

The Efficiency-Performance Paradox in Islamic Banking: How Target Pressure Affects Organizational Productivity

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Abstract:

Increasing performance expectations have created new managerial challenges in balancing organizational productivity with employee well-being in Islamic banking. This study aims to examine how target pressure influences organizational productivity through the efficiency-performance paradox and to explore the moderating role of Islamic ethical leadership. A qualitative multiple-case study was conducted with 18 informants, including branch managers, operational managers, financing officers, customer service officers, and human resource officers from three Islamic commercial banks. Data were collected through semi-structured interviews, non-participant observations, and document analysis, and analyzed using the interactive model of Miles, Huberman, and Saldaña. The findings reveal that target pressure initially improves productivity by enhancing discipline, coordination, and work focus; however, excessive performance expectations gradually reduce organizational sustainability through employee fatigue and declining collaboration. Islamic ethical leadership mitigates these adverse effects by integrating Shariah values into performance management. This study extends organizational productivity theory by integrating Islamic ethical leadership into the efficiency-performance paradox framework and recommends balanced performance systems to support sustainable Islamic banking governance.

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INTRODUCTION

The sustainability of Islamic banking increasingly depends on its ability to maintain organizational productivity while preserving ethical values and Shariah principles in a highly competitive financial environment. As Islamic financial institutions continue expanding their market share, employees are expected to achieve increasingly ambitious operational and business targets (Hossan et al., 2023; Sharma et al., 2023;



Yudha et al., 2025). These expectations are intended to improve efficiency, financial performance, and customer satisfaction; however, excessive pressure to meet targets may unintentionally undermine employee well-being, work quality, and organizational sustainability. Previous organizational studies have demonstrated that productivity cannot be explained solely by quantitative performance indicators because psychological and organizational factors also influence employee outcomes (Refaei et al., 2024; Isabel et al., 2023; Kauppila et al., 2022). Consequently, understanding how target pressure shapes organizational productivity has become an important issue for Islamic banking institutions seeking to balance operational excellence with ethical and sustainable management practices.

Despite continuous growth in the Islamic banking industry, many institutions continue facing managerial challenges related to performance measurement and target achievement. Employees are frequently required to fulfill aggressive financing, customer acquisition, and service targets within limited organizational resources and increasingly complex regulatory environments (Swanson et al., 2022; Yiming et al., 2024). Such conditions often create work pressure that encourages short-term performance orientation while potentially reducing collaboration, innovation, and service quality. Although performance indicators may show positive numerical gains, organizational productivity may not improve in proportion to those gains because excessive pressure can lead to employee fatigue, declining engagement, and reduced organizational commitment (Kassar et al., 2022; Ma et al., 2021). This phenomenon reflects an efficiency-performance paradox, in which managerial efforts designed to maximize efficiency may simultaneously weaken long-term organizational effectiveness, underscoring the need to investigate how target pressure influences productivity in Islamic banking institutions.

Previous studies have extensively examined organizational productivity and employee performance from various theoretical perspectives. Abdou et al. (2024) and Diana et al. (2021) emphasized that organizational performance should be evaluated using balanced strategic indicators rather than financial outcomes alone. Dinh (2024), Zoomer et al. (2023), and Sing et al. (2025) argued that challenging goals generally improve employee performance when accompanied by adequate support and commitment. Patel (2022), Chen et al. (2021), and Bouthakhanh et al. (2025) explained through the Job Demands–Resources model that excessive work demands without sufficient organizational resources increase burnout and reduce productivity. Meanwhile, Jufrizen et al. (2024) and Sanavi et al. (2022) highlighted that Islamic work ethics positively influence employee motivation and organizational effectiveness. Nevertheless, existing studies primarily investigate performance, work pressure, or Islamic ethics in isolation. At the same time, limited empirical evidence explains how target pressure simultaneously affects organizational productivity in Islamic banking through the lens of the efficiency-performance paradox.

