Implementation of Islamic Economic Principles In The Employee Reward System At BMT Marhamah Purworejo

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Abstract

Essentially, the workplace requires human resources with a strong work ethic and high motivation to drive increased productivity and demonstrate commitment to achieving established goals. To foster and maintain consistent and even increasing work enthusiasm, one important aspect that needs to be considered is the implementation of a reward system. This study aims to determine the application of rewards to employee productivity at BMT Marhamah. This study uses a descriptive qualitative approach with data collection methods through observation, interviews, and documentation. Secondary data sources were obtained from the results of a library study through literature supporting this research. The results show that BMT Marhamah Purworejo in implementing a reward system has integrated modern management principles with Islamic values. However, its effectiveness is still not optimal due to issues of consistency, transparency, and objectivity. Simultaneously, the reward system implemented at BMT Marhamah Purworejo has proven ineffective in encouraging employee productivity, discipline, and work quality.

Keywords: *Rewards, Employees, BMT Marhamah, Employee Performance.*

Abstrak

Pada dasarnya, dalam dunia kerja sangat dibutuhkan sumber daya manusia yang memiliki etos kerja tinggi dan motivasi yang kuat guna mendorong peningkatan produktivitas, sekaligus menjadi wujud nyata komitmen dalam mencapai tujuan yang telah ditetapkan. Untuk menumbuhkan dan menjaga semangat kerja agar tetap konsisten bahkan semakin berkembang, salah satu aspek penting yang perlu diperhatikan yaitu dengan penerapan sistem Reward. Penelitian ini bertujuan untuk mengetahui penerapan reward terhadap produktivitas karyawan di BMT Marhamah. Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan metode pengumpulan data melalui observasi, wawancara dan dokumentasi. Sumber data sekunder diperoleh dari hasil studi pustaka melalui literatur-literatur yang mendukung penelitian ini. Hasil penelitian menunjukkan bahwa BMT Marhamah Purworejo dalam penerapan sistem reward telah mengintegrasikan prinsip-prinsip manajemen modern dengan nilai-nilai Islam. Namun, efektivitasnya masih belum optimal karena masalah konsistensi, transparansi, dan objektivitas.

Tetapi secara simultan sistem reward yang diterapkan di BMT Marhamah Purworejo terbukti belum efektif dalam mendorong produktivitas, disiplin, dan kualitas kerja karyawan.

Kata Kunci : *Reward, Karyawan, BMT Marhamah, Kinerja Karyawan.*

INTRODUCTION

The increasingly rapid development of the business world is driving increased competition in various sectors, including the service sector. Meanwhile, companies are still required to achieve expected sales targets by improving the quality of human resources (HR) services. Human resources are a crucial factor in the sustainability of any institution, including Islamic financial institutions. As a vital component, HR requires systematic management to produce competent individuals in accordance with Islamic procedures. (Iswandi, 2021) .

Employee quality is shaped by operational standards, regulations, and various rules implemented by the company as guidelines in carrying out duties and responsibilities. With strong human resource competencies, the company will *provide rewards* to its employees. *Awards* are given as a way to increase motivation, strengthen loyalty, and improve employee performance (Bernus et al., 2026). *Awards* are not only seen as a form of appreciation for contributions, but also as a way to motivate employees to work harder and achieve optimal results (Mintawati, 2024). The implementation of *awards* by company management aims to increase employee productivity, retain high-performing workers so that they remain loyal to the company, and serve as a means of motivation in the workplace (Parman, Ismail, 2023) .

Baitul Maal wat Tamwil (BMT) is a small community economic institution that seeks to develop productive businesses and investments to increase the economic activity of micro and small entrepreneurs based on sharia and cooperative principles (Heni Mulyasari, 2024). BMTs are currently growing rapidly, with the number reaching approximately 4,500 units. Within this dynamic, the role of employees is a crucial factor in supporting the institution's sustainability and future development (Dito Agung Satrio, Widyaning Hapsari, 2022)

In an institution based on Sharia principles, rewards *are not* only viewed from a purely material perspective but must also align with Islamic values such as justice (*al-*

