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Analysis of Islamic Leadership and the Level of Trust in Relation to Performance at Baitul Maal wat Tamwil Tanggamus

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Abstract

This study examines the effects of Islamic leadership and trust on employee performance at Baitul Maal wat Tamwil (BMT) Tanggamus, a Sharia-based microfinance institution in Indonesia. Islamic leadership emphasizes integrity, trustworthiness, fairness, accountability, and exemplary conduct, while trust is an important element in organizational relationships and employee performance. This research employed a quantitative field research approach. Primary data were collected through questionnaires using a five-point Likert scale, supported by observation, interviews, documentation, and literature review. The research instrument was assessed through validity and reliability tests, and the data were analyzed using multiple linear regression with SPSS. The reported results indicate that Islamic leadership has a positive and significant effect on employee performance, with a regression coefficient of 0.310 and a significance value of 0.020. Trust also has a reported positive and significant effect, with the same coefficient and significance value. Simultaneously, both independent variables significantly affect employee performance, as indicated by an F-statistic of 55.485 and a significance value below 0.001. The adjusted coefficient of determination is 0.524, indicating that the model explains 52.4% of the variation in employee performance. These findings highlight the relevance of Islamic leadership and trust in understanding employee performance at BMT Tanggamus, although the reported regression outputs require verification for consistency.

Keywords Analysis of Islamic Leadership, Trust Levels, and Performance

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INTRODUCTION

Baitul Maal wat Tamwil (BMT) is an Islamic microfinance institution that integrates social functions through the management of Islamic social funds and commercial functions through fund mobilization and distribution activities based on Islamic principles. These characteristics position BMT as an institution that is not only oriented toward economic activities but also committed to financial management that upholds Islamic values (Bank

Indonesia, 2019). In carrying out its activities, the success of BMT is closely related to its ability to manage human resources, maintain service quality, and establish good relationships with its members. One of the factors that plays a role in human resource management is leadership. Leadership can be understood as a process of influencing and directing individuals or groups to achieve organizational goals. From an Islamic perspective, leadership is not solely oriented toward achieving targets but also emphasizes moral responsibility, justice, trustworthiness, consultation, and behavior that reflects Islamic values (Nashrullah, 2025). These principles indicate that Islamic leadership is associated with how leaders make decisions, communicate, provide role models, and treat employees. In addition to leadership, trust is an important aspect of organizational relationships. Ahamed et al. (2013), in their study of Islamic and conventional banks in Malaysia, found that employees' perceptions of leadership authenticity were associated with levels of interpersonal trust, institutional trust, and work engagement. These findings demonstrate the relevance of trust in relationships between leaders and employees. Meanwhile, employee performance refers to the work outcomes of individuals in carrying out their duties and responsibilities in accordance with the standards and objectives established by the organization. Therefore, Islamic leadership, the level of trust, and performance are relevant concepts to examine in the context of human resource management at BMT Tanggamus.

Leadership and trust become particularly important when BMT faces demands for professionalism, improved service quality, and sustainable relationships with its members. The application of Islamic principles within an organization needs to be reflected in leadership behavior that can be observed in daily work activities. Leaders should not merely communicate the values of honesty and trustworthiness but also demonstrate consistency between words and actions, implement fair task distribution, and provide clear guidance to employees. The principles of trustworthiness (amanah), justice ('adl), consultation (shura), excellence (ihsan), and responsibility serve as normative foundations for Islamic leadership (Nashrullah, 2025). However, the application of these principles does not automatically guarantee improved employee performance. Harjoni et al. (2024), in their study of Islamic leadership at a zakat management institution, found that Islamic leadership influenced employee performance, while an Islamic work environment acted as a moderating variable. Meanwhile, Ahamed et al. (2013) highlighted the importance of distinguishing interpersonal trust from institutional trust in banking organizations. In the context of BMT Tanggamus, this distinction needs to be considered by clearly defining the subject of trust being investigated. Employees' trust in their leaders differs from members' trust in BMT as a financial institution. Employees' trust concerns their confidence in the integrity and competence of leaders in fulfilling their responsibilities, whereas members' trust concerns their confidence in the institution and the services they receive. Therefore, empirical analysis is needed to determine how Islamic leadership and the level of trust relate to performance within the organization under investigation.

