

## Interpretation of Work Meaningfulness as a Trigger for Self-Driven Motivation in KSPPS Employees of KSPPS BMT Mandiri Sejahtera East Java

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### ABSTRACT

This study examines how employees of KSPPS BMT Mandiri Sejahtera East Java interpret the meaning of their work and how these interpretations foster self-driven motivation. In Islamic microfinance institutions, work extends beyond economic objectives to encompass social and religious responsibilities, making work meaningfulness an important source of intrinsic motivation. This study employs a qualitative phenomenological approach. Data were collected through in-depth interviews, observation, and documentation involving employees of KSPPS BMT Mandiri Sejahtera East Java and analyzed using the Miles and Huberman interactive model, including data reduction, data display, and conclusion drawing. The findings indicate that employees perceive work as an act of worship, a trust, a form of community service, and a means of empowering the local economy. These interpretations are shaped by the interaction of personal values, organizational culture, leadership, and the social environment. Meaningful work encourages self-driven motivation, reflected in employees' initiative, responsibility, commitment, perseverance, and enthusiasm without relying primarily on external rewards. The study concludes that work meaningfulness is a key psychological foundation for developing sustainable intrinsic motivation in Islamic microfinance institutions. These findings contribute to the literature on meaningful work and provide practical insights for strengthening human resource management through the integration of organizational and Islamic values.

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## 1. INTRODUCTION

The development of the Islamic finance industry in Indonesia in recent years has experienced quite rapid growth. The increase is marked by the increasing level of Islamic financial literacy and inclusion as well as the increasing need for public financial services that operate based on Islamic principles. In this development, the Sharia Savings and Loan and Financing Cooperative (KSPPS) has a strategic position as a microfinance institution that not only carries out the function of financial intermediation, but also plays a role in empowering the community's economy through micro business financing and improving the welfare of members. Therefore, the success of an organization is not only determined by the effectiveness of the operational system, the use of technology, and institutional governance, but also influenced by the quality of the human resources who manage the organization (Wahid Wachyu Adi Winarto, 2021). From a contemporary organizational perspective, employees are seen as strategic capital so that psychological aspects that affect work behavior are one of the important factors that need attention.

One of the concepts that is increasingly discussed in the study of organizational behavior is *work meaningfulness*. This concept refers to how a person views his or her work as an activity that has meaning, value, and purpose that is important in his or her life (Steger et al., 2012). In this study, *work meaningfulness* It is understood as an individual's subjective experience when assessing their work as something meaningful, providing life purpose, and producing benefits for themselves and others. On the other hand, *self-driven motivation* It is understood as the intrinsic drive that arises from an individual's self-awareness to work voluntarily, responsibly, and commit without relying on pressure or reward from the external environment (Dec, 2000). Studies have shown that individuals who are able to find meaning in their work tend to have intrinsic motivation, work attachment (*work engagement*), job satisfaction, and higher organizational commitment compared to individuals who view work solely as a source of income (Frank Martela, 2023).

The importance of the study of the meaning of work is also influenced by changes in labor orientation in the modern era. Today, workers no longer only pursue financial compensation, but also expect jobs that are able to provide meaning, opportunities for growth, and real contributions to society. This shift in orientation shows that work motivation increasingly leads to intrinsic motivation that is formed through the way individuals interpret their work (Deci & Ryan, 2000). This condition is becoming increasingly relevant in organizations based on certain values, including Islamic financial institutions that integrate economic goals with social missions and religious values (Dec, 2000).

In the context of KSPPS BMT Mandiri Sejahtera East Java, employees are not only required to achieve organizational targets, but also carry out social roles through community economic empowerment based on sharia principles. Therefore, the work carried out has the potential to be perceived as a form of worship, trust, as well as community service. However, each employee has a different way of interpreting their work. Some view work as a medium to obtain blessings while providing benefits to society, while others are more oriented towards fulfilling economic needs (Badaruddin, Yusriadi, & Fatmasari, 2025). These differences in perspective are expected to affect the level of *self-driven motivation* that employees have in carrying out their duties and responsibilities.

Research on *work meaningfulness* has developed widely in the field of organizational psychology and human resource management. (Hackman, J. R., and Oldham, 1974) explains that the meaning of work is influenced by job characteristics, such as skill variation (*skill variety*), task identity (*task identity*), and the significance of the task (*task significance*). Furthermore, (Rosso, Dekas, & Wrzesniewski, 2010) argues that the meaning of work is formed through the interaction between individual characteristics, social relationships, the organizational environment, and spiritual values. Meanwhile, Steger et al. (2012) introduced three main dimensions *work meaningfulness*, namely *positive meaning in work*, *meaning making through work*, and *greater good motivation*, which until now has been widely used as a conceptual basis in research on the meaning of work. In line with that, *Self-Determination Theory* developed by Deci and Ryan (2000) explains that intrinsic motivation grows when an individual's psychological needs for autonomy, competence, and connectedness can be met so that the individual is encouraged to work based on the values and goals he believes in, rather than because of external impulses.