'adl), trustworthiness, and ihsan. This means that rewards must be distributed fairly and proportionally, without harming any party. Furthermore, their implementation must also be able to maintain a balance between material and spiritual aspects in every work activity (Riski & Maulana, 2023). Assessments conducted not only focus on targets and performance but also include self-reflection activities as a means of internal evaluation. In implementation, discipline in worship, such as the accuracy of prayer and daily spiritual attitudes, are also considerations that can influence an employee's opportunity to receive *rewards.*

This demonstrates that BMT Marhamah is striving to implement *a reward system* to increase employee productivity in line with spiritual values. However, initial interviews revealed that *the reward mechanism* at BMT Marhamah Purworejo has not been fully implemented consistently and transparently. Furthermore, increasing work targets within a specific period is also perceived as increasing workload and stress for employees. This situation demonstrates a mismatch between the ideal concept of a *reward system* and actual practice, thus BMT Marhamah has not fully implemented *a reward system* that aligns with Sharia values.

Several previous studies have shown that *reward systems* have a positive influence on improving employee performance (Wahyuni et al., 2022) . However, studies specifically discussing the implementation *of rewards* in BMTs using the maqashid sharia approach or Islamic justice values are still relatively limited and generally only conceptual in nature. Therefore, this research is important to bridge the gap between the internal regulations of Islamic microfinance institutions and the actual implementation of sharia values in operational practice in the field. This study aims to identify the forms of *rewards* implemented at BMT Marhamah, examine their impact on employee work motivation, and analyze their compliance with Islamic economic principles. The solution offered in this study is a recommendation to develop *a reward system* based on the principle of proportional justice and strengthen spiritual motivation for employees.

RESEARCH METHODS

This study uses a descriptive qualitative research method, a form of research that focuses on description and analysis (Murwonugroho, et al., 2026). The approach used is *purposive sampling* , a sampling technique carried out based on certain criteria or considerations so that informants are able to provide relevant and representative data in accordance with the research objectives (Leah, 2024). This approach is based on the research objective, namely to analyze the practice of *reward policies* for employees at BMT Marhamah Purworejo and assess their suitability with an Islamic economic perspective.

This study uses interactive analysis proposed by Miles and Huberman, which includes three stages (Tavakol & Sandars, 2025) . First, data reduction, in which the researcher selects relevant data according to the focus of the research problem. Second, data presentation, in which the researcher organizes a series of data into a descriptive narrative. Third, conclusions, in which the researcher draws conclusions from the collected data and hopes that the data obtained is valid, comprehensive, and able to provide a complete picture to determine the suitability of *the reward system* implemented by BMT Marhamah Purworejo with Islamic economics.

The data used in this study consisted of primary and secondary sources. Specifically, primary data was obtained directly from interviews with the management and employees of BMT Marhamah KCP Purworejo. Secondary data came from other sources, particularly literature studies, which served as references to support the authenticity of the data. Secondary data sources for this study were books and journals related to *reward systems,* human resource management, and Islamic principles. The data collection method for this study involved several stages.

1. In-depth interview (In-depth Interview)

Interviews are a data collection method conducted through direct question-and-answer sessions between researchers and informants (Adibah & Habibi, 2025) . Interviews were conducted with management or HR to obtain information regarding formal policies related to *the reward system* . Additionally, interviews were conducted with five employees from different divisions to determine their views on fairness in *reward distribution.*

2. Observation

Observation is data collection by observing objects in the field (Chand, 2025) . In this study, the researcher acted as a non-participant, observing employee work activities and *the award implementation process* at BMT Marhamah Purworejo.

3. Documentation

Documentation is a technique carried out by reviewing various internal documents of an institution, such as pay slips, standard operating procedures (SOPs) for performance appraisals, and the company's organizational structure (Isik, 2025) .

The results of the three data were then analyzed to maintain the validity of the data, the researcher applied the source and method triangulation technique, namely by comparing data from interviews, observations, and documentation to obtain a more accurate and reliable picture related to what was studied (Fathiyyah & Wolor, 2025) .

RESEARCH RESULT

1. *Rewards* at BMT Marhamah KCP Purworejo

Awards are divided into two types: *financial* and non-financial. *Financial awards* are a form of appreciation given to employees for their contributions and performance in the form of monetary rewards with a nominal amount determined based on the level of achievement and the financial capacity of the institution (Ikwuo et al., 2025). *Non-financial awards* are a form of appreciation given to employees who deserve it, not in the form of money but in the form of goods, certificates, charters, or other forms of appreciation such as congratulations, praise, and respect (Melisa, 2025).

