



FACTORS AFFECTING EMPLOYEE PERFORMANCE AT BANK SYARIAH INDONESIA KCP BALIKPAPAN BARU

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ABSTRACT

The background of this research is competition in providing services in the Islamic banking industry, which has led to a large increase in public trust. Therefore, companies must have competent human resources and be able to compete with other companies because human resources are the most important element in the success and continuity of operational activities in a company. This study uses quantitative research. With the population used, namely all employees of Islamic banks at PT. Bank Syariah Indonesia KCP Balikpapan Baru, and the samples used, there were 20 respondents with saturated sampling technique. The results of this study are, partially, leadership style with a value of ($T_{Hitung} > T_{Tabel}$) $2.891 > 2.14479$, work environment with a value of $2.865 > 2.14479$, and motivation with a value of $19.558 > 2.14479$, so that they influence and are significant on the performance of employees of PT. Bank Syariah Indonesia, KCP Balikpapan Baru. Then the work ethic has a value of ($T_{Hitung} < T_{Tabel}$) $1.332 < 2.14479$, so it does not have a significant influence on the performance of employees of PT. Bank Syariah Indonesia New Balikpapan KCP. Then simultaneously, leadership style, work ethic, work environment, and motivation equally affect the performance of employees of PT. Bank Syariah Indonesia, KCP Balikpapan Baru, with a value of $103.263 > 3.06$ and has an R^2 contribution value of 96.8%.

1. INTRODUCTION

The increasing competition for financial services in the banking industry makes the trust of the community itself increasingly high; even human resources (HR) have become the primary requirement to carry out all operational activities within the company. One of the factors that play a vital role in influencing the development of a company to achieve its targets and goals in this competition is a company that has competent human resources (HR) (Siti, Nur Aisyah & Wardani, 2020). Companies will only grow and develop if there is an element of human intervention because human resources are an essential element in the continuity of operational activities in a company (Rofiliana & Rofiuddin, 2021). Even other resources owned by the company, such as capital, methods, and sophisticated machines, cannot provide maximum results if there is no element of human intervention (Ridho & Susanti, 2019).

Likewise, the world of the Sharia banking industry will not be able to develop very well if there is no element of human intervention, so the role of human resources (HR) is also vital to be able to support the development of the Sharia banking industry in Indonesia (Latifah & Ritonga, 2020). To be able to improve the quality of Islamic banks, maximum results from human resource (HR) performance are needed, so that the people must have high competency values and be able to support the quality of the company. However, human resources do not have a high competency value in their field. In that case, it can cause the company to suffer losses due to a lack of maximum performance by human resources (HR). The company only needs employees who can work better and have quality (Hirarto & Sartika, 2021).

Performance is an essential thing in a company. The performance is an achievement resulting from an understanding of the thoughts and energy that comes from a person regarding the work he or she has done, whether in form, seen, or which can be counted. It is a condition that must be known and must be

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notified to certain parties so that they can know about it. The level of achievement of a company's results by employees for their work (Naim et al., 2019).

In the process of improving the performance of human resources (HR) in a company, several factors can influence the quality of employee performance, both factors originating from the employee himself (internal factors) and factors from the company (external factors) such as leadership style, and work ethic, work environment, and motivation (Hirarto & Sartika, 2021). Based on the background description above, the researcher wants to raise the research title, "Factors that Influence Employee Performance at Bank Syariah Indonesia KCP Balikpapan Baru."

2. Literature Review/Review

Human Resources Management

Human resource management itself is the science and art of managing the relationships and roles of the workforce so that they become effective and efficient (Riza Kharisma Hasibuan, Rizal Agus, 2021). HRM, or what is known as human resource management, is the utilization of human resources within a company which will be carried out through human resource planning functions, including recruitment and selection, human resource development, career planning and development, providing compensation and welfare, safety and occupational health, and industrial relations (Ichsan et al., 2021).

Employee Performance

Employee performance is the work achievement that has been achieved by a person or group based on the standards of authority in an organization or company, as well as carrying out the responsibilities that have been given by achieving company goals efficiently and effectively (Naim et al., 2019). Moreover, there is a theoretical opinion from the Oxford Dictionary that performance is an action, process, or way of acting in doing work. Robbins said that performance is the result of ability, motivation, and opportunity (Moeheriono, 2012).

Leadership Style

Leadership in English is called Leadership, which means to lead, cause, lead, lead, win, and direct (Pandaswita, 2022). Leadership is a person's skill in influencing and controlling other people to achieve targets for specific goals (Arep & Tanjung, 2002)

Work Ethic

Work ethic comes from the Greek word *ethos*, which means personality, attitude, a person's character, disposition, and also a person's belief in something. Attitudes that arise from one's own will and self-awareness, based on cultural values towards work, are called work ethics. Various habits form the *ethos* itself, things one believes in, and cultural influences (Yantika et al., 2018).

