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Integrating the AMO Model and Islamic Values to Enhance Employee Performance and Organizational Sustainability

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Abstract

Purpose - This study aims to analyze the influence of the Ability, Motivation, and Opportunity (AMO) dimensions on employee performance and their implications for organizational sustainability in Sharia Rural Banks (BPRS) in Depok City, Jakarta, Indonesia. The study also examines the role of Islamic values, namely Islamic Work Ethics (IWE) and Halal Work Environment (HWE), both as direct predictors and as moderating variables in the relationship between employee performance and organizational sustainability.
Methodology - Employing a quantitative approach using Structural Equation Modeling–Partial Least Squares (SEM-PLS), data were collected from 343 BPRS employees through random sampling across seven institutions.
Findings - The findings reveal that all three AMO dimensions significantly influence employee performance, while employee performance directly contributes to organizational sustainability. Furthermore, employee performance significantly mediates the relationship between AMO and organizational sustainability. Although IWE does not demonstrate a significant effect, HWE is found to exert a direct influence and strengthen the relationship between employee performance and sustainability. These findings underscore the importance of competency-based human resource management and Islamic values in enhancing the resilience and sustainability of Islamic financial institutions.
Implication - This study contributes conceptually by developing a model that integrates the AMO framework and workplace spirituality within the context of Islamic microfinance institutions. In addition, it offers practical implications for BPRS management in designing sustainable work systems that are oriented toward both organizational values and employee performance.
Originality - This study offers a novel contribution by integrating the Ability, Motivation, and Opportunity (AMO) framework with Islamic Work Ethics (IWE) and Halal Work Environment (HWE) as both direct and moderating factors in explaining the linkage between employee performance and organizational sustainability within the underexplored context of Sharia Rural Banks (BPRS) in Indonesia.

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1. INTRODUCTION

Sharia Rural Banks constitute an essential component of the Islamic financial system in Indonesia, playing a significant role in expanding access to financing for low-income communities and the micro sector. The operational sustainability of BPRS is important not only for the institutions individually but also for maintaining national economic stability and resilience. As part of the Islamic microfinance system, BPRS strategically promotes financial inclusion, supports the development of micro, small, and medium enterprises (MSMEs), and provides value-based financing services for communities that remain underserved by commercial banks. According to the Otoritas Jasa Keuangan (2023), BPRS serves as a bridge between Islamic financial principles and the practical financing needs of lower- and middle-income communities in urban and semi-urban areas. Therefore, ensuring the sustainability of BPRS—particularly in terms of business resilience, Sharia compliance, and socio-economic performance has become a critical issue in supporting Indonesia's inclusive and equitable development agenda. In this context, effective human resource management serves as a fundamental pillar for maintaining the long-term competitiveness and sustainability of Sharia Rural Bank institutions.

In Depok, Sharia Rural Bank institutions contribute to strengthening the local economy through accessible Sharia-based financial services that align with the principles of Islamic justice (OJK, 2023). One prominent example is Sharia Rural Bank Al Salaam Amal Salman (alSalaam), which has operated since 1992 and recorded substantial asset growth from IDR 791 million at its establishment to more than IDR 329 billion in 2023 (alSalaam, 2024). This achievement reflects the institution's capability to sustain business growth over time despite facing major challenges, including digital transformation, compliance with minimum core capital regulations, and the enhancement of human resource quality (HR Transformation Team alSalaam, 2024). However, not all BPRS institutions in Depok City have been able to maintain their organizational performance. For instance, Sharia Rural Bank Fajar Artha Makmur had its business license revoked by the Otoritas Jasa Keuangan in 2019 due to a negative Minimum Capital Adequacy Ratio (CAR) and weak managerial governance (OJK, 2019). This phenomenon highlights the critical role of human resource management in maintaining the stability and sustainability of Islamic microfinance institutions. Poor employee performance and misalignment with organizational values may reduce productivity and potentially trigger internal organizational crises (Ali & Al-Owaihan, 2008).

Employee performance plays a central role in supporting organizational sustainability, particularly within Islamic microfinance institutions such as Sharia Rural Banks. In service-oriented organizations, the quality of employee performance affects not only internal productivity but also customers' perceptions of service quality, institutional reputation, and compliance with Sharia principles (Ulrich et al., 2012). For BPRS institutions, high employee performance is reflected in the ability to deliver services that are efficient, transparent, and aligned with Islamic legal principles, thereby enhancing customer loyalty and public trust. Organizational sustainability encompasses not only financial performance but also operational stability, regulatory compliance, and a long-term commitment to social and religious values. High-performing employees tend to be more adaptive to organizational change, actively engaged in process innovation, and capable of maintaining institutional value consistency (Brundtland Commission, 1987; Pfeffer, 2010). These capabilities are increasingly crucial in addressing challenges related to digital transformation, capital regulation pressures, and the growing complexity of the Islamic financial market.

As Islamic financial institutions such as BPRS continue to encounter increasing organizational and environmental challenges, the need for systematic and theory-driven human resource management approaches has become more urgent. One of the most widely adopted frameworks in human resource management research is the Ability–Motivation–Opportunity (AMO) model, which posits that employee performance is primarily influenced by three key factors: individual capability (ability), willingness or work intention

(motivation), and organizational support through participation opportunities (opportunity) (Appelbaum et al., 2000). This model has demonstrated strong relevance across various organizational settings, including the financial services sector.

Boselie et al. (2005) showed that HRM practices aligned with the AMO framework contribute significantly to improving organizational performance, particularly through increasing employee competence, motivation, and engagement. In the context of Islamic banking, Rayner and Morgan (2018) found that the ability and motivation dimensions exert a direct influence on service quality and operational efficiency within BPRS units in West Java. Similarly, Obeidat et al. (2016) demonstrated that opportunity, represented through organizational openness to employee aspirations and work flexibility, positively affects employee retention and productivity. Sultana et al. (2012), in their study of commercial banks in Bangladesh, emphasized that the integration of training (ability), incentives (motivation), and employee involvement (opportunity) constitutes a strategic combination that enhances operational performance and job satisfaction. Within Islamic financial institutions that prioritize ethical values and business blessings (barakah), the AMO framework can be further strengthened by incorporating Islamic value dimensions such as Islamic Work Ethics and halal-oriented governance to establish a more contextualized and impactful human resource management model.

