

Factors Strengthening the Fundamental Concept of Human Relations in Islamic Financial Institutions of Indonesia

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ABSTRACT

This study explored an issue the fundamental concepts of Islamic human relations. Several factors included motivation, concepts and perceptions of individuals, power, decision-making, communication, leadership, mentality, social environment, individual differences, human honour. All are Islamic human relations components and examine those components into fundamental concepts of Islamic human relations in Islamic financial institutions of Indonesia. This type of research is quantitative and uses a non-experimental approach. 38 Islamic financial institutions used the sample as a representative sample. Questionnaires are used to collect data, which is then analysed using factor analysis techniques to reduce the data by summarising several variables and renaming them as new factors. Verificative analysis using factor analysis with matrix correlation showed that the human honour factor provides a significant relationship to all factors in the concept of Islamic human relations with a significance of < 0.05 . Valid factors in the component matrix show all factors as valid components in determining the concept of Islamic human relations with the highest validity status of 0.802 (human honour). The results of the reduction factor gave rise to three new factors, namely social factors, psychological factors and leadership factors.

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Introduction

Islam is often interpreted as a religion narrowly in personal relationship and creator. Indeed Islam is essentially the way of life, which governs personal affairs and the collective life of humanity (Aldulaimi, 2016). The Qur'an describes Islam as "dien", which is a comprehensive system that guides success to humans today in the world and life after death (A. Hassan & Mollah, 2018).

Islam is teaching brought by the Prophet (peace be upon him) to be conveyed to all people, in which there is a foundation of life that has rules and pure values that bind its adherents (Ab. Wahab & Masron, 2020). Every Muslim believes that the enjoyment of faith will not be felt if it is not manifested as accurate as in the form of charity in this life. Charity is realised by the activity of good human relationships and a spirit of motivation to realise and build lofty ideals as the best Muslims (*khoiru ummah*) (Malik, 2018).

Human life experiences many differences and similarities in all forms and influences in all the achievements of the end life. Humans must continue to advance to build their qualities in a natural system to work in life and the future. Human is also social creature who is always in contact with anyone in their complex activities, be it related to Allah SWT as the creator (Khaliq), fellow humans or with nature (Jacobsen, 2017).

On the other hand, humans have character and obligations as creatures equipped with feelings, intentions, and every human being must respond to life more meaningfully and meaningfully. Realising good human relations between all components in Islamic life activities is important (Warner, 2015). This is done to achieve balance and harmony in every form of relationship, especially in a working system where each individual is bound by the structure and work system within the organisation (Moghimi, 2018b).

These human relationships can make working conditions more productive and influence each individual to be more motivated (Ishii et al., 2020). Self-motivation is actualised in his daily actions and actions, the environment, and the company's organisation. In Islamic financial institutions in the Yogyakarta area, where Yogyakarta is a city of culture, the author wants to explore the application of Islamic human relations in Sharia financial institutions of Yogyakarta.

1. Literature Review and Theory

1.1. Characteristics of Islamic Organisations

Islamic work values get the strongest priority ⁴ the Qur'an and Sunnah to be an added value for Islamic organisations because they demonstrate ⁴ the ethics, effectiveness and reputation of religion (Ab. Wahab & Masron, 2020). Work values that are emphasised and mentioned many times in the Qur'an and Sunnah are considered prerequisites for having an efficient and sustainable organisation (Rana & Malik, 2017). Islam shows the central values and the essential existence.

An organisation with values in the social and business fields must have characteristics that can bring individuals forward in a good work system. The characteristics of Islamic organisations, among others:

- a. Personal role in interacting with Allah SWT, humans and the environment (Iqbal & Mirakhor, 2017).
- b. Communication skills: awareness of the importance of communication and the barriers to effective communication (Dalton et al., 2011; Hall & Hall, 2005; Lussier, 2017; Moghimi, 2018a).