This study offers a novel perspective by integrating organizational productivity theory with the efficiency-performance paradox within the context of Islamic banking. Unlike previous studies that generally assume higher performance targets automatically improve organizational outcomes, this research argues that target pressure may generate both productive and counterproductive consequences depending on organizational conditions (Permatasari et al., 2025; Sait et al., 2023;

Setyowati & Prabowo, 2021). Furthermore, the study incorporates Islamic organizational values into the discussion of performance management, recognizing that Shariah-based institutions pursue not only financial efficiency but also justice, balance, employee welfare, and ethical accountability. This perspective contributes to Islamic economic literature by extending performance management discussions beyond conventional productivity frameworks and emphasizing that sustainable organizational success requires harmonizing operational efficiency with Islamic ethical principles and human-centered organizational governance (Marta et al., 2022; Nugraheni et al., 2021).

Based on these conditions, an important research problem emerges regarding whether target pressure genuinely enhances organizational productivity or instead creates hidden organizational inefficiencies within Islamic banking institutions. Although target-based management has become a common strategy for improving competitiveness, empirical findings remain inconclusive concerning its long-term organizational consequences. Most previous investigations measure employee performance using financial or operational indicators without examining whether increasing target pressure yields diminishing returns due to psychological strain, reduced collaboration, or declining service quality. Therefore, this study seeks to answer the following research question: How does target pressure affect organizational productivity in Islamic banking, and to what extent does the efficiency-performance paradox explain the relationship between managerial performance expectations and sustainable organizational outcomes within Shariah-compliant financial institutions?

This research proposes that target pressure does not always produce proportional improvements in organizational productivity. Instead, productivity is expected to increase only when organizational performance expectations remain aligned with employee capacity, supportive leadership, adequate organizational resources, and Islamic ethical values emphasizing fairness, trustworthiness, and social responsibility. When performance targets exceed employees' adaptive capabilities, organizational efficiency may improve temporarily while long-term productivity gradually declines, creating the efficiency-performance paradox. Accordingly, this study contributes theoretically by extending organizational productivity literature within Islamic banking through an integrated efficiency-performance perspective. Practically, the findings are expected to assist Islamic banking managers in designing balanced performance management systems that simultaneously achieve operational excellence, employee well-being, organizational sustainability, and compliance with Islamic ethical principles.

RESEARCH METHOD

This study employed a qualitative multiple-case study design to explore the efficiency-performance paradox in Islamic banking, particularly how target pressure influences organizational productivity (Halkias et al., 2022). A qualitative approach was selected because the research seeks to understand employees' experiences, managerial perceptions, and organizational practices that cannot be adequately explained through numerical indicators alone. The multiple-case study design enables an in-depth comparison of organizational dynamics across different Islamic banking institutions, allowing the researcher to identify common patterns and contextual

differences regarding performance target implementation. This design is appropriate because the efficiency-performance paradox is a complex organizational phenomenon involving managerial policies, employee behavior, ethical considerations, and institutional culture, all of which require comprehensive interpretation within their natural organizational settings rather than experimental manipulation.

The research was conducted at three Islamic commercial banks in Indonesia, purposively selected because they represent well-established Islamic banking institutions that implement structured performance management systems and target-based employee evaluations. Indonesia was chosen for its position as one of the world's largest Islamic finance markets and its rapidly expanding Islamic banking sector, where rising operational competitiveness has intensified performance expectations among employees. The study involved 18 informants: three branch managers, three operational managers, six financing officers, three customer service officers, and three human resource officers. These participants were selected using purposive sampling based on three criteria: having at least 3 years of work experience, being directly involved in implementing or evaluating performance targets, and possessing sufficient knowledge of organizational productivity and performance management practices within Islamic banking institutions.

Data were collected through semi-structured interviews, non-participant observation, and document analysis to obtain comprehensive, triangulated evidence (Kohn et al., 2024). Semi-structured interviews served as the primary data source, enabling informants to explain their experiences with target pressure, productivity, leadership practices, and organizational performance. Each interview lasted approximately 45–90 minutes and was audio-recorded with participants' consent, then transcribed verbatim. Non-participant observations were conducted during daily operational activities to identify employee interactions, work processes, and behavioral responses to performance expectations. In addition, organizational documents, including performance evaluation guidelines, key performance indicator (KPI) reports, internal policy documents, annual reports, and employee appraisal records, were examined to provide contextual understanding and strengthen the credibility of interview findings.

