caused by extreme workload pressure. Both factors are essential in parallel to achieve the sustainable objectives of an Islamic microfinance institution.

E. CONCLUSION

Based on the data analysis, organizational culture and workload have positive and significant effects on employee work productivity at BMT Al-Ittihad Pekanbaru, both partially and simultaneously. Workload has the stronger influence, encouraging employees to work more efficiently despite the high service ratio. Together, these two variables explain 72.4% of work productivity. The strategic recommendations for BMT Al-Ittihad management are to maintain programs that internalize Islamic values and promptly conduct workload mitigation analyses. Task redistribution and adjustments to the service ratio should be calibrated to prevent long-term stagnation and burnout. Future researchers are encouraged to incorporate mediating variables, such as job satisfaction or leadership, to investigate the remaining 27.6% of unexplained variance.

REFERENCES

1. Afandi, P. (2018). *Manajemen sumber daya manusia: Teori, konsep dan indikator*. Zanafa Publishing.
2. Asnora, F. H. (2020). Pengaruh budaya organisasi, beban kerja dan disiplin kerja terhadap produktivitas kerja karyawan pada CV. Akademi Mandiri Medan. *Ecobisma (Jurnal Ekonomi, Bisnis Dan Manajemen)*, *7*(2), 72-79.
3. Boxall, P., & Purcell, J. (2021). *Strategy and human resource management*. Bloomsbury Academic.
4. Emron, E., Yohny, A., & Imas, S. (2018). *Manajemen sumber daya manusia: Strategi dan perubahan dalam rangka meningkatkan kinerja organisasi*. Bandung: Alfabeta.
5. Febrian, W. D., & Husaeni, A. A. (2023). Pengaruh beban kerja, budaya organisasi, dan kepuasan kerja terhadap produktivitas kerja karyawan yang bekerja pada perusahaan importir bahan makanan di Jakarta Barat. *Jurnal Pendidikan Dan Kebudayaan Nusantara*, *1*(2), 66–78.
6. Ghozali, I. (2018). *Aplikasi analisis multivariate dengan program IBM SPSS 25*. Semarang: Badan Penerbit Universitas Diponegoro.
7. Hakim, L. (2021). *Budaya organisasi Islam pada lembaga keuangan syariah*. Eklesia.
8. Handoko, T. H. (2022). *Manajemen personalia dan sumber daya manusia*. Yogyakarta: BPFE.
9. Hermawan, E. (2022). Analisis pengaruh beban kerja, konflik pekerjaan-keluarga dan stres kerja terhadap kinerja PT. Sakti Mobile Jakarta. *Jurnal Ilmu Manajemen Terapan*.
10. Hery. (2018). *Pengantar manajemen*. Grasindo.
11. Koesomowidjojo, S. R. M. (2017). *Analisis beban kerja*. Raih Asa Sukses.
12. Mahawati, E., Yuniwati, I., & Rahayu. (2021). *Analisis beban kerja dan produktivitas kerja*. Yayasan Kita Menulis.
13. Mangkunegara, A. A. A. P. (2021). *Manajemen sumber daya manusia perusahaan*. Bandung: Remaja Rosdakarya.
14. Robbins, S. P., & Judge, T. A. (2019). *Perilaku organisasi*. Jakarta: Salemba Empat.

15. Sobiri, M. S. (2025). *Pengaruh beban kerja, budaya organisasi, dan disiplin kerja terhadap produktivitas pada UD. Berkah Andita Mandiri II*. Universitas Islam Kediri.
16. Sugiyono. (2018). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Bandung: Alfabeta.
17. Sutrisno, E. (2019). *Manajemen sumber daya manusia*. Prenadamedia Group.
18. Yolanda, A. (2024). Pengaruh Budaya Organisasi Dan Lingkungan Kerja Terhadap Produktivitas Kerja Pada Universitas Tjut Nyak Dhien Medan. *Jurnal Manajemen dan Bisnis*, *2*(3). https://doi.org/10.36490/jmdb.v2i3.1110
19. Yunani, A. (2023). *Manajemen sumber daya manusia*. PT Inovasi Pratama.
20. Zella, T. R. Z. (2026). *Pengaruh lingkungan kerja, beban kerja, stres kerja, dan pelatihan kerja terhadap produktivitas kerja karyawan di PT Harpindo Jaya Kota Semarang*. UPT Perpustakaan Undaris.