

Information On Motivation, Compensation, Work Environment And Its Impact On The Performance Of Sharia Bank Employees

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ABSTRACT

Competition of financial institutions is so tight, however the development of Islamic financial institutions the longer shows that the positive trend. The basic problem in Islamic bank is how to spur employee performance to always improve. Excellent employees will contribute significantly to achieve the company's goals. Bank Syariah Indonesia (BSI) have been experiencing a significant growth. This research purposes to know the effect of motivation, compensation and work environment on employee performance at BSI KCP Pancor. The research used the quantitative with correlation method. The sample is collected by using saturated sampling method and multiple linear regression for analyzing the data. The number of samples used in this study amounted to 30 respondents source was distribution of questionnaires to BSI employees. This study found that Motivation ($0,032 < 0,05$), Compensation ($0,021 < 0,05$) and Work Environment ($0,044 < 0,05$) has significant and positive effect on employee performance at BSI KCP Pancor. This study assists to understand the bank management specifically in employee performance. In other hand, the findings can be preferences in making policy for government, helpful to use additional references about comparison of Islamic banks employee performance and its influence..

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1. Introduction

The achievement of a Islamic bank's success does not only depend on adequate equipment, facilities and infrastructure, but rather depends on the quality of the workforce carrying out the work [1]. The success of a business company will be more influenced by the performance of each employee. Every company will always have an effort to improve the quality of employee work. This is with the intention that the company's goals will be achieved as planned [2]. Employees in a business are one of the important elements because they play a very important role in developing and advancing resulting in the success of a business. There is plenty of evidence to show that in the midst of competitive labour market, retaining a productive employee is a huge task as the hunt is always there to find and snatch from one organization to the other. An employee with a vision for growth requires to be shown clear path on his chances of progression in the organization apart from the economic benefits they will be availing during the process. Non Availability of skilled employee results in lack of knowledge, skills and experience which will have a deep impact on the organization economically [3].

Islamic bank as institutions that run the business based on the principles of sharia should not be directed to produce profits to ignore the social function. As an Islamic bank business institutions should be directed to achieve success in this world and hereafter [4][5]. Islamic Bank has a goal to contribute to the achievement of maqashid Sharia, Islamic Bank should have a much greater purpose

than simply to achieve maximum profit and also must try to realize Maqashid Sharia [6]. Islamic banking has purpose that is based on the achievement of Maqashid Sharia so that an assessment of interest in Islamic banks are not only judged by the intensity of the profitability as conventional banking but also consider aspects of sharia should be taken into account in the assessment of Islamic banking company [7]

BSI performance in West Nusa Tenggara (NTB) in 2021 will grow fantastically. This can be seen from the value of BSI's assets in NTB in 2021 reaching 3 trillion for Bali, NTB and NTT. Of that figure, around 70% was boosted by BSI's performance in NTB. Distribution of financing in 2021 for Micro Credit Program (KUR) by BSI will reach 352 billion. Its means that the islamic economy in NTB has a very large market potential. The province of NTB has a great opportunity to develop and increase Islamic banking units. Positive performance during the pandemic shows that BSI has success in respons to the challenge of building sustainable finance. This performance achievement is a reflection of the establishment of a solid work environment as a form of implementing trustworthy values which then creates spirit of togetherness "one spirit one vision" within the bank. This success also shows that BSI builds harmonious and synergized relationships with stakeholders and employees so that a conductive business ecosystem is built for business growth and development. This positive score is proof that BSI has answered the challenges of service needs during the pandemic. The BSI carries out digital transformation for services which then innovates into product forms and financing schemes to provide effective services (BSI, 2021).

In a business entity, particularly in Islamic banks, management should treat their employees with fairness and attention to their needs [8]. Management such treatment can improve employee satisfaction and create trust, thus increasing employee motivation and can make the intensity of their performance. According to research [9] research results say that the motivation has a positive effect on employee performance, which means more motivation possessed by person, the better the performance. Because motivation is obtained from employees who already have more working hours which are expected to have resolution of various kinds of problems that exist in the world of work, by the individual abilities of each employee. Based on the results of [10] research that motivation has positive influence on employee performance which means the better and higher a person's motivation, the better the performance will be. Because motivation can describe how much influence on attitudes and behavior in individual development and in carrying out activities. Besides motivation is one of the social forces that are formed and built the human future by itself, that in the end motivation also influences employee performance. According to research [11], work motivation has positive effect on employee performance, meaning that the higher the work motivation of a person, the better the performance. Motivation itself is the most determining factor for an employee at work.