Several previous studies have examined the relationship between Islamic leadership

and employee performance and have reported varying findings. Anam (2017), in a study investigating the influence of Islamic leadership and Islamic work motivation on employee performance at BMT Made Demak, found that Islamic leadership did not have a statistically significant partial effect on performance, whereas Islamic work motivation had a significant effect. Simultaneously, the two variables influenced performance. In contrast, Hanifah (2021), who investigated employees at BMT Tegal Ijo Madiun, examined Islamic leadership alongside work discipline and the work environment in relation to employee performance. Mukaromah (2022), in a study conducted at BMT Hasanah Ponorogo, found that Islamic leadership did not directly influence performance but affected work motivation, which was subsequently associated with performance. These differing findings indicate that the influence of Islamic leadership on performance cannot always be understood as a direct relationship. Harjoni et al. (2024) found that Islamic leadership influenced performance and that an Islamic work environment acted as a moderating variable. Furthermore, Fahrurozi et al. (2024), in their study of Islamic leadership styles and Islamic work ethics in relation to employee performance at BMT, examined both variables as factors associated with performance. Relevant findings were also reported by Nabilatuzaman and Maulidizen (2024) in their study of spiritual leadership and organizational culture at BMT Ibaadurrahman Sukabumi. Their study found that spiritual leadership and organizational culture had significant effects on employee performance, both partially and simultaneously. Meanwhile, Ainia et al. (2024), through a literature review on Islamic leadership and employee performance in Indonesian Islamic banks, discussed the tendency toward a positive relationship as well as the possibility of nonsignificant findings. These various findings confirm that Islamic leadership is a relevant variable in performance research while also demonstrating the need to consider organizational contexts and other factors accompanying this relationship.

In addition to Islamic leadership, previous studies have addressed trust, human resource professionalism, and service quality in Islamic financial institutions. Ahamed et al. (2013) examined authentic leadership, interpersonal trust, institutional trust, and work engagement in the context of Islamic and conventional banks in Malaysia. Their study is relevant to explaining the importance of distinguishing trust established through interpersonal relationships from trust in an institution. In the context of BMT, Ludfi (2015) investigated the influence of employee performance on members' trust at BMT Asy-Syifa Weleri Kendal. This research focus demonstrates the relevance of employee performance in understanding members' trust in an institution. Ismanto (2015), through a study of Baitul Maal management at BMT institutions in Pekalongan City, highlighted institutional management and human resources in the context of Islamic finance. Meanwhile, Rahmawati (2017) examined service quality and its relationship with customer satisfaction at BMT UGT Sidogiri, Waru Branch. These studies indicate that organizational management, employee performance, and service quality are relevant aspects in understanding the relationships between Islamic financial institutions and the communities they serve. Nevertheless,

members' trust in an institution cannot be directly equated with employees' trust in their leaders. Differences in the subjects and objects of trust need to be considered to ensure that relationships among variables are explained accurately. Ahamed et al. (2013) provide an additional perspective on the roles of interpersonal and institutional trust in banking organizations. Accordingly, research on trust needs to consider the specific relational context under investigation rather than treating trust merely as a general organizational concept.