Although research on *work meaningfulness* Much has been done, most of the previous research has focused on business organizations and commercial enterprises with a quantitative approach that focuses on the relationships between variables (Widodo, Wening, Nakuloadi, Rustiana, & Saifuddiin, 2024). On the other hand, the research examines in depth how employees of Islamic microfinance institutions interpret the meaning of work and how this interpretation encourages the formation of *self-driven motivation*. It is still relatively limited. In addition, a phenomenological approach that seeks to understand the subjective experience of employees in interpreting their work has also not been widely used. These conditions show the presence of *research gap* that need to be bridged, especially in the context of organizations based on Islamic values.

Based on these gaps, this study aims to analyze the interpretation *work meaningfulness* employees of KSPPS BMT Mandiri Sejahtera East Java, identify the factors that form this interpretation, and explain how the meaning of work is able to give rise to *self-driven motivation*. This study uses a phenomenological approach to gain a deep understanding of the subjective experience of employees in interpreting the work they do so as to be able to provide a more comprehensive picture of the meaning of work in Islamic microfinance institutions (Allan, Autin, & Duffy, 2016).

The results of the study show that KSPPS employees of KSPPS BMT Mandiri Sejahtera East Java not only view work as a means of earning income, but also as a form of worship, trust, self-development media, and real contribution to the economic empowerment of the community. Such interpretations are shaped by individual factors, organizational factors, and social factors, with religiosity as the most dominant factor. The study also found that the higher the level of work meaning that employees feel, the stronger the intrinsic motivation that encourages them to work voluntarily, responsibly, committed, and service-oriented (Seo, Mahudin, & Sohn, 2022). The findings are expected to enrich the development of theories about *work meaningfulness* in sharia-based organizations while contributing to the study of the relationship between the meaning of work and *self-driven motivation* in Islamic microfinance institutions.

## 2. METHODS

This study applies a qualitative approach with phenomenological design to gain a deep understanding of the subjective experience of employees in interpreting *work meaningfulness* as a factor that drives the emergence of *self-driven motivation*. The phenomenological approach was chosen because it provides an opportunity for researchers to explore the meanings constructed by individuals based on their first-hand experiences (Helaluddin, 2020). The research was carried out at KSPPS BMT Mandiri Sejahtera East Java, an Islamic microfinance institution that carries out organizational activities based on Islamic economic principles. Through this approach, researchers can comprehensively explore how employees construct the meaning of their work in the context of sharia-based organizations.

The selection of informants is carried out using the *purposive sampling*, i.e. determining participants based on certain considerations relevant to the research objectives. Informants are selected because they have experience, knowledge, and direct involvement in the organization's activities (Palinkas et al., 1968). The main informants consist of the Head of the Development and Logistics Section, the Head of the Marketing Section, and the Head of the Operational Section who have a relatively long working period so that they are considered able to provide in-depth information about organizational culture, work values, and employee motivation dynamics at KSPPS BMT Mandiri Sejahtera East Java.

The research stage begins with conducting a preliminary study to recognize and formulate the phenomenon to be studied. Furthermore, the researcher developed interview guidelines based on the dimension of *Work Meaningfulness* developed by Steger, Dik, and Duffy (2012) and the concept of *Self-Determination Theory* introduced by Deci and Ryan (2000). After obtaining a research permit, the data collection process is carried out through observation, in-depth interviews, and documentation. The data that has been collected is then transcribed, classified based on research themes, analyzed, and tested for validity using triangulation techniques to produce reliable findings.

In this study, the researcher acts as a human instrument, which is the main instrument that is directly involved in the entire research process from data collection to interpretation. To support the

implementation of the research, several supporting instruments were used in the form of semi-structured interview guidelines, observation sheets, voice recording devices, field notes, and organizational documents related to the institution's profile, organizational structure, and employee work activities.

Data collection is carried out through three main techniques. The first technique is observation used to directly observe employee work activities, interaction patterns between employees, and work culture that develops in the KSPPS BMT Mandiri Sejahtera East Java. The second technique is in-depth interviews (*in-depth interview*) with a semi-structured format to explore employees' experiences, views, and meanings of the work they carry out as well as their relationship with intrinsic motivation. The third technique is documentation, which is collecting various relevant documents, such as institutional profiles, organizational structures, activity reports, and other documents that support research needs (Qomaruddin, 2024).