Compensation is one of the implementations of HRM functions related to all types of giving individual awards in exchange for carrying out organizational tasks. According (Hasibuan, 2014) states that compensation not only financial (salary and benefits), but also the opportunity of growth of personal and professional as well as environmental work motivates such recognition , the environmental work that is comfortable, the design work and balance. Job compensation has significant impact on employee performance [12]. The compensation is not only profitable, but it is also critical in improving employee performance and maximizing the achievement of company goals [13]. Based on the results of previous research conducted [14] showed that compensation has a positive and significant effect on employee performance. Research conducted by [15] showed that compensation has positive and significant effect on employee performance. This indicates that all companies must be able to determine most appropriate compensation to support the achievement of company goals in effective and efficient manner.

The employees work environment is another factor that may have an impact on their performance. One of the factors affecting employee performance is the work environment [16]. All companies must provide an appropriate work environment to ensure employee productivity and performance. According to the studies, the work environment variable has a significant impact on employee [17]–[19]. Based on the findings of previous studies, it can be concluded that to achieve good performance, employees must be motivated, compensated and also provided with a positive work environment. This is because compensation and motivation are critical components of employee performance. Employees will be able to improve their performance if they are properly

compensated at work, have good work motivation, and work in a comfortable and conducive environment.

However, the studies conducted by [20]–[22] showed different result, motivation had no significant effect on employee performance. The studies conducted [23]–[25] indicated that work compensation and work environment also had insignificant effect on employee performance in the company. This was because there are other factors other than money that motivates employees to perform well at their job. The inconsistent results of previous studies provide a gap for researchers to review various object to enrich the scientific literature in the academic world. On the other hand, the existence of Islamic banks in West Nusa Tenggara has not been boosted by several supporting factors that would allow Islamic banking to develop properly. The lack of motivation, compensation, and a hostile work environment are the impediments of Islamic banking development. The competent human resources will have a positive effect on their performance. Thus, it is hoped that this study will provide new insight to anyone that, even if employees receive all of the supporting factors to improve the quality of their work.

Based on the background above, formulation in this study is to find out whether motivation, compensation and work environment affect the performance of BSI KCP Pancor employees. While the purpose of this study is to examine whether motivation, compensation and work environment affect the performance of BSI KCP Pancor employees.

2. Method

This research uses a quantitative method, both descriptive and regression analysis are adopted to assess the demographic profile of the BSI KCP Pancor employees and the relationship among the variables (Creswell, 2014). Internal consistency of the scales is tested by using the Cronbach's alpha coefficient and the validity test is done using the Pearson correlation coefficients. This is two-tailed test with Pearson's r ranging from measuring strength of the linear relationship. Pearson correlation coefficients also indicate normality and linearity (Cramer & Bryman, 2001). A total of 30 employees at BSI KCP Pancor in East Lombok, West Nusa Tenggara province were included as the population in this study. The sampling method used the saturated sampling technique. It's occurred because the population in small number and all of employees of BSI KCP Pancor are the sample in this study. The research used a quantitative causal approach to measure the effect and significance of independent variables on dependent variables. Data collection was conducted by distributing questionnaire to workers at BSI KCP Pancor. Likert scale was used to measure the responses, evaluated accordingly strongly disagree = 1; disagree = 2; neutral = 3; agree = 4 and strongly agree = 5

3. Results and Discussion

Description of Research Respondents

To take the respondent's data profile, using classification of respondents based on characteristics. To determine the effect of motivation, compensation and work environment on employee performance at PT BSI KCP Pancor researchers need respondent data. Data was obtained by dividing questionnaires and filling them in by employee of BSI, totaling 30 respondents. Then the data will be described in more detail with the characteristics of the respondents based on gender, age, and education. The results of the classification of respondent data can be described and explained as follows:

1. The results of the percentage of respondents are based on gender, the majority of which are male as many as 18 people with a percentage of 60% and the remaining 12 people are female with a percentage of 40%.
2. The results of the percentage of respondents based on age, it can be explained that from 30 employee respondents aged 18-25 years, there are 5 people with a percentage of 16,7%, then ages between 26-35 years are 14 people with a percentage of 46,7%, ages between 36-45 years amounted to 11 person with a percentage of 36,6%. Thus it can be concluded that the majority or most of the employee of BSI KCP Pancor who are respondents in this study are aged 26-35 years.