Within the framework of Islamic value-based model development, the variables of Islamic Work Ethics (IWE) and Halal Work Environment (HWE) function not only as direct determinants of employee performance and organizational sustainability but also as moderating variables that strengthen the influence of employee performance on organizational sustainability. Optimal employee performance is widely recognized as a fundamental prerequisite for the sustainability of financial institutions. However, within the context of Sharia Rural Banks (BPRS), which operate based on Islamic principles, sustainability is not merely assessed from financial or operational perspectives but also from moral and spiritual dimensions. In this regard, the roles of Islamic Work Ethics (IWE) and Halal Work Environment (HWE) become highly strategic.

Islamic Work Ethics promotes a work orientation that is not solely focused on material rewards but also emphasizes meaningfulness, honesty, trustworthiness (amanah), and worship-oriented intentions (ibadah) (Ali & Al-Owaihan, 2008). Consequently, when employees demonstrate high performance within an environment characterized by strong Islamic ethical values, the positive impact of such performance on organizational sustainability becomes more substantial. Employees are not only motivated to accomplish their tasks effectively but are also committed to preserving institutional reputation, maintaining Sharia compliance, and ensuring the long-term continuity of organizational values.

A Halal Work Environment also provides a structural and cultural foundation that supports work integrity, compliance with fatwas, and business practices free from usury, gharar, and manipulation. In such an environment, employees' work outcomes are more likely to contribute to sustainability due to the alignment between personal values, organizational behavior, and institutional goals (Tlaiss, 2015). A halal and shari'a-compliant environment is not only a workplace but also a space for spiritual and professional growth.Although the Ability–Motivation–Opportunity (AMO) model has been extensively applied in human resource management studies, most previous research has focused primarily on general organizational settings or profit-oriented enterprises, such as manufacturing companies and conventional banks (Appelbaum et al., 2000; Boselie et al., 2005). Studies examining the implementation of the AMO framework within Islamic financial institutions, particularly Sharia Rural Banks, remain limited. This is despite the fact that BPRS institutions possess unique characteristics, including adherence to Sharia values, a focus on microfinance services, and a strong social mission.

Most previous studies only examined the direct relationship between AMO dimensions and employee performance, without explicitly linking them to organizational sustainability as a long-term strategic outcome. In the context of microfinance institutions such as BPRS,

sustainability becomes a crucial issue because it relates to stability, Sharia reputation, and the sustainability of social functions. Therefore, this study fills the gap by integrating employee performance and organizational sustainability into a single AMO-based model.

In addition, the Islamic contextual variables of Islamic Work Ethics (IWE) and Halal Work Environment (HWE) have rarely been examined as moderating variables in the relationship between employee performance and organizational sustainability. Most previous studies have employed demographic or structural moderating variables rather than normative-religious dimensions. In fact, within Sharia-based organizations, Islamic values may serve as significant reinforcing mechanisms in achieving organizational objectives (Yousef, 2001; Ali, 2005). Accordingly, this study contributes to the literature in two important ways: (1) by integrating AMO dimensions with employee performance and organizational sustainability, and (2) by incorporating Islamic values as both direct determinants and moderating variables in the relationship between employee performance and organizational sustainability.

AMO Theory

AMO Theory was originally proposed by Bailey (1993) and comprehensively developed by Appelbaum et al. (2000). This theory asserts that employee performance is a function of three mutually interacting elements that operate synergistically: individual capability (ability), the drive to contribute (motivation), and the structural opportunities provided by the organization (opportunity). These three dimensions do not function independently; rather, they form an integrated system that determines the extent to which individuals are able to deliver optimal contributions to their organization. In the ability dimension, this theory emphasizes that employees require adequate knowledge, skills, and technical competencies as prerequisites for performance. Boselie et al. (2005), in a review of 104 scientific articles, demonstrated that HRM practices that strengthen the AMO dimension consistently contribute to improved organizational performance. The motivation dimension reflects employees' intrinsic and extrinsic desire to work optimally. In the context of Sharia, this motivation is reinforced by the value of worship, as emphasized by Ali and Al-Owaihan (2008), so that work drive does not solely come from material incentives. Meanwhile, the opportunity dimension refers to organizational conditions that provide employees with room to express their abilities and motivations, including involvement in decision-making and work flexibility, as evidenced by Obeidat et al. (2016) in the context of Sharia financial institutions. Rayner and Morgan (2018) confirmed that ability and motivation exert a direct influence on service efficiency within BPRS units, while Le et al. (2020) established that investment across all three AMO dimensions significantly enhances job satisfaction and employee performance in the banking sector. Accordingly, AMO Theory constitutes a theoretically robust and contextually relevant foundation for explaining the dynamics of human resource performance within Islamic Rural Banks (BPRS).

AMO Model (Ability, Motivation, Opportunity)

The Ability–Motivation–Opportunity (AMO) model has become a dominant framework in studies examining the relationship between human resource management practices and both individual and organizational performance. Since it was initially introduced by Bailey (1993) and further conceptually developed by Appelbaum et al. (2000), the model has been regarded as a comprehensive explanation of how organizational practices can activate human potential to generate optimal work contributions. Within this framework, performance is viewed as the result of a combination of employee capability, motivation to achieve high performance, and opportunities provided by the organization to utilize and express such potential.

Theoretically, the AMO model bridges management practices and organizational outcomes by emphasizing that human resources are not merely managerial objects but strategic actors whose performance is shaped by the interaction between individual

characteristics and workplace systems. Ability refers to employees' relevant knowledge, skills, and work experience. Motivation reflects employees' willingness and intention to contribute optimally, encompassing both intrinsic motivation, such as personal satisfaction, and extrinsic motivation, such as compensation and recognition. Meanwhile, opportunity is defined as the organizational conditions that enable employees to apply their abilities and motivation within a supportive work environment, including participation in decision-making, work flexibility, and organizational support.