Based on an interview with BMT Marhamah Purworejo on May 25, 2025, it was found that the employee *reward* system is generally financial, although non-financial forms of reward are also available. *Financial rewards* vary widely, including incentives, bonuses, special allowances, operational assistance, and seniority-based awards. Incentives are usually given based on each employee's performance as a form of direct appreciation for their contributions. Bonuses are generally distributed at specific times, such as at the end of the year or when the institution reaches predetermined targets, providing additional motivation for all employees to perform optimally (Rizki & Alamsyah, 2024).

In addition to performance-based awards, BMT Marhamah also provides *rewards* in the form of goods or special allowances. For example, when an employee performs the Hajj pilgrimage, the bank provides assistance with operational costs to entertain guests at their home, as a form of moral and material support. This was also conveyed by one of the BMT Marhamah representatives who stated: "For employees who go on the Hajj, we usually help with operational costs to entertain guests who come to their homes." In addition, there are also seniority-based awards, where employees who have served for a long time or demonstrated consistent achievements are given the opportunity to receive special appreciation, one of which is a promotion.

2. Types and Mechanisms *of Awarding Prizes*

The awards implemented by BMT Marhamah KCP Purworejo are a form of appreciation for employee performance. These awards are not given haphazardly, but through measured and objective assessments (Fitriya et al., 2026).

According to Islam, rewarding employees is not simply a management strategy to increase productivity, but rather a form of implementing fair contracts and fulfilling the rights of all human beings. Rewards are based on several Islamic principles: (Bhatti, 2016).

a. Principle of Justice

From an Islamic economic perspective, justice is a fundamental pillar of the reward system. This concept maintains a balance to protect workers' rights from disproportionate demands (Aravik, et.al, 2021). This principle of reciprocity aligns with Allah's promise, as stated in Surah An-Nahl, verse 97 of the Quran.

مَنْ عَمِلَ صَالِحًا مِّنْ ذَكَرٍ اَوْ اُنْثٰى وَهُوَ مُؤْمِنٌ فَلَنُحْيِيَنَّه ۚ حَيٰوةً طَيِّبَةًۚ
وَلَنَجْزِيَنَّهُمْ اَجْرَهُما

Meaning: *"Whoever does good, whether male or female, and he believes, surely We will give him a good life." (QS. An-Nahl: 97)*

b. Principle of Feasibility (*Kifayah*)

Rewards are not only seen as a driver of productivity, but also as a means of perfecting the principles of *kifayah* . These *rewards* are rooted in *maqāṣid al-syarī'ah* (obligatory obligations) , particularly in maintaining the dignity of the soul (*ḥifẓ* al-*nafs*) and financial security. *Rewards* for employee performance serve as an additional economic cushion, ensuring the well-being of workers' families beyond basic needs.

c. Principles of Humanity and Morality

Employees are dignified individuals, not simply tools of production to achieve institutional targets. Therefore, the implementation of *a reward system* must be designed to respect human values and morality. *Rewards* are A form of recognition of the noble existence of humans.

Based on the interview results, the *reward system* at BMT Marhamah Purworejo is determined through employee performance assessment indicators, namely:

Table 1

Employee Performance Assessment Indicators

Prize Categories	**Component Form**	**Success Indicators**
Financial	Basic Salary, Health Allowance, Target Achievement Incentive (*Syaf*), Annual Bonus (SHU).	Attendance, achievement of financing/funding targets, length of service.
Non-Financial	Certification Training, Career Path, Free Umrah (limited quota), Islamic Work Environment.	Loyalty, integrity, and discipline in daily worship.

Source: primary data, BMT Marhamah Purworejo (2025)

These indicators serve as a basis for measuring employee performance. *Awards* are given based on the percentage of successful target achievement, which is divided into three categories: *monthly* , annual, and optional.

In the monthly category, *awards* are based on the percentage of employee target achievement. The following table shows *the monthly award scheme* :

Table 2

***Target Reward Achievement* Percentage**

Target Achievement	**Prize *Percentage***	***Gift* Form**	**How to Give**
70%	50%	Incentive	With salary
80%	75%	Incentive	With salary
100%	100%	Incentives + Incentives in the form of goods (cash)	Natura is separate from salary.