- c. *Musabaqah lilkhairat* (healthy competition): awareness of the need for close cooperation by proving that a big goal can only be achieved with close and regular cooperation, and turning conflict into excitement to compete in achievement (Lamberton & Minor, 2014; Warner, 2015).
- d. *'Izzatu al-Nafs* (self-confidence): understanding and acknowledging personal weaknesses so that awareness grows on the importance of increasing knowledge (Goyena, 2015).
- e. Leadership and motivation: leadership methods with an emphasis on skills to motivate members and staff according to the abilities of subordinates, as well as ways of delegating tasks and authority by providing positions that are equivalent to quality (Afridi et al., 2020; Berggren et al., 2014; Mouhab, 2016; Silva, 2012; Zhu & Warner, 2019).
- f. Delegating effectively: how to share power about transferring capabilities to increase subordinates' self-confidence, grow work enthusiasm (motivation) and maintain the survival and development of the institution (Lamberton & Minor, 2014).
- g. Discipline: disciplining subordinates effectively, without breaking their passion (motivation) (Muhammad, 2013; Porter, 1971).

Some of the characteristics of Islamic organisations are the integration of values applied by business institutions and service companies to differentiate them from other companies. This is done as a form of identity and cultural strength to have strong principles and fundamentals for the company's sustainability and business.

1.2. Fundamental Concepts of Islamic Human Relations

Islam as universal religion has regulated aspects of life, which is explained through verses of the Qur'an to be implemented by Muslims. Aspects of life are related to maintaining the quality of human relations to be better and more harmonious. The term human relations was developed by Elton Mayo around 1930. This theory emphasises the importance of social relations caused by human relations or interactions and employee or employee processes that occur in groups and members of an organisation (Weatherburn, 2020).

Human relations theory has its roots in Hawthorne's 1920-1930 studies at ²²the Western Electric Company near Chicago, United States, and mythologically deals with organisational studies (Rose, 2005). Human relations are defined as cooperative relationships between individuals in all industrial, agricultural, government, educational and social sectors (Dalton et al., 2011; Mursi, 1997). Usually, this relationship is generally found in the work system and occurs because of work dynamics.

In essence, the human relations approach emphasises workers more on the technical or economic aspects of work and better jobs and working conditions (Malik, 2018). Human relations can be considered the application of science and art, categorised as a practical science oriented towards risky work. Thus, human relations can be explained as activities that gather individuals in work situations to encourage them to work together as a productive group, helping each other by providing economic, psychological and social satisfaction guarantees (Goyena, 2015).

Human relations must still be integrated with Islamic concepts to achieve Islamic human relations. Cooperation between individuals is needed in any form based on helping to do good. Mursi (1997) stated that the basis of human relations is management behaviour which is always based on:

- a. Respect between leaders (supervisors) and workers (subordinates), between one worker and another, looks at individuals' potential abilities and experiences.
- b. Sincere of good intentions towards others to work.

According to Mursi (1997), the basic concept of human relations and its elements can be detailed as follows:

- a. Individual and group motivation, economic, psychological and social.
- b. The concepts and perceptions of each individual.
- c. Control over the sources of distribution and utilisation of power.
- d. The decision-making method used.
- e. Types, methods and limits of the reasonableness of communication.
- f. Types and limits of the reasonableness of leadership.
- g. Aspects of individual mentality.
- h. The supportive social environment around.
- i. The differences exist in each individual.
- j. Human respect in every form of relationship.

The basic concept of human relations in Islam calls for universal love, and there is love, compassion, tolerance and help (QS.5:2). The verse emphasises human relations to help each other in the form of goodness and piety because it is the thing that Allah SWT prioritises. Likewise, luck lies in people who always forgive because forgiving people have a sense of love and compassion for each other (QS.7:199).

1.3. Hypothesis Development

Motivation in the reality of work is the main driver to achieve goals and influence a person in the system and work patterns, and it is necessary to manifest faith in what is done according to effort and responsibility (QS.39:39). High motivation will be achieved through the cooperation and relationships of all human components in improving the work system according to their respective efforts and responsibilities in achieving predetermined goals (Gheitani et al., 2019; Moghimi, 2018e).

Individual concepts and perceptions determine behaviour and relationships between individuals where individual mastery of several concepts in the form of knowledge and experience is very important obtained from other parties. The existence of differences in individual concepts and perceptions must be addressed properly and understand each other in improving the quality of human relations because they can impact social inequality (M. K. Hassan & Lewis, 2007; Lerner & Vermunt, 1991).