Empirical evidence has strongly supported the validity of the AMO framework. For instance, Boselie et al. (2005), in their review of 104 scholarly articles, found that HRM practices enhancing AMO dimensions consistently contributed to improved organizational performance. In the service sector, Katou and Budhwar (2010) demonstrated that AMO constitutes a primary determinant of productivity and efficiency within public service organizations. In the banking sector, research conducted by Le et al. (2020) in Vietnam revealed that investments in training (ability), incentive systems (motivation), and employee participation in decision-making (opportunity) significantly influence job satisfaction and employee performance. Within the context of Islamic financial organizations, the implementation of the AMO model becomes increasingly relevant because the underlying work system strongly emphasizes competency (both professional and Sharia-based), motivation as a form of worship (ibadah), and opportunities to contribute within an ethical framework. Research by Rayner and Morgan (2018) indicated that the ability and motivation dimensions directly influence service efficiency and customer loyalty. Furthermore, Kooij et al. (2010), through a longitudinal study, demonstrated that organizations consistently developing employee abilities and motivation through AMO-based practices were more successful in improving individual performance aligned with organizational objectives. In dynamic work environments such as Sharia Rural Banks (BPRS), the three AMO dimensions not only enhance individual output but also foster a collaborative and productive organizational culture.

Based on these theoretical and empirical findings, it can be concluded that the implementation of AMO principles possesses strong theoretical and empirical foundations for explaining employee performance. Therefore, this study adopts the AMO model to examine the direct effects of ability, motivation, and opportunity on employee performance within Sharia Rural Banks (BPRS) in Depok, while considering the characteristics of Sharia-based organizations that emphasize values, ethics, and sustainability. Accordingly, the hypotheses related to the AMO dimensions are formulated as follows:

H1: Ability has a positive effect on employee performance.
H2: Motivation has a positive effect on employee performance.
H3: Opportunity has a positive effect on employee performance.

Employee Performance

Employee performance constitutes one of the fundamental elements in achieving an organization's strategic objectives. In the human resource management literature, employee performance is defined as the outcome of individual work measured according to organizationally established standards or indicators, including productivity, quality, efficiency, timeliness, and contribution to teamwork (Robbins & Judge, 2019). Employee performance not only reflects how effectively individuals perform their duties but also represents the overall effectiveness of the organizational work system. Within value-based organizations such as Sharia Rural Banks (BPRS), employee performance encompasses additional dimensions, including compliance with Sharia principles, ethical conduct, and service quality that upholds justice and barakah (blessings). High employee performance carries significant long-term implications for organizational sustainability. In this context, sustainability is not merely interpreted as financial continuity but also includes social, ethical, and institutional dimensions that support organizational resilience and long-term growth (Elkington, 1998; Pfeffer, 2010). The Brundtland Commission (1987) further

reinforced this perspective by emphasizing that sustainability requires a balance between economic needs, social sustainability, and the preservation of long-term values.

Numerous studies have confirmed that improvements in employee performance directly contribute to the sustainable achievement of organizational goals. In the financial sector, Khan et al. (2021) demonstrated that banks possessing strong individual performance structures tend to exhibit greater resilience against crises and market fluctuations. In the public sector, Ahmad et al. (2019) found that employee performance effectiveness significantly enhances service accountability and strengthens institutional reputation. Meanwhile, studies within the Islamic organizational context indicate that ethically grounded Sharia-based human resource performance contributes to stakeholder loyalty and reinforces the business sustainability of Islamic financial institutions.

Within the context of Sharia Rural Banks (BPRS), sustainability is determined not only by external factors such as regulatory requirements or core capital adequacy but also by the contributions of human resources operating at the forefront of organizational activities. Consistent, honest, and productive employee performance forms the foundation for business stability, compliance with Sharia rulings (fatwa), and increased public trust in the Islamic financial system. Therefore, employee performance is regarded as a key mediating variable linking human resource management strategies to long-term organizational sustainability. Based on these conceptual foundations and empirical findings, this study proposes the following hypotheses:

H4: Employee performance has a positive effect on sustainability.

H5: Employee performance mediates the relationship between ability and sustainability.

H6: Employee performance mediates the relationship between motivation and sustainability.

H7: Employee performance mediates the relationship between opportunity and sustainability.

Islamic Work Ethics (IWE)

Islamic Work Ethics (IWE) refers to a set of work-related values rooted in Islamic teachings, encompassing principles such as honesty (ṣidq), responsibility (amanah), diligence (ijtihad), sincerity (ikhlas), and the perception of work as a form of worship (‘ibadah). This concept positions work as a means of attaining barakah (blessings) in life rather than merely pursuing material gain. The concept was theoretically developed by Abbas J. Ali (1988) and further expanded by Darwish A. Yousef (2001), who demonstrated that IWE plays a crucial role in shaping employees’ attitudes and work behaviors across various sectors, particularly within value-based organizations such as Islamic financial institutions. Within the context of human resource management, Islamic Work Ethics is believed to significantly enhance employee performance. Employees who perceive work as part of religious devotion tend to exhibit strong intrinsic motivation, a quality-oriented mindset, and a high level of integrity commitment (Ali & Al-Owaihan, 2008). Research conducted by Abbasi et al. (2010) demonstrated that IWE encourages employees to work diligently, act responsibly, and avoid behaviors that may harm the organization. In the context of Islamic financial institutions, IWE not only strengthens individual work ethics but also ensures that all operational activities remain aligned with Islamic principles.

IWE influences not only micro-level outcomes, such as individual performance, but also macro-level outcomes, namely organizational sustainability. Over the long term, the implementation of IWE fosters an ethical, consistent, and value-oriented organizational culture that emphasizes barakah and public trust. Studies by Khan et al. (2015) and Tlaiss (2015) emphasized that Islamic work values reinforce the moral and social foundations of organizations, thereby supporting business continuity through stakeholder loyalty, positive reputation, and social responsibility. For institutions such as Sharia Rural Banks (BPRS), which prioritize social accountability and principles of justice, IWE serves as a spiritual pillar that preserves organizational integrity and institutional relevance amid market dynamics. The role of IWE may also be examined from a moderating perspective,

particularly in the relationship between employee performance and organizational sustainability. High employee performance does not necessarily guarantee sustainability if it is not supported by a strong value system. Within work environments characterized by high performance targets and efficiency pressures, employees may demonstrate strong short-term performance while potentially neglecting ethics, accountability, and social responsibility. In this regard, Islamic Work Ethics functions as a balancing mechanism that strengthens the direction and positive impact of individual performance on the organization's long-term objectives. Yousef (2001) argued that IWE may mediate and moderate the relationship between work behavior and organizational outcomes by emphasizing alignment between spiritual values and corporate goals.