Source: primary data, BMT Marhamah Purworejo (2025)

Awards are given to employees with the highest performance and the greatest contribution to the institution's revenue. *Optional awards* are given for specific programs or conditions as a form of challenge *to* encourage improved performance and innovation.

3. *Appreciation* As Motivation To Worship

According to Islam, compensation *must* begin with a contract/agreement between the institution and the employee to ensure clarity and avoid the risk of *gharar* (unlawful behavior). This is in accordance with Allah SWT's words in the Qur'an, Surah Al-Baqarah, verse 188, which reads, *"Do not spend your wealth among yourselves unjustly, nor bring it to the judge with the intention of spending some of it sinfully, while you know it."*

The research results show that *the reward system* has not been implemented optimally. In the past five years, *awards* have only been given once, in 2018, to one employee. Furthermore, the performance targets used as the basis for *awards* have been consistently increased each period without realistic evaluation of previous achievements.

In addition to *financial rewards* , job promotions are also used as a form of *recognition* at BMT Marhamah Purworejo. However, these promotions tend to be based on the organization's need to fill vacant positions. The promotion process is based on recommendations from superiors or branch managers, making it administrative in nature and not a complete reflection of employee performance.

BMT Marhamah also prioritizes self-reflection, namely self-evaluation of employees' religious and spiritual aspects. Based on the interview results, it is known that in assessing *rewards*, it is not only seen from the achievement of work targets, but also from the aspect of self-reflection or evaluation of employee worship. This is conveyed in the following interview excerpt: "Besides rewards , there is also something called self-reflection here and that is also an assessment point. So in addition to achieving work targets, self-reflection must also be fulfilled. For example, if targets are achieved, but the self-reflection notes that employees often do not perform prayers, then this can affect or reduce *the assessment of rewards* ." Self-evaluation is necessary for each individual, because the purpose of self-evaluation is to correct various errors that occur in daily activities (Wanti & Subiyantoro, 2022) . *Rewards* are not only determined by the achievement of work targets alone; when worldly achievements are achieved but religious obligations are neglected, then *rewards* can be reduced according to management's considerations. This demonstrates a balance between professional and spiritual achievements, in accordance with Islamic principles that emphasize individual responsibility to Allah in every activity.

However, the interview results also revealed the view that *the reward mechanism* is not yet fully perceived as consistent by all employees. This was conveyed by one employee of BMT Marhamah, Purworejo, in the following interview: " *The monthly reward* is actually appropriate, but I think *the annual reward* is still lacking. For example, my management target is IDR 2 billion, while other employees manage up to IDR 5 billion. *The reward percentage* is the same, for example 20%, but the amount received is certainly different. In this case, it can actually be said to be fair, but if we look at the monthly income achievement, employees who manage larger funds automatically get a higher income. So, if we look at the nominal amount, those who manage smaller funds are certainly disadvantaged." Based on this statement, it can be understood that the reward system *at* BMT Marhamah basically uses the same percentage for each employee, so it can be considered fair in terms of calculation. However, in practice, some employees feel that the opportunity to receive *a larger nominal reward* is not completely equal, due to differences in the amount of funds or management targets for which each employee is responsible.

4. The Influence *of Rewards* on Employee Performance and Motivation

The influence *of awards* on employee work motivation can be seen through an interview with an employee of BMT Marhamah Purworejo. The interview results showed that awards *do* not have an instant effect on employee performance. However, *awards* can be a short-term boost that is repeated every month, so that employees feel motivated to achieve the set targets. This is conveyed in the following interview excerpt: "Actually, there is no instant effect. For example, if I get *an award* this month, it motivates me to get *another award* the following month. So every month I stay motivated to try to achieve it." With *awards* , employees are encouraged to maintain productivity so as not to fall behind other colleagues. Although the effect is not too dominant in the short term, consistent and fair awards can foster a sense of loyalty *(* Cantika et al., 2025) . This is because *awards* are seen as a form of attention and appreciation from the institution for employee contributions. When employees feel their efforts are recognized, they will value their work more and are more likely to stay longer at the institution (Sofiastuti & Andriani, 2025) .

