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**THE INTERACTIVE OF SHARI'AH LEADER-FOLLOWER: A
GROUNDED THEORY APPROACH**

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Abstract

This research proposes to identify and analyse the interactive sharia leaders who follow the role in Islamic implementation law in sharia banks. The grounded method in this study reflects the experience of interactive leaders - followers of employee informants who have been observed efficiently working with others through a common goal, that is, which has proved the interactivity of followers of leaders. The set theory is a qualitative method used to build new approaches be based existing phenomena in the study area or setting. Data processing method used is a method based on the theory based on three stages, namely open coding, axial coding and selective coding. The results show that the interaction between followers of the leadership is the main category that plays a role in Islamic law of Islamic law. However, in its implications, the followers of the Shariah followers have become positive behaviors (*Imaniah*), Islamic ethical values (*akhlaqia*), innovative motivation (*mujaddid*), interior (*inhim*), creative (*Amaliah*) and creative activities (*mujahid*).

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1. Introduction

The most literature on spiritual leadership model theory (Egel and Fry, 2016; Jeon, Passmore, Lee, and Hunsaker, 2013; Hamzah et al., 2016), servant leadership model theory (Greenleaf et al., 2002; Choudhary, Azeem, and Akhtar; 2013; Liden, Wayne, Liao, and Meuser, 2014) and character-centered leadership model theory (Beekun, 2012) is an efforts significant toward understanding and defining the concept of leadership. However, until recently, there was no research on sharia leadership behaviour that integrated these leadership perspectives in Islamic law. The ability to become an Islamic banking leader is based on the assumption that leaders are people who can express themselves fully; therefore, to fully understand leadership we need to understand the leader as a whole person who expresses him/herself through his/her body, mind, emotions, and spirituality (Jeon et al., 2013; Egel and Fry, 2016; Raffnsøe and Staunæs, 2014). Pappas, Ongena, Izzeldin, and Fuertes (2016) stated that the Islamic banking system based on a set of principles issued by Sharia. These tenets substantially differentiate them from conventional banks concerning products and financial goals. In particular, the sharia banking sector is characterized by a ban on interest. This article expands on the earlier leadership theory model by building a Sharia leadership model.

Islam is a religion that gives a solution for the overcome difficulties of life in a fair and elegant. It's must be understood that Islam is not only worship form, but also way of life view which acknowledge the unity of God, and the prophet Mohammed as the last messenger and the most glorious.

The basic of Islamic leadership that man is the servant of God that functions as on the earth leader. Allah says:

When your Lord said to the angels, 'I am putting a successor on earth,' they said, 'Will You place someone there who will cause corruption on it and shed blood, while we glorify you with your praise and extol your holiness?'[God] answered, 'Surely, I know that which you do not know.' (The Quran 2:30[Khan, 2009])

God has always been prioritized than mankind. Islamic leadership must understand the Islamic sharia to maintain accountability. Islam teaches accountability as vital component of management. The managers must be accountable for their duties and responsibilities to the Board of Directors (Ather and Sobhani, 2007). Many aspects of life related to economic, technological, political, and social of culture that cannot be solved in the human mind-set, but solved with Islamic solutions. Islam solves problems based on divine law derived from the Quran and Hadith.

1.1. Islamic Leadership Model

Most of researchers found that the Islamic leadership is *ayatisasi* (translated and interpreted into verses of the Quran) from western leadership theory. This is a misleading. Because the Quran source of divine law, so its consequence is not likely the result of the human mind, then translated and interpreted the verses of the Quran, because the human mind is limited, while the verses of the Quran which is the word of God is unlimited and includes the entire universe. Rational truths are the verses in the Quran translated and interpreted with the limitations of human minds into science, including theory of leadership. Thus, the Islamic leadership comes from God's theory is translated in the practices by the

prophet Mohammed that gave birth to the various traditions is called the Sunnah. The articles and their main considerations are given below:

Ali (2009, p. 171-172) suggested that Islamic leadership model are: “(1) Followers’ expectations and attributions of largely determine whether or not that person as a leader is acceptable; (2) Followers with strong personalism and idealistic will show high-personal identification; (3) to create a fruitful environment for the emergence of the great leader; (4) the relationship between the leader and followers is reciprocal; (5) beliefs and values.” In line with Almoharby and Neal (2013) result study that the Islamic leader is the incarnation of the rational-legal discourse that arises, logical to current leadership and administrative questions in the context of the fundamental texts. What is stipulated in the Qur'an and Sunnah, therefore, is not the foundation of a tradition, but the parameters for a rational-legal debate about the role of leaders in society?

