

## ABSTRACT

*This research aims to analyse the implementation of Islamic values in the work environment of the HUDATAMA Semarang Sharia Savings and Loan Cooperative (KSPPS). The background of this research is based on the gap between the ideal implementation of Islamic values in the workplace and the reality in the field, where there is still a lack of discipline, delays in performing religious duties, and the internalisation of the values of trust and responsibility in the work culture is not yet optimal.*

*This research uses a qualitative approach with a phenomenological method to explore the real experiences (living experiences) of employees in applying Islamic values in the workplace. Data was obtained through in-depth interviews with several informants and observations. Data analysis was conducted using the interactive model of Miles and Huberman, which includes data reduction, data presentation, and conclusion drawing.*

*The results of the study indicate that Islamic values such as piety, trustworthiness, cooperation (ta'awun), deliberation (shura), and professionalism (itqan) have been implemented in daily work activities, although there are still challenges in terms of consistency in their implementation. The main obstacles include a lack of discipline among some employees in participating in regular religious activities, delays in performing prayers on time, and suboptimal achievement of work targets. However, management is making efforts to strengthen Islamic work culture through regular group prayers, spiritual guidance, and reinforcement of Islamic work ethic.*

*The conclusion of this study is that the implementation of Islamic values in the work environment of KSPPS HUDATAMA Semarang is already underway, but is not yet fully optimal. This study provides theoretical implications for enriching the study of Islamic work ethics as well as practical implications for the management of KSPPS HUDATAMA to strengthen the strategy of internalising Islamic values in building a productive, religious, and just work culture.*

**Keywords:** *Islamic values, work environment, KSPPS HUDATAMA Semarang*

**FEB UNDIP**