The collected data were analyzed using the interactive qualitative analysis model developed by Miles, Huberman, and Saldaña (Kekeya, 2023). The first stage involved data condensation, where interview transcripts, observation notes, and organizational documents were organized and coded according to emerging concepts related to target pressure, organizational productivity, employee well-being, Islamic organizational values, and managerial practices. The second stage consisted of data reduction, in which irrelevant information was eliminated and meaningful patterns and recurring themes were systematically categorized. The third stage involved data display, in which thematic matrices, conceptual maps, and comparative tables were developed to facilitate cross-case interpretation. Finally, data verification and conclusion drawing were conducted through continuous comparison between data sources, allowing the researcher to confirm relationships among categories and formulate credible explanations concerning the efficiency-performance paradox in Islamic banking.

To ensure the trustworthiness of the findings, this study applied several qualitative validity strategies. Source triangulation was performed by comparing information obtained from managers, operational staff, financing officers, customer service personnel, and human resource officers. Method triangulation was achieved by integrating interviews, observations, and document analysis. Member checking was conducted by returning interview summaries and preliminary interpretations to selected informants for confirmation and clarification. In addition, peer debriefing with scholars specializing in Islamic banking and qualitative organizational research was conducted to assess analytical consistency and mitigate researcher bias. Finally, an audit trail documenting research procedures, coding decisions, analytical memos, and interpretation processes was maintained to enhance the study's dependability, confirmability, and transparency.

RESULT AND DISCUSSION

Result

The findings reveal that target pressure exerts both beneficial and adverse effects on organizational productivity in Islamic banking. While performance targets initially stimulate employee motivation and operational efficiency, excessive pressure gradually undermines organizational sustainability. Furthermore, Islamic ethical leadership emerges as a balancing mechanism that harmonizes productivity demands with employee well-being, thereby resolving the efficiency-performance paradox within Shariah-compliant organizational environments.

Target Pressure Drives Short-Term Productivity Gains

Target pressure was operationally defined as employees' perceptions of organizational expectations to achieve predetermined performance indicators within specific timeframes, including revenue realization, customer acquisition, service quality, and operational efficiency. In the observed Islamic banking institutions, target pressure was interpreted not only as a managerial control mechanism but also as a motivational instrument encouraging employees to improve productivity over relatively short periods. Informants consistently reported that clearly communicated performance targets stimulated greater focus on work, stronger time management, and greater individual responsibility for organizational objectives. The operational meaning of this finding, therefore, emphasizes that target pressure initially serves as a catalyst for increased productivity by directing employees' efforts toward measurable outcomes before psychological fatigue or organizational strain emerges from prolonged exposure to demanding performance expectations.

The interviews revealed that employees generally perceived performance targets as an important source of motivation during the initial stages of each evaluation period. One financing officer explained, "At the beginning of every quarter, performance targets encourage us to organize customer visits more efficiently because we want to achieve the expected financing realization before the deadline." Similarly, a branch manager stated, "Employees usually become more disciplined immediately after new

targets are announced because everyone understands what must be accomplished within the reporting period." These statements indicate that clearly defined targets encourage employees to allocate their time more strategically and prioritize productive activities. The researcher interpreted these responses as evidence that target pressure initially generates constructive behavioral adaptation by strengthening work discipline, increasing task prioritization, and directing employee attention toward organizational performance objectives without immediately creating negative psychological consequences.

Additional interviews demonstrated that employees intentionally developed personal strategies to cope with increasing performance expectations while maintaining productivity. A customer service officer stated, "When monthly targets become challenging, I prepare a daily service schedule and monitor every completed task so nothing is left unfinished." Meanwhile, an operational manager explained, "Performance targets encourage every department to coordinate more frequently because each unit realizes that collective achievement determines branch performance." These interview findings illustrate that target pressure not only influences individual behavior but also encourages greater coordination among organizational members during relatively short performance cycles. The researcher interpreted these responses as indicating that target pressure positively contributes to organizational productivity by strengthening planning behavior, improving interdepartmental communication, and encouraging employees to be more proactive in completing performance-related responsibilities within established deadlines.