In this study, Islamic Work Ethics is assumed to exert a direct influence on employee performance and organizational sustainability while also functioning as a moderating variable that strengthens the relationship between these two constructs. In the context of Sharia Rural Banks, the consistent implementation of IWE is believed not only to improve employee performance but also to strengthen employees' contributions to the sustainability of Islamic financial institutions.

H8: Islamic Work Ethics has a positive effect on employee performance.
H9: Islamic Work Ethics has a positive effect on sustainability.
H10: Islamic Work Ethics moderates the relationship between employee performance and sustainability.

Halal Work Environment (HWE)

Halal Work Environment (HWE) is an increasingly prominent concept within Islamic value-based management studies, referring to a work environment that not only supports productivity from a technical perspective but also ensures compliance with Sharia principles across all organizational operations. This concept encompasses elements such as work systems free from riba (usury), gharar (uncertainty), and manipulation; fair and non-discriminatory employment policies; and organizational cultures that promote spirituality, justice, and employee well-being (Rashid & Ibrahim, 2008; Khalid & Ali, 2021). Within the context of Islamic financial institutions such as Sharia Rural Banks (BPRS), HWE represents a structural element reflecting the institution's commitment to Sharia integrity in work processes, interpersonal relationships, and managerial policies. The existence of a halal and Sharia-compliant work environment is believed to significantly enhance employee performance. When organizational systems are designed to uphold Islamic principles, employees not only experience spiritual security but also become more motivated to perform optimally due to the alignment between individual and organizational values (Ali, 2005). Research conducted by Othman et al. (2018) demonstrated that HWE is positively correlated with job satisfaction, employee loyalty, and individual performance within Sharia-based organizations. A work environment that upholds halal principles also creates a psychologically healthy atmosphere in which employees feel valued, respected, and treated fairly in accordance with Islamic teachings.

In addition to its direct impact on individual performance, Halal Work Environment also contributes to organizational sustainability. Organizations that comprehensively implement halal principles establish reputations as socially and spiritually responsible institutions. This aspect is particularly important for Islamic financial institutions whose sustainability depends not only on profitability but also on public trust regarding institutional integrity and Sharia compliance (Zulfiqar et al., 2021). By creating a halal work environment, Sharia Rural Bank institutions not only strengthen employee loyalty but also maintain legitimacy in the eyes of external stakeholders, including customers, regulators, and the broader Muslim community. More importantly, HWE also functions as a moderating variable in the relationship between employee performance and organizational sustainability. In many cases, high employee performance does not automatically contribute to sustainability unless it is supported by a healthy and ethical work system. Work environments that contradict moral and spiritual values may weaken the positive

impact of employee performance on long-term organizational objectives. Therefore, the presence of HWE may strengthen or refine this relationship. Research conducted by Khalid and Ali (2021) demonstrated that a halal work environment strengthe the effect of work behavior on organizational outcomes by enhancing employees' sense of responsibility, spiritual attachment, and organizational belongingness. In other words, within a work environment aligned with halal principles, employee performance contributions become more meaningful and sustainable.

Halal Work Environment is positioned not only as a factor directly influencing employee performance and organizational sustainability but also as a moderating variable that strengthens the relationship between employee performance and sustainability, particularly within Sharia-based institutions such as Sharia Rural Banks in Depok.

H11: Halal Work Environment has a positive effect on employee performance.

H12: Halal Work Environment has a positive effect on sustainability.

H13: Halal Work Environment moderates the relationship between employee performance and sustainability.

Organizational Sustainability

Organizational sustainability generally refers to an institution's ability to maintain its long-term existence while continuously delivering economic, social, and environmental value to its stakeholders. The classical definition of sustainability originates from the Brundtland Commission (1987), which defines sustainability as the ability to "meet the needs of the present without compromising the ability of future generations to meet their own needs." In the organizational context, this concept was subsequently operationalized through the Triple Bottom Line approach proposed by John Elkington (1998), emphasizing that the success of modern organizations should not be measured solely by profitability (profit) but must also encompass the dimensions of people (social welfare) and planet (environmental responsibility).

For financial institutions, particularly value-based institutions such as Sharia Rural Banks, sustainability also includes spiritual and Sharia compliance dimensions. Muhammad et al. (2021) argued that sustainability within Islamic financial institutions involves the institution's ability to maintain economic performance, financial stability, and consistency in implementing Islamic principles such as justice, transparency, and barakah (blessings). In practice, this form of sustainability encompasses long-term competitiveness, customer trust, and the organization's capacity to ethically adapt to regulatory and technological changes.

Pfeffer (2010), within the organizational framework, emphasized that human factors—particularly the quality of human resources and their alignment with organizational values—constitute the primary drivers of sustainability. Without employee performance that supports sustainability values and social accountability, organizational strategies are unlikely to achieve long-term success. Empirical research conducted by Ahmed et al. (2019) supports this perspective, demonstrating that organizational commitment to sustainability largely depends on effective performance management and ethical integrity within workplace structures.

Within the context of Sharia-based organizations, sustainability is also closely associated with public perceptions regarding the institution's Sharia reputation, which is strongly influenced by compliance with Islamic rulings (fatwa), halal financial practices, and the implementation of Islamic work ethics. Zulfiqar et al. (2021) demonstrated that the sustainability of Islamic financial institutions is evaluated not only based on business capability but also on the extent to which institutions preserve Islamic values within both internal and external organizational processes. In this study, sustainability is positioned as a strategic organizational outcome achieved through optimal employee performance and reinforced by Islamic values such as Islamic Work Ethics (IWE) and Halal Work Environment (HWE). This approach integrates performance and spirituality dimensions as a sustainability strategy that aligns with the characteristics of Sharia Rural Bank

institutions, which are founded upon value-based principles, social service orientation, and Sharia compliance.

In this study, the conceptual model explicitly distinguishes between individual-level variables, such as ability, motivation, opportunity, employee performance, and Islamic Work Ethics, and organizational-level variables, namely Halal Work Environment and organizational sustainability. This distinction reflects a relevant multilevel approach in explaining how employees' perceptions and behaviors may collectively contribute to institutional sustainability.

This novelty is particularly important because the questionnaire data were collected directly from employees, enabling the measurement of perceptual variables from primary sources, especially in understanding how Islamic values and personal work experiences influence institutional outcomes such as sustainability. Accordingly, the proposed model not only explains the relationships among variables but also bridges the micro-level (individual) and macro-level (organizational) dimensions, which have rarely been comprehensively explored in value-based Sharia Rural Bank research.