Work Environment

The work environment is all the facilities and infrastructure around the employees' workplace, both physical and non-physical; the work environment consists of work facilities, workplace cleanliness, lighting, and peace (Megawaty, 2019). Moreover, the theoretical opinion from Robbins and Colter regarding the work environment is something that employees feel about the atmosphere of their workplace environment; this environment will influence the survival of employees and their ability to adapt and improve their abilities, either individually, in teams or all parties involved in the company (Darmawan, 2020).

Motivation

Motivation is a condition and situation that can encourage and move someone to carry out an activity to achieve their goals (Andriani & Widiawati, 2017). According to Mathis and Jackson, motivation is a desire that exists within a person and causes that person to take action. Motivation is also a driving force that can lead to a goal, and this will rarely appear in vain (Wilson, 2012).

3. METHODS

This research is survey research with a descriptive quantitative approach. Survey research is carried out by coming directly to the research location by giving questionnaires or questionnaires. A questionnaire or questionnaire is a series of written questions that will be distributed and answered by research respondents. In this research, a closed model questionnaire will be used with questions that have been

provided; then, the respondent has to choose the answer by marking the checklist in the answer column. The population in this research is all bank employees of PT. Bank Syariah Indonesia KCP Balikpapan has just 20 employees. The sampling technique that will be used is non-probability sampling with a saturated sampling method, where saturated sampling is a technique for determining samples with the entire population being sampled. So, the total number of samples used was 20 respondents. In this research, the classical assumption test is used, which consists of a normality test, multicollinearity test, heteroscedasticity test, multiple linear regression analysis, coefficient of determination, and hypothesis testing, which consists of the F test and T-test.

4. RESULTS AND DISCUSSIONS

Normality Test

Table 1. Normality Test Results

			One-Sample Kolmogorov-Smirnov Test				
			X1	X2	X3	X4	Y
N			20	20	20	20	20
Asymp. Sig. (2-tailed)			.200 ^{c,d}	.200 ^{c,d}	.026 ^c	.050 ^c	.200 ^{c,d}
Monte Carlo Sig. (2-tailed)	Sig.		.731 ^e	.832 ^e	.321 ^e	.398 ^e	.702 ^e
	99% Confidence Interval	Lower Bound	0.719	0.822	0.309	0.385	0.690
		Upper Bound	0.742	0.842	0.333	0.411	0.714

Source: Primary data processed SPSS 25, 2023

Based on Table. 1 Normality test results show that the Probability number or Monte Carlo Sig. (2-tailed) variable X1 $0.731 \geq 0.05$, variable X2 $0.832 \geq 0.05$, variable The data in this study is normally distributed because of the Probability numbers or Monte Carlo Sig. (2-tailed) resulting is greater than 0.05.

Multicollinearity Test

Table 2. Multicollinearity Test Results

Variabel	Collinearity Statistic	
	Tolerance	VIF
Leadership style X1	0.652	1.534
Work ethic X2	0.753	1.327
Work environment X3	0.821	1.218
Motivation X4	0.943	1.061

Source: Primary data processed SPSS 25, 2023

Based on Table 2, the results of the multicollinearity test show that the tolerance value for the leadership style variable is $0.652 \geq 0.1$, work ethic is $0.753 \geq 0.1$, work environment is $0.821 \geq 0.1$ and motivation is $0.943 \geq 0.1$, and the VIF value is Leadership style variable is $1.534 \leq 10.00$, work ethic is $1.327 \leq 10.00$, work environment is $1.218 \leq 10.00$ and motivation is $1.061 \leq 10.00$, so it can be concluded that the regression model does not have multicollinearity.

Heteroscedasticity Test

Table 3. Heteroscedasticity Test Results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	2.532	1.750		1.446	0.169
	X1_ leadership	- 0.053	0.033	-0.465	- 1.628	0.124
	X2_ ethos	- 0.001	0.028	-0.007	- 0.028	0.978
	X3_ environment	0.009	0.024	0.093	0.366	0.720
	X4_ motivation	- 0.003	0.026	-0.026	- 0.108	0.916

Source: Primary data processed SPSS 25, 2023

Based on the results of the heteroscedasticity test in table 3, it is known that the significance value of leadership style (X1) is $0.124 \geq 0.05$, work ethic (X2) is $0.978 \geq 0.05$, work environment (X3) is $0.720 \geq 0.05$ and motivation (X4) is $0.916 \geq 0.05$. In the test results for the significance value, there is a value that is more than 0.05, so from the results of this test it can be concluded that in all variables in the study there are no symptoms of heteroscedasticity.