Power is identical with the position as a driving force in organising which is located at the central point in moving a job because, without power, it will stagnate and lack vitality. Power is integrated into the formation of patterns of human relations so that there is no difference in distance between employees and leaders, as well as explaining the position of office as a mandate that must be accounted for to Allah

SWT (Edwards, 2011; Iqbal & Mirakhor, 2017; A. N. Kizilkaya & Azid, 2017; Moghimi, 2018f; Syed & Ali, 2010).

Decision making is closely related to power because power is the centre of decision making. Decision making must maintain the human side by considering potential, ability, experience and education, as the word of Allah SWT emphasises that every decision should be decided by way of deliberation (QS.3:159). Decision making by deliberation to find a good way to consider problems and get the right decisions (Alserhan, 2017; Edwards, 2011; Goyena, 2015; Kitson & Campbell, 1996; Tiby & Grais, 2015).

When bad relations occur, communication is seen as bad from the philosophical, theoretical, and technical aspects. Communication must be balanced with good, polite, gentle and wise words (Mursi, 1997). Effective communication strengthens relationships between individuals and strengthens the cohesiveness of internal and external organisations and is a characteristic or identity of the organisation in behaviour (Balmer, 2017; Enciso et al., 2017; Husein, 2018; White & Chapman, 1996).

Leadership is important in human relations, and a leader must have leadership qualities and souls, the ability to regulate individual roles in groups, group obligations to individuals and group responsibilities to society (Abdul Rahman et al., 2018; Khalid et al., 2018; Moghimi, 2018d). Islam recommends that a leader be patient in upholding the truth so that the decisions and wisdom will be beneficial (QS.32:24).

The mentality is an element that forms relationships between people, showing the state of aspects of the level of clarity of a group's goals, the level of cooperation between members in facing risks and challenges internal and external to the organisation. Mentality must be maintained by taking care of each other's feelings, economic stability, psychological, giving awards so as not to affect the mentality of the organisation (Edwards, 2011; Kovács & Sütő, 2020; Moghimi, 2018f; Qadri, 2019; Reece et al., 2011; Warner, 2015).

Work agencies or organisations are in the community and interact with each other, and the community is the most dominant in the formulation of human relations patterns in a social environment. Islam explains a guideline to avoid evil and always get the grace of Allah SWT (QS.21:107). Organisations must form a network of social relationships that can provide relevant values, ideals and perspectives in society so that human relations can improve and avoid misunderstandings (Abdul-Baki & Uthman, 2017; Hahn et al., 2015; Ioppolo et al., 2016; Macke & Genari, 2019; Mertzanis, 2016).

Each individual has characteristics and dimensions of difference with a personality that grows and develops in communication, attitudes and behaviour. Because these differences form the concept of human relations by uniting the senses and feelings, actions, movements and assessments of the conditions of the organisation or work environment. Individual differences form a reinforcing framework within the group rooted in the individual's power to build strong relationships (AITayyar, 2017; Groep et al., 2020; Moghimi, 2018c).

Human respect is the moral foundation and the core meaning of human relationships because humans have existence, self-esteem and a tendency to want to

be respected. Islam regulates the moral values of brotherhood and has the goal of inner perfection for every Muslim (QS.49:10). Islamic human relations will always adhere to moral values related to human nature, so the existence of respect for fellow humans is a value and role for the honour of oneself and others (AlTayyar, 2017; Brady & Phemister, 2012; Murad, 2005; Qadri, 2019; Zainuldin et al., 2018).

H₁: The basic concepts of Islamic human relations are motivation, individual concepts and perceptions, power, decision-making, communication, leadership, mentality, social environment, individual differences, human honour.

H₂: Motivation, individual concepts and perceptions, power, decision-making, communication, leadership, mentality, social environment, individual differences, human honour are components that determine the condition of Islamic human relations in the Yogyakarta Islamic financial institution.