Marbun, (2013) studied the relationship requirements and attributions of Islamic leadership model. Islamic leader should possess: good at intentions, mindfulness of Allah S.W.T. (Taqwa), kindness and care (Ihsan), Justice (Adl), Trust (Amana), Truthfulness (Sidq), Self-improvement (Itqan), Keeping promises and sincerity (Ikhlas), Consultation (Shura), and Patience (Sabar). This is confirmed by Beekun (2012) found Character centered leadership model explained character modeling mission, Muhammad (p) repeatedly refers to the concept of akhlaq, and relies on both above-mentioned meanings of the term. Muhammad (p) modeled core virtues that defined his character and his behavior: truthfulness and integrity, trustworthiness, justice, benevolence, humility, kindness and sabr (patience).

Furthermore, Egel and Fry (2016) developed a model of spiritual leadership in the Islamic direction namely.

- (1) Fitrah is the innate feeling of his relationship with God.
- (2) Tafakkur (reflection).
- (3) Five pillars of Islam.
- (4) Zikr (state of presence/awareness of God when the prayer is celebrated).
- (5) Outcome: taqwa (state of being connected with God: feeling that He always watches).
- (6) Khusuk (state of consciousness which includes patience, calm, serenity, tranquility, dignity, and humility).

However, although these models try to address the main problems of Islamic scientists about the theory of Islamic leadership, they do not combine interactive relationships between leaders and followers in the Qur'an and Sunnah or capture the reality and requirements of Sharia leadership.

1.2. Interactive Leader-Follower

The relationship Leader-follower in LMX theory in Western literature, defined as a quality of the exchanges that develop between followers and their leaders can be conducive to follower creativity. Qu, Janssen, and Shi, (2015) defined that LMX theory assumes leaders must be allocation of resources, time, personal, and positional in order to achieve job performance. In line with Coyle and Foti (2014) state that congruence between leader and follower prototypes affects leader-member exchange (LMX) quality will

have high performance. Hinojosa et al. (2014) presented dynamic interactional models that leader–follower relationships which are not currently authentic can move toward a more authentic relationship.

By contrast, In Sharia Leader-Follower Model (SLF), when sharia leadership behaviors directed to interactive of leader-follower with the environment based on Islamic law sources of Sharia (*Quran, Sunnah, Ijma, Qiyas, and Ijtihad*). Leader-follower behaviors influence each other. It means that leaders influenced follower and vice versa, follower influenced leader. This is a cycle of interconnected between leaders and followers. Al-Quran (30:21) says: *because in Islam everything in nature occurs pairs*. Interactive leader-follower make creativity (Qu, Janssen, and Shi, 2017) and Innovative (Qu et al. 2017; Ramadani et al., 2015).

Simultaneously, followers must give the leaders real and impartial feedback. They must support their leader toward good action. Umar (RA) said: "May the Lord come to me." Followers are also obliged to follow their leader. Leadership is an important concept for Muslims who are known for their collectivism urged, in most situations in life, to appoint a person as a leader.

This is confirmed by Egel (2014, p. 94-96) that the main qualities of sharia leadership namely; (1) Unity in diversity: this proposition is based on the assumption that all humans are from the same source and have the same traits (inner life or Fitrah in Islam). (2) Unity of purpose: God and It serves your purpose. 3) The word Din expresses the unity of beings. In fact, this means a holistic lifestyle, including beliefs, moral principles, attitudes and behavior in all walks of life.

Thus, Ahmad (2009) said that a leader has two primary roles, namely leader and guardian leader. A leader is the servant of his followers (*sayyid al qawn khadimuhum*). So, Sharia leadership defined as conduct of leader activities based on the principles of Islamic laws whose primary sources are the Quran and the sayings of the Prophet Muhammad. In general, the quality of a leader–follower relationship will determine how both parties, leaders and followers, experience their work and engage in It. Toor (2007) emphasized that sharia leaders should pay attention to the needs of their followers. It is the fiduciary administration of God, the responsibility given by him and the service to humankind (Ahmad and O.K., 2011).