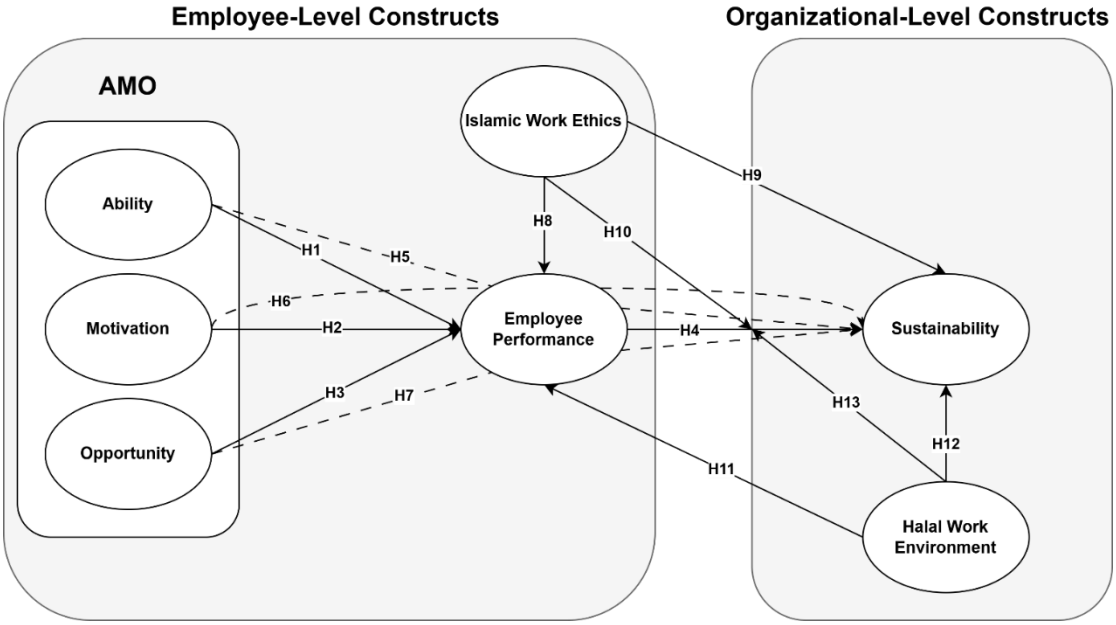


Figure 1. Research Conceptual Framework
Source: Researcher Processed Data (2025)

2. METHODS

This study uses a quantitative approach with a questionnaire instrument based on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). All constructs are designed based on theory and previous empirical findings that have been validated in the context of human resource management and Islamic organizations, with adaptations to the characteristics of BPRS in Indonesia. Each construct is measured using several statement items that are adjusted to the conditions and work characteristics in BPRS, and validated through an adaptive approach to the literature.

Table 1. Research Variable

Variable		Indicators	Source
Ability	ABL1	I possess sufficient knowledge to accomplish my duties at the Sharia Rural Bank (BPRS).	Fareed et al. (2016)
	ABL2	I am capable of effectively utilizing Islamic banking technology.	
	ABL3	I possess the work-related skills required for my current position.	
Motivation	MOT1	I am motivated to work because I perceive my job as a form of worship (ibadah).	Ali and Al-Owaihan (2008)
	MOT2	I have strong enthusiasm to achieve work targets within the BPRS.	
	MOT3	I feel encouraged to provide my best contribution to the BPRS.	
Opportunity	OPP1	I am given opportunities to develop my skills in the workplace.	Fareed et al. (2016)
	OPP2	I am involved in decision-making processes relevant to my work.	
	OPP3	I perceive my work environment as supportive of high performance.	
Employee Performance	EP1	I am able to complete tasks on time and in accordance with established standards.	Robbins and Judge (2019)
	EP2	I frequently receive positive feedback regarding my work performance.	
	EP3	I demonstrate consistency in achieving performance targets.	
Islamic Work Ethics	IWE1	I believe that hard work constitutes part of Islamic values.	Ali (1988); Yousef (2001)
	IWE2	I uphold honesty and trustworthiness (amanah) in my work.	
	IWE3	I avoid unethical behavior in the workplace.	
	IWE4	I strive to maintain Islamic work ethics even when unsupervised.	
Halal Work Environment	HWE1	The work policies implemented by the BPRS are aligned with Sharia principles.	Khalid and Ali (2021)
	HWE2	I perceive my workplace as being free from riba (usury)-based practices.	
	HWE3	The BPRS creates a work environment that respects Islamic values.	
	HWE4	My supervisors and colleagues support the implementation of Sharia values in work-related activities.	
Sustainability	SUS1	I believe that the BPRS where I work is capable of sustaining its operations in the long term.	Elkington (1998); Pfeffer (2010)
	SUS2	The BPRS demonstrates commitment to social and economic well-being.	
	SUS3	The BPRS consistently maintains compliance with Sharia principles over the long term.	
	SUS4	The BPRS is capable of adapting to regulatory and technological changes without compromising its Sharia identity.	

Source: Researcher Processed Data (2025)

The sampling process employed a systematic random sampling technique using an odd–even numbering approach as the initial screening mechanism. Each BPRS institution provided a list of active employees arranged according to employee identification numbers. Respondents were then selected alternately based on odd and even numbering patterns (e.g., odd-numbered employees in BPRS A, even-numbered employees in BPRS B, and so forth) to ensure distributional diversity and minimize dominance bias from a particular branch or job category. The odd–even selection process was adjusted proportionally to the total number of employees within each BPRS institution. This method also considered work-shift rotations and respondent availability during the questionnaire distribution period. The questionnaires were distributed directly in the form of electronic surveys using Google Forms, which were disseminated through the internal WhatsApp groups of each BPRS institution. The distribution process was facilitated by human resource officers or branch operational managers acting as gatekeepers to ensure that only permanent employees, rather than outsourced personnel or trainees, completed the survey instrument.