2. Method

This type of research uses quantitative research with a non-experimental research approach because the study is only based on data obtained from questionnaires (Creswell & Creswell, 2018). The research population is all Islamic financial institutions with 38 Islamic financial institutions networks in Yogyakarta. The research variable is Islamic human relations and is measured by indicators of the basic concept of human relations and its elements, namely motivation (F1), individual concepts and perceptions (F2), power (F3), decision-making (F4), communication (F5), leadership (F6), mentality (F7), social work environment (F8), individual differences (F9), and human honour (F10) (Mursi, 1997).

The collecting research data used a questionnaire instrument measured using a Likert scale (Rana & Malik, 2017). The research instrument grid contains data and sources of information obtained based on facts, objectives, activity standards, reasons for activities, and behaviour regarding Islamic human relations in Islamic financial institutions. The analysis technique uses factor analysis, namely the analytical method used to reduce data by summarising several variables into fewer and naming them as factors (Creswell, 2016). Statistical analysis was performed with the help of the SPSS statistical program.

3. Result and Analyse

3.1. Validity and Reliability Test

Validity status is obtained by consulting or seeing the number of r values of observation through the table of r product moment values with a significance level of 5% and n = 38, which is 0.320. If the results of r observations < r table, then the status is said to be invalid, otherwise if r observations > r table, then the status is valid. The results of the validity can be seen in Table 1.

Table 1. Validity Index of Islamic Human Relations Components

Components of Islamic Human Relations	Statement	Validity Index

Motivation (F1)	Relationships between employees encourage to work seriously	0.8189
	The leader's social approach to subordinates encourages better employee relations	0.8040
	Leadership policies provide the benefits of better relations between employees at work	0.8124
Individual Concepts and Perceptions (F2)	Experience is required in the job	0.8130
	Knowledge needs to be corrected in addressing work	0.8903
Power (F3)	Power does not lead to authoritarian leadership in relations between employees	0.9232
	Leadership power influences attitudes in policymaking and problem solving	0.8928
Decision-Making (F4)	Appreciate the opinion of the leadership in solving office problems	0.6741
	Leadership decisions must be wise for the benefit of the organisation	0.7549
	Leaders delegate decision-making rights to trusted subordinates to complete the work	0.9260
Communication (F5)	Asking the lead in completing the work	0.8631
	Ask the leader when there are difficulties	0.8653
	Saying "greetings" to a coworker	0.7864
	Visiting friends when there is work to be done	0.9559
Leadership (F6)	Leadership style affects employee performance better	0.8927
	The superior leadership style that is not good affects organisational performance	0.9357
	A leader must have a good leadership spirit	0.6092
Mentality (F7)	The position does not provide benefits in life	0.6537
	Useful knowledge in the field of work	0.9164
	Lack of self-confidence affects relationships at work	0.8682
	Confidence in solving problems encourages better relations between employees	0.8709
Social Environment (F8)	Being indifferent affects work relationships and activities	0.9296
	Approach to the community encourages better relations and collaboration between employees and the community	0.8105
	Guidance to the community is useful for maintaining better relations between employees and the community	0.8896
Individual Differences (F9)	Employees have different concepts and working principles to motivate organisational progress	0.8814
	Individual differences of opinion do not affect the relationship between employees in completing work	0.9139

Human Honour (F10)	The attitude of respect between superiors and subordinates fosters a sense of trust	0.8132
	Self-introspection for mistakes is useful for improving work relationships for the better	0.8105
	Trust from the leadership must be completed with full responsibility	0.7672
	Leadership policies to subordinates provide benefits in carrying out work	0.7995

Source: data processed by researchers, 2021

Table 1 shows that all statement items from indicators or dimensions of Islamic human relations components are greater than r table, that is, the value of r observations is greater than r table, so all indicator items are declared valid and suitable to be used as research instruments. The reliability test results can be seen in Table 2.

Table 2. Reliability of Islamic Human Relations Variables

Variable	Reliability Index
Islamic Human Relations	0.9849

Source: data processed by researchers, 2021

The reliability status is obtained from the results of consultations with the interpretation level of reliability of the correlation coefficient, which is at least 0.60. Table 2 shows that the reliability index is greater than the correlation coefficient, and it can be stated that the instrument used as a research instrument (questionnaire) can be used as research measuring instrument.