2. Problem Statement

Islamic bank operates operation banking use Islamic law. But there is not information about the model of Sharia leadership implemented by the interactive of leaders-followers. Thus, there is a need to study the Sharia leadership approaches used the interactive of leader-follower to follow the Sharia principles of leadership in Islamic law contexts. Because of Sharia leadership in Islamic banking Indonesia have to use of Islamic law in as well the interactive of leaders and followers behaviours. With so much literature about the need of Sharia leadership in Islamic banks in the Indonesia, the problem addressed by this study was whether interactive leaders-followers in Islamic banks show and lead these banks according to the models of Sharia leadership.

3. Research Questions

Guided by the problem statement of the study, the research questions underlying the investigation in this study is as follows:

How are the Sharia leadership model used by interactive leader-follower at Islamic bank in Indonesia?

4. Purpose of the Study

By understanding of these problems, so this study aims exploring of new understandings of the interactive of leaders-followers. This research is expected to have a positive contribution to develop sharia leadership models through grounded theory approach.

5. Research Methods

The purpose of this study aimed to understand how the leadership model in Sharia development, a theory based methodology was selected. The grounded method in this study reflects the experience of interactive leaders - followers of employee informants who have been observed efficiently working with others through a common goal, that is, which has proved the interactivity of followers of leaders. The set theory is a qualitative method used to build new approaches be based existing phenomena in the study area or setting. The processing of data interviews using grounded plans consist of three phase (Neuman, 2014; Creswell, 2014; Brown et al., 2002; Strauss and Corbin, 1998). First, open coding, it is not clear about the form that lists the relevant categories showed evidence of the interview. Next, axial coding identifies causes and consequences of categorized data. Finally, selective coding to determine the fundamental aspects and their relationship with other elements. At this phase, the most responsible indicator will be known. This study uses a targeted sampling procedure based on theoretical a priori understanding of the subject studied (Robinson, 2013), that several categories of individuals have unique experiences (Charmaz, 2014; Creswell, 2014), different or significant perspectives on the phenomenon (Charmaz, 2014).

5.1.Data Collection

The data collected comes from interviews with employees of sharia banks. The method of grounded theory used to process the data. It was chosen based on the field data that this argument is consistent with the aim of this study. The collection data is the primary data. The data obtained by interview. The interview guide design conducted to remind authors for this study. Informal research has hired experts in the field of knowledge management in this sector. This informant is an employee of one of the cement industry in Indonesia, which plays an essential role in human resources practice and has ability of human resources practice better than other employees.

The collection data in this study is personal information, i.e., employees in the cement industry, divided into two sub-indicators: concentration of data, capacity, and information that meet the requirements of the cement industry organization. The organizational adjustment consists of three sub-indicators; they are a personalized collaboration, they learn tradition and Trust tradition. Resources People who have involved in this research, in particular:

Table 01. Informants Description

Informant	Job Position	Experience
InL. 1	BM	10
InL. 2	BM	12
InL. 3	BM	9
InF. 1	MS	3

6. Findings

The results of interviews with supporters of carrying out Islamic law in Bank Sharia. Data processing using Grounded Theory (Neuman, 2014), it consists of three phases are open coding, axial coding and selective coding.

Open coding is encoded, based on an unclear module understanding that includes the relevant category number. Open coding is the stage of data analysis, identification, categorization and presentation of problems met in the interview. At the time, the interview were obtained, previously classified as a variable of cultural and each organization that influenced apply knowledge management at Bank Islamic. The interview categorization results in Table 01 show.