Based on previous research, several gaps provide the rationale for this study. First, findings regarding the influence of Islamic leadership on performance remain inconsistent. Anam (2017) and Mukaromah (2022) found that Islamic leadership did not have a significant direct effect on performance, whereas other studies, including those by Harjoni et al. (2024) and Nabilatuzaman and Maulidizen (2024), reported significant relationships between leadership based on Islamic values and employee performance. Second, previous studies on trust in Islamic financial institutions have primarily focused on members' or the public's trust in institutions, as well as interpersonal and institutional trust in the banking sector. The relationship between the level of trust and employee performance therefore needs to be analyzed in accordance with the specific subject of trust being investigated. Third, several previous studies examined Islamic leadership alongside other variables, such as work motivation, Islamic work ethics, an Islamic work environment, and organizational culture. In contrast, this study focuses on Islamic leadership and the level of trust in relation to performance at BMT Tanggamus. The novelty of this study lies in its empirical context and its examination of both variables simultaneously within the specified research setting. This novelty does not imply that the relationships among leadership, trust, and performance have never been studied. Rather, it seeks to re-examine these relationships in the context of BMT Tanggamus while considering the characteristics of the organization and the operational definitions of each variable. Through this approach, the study is expected to provide a more focused understanding of the relationship between Islamic leadership, the level of trust, and performance in an Islamic microfinance institution.

Based on the foregoing discussion, this study aims to analyze the influence of Islamic leadership on performance at Baitul Maal wat Tamwil Tanggamus, examine the influence of the level of trust on performance, and analyze the simultaneous influence of Islamic leadership and the level of trust on performance. Theoretically, this study is expected to contribute additional empirical evidence concerning the relationships among leadership based on Islamic values, trust, and performance in the context of Islamic microfinance institutions. Practically, the findings are expected to provide a basis for BMT Tanggamus management to evaluate leadership practices, build trust in accordance with the specific relational context under investigation, and develop human resource management practices that support the professional execution of employees' duties.

METHODS

This study employed a quantitative approach using a field research design conducted at Baitul Maal wat Tamwil (BMT) Tanggamus. The quantitative approach was used to examine the relationships among Islamic leadership, the level of trust, and performance through numerical data obtained from respondents. The research data consisted of primary and secondary data. Primary data were collected directly from respondents relevant to the research object, while secondary data were obtained from institutional documents, including the profile, brief history, vision, mission, and employee data of BMT Tanggamus. The use of both data sources was intended to obtain information relevant to the research variables.

Data were collected through questionnaires, observation, interviews, documentation, and literature review. The questionnaire served as the primary instrument for gathering respondents' assessments of Islamic leadership, the level of trust, and performance. The research instrument employed a five-point Likert scale: strongly agree (score 5), agree (score 4), neutral (score 3), disagree (score 2), and strongly disagree (score 1). Observation was conducted by directly examining the research object, while interviews were used to obtain information from management. Documentation and literature review served as supporting sources to supplement the research information. Before further analysis, the research instrument was tested for validity and reliability to assess the appropriateness of the questionnaire items used for data collection.

The collected data were analyzed using a quantitative descriptive approach with the assistance of the Statistical Package for the Social Sciences (SPSS) software. Multiple linear regression analysis was employed to examine the effects of Islamic leadership and the level of trust on performance at BMT Tanggamus, both partially and simultaneously. The partial test (*t-test*) was used to determine the effect of each independent variable on the dependent variable, while the simultaneous test (*F-test*) was used to determine the combined effect of both independent variables on performance. The analytical results served as the basis for addressing the research objectives and drawing conclusions based on the empirical evidence obtained.

RESULTS AND DISCUSSION

Instrument validity test

Table 1. Instrument Validity Test Results

Variables	Indicator	Pearson Correlation	Significance	Information
Islamic Leadership (X1)	X1.1	0.546	0,000	Valid
Islamic Leadership (X1)	X1.2	0.030	0.700	Invalid

Islamic Leadership (X1)	X1.3	0.451	0,000	Valid
Islamic Leadership (X1)	X1.4	0.451	0,000	Valid
Confidence Level (X2)	X2.1	0.219	0.029	Valid
Confidence Level (X2)	X2.2	0.376	0,000	Valid
Confidence Level (X2)	X2.3	0.258	0.010	Valid
Confidence Level (X2)	X2.4	0.390	0,000	Valid
Confidence Level (X2)	X2.5	0.364	0,000	Valid
Confidence Level (X2)	X2.6	0.229	0.022	Valid
BMT Performance (Y)	Y1	0.223	0.026	Valid
BMT Performance (Y)	Y2	0.279	0.005	Valid
BMT Performance (Y)	Y3	0.393	0,000	Valid
BMT Performance (Y)	Y4	0.095	0.347	Invalid
BMT Performance (Y)	Y5	0.245	0.014	Valid

Source: Data from research validity tests.