Linearitas

Table 4. Leadership Style Linearity Test Results

			ANOVA				
			Sum of Squares	df	Mean Square	F	Sig.
Y_ performance * X1_ leadership	Between Groups	(Combined)	208.883	11	18.989	0.697	0.717
		Linearity	8.789	1	8.789	0.323	0.586
		Deviation from Linearity	200.094	10	20.009	0.735	0.682
	Within Groups		217.917	8	27.240		
	Total		426.800	19			

Source: Primary data processed SPSS 25, 2023

Based on the significance value (sig) of the output above, the deviation of linearity sig value is obtained. $0.682 > 0.05$. So it can be concluded that there is a significant linear relationship between the Leadership Style variable (X1) and the Employee Performance variable (Y).

Table 5. Work Ethic Linearity Test Results

			ANOVA				
			Sum of Squares	df	Mean Square	F	Sig.
Y_ performance * X2_ ethos	Between Groups	(Combined)	266.967	9	29.663	1.856	0.175
		Linearity	1.803	1	1.803	0.113	0.744
		Deviation from Linearity	265.164	8	33.145	2.074	0.139
	Within Groups		159.833	10	15.983		
Total		426.800	19				

Source: Primary data processed SPSS 25, 2023

Based on the significance value (sig) of the output above, the deviation of linearity sig value is obtained. $0.139 > 0.05$. So it can be concluded that there is a significant linear relationship between the Work Ethic variable (X2) and the Employee Performance variable (Y).

Table 6. Work Environment Linearity Test Results

			ANOVA				
			Sum of Squares	df	Mean Square	F	Sig.
(Combined)			294.933	10	29.493	2.013	0.154

Y_kinerja * X3_lingkungan	Between Groups	Linearity	21.961	1	21.961	1.499	0.252
		Deviation from Linearity	272.972	9	30.330	2.070	0.147
	Within Groups		131.867	9	14.652		
	Total		426.800	19			

Source: Primary data processed SPSS 25, 2023

Based on the significance value (sig) of the output above, the deviation of linearity sig value is obtained. $0.147 > 0.05$. So it can be concluded that there is a significant linear relationship between the Work Environment variable (X3) and the Employee Performance variable (Y).

Table 7. Location Linearity Test Results ANOVA

			Sum of Squares	df	Mean Square	F	Sig.
Y_kinerja * X4_motivasi	Between Groups	(Combined)	412.800	10	41.280	26.537	0.000
		Linearity	402.207	1	402.207	258.562	0.000
		Deviation from Linearity	10.593	9	1.177	0.757	0.658
	Within Groups		14.000	9	1.556		
Total		426.800	19				

Source: Primary data processed SPSS 25, 2023

Based on the significance value (sig) of the output above, the deviation of linearity value Sig is obtained. $0.658 > 0.05$. So it can be concluded that there is a significant linear relationship between the Motivation variable (X4) and the work environment variable (Y).

Multiple Linear Regression Test

Table 8. Multiple Linear Regression Test Results

Coefficients ^a					
Model		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	0.299	3.057	0.098	0.923
	X1_leadership	0.164	0.057	2.891	0.011
	X2_ethos	-0.066	0.050	-1.332	0.203
	X3_environment	-0.122	0.043	-2.865	0.012
	X4_motivation	0.895	0.046	19.558	0.000

Source: Primary data processed SPSS 25, 2023

Based on the results of the regression analysis in Table 8, the following regression equation is obtained: $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$

$$Y = 0,299 + 0,164X_1 - 0,066X_2 - 0,122X_3 + 0,895X_4$$

Based on the regression equation above, it can be explained that:

1. Obtained a constant value of 0.299.
2. The X1 coefficient value is 0.164, which is positive.
3. Obtained a coefficient value of X2 of -0.066 with a negative sign.
4. Obtained a coefficient value of X3 of -0.122 with a negative sign.

5. The X4 coefficient value is 0.895, which is positive.

Coefficient of Determination Test (R2)

Table 9. Coefficient of Determination Test Results (R2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.984 ^a	0.968	0.959	0.95740

Source: Primary data processed SPSS 25, 2023

Based on table 9, it is known that the R Square value is 0.968 = 96.8%. In this case it can be concluded that the contribution of the independent variables leadership style (X1), work ethic (X2), work environment (X3) and motivation (X4) to the dependent variable, namely employee performance, is 96.8% while the remaining 3.2% Employee performance at Bank Syariah Indonesia KCP Balikpapan Baru is influenced by other variables not examined in this research.