Table 02. Categorizing from interview results

No	Category	Information
1	Trusty (<i>Imaniah</i>)	The credible success among leaders - the followers are good enough in the interaction between the leaders - followers in the workplace.
		Leaders support trust in the leader-follower interactive implementation.
		The Sharia Bank has demonstrated availability and participation incredible implementation.
2	Islamic Ethics Value (<i>Akhlaqiah</i>)	In general, employees of sharia banks are reliable in applying Islamic ethical values.
		Leaders have the skills and values of good Islamic ethics in ethical behavior in Islam and have shown the impact of Muslim leaders.
		Among the leaders, he had faith in the value Of Islamic ethics
		The Islamic ethical values of these leaders work to realize the vision of Islamic banks.
3	Innovative (<i>Mujaddid</i>)	In general, innovative activities undertaken in Islamic banks are good and profitable for the company and its leaders.
		Every innovative activity is facilitated by the management of sharia banks.
		Followers are quite easy to ask and discuss with the experts.
4	Inner Motivation (<i>Himma</i>)	Follower's limitations in taking action on inner motivation.
		Followers are given the freedom to conduct informal inner motivation course.
		Shari'ah bank not encourage followers to make decisions related to inner motivation.
5	<i>Amaliah</i> Activity (<i>Amaliah</i>)	In general, followers only understand their <i>Amaliah</i> activity
		Followers' <i>Amaliah</i> activity work based on predefined Islamic ethics value.
		Followers can provide outcome and suggestions for other followers to perform <i>Amaliah</i> activities.
		Good communication between leader-follower in the workplace is good enough and not troublesome
		Sharia Banks require loyal leaders- followers, high integrity, willing to learn and not shy about sharing knowledge in the implementation of <i>Amaliah</i> .
		Followers as Individuals play a very important role in the implementation of <i>Amaliah</i> activities.
6	Creative (<i>Mujahid</i>)	Creative is done through leader commitment during implementation of the vision.
		Leaders decisions about what to do and instructional strategies as well as expectations for followers have produced creativity.

Table 03. The Causal of Category

Category	Causal Conditon	Consecution	Strategy
Trusty (<i>Imaniah</i>)	The level of trusty in credibility is good	It's enough followers trust to leaders with the level of trusty	Increase leaders' commitment and encourage followers' performance to achive high performace
	Trusty leader is a role model for followers	The level of trust is enough	Increase followers' competency in technology of information
Islamic Ethics Value (<i>Akhlaqiah</i>)	The level of Islamic ethics value in godliness value their relationship with God	A significant of deepening leader relationship with God	Involving awareness within followers of a sense of connectedness that exists with them.
	The ideal given in the Islamic ethics value teachings of humanness balance	Islamic ethics value seems to a lot of resonance	Involving the tranquility of faith in followers' soul that provides a quality of life.
Innovative (<i>Mujaddid</i>)	The level leader virtue inspire follower to become enthusiastic is good	Leader convince follower by important role in achieving vision and goals, and in facing challenges	Supporting leader attributes by follower on work and career
	Leader play an active role in innovative determining human well-being.	Dare to innovate raises follower well-being	Increasing switching techniques and methods at work to achieve follower well-being
Inner Motivation (<i>Himma</i>)	Follower must have mind and spirit in their inner motivation	The level Mind and spirit follower is not maximized	Facilitating follower in learning soft skill
	A reflection of followers' inner motivation learned optimism	The level optimist follower is not good enough	Improving respond to adversity and inculcate greater resilience of followers
<i>Amaliah</i> Activity (<i>Amaliah</i>)	Followers should have broad contributive in <i>Amaliah</i> activity.	A low regard for pride in follower performance	Increase a preference for a high activity level and a desire for high performance
	Followers should be applied consultative in <i>Amaliah</i> activity	Minimum consultative of participation followers in <i>Amaliah</i> activity	Facilitating result in enhanced publicity of professional meetings with minimal resource utilization
Creative (<i>Mujahid</i>)	Followers must apply creativity to increase knowledge	The limited role of follower in the process of knowledge	Involve follower in making and taking action in implementing creativity
	Follower derives rules of optimal value and norm for creativity	Fuzziness creation of personal identification follower for creativity	Applying follower problem-solving rules with interactive values and norms for increased creativity

After completing the interview, each session is transcribed. We use manual open coding, line by line, to focus on coding differences based on work experience and ethics over the years and based on the concept, category and character traits that characterize every level of knowledge and attitude. We agree that participants do not differ based on work attitude. The notion of professional identity has been conceptualized as a series (Strauss and Corbin, 1998).

The transcripts of leaders with 9-10 years of experience in Islamic Banks have been codified for the concept and category of the continuum. Furthermore, the transcript of the follower is encoded with 3-4 years' experience in the sharia bank.