Of the 15 indicators listed, 13 indicators were declared valid and two indicators, namely X1.2 and Y4, were invalid based on the significance limit of 0.05.

Instrument reliability test

Table 2. Reliability Test Results

Variables	Cronbach's Alpha	Criteria	Information
Islamic Leadership (X1)	0.885	> 0.60	Reliable
Confidence Level (X2)	0.853	> 0.60	Reliable
BMT Performance (Y)	0.881	> 0.60	Reliable

Source: Data from research reliability testing results.

All variables have a Cronbach's Alpha value above 0.60, thus meeting the reliability criteria used in the study.

Classical assumption test

Table 3. Multicollinearity Test Results

Variables as listed in the source	Tolerance	VIF
Leadership (X1)	0.999	1,001
Islamic Work Ethos (X2)	0.999	1,001

Source: Data from the results of the research multicollinearity test.

The tolerance value for both variables is 0.999, and the VIF value is 1.001. Based on the tolerance limit of 0.10 and VIF of 10, these results do not indicate multicollinearity.

Table 4. Results of Heteroscedasticity Test

Variables as listed in the source	Significance
Leadership Style (X1)	0.963
Islamic Work Ethos (X2)	0.112

Source: Data from the Glejser research test.

Both significance values are greater than 0.05 so that the reported Glejser test results do not show any indication of heteroscedasticity.

Table 5. Normality Test Results

Method	Statistical values	Significance
Kolmogorov–Smirnov	5,197	0.230

Source: Data from research normality test results.

The significance value of 0.230 is greater than 0.05. Based on the criteria used in the source, the residuals are declared normally distributed. The Kolmogorov–Smirnov statistic value needs to be matched with the original SPSS output to ensure its accuracy.

Multiple linear regression analysis

Table 6. Multiple Linear Regression Estimation Results

Variables	Regression coefficient	t count	t table	Significance	Description in source

Islamic Leadership (X1)	0.310	2,375	1,9757	0.020	Significant
Confidence Level (X2)	0.310	2,375	1,9757	0.020	Significant
Constant	9,450	4,855	1,9757	0,000	—

Summary of model statistics

Statistics	Mark
Standard error	0.180
Adjusted R Square	0.524
F count	55,485
Significance of F	0,000

Source: Data from multiple linear regression estimation results of the study.

Based on the reported results, both independent variables have a positive coefficient of 0.310 and a significance of 0.020. The simultaneous test shows an F count of 55.485 with a significance of 0.000. The Adjusted R Square value of 0.524 indicates that the model explains 52.4% of the variation in BMT performance, while the remaining 47.6% is not explained by the variables in the model.

Discussion

Quality of research instruments

The validity test results show that 13 of the 15 indicators meet the validity criteria based on a significance value below 0.05. Two indicators that do not meet these criteria are X1.2 in the Islamic leadership variable with a significance of 0.700 and Y4 in the BMT performance variable with a significance of 0.347. These findings indicate that most indicators have a significant relationship with the measured construct scores, but there are still two indicators that need to be evaluated. These results should be considered in conjunction with reliability testing. The Cronbach's Alpha value for Islamic leadership was 0.885, the trust level was 0.853, and BMT performance was 0.881. All of these values exceeded the 0.60 threshold used in the study. This indicates that the instrument has adequate internal consistency based on these criteria. However, high reliability does not automatically indicate that each question item is valid. Therefore, indicators X1.2 and Y4 need to be reviewed before the regression analysis results are finalized.

In quantitative research, validity and reliability have distinct functions. Validity relates to the accuracy of indicators in measuring constructs, while reliability relates to the consistency of measurement. Therefore, the instrument's suitability needs to be assessed through both tests simultaneously. The available data supports the conclusion that the reliability of the three variables meets the research criteria, but does not yet support the statement that all indicators are valid.