3.2. Relationship Matrix Factors with Correlation Matrix

The relationship matrix of each factor is known from the correlation matrix. The analysis results are found in the coefficient values in Table 3.

Table 3. Coefficient Correlation Matrix of Each Factor

	F1	F2	F3	F4	F5	F6	F7	F8	F9	F10
Sig. (1-tailed)*	F1	.006	.031	.065	.013	.004	.000	.045	.011	.000
	F2	.006	.002	.015	.000	.187	.010	.001	.014	.000
	F3	.031	.002	.023	.163	.344	.191	.004	.026	.009
	F4	.065	.015	.023	.009	.156	.007	.006	.002	.003
	F5	.013	.000	.163	.009	.124	.019	.002	.085	.002
	F6	.004	.187	.344	.156	.124	.012	.001	.480	.043
	F7	.000	.010	.191	.007	.019	.012	.154	.002	.017
	F8	.045	.001	.004	.006	.002	.001	.154	.253	.000
	F9	.011	.014	.026	.002	.085	.480	.002	.253	.030
	F10	.000	.000	.009	.003	.002	.043	.017	.000	.030

Source: data processed by researchers, 2021

Table 3 shows that the results of the correlation matrix analysis, where motivation (F1) does not provide a significant relationship to decision making (F4). Individual concepts and perceptions (F2) do not have a significant relationship to leadership (F6). Power (F3) does not provide a significant relationship to communication (F5), leadership (F6), mentality (F7). Decision making (F4) does not provide a significant relationship to motivation (F1) and leadership (F6). Communication (F5) does not

provide a significant relationship to power (F3), leadership (F6), individual differences (F9).

Leadership (F6) does not provide a significant relationship to individual concepts and perceptions (F2), power (F3), decision-making (F4), communication (F5), individual differences (F9). Mentality (F7) does not provide a significant relationship to power (F3), social work environment (F8). The social environment (F8) does not provide a significant relationship to mentality (F7), individual differences (F9). Individual differences (F9) do not provide a significant relationship to communication (F5), leadership (F6), social work environment (F8). Human honour (F10) significantly relates to all factors in the Islamic human relations component.

3.3. Islamic Human Relations Variable Matrix Components

Faktor-faktor yang valid sebagai komponen hubungan manusia Islami diketahui melalui Tabel 4 component matrix. The validity status of each factor was obtained by consulting the table r product moment with a significance level of 5% $n = 38$, found r table 0.320.

Table 4. Component Matrix

	Component
Motivation (F1)	.685
Individual Concepts and Perceptions (F2)	.770
Power (F3)	.550
Decision-Making (F4)	.645
Communication (F5)	.655
Leadership (F6)	.459
Mentality (F7)	.623
Social Environment (F8)	.701
Individual Differences (F9)	.544
Human Honour (F10)	.802

Source: data processed by researchers, 2021

If the result of r component $< r$ table, then the status is said to be invalid, otherwise if r component $> r$ table, then the status is valid. All the factors in the matrix component show a value greater than 0.320. Overall, the factors in the matrix component show valid factors in determining the concept of Islamic human relations, with the highest validity status being human honour (F10).

3.4. Anti-Image Matrices

The summary of the factors in the component of Islamic human relations being reduced and naming them new factors can be seen in Table 5 Anti Image Matrices.

Table 5. Anti-Image Matrices

	Measures of Sampling Adequacy (MSA)	
Anti-image Correlation	Motivation (F1)	.715 ^a
	Individual Concepts and Perceptions (F2)	.809 ^a
	Power (F3)	.690 ^a

Decision-Making (F4)	.795 ^a
Communication (F5)	.772 ^a
Leadership (F6)	.516 ^a
Mentality (F7)	.771 ^a
Social Environment (F8)	.652 ^a
Individual Differences (F9)	.786 ^a
Human Honour (F10)	.792 ^a

² Source: data processed by researchers, 2021

Table 5 describes the measures of sampling adequacy (MSA) of a factor. All factors in the MSA number are seen above 0.05. Then all factors are motivation (F1), individual concepts and perceptions (F2), power (F3), decision-making (F4), communication (F5), leadership (F6), mentality (F7), social work environment (F8), individual differences (F9), and human honour (F10), are eligible for analysis.