In axial coding, categories have been synthesized to identify causes, effects, outcomes, and consequences of developing consultant identity (Table 02). The transition of participants used in

grounded theoretical development was identified (Corbin and Strauss, 2015). Finally, we use selective coding to develop hypotheses to link the idea of forming a professional identity among consultants. From the information gathered, a model or theory was developed (Creswell, 2014) which suggested a sharia tour for consultant practice. Sharia leadership is found in previous research (Galanou and Farrag, 2015; Toor, 2007).

6.1. The Interactive of Leader-Follower

The category of this grounded theory was developed in interactive of leaders and followers in sharia leadership. Each thema ended with a transition, which signaled leaving that thema and beginning the next thema. The process of developing a sharia leadership was informed by the interactive of through leader-follower group that changed one's view of self with others and broadened the view of leadership in the context of the sharia leadership. The category of leader-follower behavior contains dimensions of individual that changed throughout the interactive of leadership-follower. The dimensions in this category are Inner Motivation (*Himma*), *Amaliah* Activity (*Amaliah*), and Creative (*Mujahid*) for follower behavior. On the other hand, for leaders namely Trusty (*Imaniah*), Islamic ethics value (*Aklaqiah*), and Innovative (*Mujaddid*). The difference is the nature of a private figure who has the sharia leadership behavior, attitude and its actions will always have oriented towards Allah and His Messenger. Thus, God becomes the central point of looking at things, and be the ultimate goal in all acts of behavior. So, there are interactive between *Himma* with *Imaniah*, *Amaliah* with *Aklaqiah*, and *Mujahid* with *Mujaddid*. These themas are briefly described with leaders and follower's voices as illustrations (Figure 01).

6.1 Interactive *Himma* and *Imaniah*

Trusty (*Imaniah*). The first thema was *Imaniah* behaviour. It means that faith or belief is the cornerstone in all cases. Faith becomes the driving force in the work activity. As words of the prophet Mohammed: You are leaders and all of you will be asked for responsibility. Ruler is a leader and a man is a leader, woman is also the leader of the household (her husband and children). So, all of you are the leader and each of you will be asked for responsibility (*Muttafaqun Alaihi*). As leader, informants were particularly aware of *imaniah* behavior credibility and integrity. InF. 1, described his leader as "leaders always gather us to tell the policy in accordance with the conditions and problems in the field" ... I feel that I can do the things that I could set out to do (InF. 1). In this stage, leader approach to follower's produce were having spirit and optimist that they could work effectively with other people in diverse and their leader as an active group member.

Inner Motivation (*Himma*). The first thema was the early recognition that interactive between follower and sharia leaders existed in sharia bank. Prophet of Mohammed said: "Al Hammam is a strong intention to work for getting a desire. *Himma* is basically defined as the interest and enjoyment of an activity as the ultimate goal and is associated with an active commitment to activities that people find interesting and fun, and in turn, encouraging growth and meeting high-level needs. Intrinsic motivation has been shown to be associated with better learning, performance and well-being (Gagné and Deci, 2005; Fry, 2003). It is believed to be derived from one's basic needs for competence, autonomy and impartiality.

InL. 1 said, “If my subordinates have mistaken in their job. Not absolutely their mistakes, there is also my mistake as a leader. InL. 1 worked for Branch Manager in the sharia bank said that “make customer feels comfortable and can-do bank transaction as well as my subordinate did ... My approach to leadership now would have to be a kind of mentoring employee.” Thus, this view of leadership was integrity and credibility to the self and followers did as a one of leader roles.

Thus, *Himma* behavior is interactive on Imaniah leader, will establish mind and spirits, and optimist in an employee individual. And leader will establish credibility and integrity.