The influence of Islamic leadership on the performance of BMT Tanggamus

The regression results in Table 6 show that Islamic leadership has a regression coefficient of 0.310, a t-value of 2.375, and a significance level of 0.020. Based on the reported figures, the significance value is less than 0.05, indicating that Islamic leadership has a positive and significant influence on the performance of BMT Tanggamus. A positive coefficient indicates a unidirectional relationship: an increase in the Islamic leadership score is associated with an increase in the performance score when the trust level variable is held constant. Theoretically, Islamic leadership can be understood as a leadership practice that places the values of trustworthiness, justice, honesty, responsibility, and exemplary behavior as the foundation for guiding organizational members. These values are relevant to BMTs because the institution's activities relate not only to achieving organizational targets but also to managing funds and being accountable to those served. Leaders who consistently implement rules, carry out responsibilities, and provide clear direction can create working conditions that support employee performance. However, this explanation is a theoretical interpretation; available data do not yet indicate which leadership indicators contribute most to performance.

These findings align with Hanifah (2021), who reported a positive influence of Islamic leadership on performance at BMT Tegal Ijo Madiun. These results are also in line with Harjoni et al. (2024), who found a positive influence of Islamic leadership on performance with an Islamic work environment as a moderating variable, and Fahrurozi et al. (2024), who examined the relationship between Islamic leadership style and Islamic work ethic and BMT employee performance. This alignment confirms the findings of this study, which suggest that Islamic leadership has the potential to be an aspect related to performance in Islamic microfinance institutions.

However, the results of this study do not fully align with Anam (2017), who found that Islamic leadership had no partial effect on performance, while Islamic work motivation showed a significant effect. Mukaromah (2022) also reported that Islamic leadership did not have a direct effect on performance, but did influence it through work motivation. Both findings contradict the view that Islamic leadership always has a significant direct effect. These differences in results demonstrate that the relationship between leadership and performance can depend on the organizational context and other accompanying variables. Therefore, the findings at BMT Tanggamus should be understood within the context of this research model and data, rather than as a generalization for all Islamic financial institutions.

The influence of the level of trust on the performance of BMT Tanggamus

The trust level variable in Table 6 has a regression coefficient of 0.310, a t-value of 2.375, and a significance level of 0.020. Based on the results, the trust level has a positive and significant relationship with the performance of BMT Tanggamus. Assuming these statistical results are correct, an increase in the trust level score is associated with an increase in the performance score when Islamic leadership is held constant. From an organizational behavior perspective, trust relates to the belief that another party is reliable, acts honestly, and carries out their responsibilities. Trust can support communication and coordination and reduce uncertainty in working relationships. In organizations like BMT, this condition is relevant because carrying out work requires cooperation, adherence to procedures, and responsibility in managing the institution's activities. However, trust cannot be equated with mere compliance. Performance is also related to competence, task allocation, resources, and working conditions that enable employees to carry out their responsibilities.

This interpretation needs to be adjusted to the operational definition of trust level used in the research. The available data lists trust level as variable X2, but does not provide sufficient clarity to determine whether the trust being measured represents employee trust in their leader, among themselves, or in the organization. This distinction is important because the object of trust can determine how this variable is theoretically explained. In the previous studies mentioned, Ainia et al. (2024) examined the relationship between Islamic leadership and performance in Islamic banking, while Nabilatuzaman and Maulidizen (2025) discussed the relationship between spiritual leadership and organizational culture and performance at BMT Ibaadurrahman Sukabumi. Both studies provide context regarding the role of leadership and organizational aspects in assessing the performance of Islamic financial institutions, but they cannot directly prove that trust levels have the same influence because the variables studied are different. Thus, the results of this study provide an empirical indication of the relationship between trust levels and performance at BMT Tanggamus, but direct comparison with studies that specifically examine trust still requires more appropriate references.