Direct observations corroborated the interview findings, showing noticeable changes in employee behavior immediately after the announcement of new performance targets. Employees demonstrated greater punctuality during morning briefings, increased frequency of customer follow-up activities, more structured daily work planning, and more intensive coordination between operational and marketing units. Branch managers also monitored performance progress more regularly through scheduled evaluation meetings and daily productivity reviews. These observations suggest that target pressure generated immediate improvements in operational discipline and work organization across multiple departments. Restating the findings, target pressure served as a short-term performance accelerator by encouraging employees to work more systematically and efficiently to achieve measurable organizational objectives. Overall, the observed pattern indicates that productivity improvements occurred primarily during the early implementation period, when employees remained highly motivated and organizational pressure was perceived as challenging rather than excessive.

Excessive Performance Targets Reduce Organizational Sustainability

Excessive performance targets were operationally defined as organizational expectations that consistently exceeded employees' perceived capacity to accomplish assigned responsibilities within available working hours and organizational resources. In the observed Islamic banking institutions, this condition was reflected through prolonged working hours, intensified workloads, continuous monitoring of performance indicators, reduced opportunities for recovery, and declining

collaboration among employees. Organizational sustainability, in this context, referred not only to the institution's ability to maintain operational performance but also to preserve employee well-being, teamwork, service quality, and long-term productivity. Consequently, this finding emphasizes that although ambitious targets may temporarily increase organizational output, continuously escalating performance expectations gradually weaken the organizational conditions necessary to sustain productive performance over an extended period.

Table 1. Field Observation of Excessive Performance Targets and Organizational Sustainability

Observed Conditions		Observation Indicators
Extended working hours		Employees remained in the office beyond official working hours during the final weeks of the monthly performance evaluation period.
Increased work intensity		Employees handled multiple customer responsibilities simultaneously with limited recovery time between tasks.
Declining interdepartmental collaboration		Staff prioritized individual target completion over collaborative problem-solving across operational units.
Employee fatigue		Visible physical exhaustion, reduced enthusiasm during meetings, and declining participation in internal discussions were frequently observed.
Continuous monitoring	managerial	Daily performance reviews became more frequent, with managers requesting repeated progress updates throughout the working day.
Reduced communication	informal	Employees spent less time engaging in knowledge sharing or informal discussions because they remained focused on achieving individual targets.
Service delivery pressure		Customer interactions became increasingly transactional during high-target periods, with a greater emphasis on efficiency over relationship development.

The observational evidence demonstrates a consistent pattern: increasing performance targets gradually altered employees' daily work behavior and organizational interactions. Extended working hours and intensified monitoring encouraged employees to prioritize completing immediate targets, while opportunities for collaboration, reflective discussion, and knowledge exchange became increasingly limited. The researcher observed that although operational activities remained active and measurable performance indicators continued to progress, employees displayed visible signs of fatigue and declining engagement during routine organizational activities. Restating these findings, excessive target pressure shifted organizational attention from sustainable productivity to continuous short-term performance. This transition did not immediately reduce operational output.

The overall observational pattern indicates that organizational productivity followed a nonlinear trajectory under excessive pressure from targets. Productivity initially increased as employees intensified their efforts to meet organizational expectations; however, prolonged exposure to demanding performance requirements gradually led to adverse organizational consequences. The observations consistently revealed that higher workload intensity was accompanied by reduced collaboration,

declining employee vitality, increasing work exhaustion, and less balanced service delivery practices. Rather than strengthening organizational sustainability, continuously escalating targets appeared to focus employees' attention on immediate numerical achievement while reducing the organizational capacity needed for long-term effectiveness.

Islamic Ethical Leadership Mitigates Productivity Paradox

Islamic ethical leadership was operationally defined as leadership practices that integrate organizational performance management with Islamic values, including amanah (trustworthiness), 'adl (justice), ihsan (excellence), shura (consultation), and mas'uliyah (accountability). Within the observed Islamic banking institutions, ethical leadership was reflected through managerial behaviors that balanced performance expectations with employee welfare, transparent communication, equitable workload distribution, and continuous moral guidance during operational activities. Rather than emphasizing numerical performance alone, leaders consistently encouraged employees to pursue organizational objectives while maintaining ethical conduct and mutual responsibility. The documentation analysis identified several organizational practices that consistently reflected the implementation of Islamic ethical leadership in daily banking operations. These documented activities may also serve as photographic evidence or be transformed into a conceptual flow diagram in the manuscript.