In the initial stage, data was collected from 361 respondents. Subsequently, a data filtering process was carried out to ensure data quality and input validity. The filtering procedures included the following a total of 11 responses were removed due to incomplete questionnaire completion (missing values exceeding 10%), responses completed within an excessively short period (< 2 minutes) were considered invalid and excluded from the dataset (5 responses), and two respondents identified as internship staff or non-permanent employees were also removed from the dataset. Accordingly, the final number of valid observations eligible for analysis was 343 responses, which were subsequently utilized for model testing using Partial Least Squares Structural Equation Modeling (PLS-SEM).

3. RESULTS

Respondents' Characteristics

A total of 361 questionnaires were successfully collected from seven Sharia Rural Banks (BPRS) operating in Depok. Following the data quality screening process, which included validation of response completeness and the removal of responses that did not meet the established criteria—such as unrealistically short completion times or respondents who were not permanent employees—a total of 343 valid responses remained eligible for analysis. Accordingly, the effective participation rate in this study reached 95.01%, indicating a very high level of respondent engagement. This finding reflects the strong relevance of the research topic to the actual working conditions experienced by Sharia Rural Bank employees, as well as the respondents' commitment to supporting academic initiatives aimed at improving human resource management systems and the sustainability of Islamic financial institutions. The demographic and professional characteristics of the respondents are presented in Table 2.

Table 2 indicates that the majority of respondents were male (54.2%), although the proportion of female respondents was also substantial (45.8%), reflecting a relatively balanced gender representation within BPRS organizations. The most dominant age group was 25–34 years (46.4%), followed by the 35–44-year age group (28.3%), indicating that most respondents were within their productive working age and possessed moderate professional experience. In terms of educational background, the majority of respondents had attained higher education qualifications, with more than half (56.6%) holding a bachelor's degree, reflecting an adequate level of intellectual and professional preparedness in understanding and responding to the work dynamics within Sharia Rural Bank institutions.

Table 2. Respondents' Characteristics

Category	Sub-Category	Frequency (f)	Percentage (%)
Gender	Male	186	54.2%
	Female	157	45.8%
Age	< 25 years	38	11.1%
	25–34 years	159	46.4%
	35–44 years	97	28.3%
	≥ 45 years	49	14.3%
Highest educational Attaiment	Senior High School or Equivalent	36	10.5%
	Diploma	92	26.8%
	Bachelor's Degree	194	56.6%
	Master's Degree	21	6.1%
Length of Employment at BPRS	< 2 years	42	12.2%
	2–5 years	113	32.9%
	6–10 years	127	37.0%
	> 10 years	61	17.8%
Work Unit	Teller/Front Office	88	25.7%
	Marketing/Financing	103	30.0%
	Administration and Operations	90	26.2%
	Human Resources/Finance/General Affairs	62	18.1%

Source: Data Processed (2025)

Regarding tenure, most respondents had worked in Sharia Rural Banks institutions for 6–10 years (37%), followed by those with 2–5 years of experience (32.9%). This finding suggests a relatively stable level of employee loyalty and sufficient work experience to evaluate the effectiveness of human resource management practices. In terms of work units, respondents were relatively evenly distributed across departments, with the largest proportions coming from the marketing/financing division (30%) and front office division (25.7%), both of which constitute the primary customer service functions within BPRS institutions. This respondent composition supports the validity of the data collection process, as participants represented various strategic functions within the organizational structure of BPRS institutions. Consequently, the data generated reflect diverse perceptions regarding employee performance, motivation, Islamic values, and organizational sustainability.

Measurement Model

To ensure that the research instruments are capable of measuring the intended constructs with adequate validity and reliability, an evaluation of the measurement model was conducted using a reflective approach within SmartPLS. The assessment encompassed two primary dimensions: convergent validity and construct reliability. Convergent validity was evaluated through outer loading values and the Average Variance Extracted (AVE), while construct reliability was assessed using Composite Reliability (CR) and Cronbach's Alpha. An outer loading value exceeding 0.70 is considered ideal; however, values ranging between 0.60 and 0.70 remain acceptable within exploratory model contexts. AVE must exceed the threshold of 0.50 to confirm that each construct explains more than 50% of the variance in its indicators, thereby demonstrating adequate convergent validity. CR and Cronbach's Alpha were employed to assess the internal consistency of each construct, with a minimum acceptable threshold of 0.70, as recommended by Hair et al. (2021). Table 3 presents a summary of the measurement model evaluation results.

Tabel 3. Measurement Model

Construct	Range Outer Loading	AVE	CR	Cronbach's Alpha
Ability	0.78 – 0.86	0.679	0.872	0.791
Motivation	0.74 – 0.88	0.663	0.864	0.781
Opportunity	0.76 – 0.85	0.662	0.861	0.774
Employee Performance	0.80 – 0.87	0.704	0.882	0.803
Islamic Work Ethics	0.72 – 0.86	0.658	0.878	0.794
Halal Work Environment	0.59 – 0.85	0.552	0.813	0.701
Sustainability	0.75 – 0.89	0.686	0.889	0.821

Source: Data Processed (2025)

The results of the measurement model evaluation indicate that all constructs achieved AVE values exceeding 0.50 and reliability values above 0.70, confirming adequate convergent validity and satisfactory internal consistency across all measured constructs. The outer loading values for the majority of indicators exceeded the 0.70 threshold, demonstrating that each indicator strongly represents its respective construct. Nevertheless, one item within the Halal Work Environment construct yielded an outer loading value of 0.59. Although this value falls below the ideal threshold, the item was retained in the analysis given its significant conceptual contribution to the construct's meaning, and the AVE value of the construct continued to satisfy the minimum adequacy criterion. Therefore, the measurement model as a whole is deemed satisfactory and suitable to proceed to the structural model assessment stage. Following the evaluation of convergent validity and construct reliability, the subsequent step in the measurement model assessment involved testing for discriminant validity. Discriminant validity aims to confirm that each construct is empirically distinct and measures a unique conceptual domain, without overlapping with other constructs in the model. Within the Partial Least Squares Structural Equation Modeling (PLS-SEM) framework, one of the most widely recommended techniques and one considered more sensitive than traditional approaches such as the Fornell-Larcker criterion is the Heterotrait-Monotrait Ratio of Correlations (HTMT). According to Henseler, Ringle, and Sarstedt (2015), discriminant validity is established when the HTMT value between each pair of constructs is below 0.90 for theoretically similar constructs, or below 0.85 for constructs that are conceptually distinct.