Thus, *rewards* are understood as a factor that provides positive encouragement for employees. While the impact isn't always immediate or immediately visible, in the short term, employees experience increased motivation and increased work effort.

5. Implementation of *Rewards* at BMT Marhamah Purworejo

BMT Marhamah Purworejo has designed a *reward system* that encompasses both financial and non-financial rewards. Performance assessments are based on target achievement, discipline, length of service, and even spiritual aspects such as *self-*

reflection. Conceptually, this system adopts human resource management principles to boost employee motivation, productivity, and loyalty.

However, implementation in the field has not been in line with the intended concept. Interviews revealed that *rewards* have not been consistently distributed, resulting in a lack of a strong relationship between performance and *rewards.* In recent years, the annual *reward* has only been given to one employee. This situation has led some employees to view *rewards* not as a realistic goal, but as a policy that is not consistently implemented.

This research shows that adequate employee performance is not enough to guarantee the effectiveness of a *reward system* if its implementation is not consistent. Effective *rewards* must not only be structured but also be implemented accordingly. When employees lack confidence that their achievements will result in *rewards* as a form of appreciation from the company, *the reward's function* as a motivator for employee performance is diminished.

On the other hand, a policy of increasing work targets each period without an evaluation that takes into account market conditions and employee capacity has the potential to create work stress. Although this policy aims to boost productivity, in practice, targets perceived as excessively high can actually reduce work motivation. Therefore, target setting needs to be adjusted to realistic conditions so that *rewards* remain perceived as achievable through improved performance.

In addition to financial rewards, promotions, as a form of non-financial *reward,* are also not fully based on work performance. Research shows that promotions are more influenced by organizational needs and leadership recommendations when a position becomes vacant. This indicates that promotions do not fully serve as a form of appreciation for superior performance, resulting in less than optimal motivation for employees compared to promotions based on competence and work achievements.

6. Analysis of Reward Implementation at BMT Marhamah Purworejo

From an Islamic economic perspective, the *reward system* implemented at BMT Marhamah Purworejo demonstrates an effort to integrate sharia values into human resource management. This is reflected in the use of assessment indicators that are not solely oriented toward achieving work targets but also incorporate spiritual aspects through *self-reflection (muhasabah).* This approach reflects the balance between the material and spiritual dimensions, a key characteristic of Islamic teachings.

Field results show that the implementation of these values still faces several obstacles. The principle of justice (*al-'adl*) not only requires the same assessment indicators for all employees but also requires consistency and transparency in its implementation (Cantika et al., 2025) . When *rewards* are not distributed equally to all employees, the perception arises that the opportunity to receive rewards is not entirely determined by work performance. This perception has the potential to reduce employee trust in the implemented *reward system.*

Apart from justice, transparency is also an important principle in Islamic economics to avoid elements of *gharar*. From an Islamic perspective, ambiguity (*gharar)* in a system has the potential to create uncertainty and dissatisfaction among the parties involved (Lestari & Saidatina, 2025) .

Although BMT has clear assessment indicators, interviews revealed that some employees still question the basis for *reward allocation,* particularly regarding annual *rewards* and job promotions. The research indicates that transparency in communicating *reward procedures and mechanisms* has not been fully achieved. Therefore, the primary issue lies not with the *reward concept* itself, but rather with the implementation and communication of policies to all employees.

This study also found that *rewards* can provide a motivational boost to employees, although their impact is limited and not immediate. *Rewards* serve more as short-term motivation to encourage employees to maintain target achievement each period. Therefore, the research results indicate that the effectiveness of the *reward system* cannot be said to be optimal in improving overall performance. This effectiveness is still influenced by the consistency of reward delivery, clarity of assessment mechanisms, and the alignment of work targets with employee capabilities.

Based on the overall results, it can be concluded that the *reward system* at BMT Marhamah Purworejo has been designed in accordance with Islamic economic principles and has the potential to increase employee work motivation. However, its implementation still requires refinement due to several obstacles encountered, such as inconsistency in *reward distribution,* lack of transparency, and less than optimal objectivity in its implementation. Therefore, improvements are needed to the *reward mechanism,* more open communication of assessment indicators, and periodic evaluation of work targets so that the reward system truly reflects the values of justice (*al-'adl*), trustworthiness, and ihsan as taught in Islamic economics.