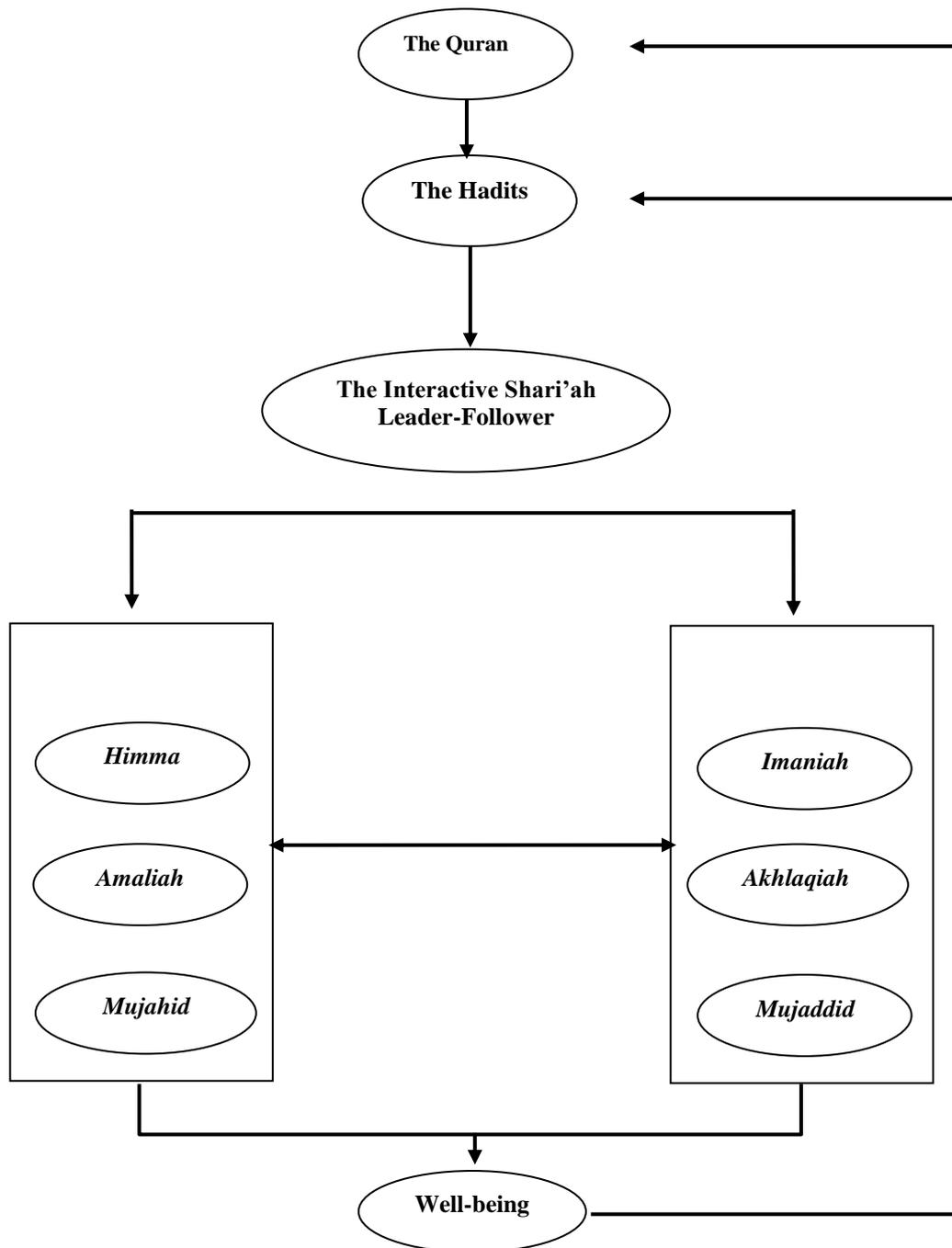


Figure 01. Sharia leadership model

Source: Sharia leadership model developed by the authors.

Himma: Inner Motivation; *Amaliah*: Amaliah Activity; *Mujahid*: Creative.
Imaniah: Trusty; *Akhlaqiah*: Islamic Ethics Value; *Mujaddid*: Innovative.

6.2. Discussion

The open coding and axial coding phase identified the causes of each of these categories. It also identified strategies to achieve those categories to find out the relationship between the existing categories. Trusty (*Imaniah*) category had relevance to the category of inner motivation (*Himma*). Trusty (*Imaniah*) carried out in the workplace. Trusty (*Imaniah*) related to leader behavior was commenced by doing interactive between leaders and followers in the workplace. Examples of interactive leaders-followers in the workplace could be seen in spontaneous of activities and intuitive working. Spontaneous of activities and the original job was done through mind and spirits and optimist among employees in the workplace. Thus, would not happen without leaders support the trusty in the implementation of interactive of leaders-followers in the workplace.

In addition to the leader-follower interactive related to sharia leadership, trusty (*Imaniah*) also had relevance to a leader's credibility and integrity. Leaders who were at sharia leadership were the factors that would determine a trusty (*Imaniah*) in sharia bank. Trusty (*Imaniah*) would be realized best when leaders had the credibility and integrity to create a sense of security (al-safe) and trust (al-mandate), develop and distribute sharia leadership to followers.