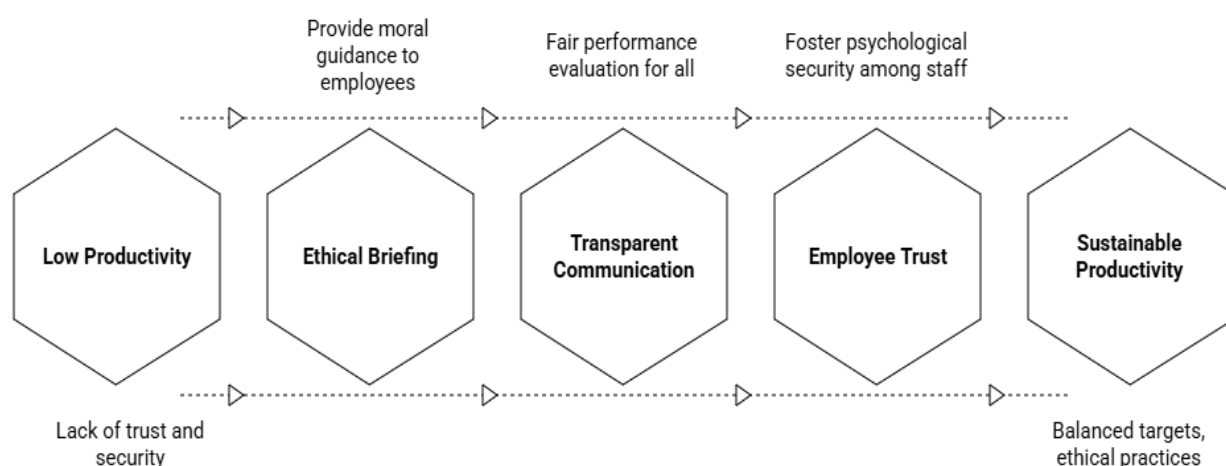


Figure 1. Achieving Sustainable Productivity through Islamic Ethics

Field observations demonstrated that Islamic ethical leadership was consistently embedded within routine organizational activities rather than being implemented only during formal evaluations. Managers regularly opened daily briefing sessions with motivational messages emphasizing integrity, responsibility, and collective success before discussing operational targets. During performance review meetings, supervisors encouraged open dialogue and provided constructive feedback instead of relying exclusively on numerical evaluations. Employees were also observed consulting managers about work challenges without hesitation, indicating mutual trust within the organization. The researcher interpreted these observations as evidence that Islamic ethical leadership fostered a supportive organizational climate in which employees

perceived performance expectations as shared responsibilities rather than external pressure. Such leadership practices appeared to strengthen employees' confidence while reducing the psychological burden associated with demanding organizational targets.

The documentary evidence and field observations collectively indicate that Islamic ethical leadership played an important role in balancing organizational efficiency with employee well-being. Ethical values were consistently translated into managerial practices through transparent communication, equitable treatment, collaborative decision-making, and continuous moral reinforcement. Restating the findings, organizational productivity was not sustained solely by employees achieving performance targets, but by leadership practices that enabled them to interpret those targets within an ethical and supportive organizational framework. Instead of creating fear of failure, leaders promoted responsibility, accountability, and mutual assistance among organizational members. Consequently, employees remained committed to organizational objectives while maintaining positive interpersonal relationships, suggesting that ethical leadership substantially reduced the organizational tensions commonly associated with excessive performance pressure.

The documented organizational pattern demonstrates that Islamic ethical leadership consistently moderated the relationship between target pressure and organizational productivity. Branches exhibiting stronger ethical leadership practices also displayed more balanced interactions between managers and employees, healthier communication patterns, and a greater willingness among staff to collaborate to achieve organizational objectives. Ethical values were not implemented as symbolic organizational attributes but were integrated into everyday managerial decisions, performance evaluations, and employee development activities. This recurring pattern indicates that productivity became more sustainable when organizational leaders combined performance expectations with justice, consultation, trustworthiness, and employee support. Therefore, the findings suggest that Islamic ethical leadership serves as a stabilizing organizational mechanism that mitigates the efficiency-performance paradox by aligning operational excellence with Shariah-based ethical governance and long-term organizational sustainability.