- The results of the percentage of respondents based on education, the majority of which are bachelor as many as 22 people with a percentage of 73,4%, then associate degree are 6 people with a percentage of 20%, and senior high school are 2 people with percentage of 6,6%. Therefore, it can be concluded that the most of employee of BSI KCP Pancor who are respondents in this study are education bachelor.

Data

Validity Test

A test is used as a measure of whether a questionnaire is valid or not. A questionnaire can be said to be valid when the questions or statements contained in the questionnaire can reveal something that will be measured by the questionnaire. The validity test is carried out by comparing the r-value with the r-table for the degree of freedom (df) = n-2, in this case, n is the number of samples (30 respondents). With 5% then r-table = 0.361. The method used to measure validity is by correlating each statement with the total construct value. If the value is r-value > r-table then it is declared valid and vice versa, if r-value < r-table, it is declared invalid. The following is a table of the results of data processing and analysis.

Table 1. Variable Validity Test Results

Variable	Question Items	r-value	r-table	Description
Motivation (Xi)	X1.1	0.442	0.361	Valid
	X1.2	0.471	0.361	Valid
	X1.3	0.452	0.361	Valid
	X1.4	0.424	0.361	Valid
	X1.5	0.678	0.361	Valid
	X1.6	0.632	0.361	Valid
	X1.7	0.751	0.361	Valid
	X1.8	0.770	0.361	Valid
	X1.9	0.539	0.361	Valid
Compensation (X2)	X2.1	0.588	0.361	Valid
	X2.2	0.552	0.361	Valid
	X2.3	0.365	0.361	Valid
	X2.4	0.570	0.361	Valid
	X2.5	0.692	0.361	Valid
	X2.6	0.476	0.361	Valid
	X2.7	0.705	0.361	Valid
	X2.8	0.550	0.361	Valid
	X2.9	0.654	0.361	Valid
Work Environment (X3)	X3.1	0.598	0.361	Valid
	X3.2	0.582	0.361	Valid
	X3.3	0.417	0.361	Valid
	X3.4	0.525	0.361	Valid
	X3.5	0.580	0.361	Valid
	X3.6	0.661	0.361	Valid
	X3.7	0.510	0.361	Valid
	X3.8	0.553	0.361	Valid
	X3.9	0.482	0.361	Valid
Employee Performance (Y)	Y.1	0.456	0.361	Valid
	Y.2	0.575	0.361	Valid
	Y.3	0.622	0.361	Valid
	Y.4	0.668	0.361	Valid
	Y.5	0.694	0.361	Valid
	Y.6	0.753	0.361	Valid
	Y.7	0.616	0.361	Valid
	Y.8	0.745	0.361	Valid
	Y.9	0.437	0.361	Valid

^a. Source: SPSS Processed Results

Based on table 1, it can be seen that the questions for the all sub variable statements have a r-value (Person Correlation) > 0.361, so that all variables are declared valid.

Reliability Test

Reliability test is a measure that shows stability in measuring. In this study, the reliability test was carried out by looking at the results of Cronbach's Alpha 0 to 1. A variable was considered reliable if the Cronbach's Alpha > 0.60 in the sense that the variable could be said to be good if the questionnaire has an alpha value above 0.60. The following are the results of reliability testing based on decision making using the Cronbach's Alpha on each variable:

Table 2. Reliability Test Results

Variable	Number of Questions	Cronbach's Alpha	Limitation	Description
Motivation	9	.744	0,60	Reliable
Compensation	9	.639	0,60	Reliable
Work Environment	9	.693	0,60	Reliable
Employee Performance	9	.788	0,60	Reliable

^b. Source: SPSS Processed Results

In table 2, it can be seen that the motivation variables, compensation, work environment, and employee performance have Cronbach's Alpha > 0.60 . So it can be concluded that all variables in this study are reliable, which means that each question in this study can produce consistent answers from time to time and each statement can be used in this study.