Islamic ethics value (*Akhlaqiah*) had been linked with Amaliah activities (*Amaliah*). Amaliah activities such as contributive, and consultative could be done after planning and administering the various types of job functions among followers. Islamic ethics value (*Akhlaqiah*) on capabilities of followers would create godliness and humanness balance running smoothly. Belief in followers is also based on communication, on appeal to ideological value, to the intellectual vision and stimulation of followers perceived by each follower.

Apart from about Islamic ethics value (*Akhlaqiah*), Amaliah activities (*Amaliah*) also has been linked to self-development by an implementation of ethical standards and achieving moral virtues. A set of ethics developed based on human intellectual capacities that have occurred between followers in the workplace can be formed if necessary involved in a clear statement, happening in the internalization of all members of the organization. Moral standards are shared at work. Achieving moral virtues indicates the level at which employees within an organization are supported and work together to make organizational goals. In performing the vision and mission associated with Islamic ethical values (*Akhlaqiah*), the intellectual stimulus of leaders has been requested that incorporates open, dynamic architecture in the process of situational assessment, vision formulation, and implementation model.

Innovative (*Mujaddid*) has associated with the category of creative (*Mujahid*). The Sharia Bank on the decision-making authority is concerned with human virtues and well-being. Therefore, followers who intend to apply the knowledge and activity of values and norms must pass through the pious individual who transforms others. The leads to the restriction that his followers have, ideals should not be forced but are free to embrace in connection with the application of creativity. The creativity of followers in designing knowledge and value activities and proper norms will determine whether to accept the proposals given by employees to creative activities that it has done.

Innovative (Mujaddid) possessed by leaders tend to have more autonomy. Leaders have played an essential role in applying innovation as the virtue and human well-being of the leaders themselves. Of course, innovation (Mujaddid) owned by leaders in the implementation of human attributes and welfare can create an environment that encourages free thinking and exchange of information that it has supported for innovation implementation in the sharia banking sector. Sharia banks have been doing the latitude to explore and examine new ways of dealing with old problems, the perceived work environment affecting followers' perceptions Work environment is the determining factor in creativity.

Based on the selective coding phase, it is known that in the interactive process of shariah followers-leaders in the banking sector of sharia. They are trusty (Imaniah), and motivation in the heart (Himma), Islamic ethical values (Akhlaqiah), Amaliah activities (Amaliah), and innovative (Mujaddid) is a category that plays an essential role in the interaction between followers of sharia. Thus, it can be said that the implementation of Sharia followers in Islamic banking is a category that is dependent and mutually interactive with each other.

The selective coding stage showed that the categories; trusty (Imaniah) and the inner motivations (Himma), Islamic ethical values (Akhlaqiah) and Amaliah activities (Amaliah), innovative (Mujaddid) and creative activities (mujahid). They are the categories of principals who play a role in realizing followers of leader's interactive sharia in the sharia banking sector. The results are obtained in the most relevant category for other categories.

7. Conclusion

By analysing grounded theory approach can be concluded that the interactive sharia leader-follower, namely:

- The results showed that the interactive of sharia leader-follower were main categories that played a role in the law of Islamic implementation in Islamic bank.
- • In dealing with problems interavtive to sharia leader - follower in implementing law of Islamic in Islamic Bank can be given several strategies, among others:
 - • Trusty behavior (Imaniah) on leaders' commitment can Increase follower competency in technology of information.
 - • Islamic Ethics Value (Akhlaqia) with involving awareness and sense of connectedness within followers self-cause the tranquility of faith in follower's soul.
 - • Innovative behavior (Mujaddid) is leader attributes on work and career to achieve follower's well-being.
 - • Inner Motivation (Himma) can encourage self-follower in learning soft skill in adversity response in order to greater follower's resilience.
 - • Amaliah Activity (Amaliah) can be follower who have a high-performance preference with minimal resource utilization.
 - • Creative (Mujahid) that is follower involvement taking action creativity in problem-solving.
- Further research to validate quantitative in nature and examine the possibility of generalizing result when the Research. This will be used to predict the strategies developed in other Indonesia Islamic financial institutions.

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