The influence of Islamic leadership and level of trust simultaneously on performance

The simultaneous test results showed a calculated F-value of 55.485 with a significance level of 0.000. This significance value is less than 0.05, indicating that the model involving Islamic leadership and trust levels is reported to be simultaneously significant on the performance of BMT Tanggamus. This finding indicates that both variables are jointly related to performance variations in the regression model used. Theoretically, Islamic leadership and trustworthiness can be understood as two distinct but potentially interrelated aspects. Islamic leadership relates to the values and behaviors of leaders in directing an organization, while trustworthiness relates to confidence in the integrity and reliability of others. When leaders demonstrate consistent, fair, and responsible behavior, these conditions have the potential to foster trust in work relationships. Trust can further facilitate communication and coordination in task execution. However, this study examined the influence of both variables partially and simultaneously; the results did not prove that trust

mediates the relationship between Islamic leadership and performance.

These simultaneous findings can be compared with Anam (2017), who reported the joint influence of Islamic leadership and Islamic work motivation on performance. These results demonstrate that simultaneous testing can yield different conclusions than partial testing of each variable. Meanwhile, Mukaromah's (2022) findings regarding the role of work motivation as an intermediary variable suggest that the relationship between leadership and performance may involve other mechanisms. This comparison reinforces the importance of distinguishing between direct, simultaneous, and intermediary influences. Thus, the results of the BMT Tanggamus study provide initial support for the relevance of Islamic leadership and the level of trust in jointly explaining performance. However, this conclusion still needs to be based on consistent statistical results. In the regression table provided, the coefficients, t-tests, and significance values for both independent variables are recorded as identical. These figures need to be re-examined to ensure that the conclusions regarding partial and simultaneous influences truly represent the results of the data processing.

Coefficient of determination and contribution of variables to performance

The Adjusted R Square value of 0.524 indicates that the reported model is able to explain 52.4% of the variation in BMT Tanggamus' performance through Islamic leadership and trust levels. Meanwhile, the remaining 47.6% of the variation cannot be explained by the two variables in the model. This figure indicates the model's explanatory power based on the reported data, but does not mean that the two variables causally contribute to exactly 52.4% of the organization's performance. Unexplained variations can provide opportunities for future research to test other factors based on theory and empirical evidence, such as work motivation, competence, work environment, reward systems, or organizational culture. These factors cannot be considered influential in this study because they were not listed as tested variables. Future research could include additional relevant variables to determine whether the model's explanatory power increases and how the relationships between variables develop.

Practically, the research findings can be used by BMT Tanggamus to evaluate its leadership practices and internal work relationships. The evaluation can focus on the application of responsibility, clarity of direction, consistency of rules, fairness, and communication. However, these recommendations are implications of the theoretical framework and reported statistical results, not evidence that each practice has been measured separately or proven to lead to improved performance.

CONCLUSION

Based on the research results, it can be concluded that Islamic leadership and the level of trust simultaneously have a positive and significant effect on the performance of BMT Tanggamus employees. However, the results of partial testing indicate that the level of trust does not have a significant effect on employee performance because the value of (t_{count}) of 2.375 is greater than (t_{table}) of 1.9757, so the conclusions in this section need to be

adjusted to the results of the correct statistical calculations. Theoretically, this research contributes to the study of human resource management based on Islamic values, especially regarding the role of Islamic leadership and trust in supporting organizational performance. Practically, the results of the research can be a consideration for BMT Tanggamus in strengthening leadership based on honesty, trustworthiness, justice, professionalism, and responsibility, as well as building a work culture that is open, transparent, and mutually respectful.

Based on the research results, BMT Tanggamus is advised to maintain and improve the implementation of Islamic leadership through exemplary behavior, leadership development, and continuous human resource competency development. Efforts to build employee trust are also needed through open communication, policy transparency, consistency in decision-making, and fair reward provision. Employees are expected to improve their professionalism, discipline, responsibility, and cooperation in carrying out their duties in accordance with Islamic values. Meanwhile, future researchers are advised to add other variables that have the potential to influence performance, such as work motivation, organizational culture, job satisfaction, organizational commitment, compensation, and work environment, as well as expanding the object and number of research respondents to obtain more comprehensive results.

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