Data analysis was carried out using an interactive model (Miles and Huberman, 1994) which includes three stages, namely data reduction (*data reduction*), data presentation (*data Display*), as well as withdrawal and verification of conclusions (*conclusion drawing and verification*). In the data reduction stage, the researcher selects, simplifies, and groups information according to the focus of the research. Furthermore, the data is compiled in the form of a systematic description to facilitate the analysis and interpretation process. The final stage is carried out by formulating conclusions based on the patterns, themes, and relationships between categories found, then testing the consistency of findings through triangulation of sources, triangulation of techniques, and re-checking the results of interviews to ensure the validity and credibility of the research data.

### 3. FINDINGS AND DISCUSSION

#### a. Interpretation of Work Meaningfulness in KSPPS Employees of BMT Mandiri Sejahtera East Java

The results of the study show that KSPPS employees of BMT Mandiri Sejahtera East Java interpret *work meaningfulness* as a psychological experience that goes beyond mere economic orientation. Based on the results of observations, in-depth interviews, and documentation of the three main informants, it was found that work is interpreted as a form of worship, trust, community service, self-development media, and a means of contributing to the economic empowerment of the ummah through the application of sharia economic principles. These findings directly answer the formulation of the first problem of how employees interpret the meaning of the work they undertake. All informants showed a relatively consistent perception that work at KSPPS BMT Mandiri Sejahtera is not only a source of income, but also part of a life goal that has spiritual, social, and professional values. This condition shows that the meaning of work that employees have is formed through subjective experiences that develop during the implementation of organizational tasks. The interpretation is reflected through three dimensions *Work Meaningfulness* submitted (Steger, Dik, & Duffy, 2012) i.e. *Positive Meaning in Work*, *Meaning Making Through Work*, and *Greater Good Motivation*. On the dimensions *Positive Meaning in Work*, the informants felt that their work provided positive value because it was able to help the community obtain fair Islamic financial services and prevent the community from the practice of loan sharks. On the dimensions *Meaning Making Through Work*, work is seen as a means of gaining experience, improving competence, expanding insight into sharia economics, as well as forming one's identity as a person who provides benefits to others. While in the dimension *Greater Good Motivation*, all informants believe that the work carried out has a wide social impact because it contributes to the economic empowerment of the community, improves the welfare of cooperative members, and strengthens the implementation of the Islamic economic system. Thus, the results of the study show that the meaning of employee work does not only come from the work activity itself, but also from the belief that the work has a greater purpose for personal and community life.

The findings of this study support the theory (Steger et al., 2012) which explains that the meaning of work is a subjective experience when individuals view their work as valuable, provide life goals, and have social contributions. The results of the study are also in line with the views of (Michael F. Steger,

2019) which states that meaningful work will improve the quality of life because individuals are able to connect work activities with personal values and life goals that they believe in. In addition, the results of this study are consistent with the research (Rosso et al., 2010) who found that the meaning of work is formed through the relationship between individual identity, the work environment, and contribution to society. However, this study shows different characteristics compared to most previous studies conducted on business or corporate organizations. In the context of KSPPS BMT Mandiri Sejahtera East Java, the meaning of work is more built through religious values and worship orientation so that the spiritual dimension becomes a very dominant part in shaping the interpretation of work. These findings expand the concept *work meaningfulness* by showing that in sharia-based organizations, the meaning of work is not only influenced by professional values and organizational goals, but also by the religious beliefs inherent in the individual (Luqmanul Hakiem Ajuna, 2021). Therefore, the implications of this study show that the development of human resources in Islamic financial institutions needs to be directed at strengthening the meaning of work based on spiritual values, not only through improving technical competence. Further research can test whether the religious dimension has the same influence on *work meaningfulness* in other Islamic financial institutions or even in public sector organizations that are oriented towards social services.

#### **b. Factors That Form the Interpretation of Work Meaningfulness in KSPPS Employees of KSPPS BMT Mandiri Sejahtera East Java**

The results of the study show that the interpretation of *work meaningfulness* in KSPPS employees of KSPPS BMT Mandiri Sejahtera East Java is formed through the interaction of three main groups of factors, namely individual factors, organizational factors, and social factors. This finding is an answer to the formulation of the second problem which aims to identify the factors that shape the meaning of employee work. Based on the interview results, the individual factor emerged as the most dominant factor because all informants associated their work with religious values, personal beliefs, life goals, internal motivations, and work experiences that they had lived over the years. The informants view work as a mandate that must be carried out responsibly as well as a form of worship to Allah SWT. These religious values are the basis for building the perception that work has a broader meaning than just economic activity. In addition to individual factors, organizational factors also make an important contribution through an organizational culture based on sharia principles, supportive leadership, training opportunities, and a work environment that provides room for employees to develop. This condition makes employees better understand the organization's goals and realize that the work done has high social value. On the other hand, social factors are formed through the experience of employees when helping members obtain financing, develop businesses, improve the welfare of members' families, and witness firsthand the positive impact of services provided to the community (Rosso et al., 2010). The experience reinforces the belief that their work really provides real benefits to the surrounding environment, further increasing the perception of the meaning of work.