The implementation of awards at BMT Marhamah Purworejo demonstrates that conceptually, the institution has attempted to implement a reward system aligned with modern human resource (HRM) principles and Islamic values. *Awards* are used as an instrument to increase employee motivation, loyalty, and performance through measurable assessment indicators. This reflects an effort to create an objective and professional evaluation system.

However, research findings indicate that there remains a gap between the concept and its implementation in the field. Inconsistency in *reward delivery* is a major issue, hindering *rewards* from effectively implementing their strategy as a motivational tool. Employees tend not to use *rewards* as a primary motivator because the chances of receiving them are perceived as small and uncertain. This suggests that *the reward system* has not succeeded in establishing a strong link between work performance and the rewards received.

Furthermore, policies that continually raise work targets without considering market conditions or employee capabilities have the potential to create workplace stress. From a human resource management perspective, overly high targets can demotivate, increase work stress, and reduce employee productivity. *Rewards,* which should be a motivating factor, can lose their meaning if targets are perceived as difficult to achieve. Therefore, institutions need to maintain a balance between targets, employee capacity, and the business environment to ensure effective *reward systems.*

Another issue is promotion practices, which are perceived as being more administrative than performance-based. This suggests that rewards are not entirely based on employee contributions and achievements. Promotions based on competence and merit can encourage healthy competition and improve employee performance. If promotions are not implemented objectively, they can create perceptions of unfairness, which can lead to decreased morale.

From an Islamic perspective, *the reward system* at BMT Marhamah Purworejo fundamentally reflects sharia values, particularly the principles of justice *(al-'adl)* and trust. Performance-based assessments, discipline, and self-reflection demonstrate the institution's efforts to integrate material and spiritual aspects in the workplace. This aligns with Islamic principles that emphasize balance between worldly pursuits and moral and spiritual development.

However, transparency remains a weakness in its implementation. Unclear assessment indicators can create the perception of *gharar* , or uncertainty, which in Islam must be avoided because it has the potential to create dissatisfaction and a sense of injustice. Therefore, transparency regarding the assessment mechanism, *award requirements* , and the basis for promotions is crucial to ensure the system truly reflects Islamic values of justice.

Overall, the implementation of *the reward system* at BMT Marhamah Purworejo has demonstrated an effort to integrate modern management principles with Islamic values. However, its effectiveness remains suboptimal due to issues of consistency, transparency, and objectivity. Improvements in these aspects are needed to ensure that *rewards* function optimally as a means to increase employee motivation, performance, loyalty, and professionalism, in accordance with Islamic principles of justice and trust.

CONCLUSION

Based on the findings of this study, it can be concluded that the reward system implemented at BMT Marhamah Purworejo is conceptually aligned with Islamic values through the provision of both financial and non-financial rewards as a form of appreciation to enhance employee motivation and productivity. The system reflects the Islamic principles of justice (al-'adl), trustworthiness (amanah), and a balance between material and spiritual dimensions in human resource management. However, its implementation has not yet been fully optimized. The findings reveal inconsistencies in reward distribution, limited transparency in the performance evaluation and promotion processes, and a policy of increasing work targets that does not fully consider employees' capacities and operational conditions. As a result, the reward system has not been able to establish a strong link between employee performance and the rewards received, thereby limiting its effectiveness in improving motivation, productivity, and employee loyalty.

From the perspective of Islamic economics, the findings suggest that the effectiveness of a reward system depends not only on its conceptual alignment with Sharia principles but also on the consistency, transparency, and accountability of its implementation. Therefore, this study contributes to the development of Sharia-based human resource management by demonstrating that the internalization of Islamic values should be reflected not only in organizational policies but also in fair, transparent, and sustainable managerial practices.

Practically, BMT Marhamah Purworejo should strengthen the consistency of reward implementation, enhance transparency in its performance evaluation and promotion mechanisms, and establish more realistic work targets to ensure that the reward system operates effectively in accordance with the principles of justice, amanah, and ihsan, while minimizing elements of uncertainty (gharar) in its implementation. Academically, this study provides a foundation for future research to examine the implementation of Sharia-based reward systems in other Islamic financial institutions or Islamic organizations, as well as to investigate the influence of transparency, fairness, and implementation consistency on employee motivation, performance, and loyalty using broader research settings and methodological approaches.

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