Normality Test

The normality test used in this study uses the Kolmogorov-Smirnov test to see and find out whether the distribution of data used by researchers is normal or abnormal. This normality test was processed using SPSS. The Asymp Sig. 2-tailed result is 0.749 which is greater than 0.05 significant. So it can be concluded that the distribution of 30 respondents in this study is normally distributed.

Heteroscedasticity Test

The heteroscedasticity test was carried out to determine whether there was an inequality of variance and residuals from one observation to another in the regression model. It can be seen from figure 2, that there are scattered points that do not form a certain pattern, then this study does not occur heteroscedasticity. Thus it can be interpreted that there is no variance inequality from the residuals in all observations in the regression model.

Multicollinearity Test

A test was conducted to detect whether there is a correlation between independent variables in regression model. This can be seen from the magnitude of the VIF (Variance Inflation Factor) and Tolerance. Multicollinearity occurs if the VIF value is 10 and the tolerance is 0.10 of t-test (partial) obtained a significant value of the effect of compensation on employee performance namely $0.032 < 0.05$. So, H_0 is rejected and H_a is accepted, meaning that the compensation variable has a significant positive effect on employee performance. Results of t-test (partial) obtained a significant value of the effect of work environment on employee performance, namely $0.044 < 0.05$. So, H_0 is rejected and H_a is accepted, meaning that the work environment variable has a significant positive effect on employee performance at BSI KCP Pancor.

F-Test

The F test or simultaneous test is carried out to test the hypothesis about the effect of the independent variables simultaneously on the dependent variable. This test is carried out by comparing the significance of the F-value to F-table then the formulated model. If the F-value $>$ F-table means that the regression model is correct.

Table 3. F-Test Results (ANOVA^a)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	.351	3	.117	3.342	.028 ^o
Residual	2.268	26	.087		
Total					

2.619 29

- a. Dependent Variable: Employee Performance
- b. Predictors: (Constant), Work Environment, Compensation,

Motivation

Source: SPSS Processed Results

Based on table 6, it can be seen that the significance value $F = 0.028$ (smaller than a of 0.05). It can be concluded that H_0 is rejected and H_a is accepted. The three independent variables, namely motivation, compensation and also work environment simultaneously affect the dependent variable, namely employee performance.

Coefficient of Determination Test (R^2)

The analysis aims to measure how far the model's ability to explain the variation of dependent variable can inform whether the estimated regression model is good or not.

Table 4. Results of the Coefficient of Determination Test (R^2) Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.366a	.134	.034	.295

a. Predictors: (Constant), Work Environment, Compensation,

^c. Source: SPSS Processed Results

Based on table 4, the coefficient of determination (R^2) of 0.366, the level of Employee Performance variable can be influenced by the Motivation, Compensation and Work Environment variables of 36.6% %, while the remaining 63.4% is influenced by other factors which are not discussed in this study.

Discussions

The Effect of Motivation on Employee Performance

Based on the results of the T-test (partial), the value of $t\text{-count} > t\text{-table}$ ($1.728 > 1.697$), the hypothesis is that the motivation has positive and significant effect on employee performance at Bank Syariah Indonesia KCP Pancor. Meanwhile, the significant value of t is smaller than a (0.05), ($0.021 < 0.05$), it can be concluded that the significant influence between motivation (Xi) on employee performance (Y). From distributing questionnaires to motivational questions, 9 statements submitted the majority of employees chose strongly agree with the statements given.

This is consistent with the findings of [26] which show that motivation is a factor and also has direct impact on employee performance. With an increase in motivation to work then it will be followed by an increase in the performance of employees in other words, the more a person is motivated to do the job then the performance will increase. The contribution of motivation has such a big influence on employee performance, this can be due to the motivation at Bank Syariah Indonesia KCP Pancor has been fully fulfilled.