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Table 10. t Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.299	3.057		0.098	0.923
	X1_leadership	0.164	0.057	0.166	2.891	0.011
	X2_ethos	-0.066	0.050	-0.071	-1.332	0.203
	X3_environment	-0.122	0.043	-0.147	-2.865	0.012
	X4_motivation	0.895	0.046	0.933	19.558	0.000

a. Dependent variable: Y_kinerja

Source: Primary data processed SPSS 25, 2023

Comparing the calculated t value with the t table or probability value with α :

1. The Leadership Style variable has a calculated t value of 2.891 > t table 2.14479 and has a significance value of 0.011 < 0.05, so the hypothesis is obtained, namely H0 is rejected and Ha is accepted.
2. The Work Ethic variable has a t table value of 1.332 < t count 2.14479 and has a significance value of 0.203 > 0.05, so the hypothesis is obtained. Namely, H0 is accepted, and Ha is rejected.
3. The Work Environment variable has a calculated t value of 2.865 > t table 2.14479 and has a significance value of 0.012 < 0.05, so the hypothesis is obtained, namely H0 is rejected and Ha is accepted.
4. The Motivation variable has a calculated t value of 19.558 > t table 2.14479 and has a significance value of 0.000 < 0.05, so the hypothesis is obtained. Namely, H0 is rejected, and Ha is accepted.

F test

Table 11. F Test Results

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	413.051	4	103.263	112.658	.000 ^b
	Residual	13.749	15	0.917		
	Total	426.800	19			

Source: Primary data processed SPSS 25, 2023

Compare the calculated F value with table F or Sig value. with α : Fcount is 103.263 and Ftable is 3.06, so Fcount \geq Ftable. then a significant value of 0.000 \leq 0.05 is obtained, so that it can be concluded that H0 is rejected and Ha is accepted. This means that leadership style (X1), work ethic (X2), work environment (X3) and motivation (X4) simultaneously have a significant effect on employee performance at Bank Syariah Indonesia KCP Balikpapan Baru (Y).

Discussion

Partial Influence of Leadership Style Variables on PT Employee Performance Variables. Indonesian Sharia Bank KCP Balikpapan Baru

Based on the results of the analysis, it shows that the t value is $2.891 > t$ table 2.14479 or the value is $0.011 < 0.05$, so it supports H_a and rejects H_0 . So this indicates that partially there is a positive and significant influence between the leadership style variable on employee performance variables. at PT. Indonesian Sharia Bank KCP Balikpapan Baru.

Partial Influence of Work Ethic Variables on PT Employee Performance Variables. Indonesian Sharia Bank KCP Balikpapan Baru

Based on the results of the analysis, it shows that the calculated t value is $1.332 < t$ table 2.14479 or the Sig value is $0.203 > 0.05$, so H_0 is accepted and H_a is rejected. So this indicates that partially there is no significant influence between the work ethic variable on employee performance variables in PT. Indonesian Sharia Bank KCP Balikpapan Baru.

Partial Influence of Work Environment Variables on PT Employee Performance Variables. Indonesian Sharia Bank KCP Balikpapan Baru

Based on the analysis results, it shows that the calculated t value is $2.865 > t$ table 2.14479 or the Sig value. $0.012 < 0.05$ then H_0 is rejected and H_a is accepted. So this is proven that partially there is a positive and significant influence between work environment variables on employee performance variables at PT. Indonesian Sharia Bank KCP Balikpapan Baru.

Partial Influence of Motivational Variables on PT Employee Performance Variables. Indonesian Sharia Bank KCP Balikpapan Baru

Based on the analysis results, it shows that the calculated t value is $19.558 > t$ table 2.14479 or the Sig value. $0.000 < 0.05$ then H_0 is rejected and H_a is accepted. So this is proven that partially there is a positive and significant influence between motivation variables on employee performance variables at PT. Indonesian Sharia Bank KCP Balikpapan Baru.

5. CONCLUSION

Based on the results of the statistical analysis and discussion described by the researcher, the conclusions of this research are as follows: Leadership style partially has a positive and significant influence on the performance of Bank Syariah Indonesia KCP Balikpapan Baru employees. Partial work ethic does not have a significant influence on the performance of Bank Syariah Indonesia KCP Balikpapan Baru employees. The work environment partially has a significant influence on the performance of Bank Syariah Indonesia KCP Balikpapan Baru employees. Motivation partially has a significant influence on the performance of employees of Bank Syariah Indonesia KCP Balikpapan Baru. Leadership style, work ethic, work environment and motivation simultaneously influence the performance of Bank Syariah Indonesia KCP Balikpapan Baru employees.

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