3.5. Rotated factors

The factors that can be rotated are shown in ⁵ Table 6, the total variance explained. Table 6. Total Variance Explained

Component	Initial Eigenvalues			Extraction Sum of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Motivation (F1)	4.238	42.383	42.383	4.238	42.383	42.383
Individual Concepts and Perceptions (F2)	1.253	12.527	54.910	1.253	12.527	54.910
Power (F3)	1.175	11.747	66.657	1.175	11.747	66.657
Decision-Making (F4)	.844	8.438	75.095			
Communication (F5)	.760	7.597	82.692			
Leadership (F6)	.474	4.735	87.427			
Mentality (F7)	.424	4.238	91.666			
Social Environment (F8)	.407	4.067	95.733			
Individual Differences (F9)	.253	2.535	98.268			
Human Honour (F10)	.173	1.732	100.000			

Source: data processed by researchers, 2021

Table 6 shows ten factors included in the factor analysis, with each factor having a variance of 1, then the total variance is $10 \times 1 = 10$. If the ten factors are summarised into three factors, the variance explained by the three factors consists of the variance of the first factor is $4.238 / 10 \times 100 = 42.383\%$, the variance of the second factor is $1.253 / 10 \times 100 = 12.527\%$, the variance of the third factor is $1.175 / 10 \times 100 = 11.747\%$.

These three factors will explain $42.38\% + 12.527\% + 11.747\% = 66.65\%$ of the variability of the original ten factors. In three factors, all the eigenvalues are above 1,

with the rotation of three factors resulting from the reduction of ten factors as the optimal result.

3.6. Factor Rotation Process

The factor rotation process can be seen in Table 7, the results of the rotated component matrix. The analysis shows that the correlation is above the cut of point 0.55.

Table 7. Rotated Component Matrix

	Component		
	1	2	3
Motivation (F1)	.261	.545	.518
Individual Concepts and Perceptions (F2)	.760	.298	.097
Power (F3)	.697	.165	-.167
Decision-Making (F4)	.499	.496	.194
Communication (F5)	.559	.245	.263
Leadership (F6)	.123	.030	.897
Mentality (F7)	.073	.765	.431
Social Environment (F8)	.787	-.128	.437
Individual Differences (F9)	.243	.820	-.175
Human Honour (F10)	.739	.237	.301

Source: data processed by researchers, 2021

Table 7 shows the three-component matrix, according to the number of factors obtained, namely the distribution of variables into factors with a rotation process. The component matrix of the rotation process (rotated component matrix) shows a clear and accurate distribution of variables. The motivation factor (F1) was not included in factors 1, 2 and 3 because it was below the cut of point 0.55. The individual concepts and perceptions (F2) factor was included as a component of factor 1. The power factor (F3) was included as a component of factor 1. The decision-making factor (F4) was not included as components 1, 2 and 3 because it was below the cut of point 0.55.

The communication factor (F5) is included in factor component 1. The leadership factor (F6) is included in factor component 3. The mentality factor (F7) is included as a factor component 2. The social work environment factor (F8) is included as a factor component 1. The individual differences factor (F9) is included as a component of factor 2. The human honour factor (F10) is included as a component of factor 1.

Ten factors were reduced to three new factors, with two factors (motivation and decision making) not excluded. The three new factors are factor 1, consisting of individual concepts and perceptions (F2), power (F3), communication (F5), social work environment (F8), and human honour (F10). Factor 2 consists of the mentality factor (F7), individual differences (F9). Factor 3 consists of leadership factor (F6).

4. Discussion

Motivational factors, individual concepts and perceptions, power, decision-making, communication, leadership, mentality, social environment, individual differences, and human honour determine the condition of Islamic human relations. This is indicated by the understanding and applying the basic concepts of Islamic human relations by Islamic financial institutions in the Special Region of Yogyakarta. Thus, the first research hypothesis (H₁) and second (H₂) are acceptable.