Positive and significant influences are caused by the desire of employees to meet physiological needs, security needs, social needs, reward needs and also self-actualization needs. Conditions of high motivation of work will greatly affect employee work satisfaction. This means that the increased employee work motivation, the more increasing work satisfaction shown by employees.

The Effect of Compensation on Employee Performance

Based on the results of the research with the analysis of t-test hypothesis, it can be concluded that the value of $t\text{-count} > t\text{-table}$ ($1.781 > 1.697$), the hypothesis is that the compensation has a positive and significant effect on employee performance at Bank Syariah Indonesia KCP Pancor. While, the significant value of t is smaller than a (0.05), ($0.032 < 0.05$), it can be concluded that

there is significant effect between compensation (X2) on employee performance (Y). From distributing questionnaires to compensation questions, 9 statements submitted the majority of employees chose strongly agree with the statements given.

Employees will be more passionate about the pay they are receiving and the impact of compensation on employee performance will be amplified. This is consistent with studies [27] which show that compensation has direct impact on employee performance. The higher of compensation given to the employee, the higher the performance that can be achieved by the employee. The compensation has a positive effect on employee performance.

The Effect of Work Environment on Employee Performance

Based on the data analysis in this study, it can be seen that the work environment has a positive and significant effect on employee performance. This is shown from the results of the t-test which obtained t-count > t-table ($1.805 > 1.697$), the hypothesis is that the work environment has a positive and significant effect on employee performance at Bank Syariah Indonesia KCP Pancor. While, the significant value oft is smaller than a (0.05), ($0.044 < 0.05$), it can be concluded that there is significant effect between work environment (X3) on employee performance (Y).

The work environment has many characteristics that can affect physical, mental wellbeing and essential to keep workers on their various tasks and working effectively. A good workplace is checked by characteristics such as competitive pay, a trusting relationship between employees and management, equality and fairness for everyone and also a reasonable workload with challenging but achievable goals. The work environment is said to be good if employees can perform activities optimally, healthy, safe and comfortable. A good work environment will determine the performance results achieved by a person. This finding is also supported by previous research which states that the work environment has a positive and significant effect on employee performance (Esthi, 2021; Januarty et al., 2020; Permadi et al., 2018).

The Effect of Motivation, Compensation and Work Environment on Employee Performance

Based on the analysis of the data in this study, it can be seen that the value off-count > f-table ($3.342 > 2.99$), the hypothesis is that Motivation, Compensation and Work Environment have a positive and significant effect on employee performance at Bank Syariah Indonesia KCP Pancor. While the significant value oft is smaller than a (0.05), ($0.028 < 0.05$), that means is significant effect between motivation, compensation and work environment on employee performance.

This finding is also supported by research (Riyadi, 2011), stated that there is a positive influence between employee motivation and performance in manufacturing companies in East Java. Research (Yunanda, 2011; Octaviana & Ariefiantoro, 2011) which show that a work environment positive and significant effect on performance. If employee performance appraisal is carried out properly, in an orderly and correct manner, it will be able to help increase the motvation of the employees. Therefore, performance appraisal needs to be done formally with the criteria set by the company objectively. Compensation is one way that can be provided by the company in the form of rewards to employees. Motivation, Compensation and Work Environment for employees need to get more attention from the company.

4. Conclusion

This study found that motivation, compensation and also work environment had a significant effect on employee performance. However, motivation, compensation and work environment remained barrier for islamic banks in terms of improving the quality of employee performance. This study found that Motivation ($0,021 < 0,05$), Compensation ($0,032 < 0,05$) and Work Environment ($0,044 < 0,05$) has significant and positive effect on employee performance at BSI KCP Pancor. This study assists to understand the bank management specifically in employee performance. In other hand, the findings can be preferences in making policy for government, helpful to use additional references about comparison of Islamic banks employee performance and its influence.

Recommendation for the Bank Syariah Indonesia management is to pay more attention to motivation, compensation and work compensation. As result, if more employees earn higher salary,

the employee performance will increase. The higher the number of employees who excel, the lower cost of non-essential work. Furthermore, it is linked to promoting business stability and economic growth. Hence, good compensation system can benefit the company's stability while also indirectly promoting economic stability and growth.

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