Evaluation Model

Having confirmed that the measurement model satisfies the required standards of validity and reliability, the subsequent step involves evaluating the predictive capacity of the structural model. Two primary indicators employed within the PLS-SEM framework to assess the extent to which independent variables explain and predict the dependent variable are R^2 (R-Square) and Q^2 (Q-Square). The R^2 value reflects the proportion of variance in the endogenous construct that is explained by the exogenous constructs, whereas Q^2 assesses the predictive relevance of the model with respect to data points systematically omitted through the blindfolding procedure. According to Hair et al. (2021), an R^2 value of 0.25 is considered weak, 0.50 moderate, and 0.75 substantial; while Q^2 is regarded as demonstrating predictive relevance when its value exceeds 0.00, with values approaching or surpassing 0.35 indicative of strong predictive accuracy. The evaluation results for the endogenous constructs in this study are presented in Table 4 below:

Table 4. Predictive Relevance

Construct	R^2	Q^2
Employee Performance	0.641	0.448
Sustainability	0.659	0.495

Source: Data Processed (2025)

The employee performance construct yielded an R^2 value of 0.641, indicating that approximately 64.1% of the variance in employee performance is explained by the variables of ability, motivation, opportunity, halal work environment, and Islamic work ethics. Similarly, the sustainability construct obtained an R^2 value of 0.659, demonstrating that more than 65% of organizational sustainability is accounted for by employee performance and the incorporated moderating factors. The Q^2 values for both constructs likewise exceeded the 0.35 threshold, recorded at 0.448 and 0.495 respectively, indicating that the model possesses strong predictive relevance and is statistically meaningful with respect to data points excluded from direct parameter estimation. Accordingly, the structural model in this study not only effectively explains the interrelationships among variables, but also exhibits substantial predictive power concerning employee behavioral outcomes and the future sustainability trajectory of Islamic Rural Banks.

In the PLS-SEM framework, model fit evaluation does not adhere to the strict fit indices applied in Covariance-Based SEM (CB-SEM). Nevertheless, several fit indicators remain applicable for providing an overall assessment of the degree to which the structural model aligns with the empirical data. Three fit indicators were employed in this study: the Standardized Root Mean Square Residual (SRMR), the Normed Fit Index (NFI), and the Chi-square statistic derived from bootstrap estimation. SRMR measures the average discrepancy between observed and predicted covariances, with a value of ≤ 0.08 considered indicative of acceptable model fit. The NFI, in turn, represents the comparative fit between the proposed model and the null model, with values exceeding 0.90 signifying adequate fit. The Chi-square statistic serves as supplementary information; however, within the PLS-SEM context, it does not constitute a primary criterion for model evaluation given the variance-based estimation approach, which is not sensitive to assumptions of normal distribution.

Table 5. Model Fit Index

Model Fit Index	Value
SRMR	0.065
NFI	0.921
Chi-square (with bootstrap)	1,117.320

Source: Data Processed (2025)

The model evaluation results reveal an SRMR value of 0.065, which falls below the 0.08 threshold, thereby demonstrating a good fit between the proposed model and the observed data. The NFI value of 0.921 likewise surpasses the minimum acceptable threshold of 0.90, further corroborating that the structural model is statistically acceptable. Although the Chi-square value of 1,117.320 is relatively large, it is not regarded as the primary criterion within the PLS-SEM context; nonetheless, it is reported here as part of formal model fit documentation. On the basis of these indicators, it can be concluded that the research model demonstrates adequate fit and is suitable for proceeding to the analysis of its theoretical and practical implications.

To assess the predictive capability of the model with respect to new data, a PLS Predict analysis was conducted. The results indicate that the majority of constructs yielded Root Mean Square Error (RMSE) and Mean Absolute Error (MAE) values lower than those of the linear model (LM) benchmark, signifying that the PLS model possesses satisfactory predictive relevance and can be reliably applied within practical decision-making contexts. Therefore, based on the combined evidence from SRMR, NFI, Chi-square, and PLS Predict analyses, it can be concluded that the research model is not only statistically sound but also exhibits strong predictive power, rendering it suitable for formulating both theoretical and practical implications pertaining to human resource management and the sustainability of Islamic Rural Banks.

Table 6. PLS Predict Results (PLS vs LM)

Construct	RMSE (PLS)	RMSE (LM)	MAE (PLS)	MAE (LM)	Conclusion
Employee Performance	0.421	0.448	0.337	0.361	PLS is more predictive
Sustainability	0.395	0.412	0.319	0.341	PLS is more predictive

Source: Data Processed (2025)

The Root Mean Square Error (RMSE) and Mean Absolute Error (MAE) values obtained for both constructs demonstrate that the Partial Least Squares (PLS) model generates lower prediction error rates relative to the standard linear model (LM) benchmark. Based on these findings, it can be concluded that the research model possesses strong out-of-sample predictive capability, rendering it not only theoretically valid but also practically reliable for forecasting employee performance and the sustainability of Islamic Rural Banks (BPRS) in the future.

Structural Model

Having established that the measurement model satisfies the requisite standards of validity and reliability, and that the structural model demonstrates adequate fit and strong predictive relevance, the subsequent step involves examining the relationships among latent constructs within the model through path analysis.

Table 7. Path Analysis

Hypothesis Code	Relationships Between Variables	Path Coefficient (β)	t-statistic	p-value	Decision
H1	Ability → Employee Performance	0.211	3.128	0.002	Accepted
H2	Motivation → Employee Performance	0.285	3.921	0.000	Accepted
H3	Opportunity → Employee Performance	0.334	4.761	0.000	Accepted
H4	Employee Performance → Sustainability	0.384	5.307	0.000	Accepted
H5	Ability → Employee Performance → Sustainability (mediasi)	0.081	2.610	0.009	Accepted
H6	Motivation → Employee Performance → Sustainability (mediasi)	0.110	2.967	0.003	Accepted
H7	Opportunity → Employee Performance → Sustainability (mediasi)	0.128	3.526	0.001	Accepted
H8	Islamic Work Ethics → Employee Performance	0.072	1.212	0.226	Rejected
H9	Islamic Work Ethics → Sustainability	0.103	1.487	0.138	Rejected
H10	Employee Performance × Islamic Work Ethics → Sustainability	0.099	1.540	0.124	Rejected
H11	Halal Work Environment → Employee Performance	0.233	3.327	0.001	Accepted
H12	Halal Work Environment → Sustainability	0.179	2.732	0.007	Accepted
H13	Employee Performance × Halal Work Environment → Sustainability	0.145	2.804	0.005	Accepted