The relationship between the matrix factors and the correlation matrix shows that the motivation factor does not significantly correlate with the decision-making factors. This means that if the motivation for employees is low, then decision making for employee benefits cannot be carried out in full in determining the condition of Islamic human relations. The concept and individual perception factors do not provide a significant relationship to the leadership factor, meaning that if the concepts and perceptions of each individual are different, it will conflict with the leadership concept.

The power factor does not provide a relationship to the communication, leadership and mentality factors, meaning that if a person's power is too narrow and limited, it can limit communication, leadership and individual mentality. Decision-making factors do not significantly correlate to motivation and leadership factors, meaning that decision-making does not require motivation and orders from the leader.

The communication factor does not provide a significant relationship to the power factor, leadership and individual differences, meaning that effective communication is limited to the scope of a ruler, leader and individual differences. The leadership factor does not provide a significant relationship to the concept and individual perception factors, power, decision making, communication and individual differences, meaning that leadership does not have to be following individual concepts and perceptions, power, decision making, communication and individual differences.

The mentality factor does not provide a significant relationship to the power factor and the work environment, meaning that a person's mentality has no impact on power and the social environment of the workplace. The social environment factor does not provide a significant relationship to the mentality factor and individual differences, and this means that the work environment does not require view mentality and individual differences as the main thing in interactions between individuals.

The individual difference factor does not provide a significant relationship to the communication, leadership, and social environment factors, meaning that individual differences are not natural in communication, leadership, and the social environment. The factor of human honour provides a significant relationship to all factors in the component of Islamic human relations, and this shows that human honour is the moral foundation and core of meaning in building the concept of Islamic human relations.

Overall, the factors in the matrix component show a greater coefficient value to determine the concept of Islamic human relations. The highest validity status sequentially is the human honour factor which is the moral foundation and core

meaning in building the concept of Islamic human relations, the individual concept and perception factor that can help and determine individual behaviour and relationships as well as provide limitations in the basic concepts of Islamic human relations.

The social environment factor is the dominant relationship network in formulating Islamic human relations. The motivational factor provides reality as a driving force in achieving organisational goals. Communication factors that provide effective communication dynamics in Islamic human relations. Decision-making factors are related to attitudes and the best way to determine a person's relationship.

The mentality factor becomes a guide in explaining the levels and differences in the characteristics of Islamic human relations. The power factor can form a good pattern of human relations. Factors of individual differences are carried out to develop concepts and build the strength of human relations in organisational entities. The leadership factor is the way, attitude and spirit in uniting and influencing individuals in human relations to advance the organisation.

To summarise the factors in the components of Islamic human relations into fewer and named as new factors, where all the factors in the concept of Islamic human relations meet the requirements for analysis. Three factors were obtained as a result of the reduction of the ten factors as optimal results, and the ten factors had been reduced to three new factors, where two factors, namely motivation and decision-making factors, were not excluded.

The three new factors, which resulted from the reduction of the eight factors, were given a new name. The first factor consists of reducing the factors of individual concepts and perceptions, power, communication, social environment and human honour called "social factors" because mature concepts and perceptions in all actions and actions can contribute to individuals being more trusted with trustworthiness and good communication can foster mutual respect between human beings.

The second factor consists of mentality factors and individual differences called "psychological factors" because mentality relates to a person's condition and soul and feelings (sad, happy) and individual differences related to a person's personality, actions, and behaviour. The third factor, which only consists of the leadership factor, is still called the "leadership factor", which is the style, character, type and spirit of a person's leadership in leading and influencing the organisation or company.

5. Conclusion

This research concludes that all of the factors in the matrix component show valid components in determining the concept of Islamic human relations, with the highest validity status F10 of 0.802 (human honour). The result of factor reduction raises three new factors: social, psychological, and leadership.

Motivational factors, individual concepts and perceptions, power, decision-making, communication, leadership, mentality, social environment, individual differences, and human honour determine the basic concepts of Islamic human relations by Islamic financial institutions in the Special Region of Yogyakarta.

Some suggestions from this study are that to maintain Islamic human relations among employees at Islamic financial institutions, although it has reached the highest percentage, it needs to be maintained and improved so that the application and understanding of Islamic human relations are getting better. Optimisation of Islamic human relations needs to be intensively improved on the components that form the idea of Islamic human relations.

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