Discussion

The first finding demonstrates that target pressure functions as a short-term catalyst for organizational productivity by strengthening employee discipline, improving time management, and encouraging greater coordination among organizational members. This finding is consistent with the Goal-Setting Theory proposed by Wu et al. (2025), which argues that specific, challenging goals enhance employee motivation when individuals clearly understand the expected performance outcomes. Similarly, Gisi (2023) and Sudarmanto et al. (2022) emphasized that measurable performance objectives improve organizational effectiveness by aligning employee activities with strategic priorities. Unlike previous studies that primarily emphasized the positive relationship between ambitious targets and performance improvement, this study reveals that the motivational impact of target pressure is inherently temporary (Kumar et al., 2021; Liu et al., 2022). The present findings extend

these perspectives by showing that the positive influence of target pressure is particularly evident during the early stages of performance implementation, when employees perceive organizational expectations as achievable challenges rather than excessive burdens.

The second finding indicates that continuously escalating performance targets gradually undermine organizational sustainability, even while maintaining short-term operational output. This finding supports the Job Demands–Resources model developed by Zeeshan et al. (2021) and Yagil et al. (2021), which explains that excessive job demands eventually exhaust employee resources, thereby reducing engagement, collaboration, and long-term productivity. The observed decline in teamwork, employee vitality, and knowledge sharing also aligns with the organizational behavior literature, suggesting that persistent work pressure encourages an individualistic performance orientation while weakening collective organizational learning (Hanaysha et al., 2022; Lüchinger et al., 2023). However, this study differs from previous research by demonstrating that productivity deterioration does not occur immediately after performance targets increase. Instead, organizational performance follows a nonlinear trajectory: productivity initially improves, then gradually declines as accumulated pressure exceeds employees' adaptive capacity.

The third finding reveals that Islamic ethical leadership effectively mitigates the negative consequences of target pressure by integrating organizational performance management with Shariah values, including justice, trustworthiness, accountability, consultation, and excellence. This finding aligns with Jufrizen et al. (2024), Pariyanti (2025), and Romi et al. (2020), who argued that Islamic work ethics strengthen organizational commitment and employee responsibility by embedding moral values into workplace behavior. Likewise, Edelson et al. (2021), Chaika (2025), and Marisa et al. (2024) emphasized that Islamic leadership encourages ethical decision-making through fairness, consultation, and accountability rather than coercive managerial control. Nevertheless, the present study extends prior literature by demonstrating that Islamic ethical leadership serves not only as a normative ethical framework but also as an operational mechanism that stabilizes organizational productivity under demanding performance conditions.

Taken together, the three findings explain the efficiency-performance paradox in Islamic banking by showing that organizational productivity is determined neither exclusively by performance targets nor by ethical leadership. Instead, sustainable productivity emerges from the interaction among managerial expectations, employees' adaptive capacity, and ethical organizational governance. Existing organizational performance literature frequently assumes that increasing performance expectations naturally leads to higher organizational effectiveness; however, this study demonstrates that these assumptions are inadequate when long-term organizational sustainability is considered. The findings suggest that performance management should be conceptualized as a dynamic organizational process in which productivity continuously evolves in response to changing relationships among work demands, employee resources, and leadership practices. This integrated perspective contributes theoretically by bridging conventional performance management theories with Islamic ethical leadership within a unified explanatory framework for organizational productivity.

CONCLUSION

This study concludes that the efficiency-performance paradox in Islamic banking arises because target pressure generates both productive and counterproductive organizational outcomes depending on how performance expectations are managed. Moderate target pressure initially enhances employee motivation, discipline, coordination, and short-term productivity; however, excessive and sustained pressure gradually weakens organizational sustainability by increasing fatigue, reducing collaboration, and diminishing employee well-being. The findings further demonstrate that Islamic ethical leadership serves as a critical balancing mechanism by integrating performance management with Shariah values, thereby sustaining productivity while preserving organizational harmony. This study contributes theoretically by integrating organizational productivity, the efficiency-performance paradox, and Islamic ethical leadership into a unified explanatory framework. Nevertheless, the research is limited to qualitative evidence from three Islamic banks in Indonesia. Future studies should employ mixed-method or longitudinal approaches across broader institutional settings to examine the long-term dynamics of target pressure and sustainable organizational performance.

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