The results of this study are consistent with the theory (Lysova, Allan, Dik, Duffy, & Steger, 2019) which explains that *work meaningfulness* formed through a combination of individual, organizational, and social factors. The research findings also support the opinion (Rosso et al., 2010) which affirms that the meaning of work develops through the interaction between personal identity, social relationships, and the context of the organization in which the individual works. However, this study produces new findings that enrich the theory because it shows that in the context of Islamic microfinance institutions, religious values are a more dominant factor than organizational and social factors. Most previous research has placed organizational culture or work characteristics as the main factor shaping job meaning, while this study shows that spiritual beliefs are the main foundation that shapes the way employees interpret their work. Thus, this study provides a theoretical contribution in the form of strengthening the perspective that the religious dimension needs to be considered as an important factor in the formation of *work meaningfulness* in organizations based on Islamic values. In practical terms, these findings indicate that organizations need to build a work culture that is not only oriented towards achieving targets, but also reinforcing employees' spiritual values, character development, and

social responsibility. Future research can develop conceptual models that integrate religiosity as a shaping variable *work meaningfulness* So that it can be tested on various types of sharia-based organizations and other non-profit organizations.

### c. Interpretation of Work Meaningfulness as a Trigger for Self-Driven Motivation in KSPPS BMT Mandiri Sejahtera East Java Employees

The results of the study show that the interpretation of *work meaningfulness* Acts as the main trigger for the emergence of *self-driven motivation* to employees of KSPPS BMT Mandiri Sejahtera East Java. This finding answers the formulation of the third problem regarding the relationship between the meaning of work and the emergence of motivation that comes from within employees. Based on the interview results, employees who view their work as worship, trust, and a form of social contribution show a high level of intrinsic motivation. This motivation is reflected in the work ethic, commitment to the organization, the ability to take initiative, a sense of responsibility, and perseverance in completing tasks without having to rely on external supervision or rewards. Employees still show high dedication despite facing various job challenges because they understand that the work they do has a greater purpose than just getting financial compensation. This condition shows that the meaning of work is a source of psychological energy that encourages employees to work voluntarily, consciously, and consistently in providing the best service to cooperative members (Allan et al., 2016). Thus, the higher the level of work meaning felt by employees, the stronger the internal drive that forms *self-driven motivation* in carrying out daily work.

These findings reinforce *Self-Determination Theory* developed by (Dec, 2000) which explains that intrinsic motivation arises when individuals feel that the activities carried out have value, goals, and are able to meet psychological needs in the form of *autonomy*, *competence*, and *relatedness*. The results of the study are also in line with the research (Marylene Gagne and Edward L. Deci, 2005) and (Kaylyn McAnally and Martin S. Hagger, 2024) which states that intrinsic motivation results in higher work commitment, commitment, creativity, and work resilience than motivation that is based solely on external factors. However, this study shows different characteristics because in the context of KSPPS BMT Mandiri Sejahtera East Java, *self-driven motivation* not only built through the fulfillment of psychological needs as described in *Self-Determination Theory*, but it is also strengthened by religious values, worship awareness, and service orientation to the community. Thus, this research provides a scientific contribution in the form of theoretical enrichment *Self-Determination Theory* through the addition of a spiritual perspective as a factor that strengthens the relationship between *work meaningfulness* and *self-driven motivation* in sharia-based organizations. The practical implications of these findings suggest that organizations can increase employee intrinsic motivation not only through reward or incentive systems, but also by building a work environment that fosters work meaning, strengthens values-based organizational culture, and provides opportunities for employees to feel the social impact of their work (Allan et al., 2016). Further research is suggested to test the relationship model between *work meaningfulness*, religiosity, and *self-driven motivation* using quantitative approaches or mixed methods (*mixed methods*) so that the relationship between variables can be tested more comprehensively in various Islamic financial institutions in Indonesia.

## 4. CONCLUSION

This study concludes that employees of KSPPS BMT Mandiri Sejahtera East Java perceive work not merely as a source of income but as an act of worship, a trust, a means of self-development, and a contribution to community welfare through Islamic economic values. Work meaningfulness is shaped by the interaction of individual, organizational, and social factors, with religious values serving as the most influential foundation. The findings demonstrate that meaningful work fosters self-driven motivation, reflected in employees' initiative, responsibility, confidence, commitment, and dedication to serving members and society. The study supports the concepts of Work Meaningfulness and Self-Determination Theory while extending the literature by highlighting the central role of religious values

in strengthening intrinsic motivation within Islamic microfinance institutions. Practically, the findings suggest that reinforcing a sharia-based organizational culture and integrating religious values into human resource management can enhance employee motivation and performance. Future research is recommended to examine different types of Islamic financial institutions and apply mixed-method approaches to provide broader insights into the relationship between work meaningfulness and self-driven motivation.

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