Source: Data Processed (2025)

Of the 13 hypotheses proposed, 10 were supported with statistical significance, while 3 were rejected due to p-values exceeding 0.05 and t-statistics falling below the 1.96 threshold. The findings demonstrate that ability, motivation, and opportunity significantly contribute to enhancing employee performance, which in turn exerts a substantial effect on organizational sustainability. The mediating role of employee performance was likewise confirmed as statistically significant in bridging the influence of the AMO components on

sustainability. In contrast, Islamic Work Ethics did not exhibit a significant direct effect on either employee performance or organizational sustainability, nor did it demonstrate a significant moderating role. This suggests that the internalization of religious values has not yet been fully reflected in measurable performance outcomes, or has not been structurally accommodated within the organizational system. Conversely, the Halal Work Environment demonstrated a positive influence both directly and in strengthening the relationship between employee performance and sustainability, indicating that a Sharia-based work environment can meaningfully enhance the effectiveness and organizational resilience of Islamic Rural Banks (BPRS).

4. DISCUSSION

This study finds that employee performance exerts a direct and significant effect on sustainability ($\beta = 0.384$; $p < 0.001$), affirming the preceding argument that employee performance constitutes a foundational pillar for the sustainability of Islamic microfinance institutions. This finding is particularly relevant within the BPRS context, where institutions must simultaneously navigate operational challenges such as digitalization and core capital regulation, while upholding Sharia values and maintaining public trust. As elaborated in the background of this study, the revocation of the operating license of Sharia Rural Bank Fajar Artha Makmur by the Financial Services Authority (OJK) underscores the institutional vulnerability that arises in the absence of high-performing human resources aligned with organizational values.

Empirical support for the AMO framework is further evidenced by the significant influence of all three of its dimensions on employee performance: ability ($\beta = 0.211$), motivation ($\beta = 0.285$), and opportunity ($\beta = 0.334$), all with p-values below 0.01. These results confirm that within the BPRS context, organizational success is substantially contingent upon the degree to which individuals possess technical competence, moral or spiritual motivation to perform, and structural opportunities to express those capabilities. This finding reinforces the conclusions of Obeidat et al. (2016), who demonstrated that the AMO framework consistently contributes to the efficiency and productivity of Islamic financial institutions.

The Islamic Work Ethics (IWE) variable did not demonstrate a significant direct effect on either employee performance or organizational sustainability, nor did it exhibit a significant moderating role. This outcome invites critical reflection on the assumption that the internalization of Islamic values in the workplace will automatically translate into behavioral change or improved work outcomes in the absence of an organizational system that structurally embodies those values. An alternative interpretation is that IWE may already be regarded as a baseline normative standard among BPRS employees, thereby diminishing its function as a differentiating variable in performance outcomes. In contrast, the Halal Work Environment (HWE) proved statistically significant both as a direct predictor of employee performance ($\beta = 0.233$) and sustainability ($\beta = 0.179$), as well as in its moderating capacity ($\beta = 0.145$). These findings indicate that a workplace structure and culture grounded in halal principles plays a strategic role in enhancing the effectiveness of employees' contributions toward the organization's long-term objectives. This conclusion is further supported by the demographic profile of the respondents, the majority of whom fall within the productive age bracket of 25 to 34 years, hold undergraduate degrees, and have 6 to 10 years of tenure. This profile suggests that most respondents are in a mature career phase and are directly engaged in core BPRS operational processes such as financing and customer service, thereby reinforcing the validity of the data, as responses were provided by individuals with direct contextual knowledge and firsthand experience of organizational dynamics.

These findings strengthen the theoretical framework proposing that employee performance serves as a critical mediating mechanism linking human resource

management practices — operationalized through the AMO framework — with organizational sustainability. The model offers a novel theoretical contribution by positioning employee performance as a strategic bridge between the micro level of the individual and the macro level of the organization, while simultaneously introducing Islamic values not merely as principles of professional conduct, but as a managerial system capable of reinforcing the organization's sustainability trajectory. Accordingly, this study not only addresses existing gaps in the literature concerning the AMO framework and Islamic financial institutions, but also provides an empirical foundation for the development of more contextually grounded, value-driven, and long-term oriented human resource policies within BPRS.

5. CONCLUSION

This study concludes that the sustainability of Islamic Rural Bank is substantially contingent upon the quality of employee performance, which is in turn significantly influenced by the dimensions of ability, motivation, and opportunity as delineated within the AMO framework. Within the context of Islamic microfinance institutions that prioritize values and divine blessings (barakah), employee performance not only affects internal operational efficiency but also serves as a primary pillar in cultivating public trust and ensuring long-term operational continuity. The study further reveals that although Islamic Work Ethics holds considerable conceptual significance, its influence on both performance and sustainability has not been empirically demonstrated as statistically significant within this particular context, thereby underscoring the need for institutional efforts to internalize these values in a more structured and systematic manner. The Halal Work Environment is confirmed to play a pivotal role both as a direct determinant and as a moderating variable, reinforcing the relationship between employee performance and organizational sustainability.

The practical implications of these findings are highly relevant for BPRS leadership and regulatory bodies alike. Strengthening technical training programs, providing contribution-based incentive schemes, and establishing participatory work systems represent concrete measures for enhancing human resource quality. Furthermore, it is imperative for management to cultivate a work environment that is not merely formally halal in its designation, but one that substantively reflects Sharia values across organizational policies and institutional culture. Through this integrated approach, BPRS institutions can develop a work system that harmoniously aligns professional excellence, Islamic values, and a long-term sustainability vision.

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No new data were created or analyzed in this study. Data sharing does not apply to this article.

Author Contributions

Conceptualization - D.K. and C.N.; Data curation - D.K. and C.N.; Formal analysis - T.I. and S.W.; Funding acquisition - D.K. and C.N.; Investigation - T.I. and S.W.; Methodology - D.K. and C.N.; Project administration - C.P.; Resources - D.K. and C.N.; Supervision - D.K.; Validation - D.K. and C.N.; Visualization - D.K. and C.N.; Writing - original draft - D.K., C.N., T.I., S.W. and C.P.; Writing - review & editing - D.K., C.N., T.I., S.W. and C.P.

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