

BAB V

PENUTUP

1. Kesimpulan

Kesimpulan yang diperoleh berdasarkan hasil dan pembahasan penelitian ini, sebagai berikut:

- 1.1 Variabel yang paling dominan memengaruhi *work performance* karyawan pada KSPPS BTM Sumatera Barat adalah *spiritual well-being*. Variabel *human capital*, *spiritual leadership*, *workplace spirituality*, *work engagement* dan *turnover intention* berpengaruh tidak signifikan.
- 1.2 Variabel yang paling dominan memengaruhi *spiritual well-being* karyawan pada KSPPS BTM Sumatera Barat adalah *human capital*. Variabel *spiritual leadership*, *workplace spirituality*, *work engagement* dan *turnover intention* berpengaruh tidak signifikan.
- 1.3 Variabel *spiritual well-being* tidak mampu memediasi pengaruh *human capital*, *spiritual leadership*, *workplace spirituality*, *work engagement* dan *turnover intention* terhadap *work performance* karyawan pada KSPPS BTM Sumatera Barat (*no-effect non-mediation*).

2. Implikasi Penelitian

Implikasi yang diperoleh berdasarkan hasil dan pembahasan penelitian ini, sebagai berikut:

- 2.1 Penelitian ini memberikan gambaran bahwa *human capital* sangat berpengaruh terhadap *spiritual well-being* yang dirasakan karyawan. *Spiritual well-being* yang dirasakan sangat berpengaruh terhadap peningkatan *work performance* karyawan.
- 2.2 Konsep *spiritual well-being* merupakan konsep baru dalam penelitian pada Lembaga Keuangan Mikro Syariah, sehingga temuan ini berguna bagi Lembaga keuangan Mikro Syariah, khususnya KSPPS BTM Sumatera Barat yang terus berkembang hingga saat ini.

3. Rekomendasi

Rekomendasi berdasarkan temuan dalam penelitian ini, sebagai berikut:

- 3.1 Bagi Lembaga Keuangan Mikro Syariah, khususnya KSPPS BTM Sumatera Barat untuk menempatkan penguatan *spiritual well-being* sebagai fondasi nilai kerja karyawan, bukan semata-mata sebagai instrumen penghubung kebijakan organisasi terhadap kinerja. Keseimbangan antara aspek material dan spiritual dalam aktivitas sehari-hari mampu mendorong kinerja secara langsung.
- 3.2 Bagi Lembaga Keuangan Mikro Syariah khususnya KSPPS BTM Sumatera Barat, bahwa pengelolaan sumber daya manusia perlu dilakukan dengan lebih terintegrasi dengan menghubungkan pengembangan *human capital* dengan aspek *spiritual well-being* dengan sistem kerja dan evaluasi kinerja yang jelas dan terukur.
- 3.3 Bagi peneliti selanjutnya untuk mengembangkan model penelitian dengan mengeksplorasi variabel mediasi atau moderasi alternatif yang berpotensi menjelaskan hubungan antara faktor-faktor organisasi dengan *work performance*. Memperluas objek dan metode penelitian, dengan menambah jumlah dan variasi lembaga keuangan Syariah, serta mengombinasikan pendekatan kuantitatif dengan kualitatif (*mix method*).

4. Keterbatasan Penelitian

Keterbatasan yang perlu diperhatikan dalam penelitian ini adalah objek penelitian yang dikhususkan pada satu Lembaga Keuangan Mikro Syariah, yaitu KSPPS BTM Sumatera Barat sehingga jumlah responden terbatas dan hasil yang didapatkan kurang maksimal. Teknik pengumpulan data juga terbatas dengan angket dan dokumentasi.

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