

## Factors Affecting the Performance of Islamic Banking Employees

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### ABSTRACT

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This study aims to see how remuneration, competence, and organizational culture affect employee performance at Bank Syariah Indonesia Semarang Branch. This is a quantitative analysis with 50 employees of Bank Syariah Indonesia Semarang Branch participated. The data were processed with the SPSS version 20 application tool. Instrument tests, classical assumption tests, statistical tests, and MRA tests are all included in this study's analysis. The T-test results show that remuneration has no significant impact on employee performance, integrity has a positive and significant impact on employee performance, and motivation has no impact on employee performance. Organizational Culture variables moderate / reinforce the relationship between Reward for Employee Performance, Competence, and Employee Performance, and Motivation and Employee Performance. The implications of the study are, the management should give more attention to the remuneration and motivation factors to enhance employee performance.

**Keywords:** Remuneration, competence, motivation, employee performance, organizational culture.

### ABSTRAK

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Penelitian ini bertujuan untuk melihat bagaimana remunerasi, kompetensi, dan budaya organisasi mempengaruhi kinerja pegawai pada Bank Syariah Indonesia Cabang Semarang. Penelitian ini merupakan analisis kuantitatif dengan partisipasi 50 karyawan Bank Syariah Indonesia Cabang Semarang. Data diolah dengan alat aplikasi SPSS versi 20. Uji instrumen, uji asumsi klasik, uji statistik, dan uji MRA semuanya termasuk dalam analisis penelitian ini. Hasil uji-t menunjukkan bahwa remunerasi tidak berpengaruh signifikan terhadap kinerja pegawai, integritas berpengaruh positif dan signifikan terhadap kinerja pegawai, dan motivasi tidak berpengaruh terhadap kinerja pegawai. Variabel Budaya Organisasi memoderasi/memperkuat hubungan antara Penghargaan atas Kinerja Karyawan, Kompetensi, dan Kinerja Karyawan, dan Motivasi dan Kinerja Karyawan. Implikasi dari penelitian ini adalah manajemen harus lebih memperhatikan faktor remunerasi dan motivasi untuk meningkatkan kinerja pegawai.

**Kata Kunci:** Remunerasi, kompetensi, motivasi, kinerja karyawan, budaya organisasi.

## INTRODUCTION

There are many improvements shown by sharia banking in Indonesia in the last few years. Besides the increase in numbers of the total market share, also the improvement of employees and offices. Based on sharia banking statistics on February 2021, sharia commercial banks have approximately 50.843 employees working in 14 banks and sharia business units have approximately 5.357 employees in 20 banks ([www.ojk.go.id](http://www.ojk.go.id)). These great numbers are still not included yet other kinds of sharia financial institutions such as sharia rural banks, *Baitul Maal Wa Tamwil*, etc.

Amid competitive competition amongst the bank, the employees play very important roles in the target achievements. To support this, the management should give their attention and provide the best environment for the employees to bring out their best. Among the important things that need to be emphasized to have the best employee performance is remuneration given, competency in work, motivation, and organizational culture.

There are several opinions from previous research on the effect of remuneration, competence, motivation on employee performance with organizational culture as a moderating variable. Research conducted by Boedianto (2012) showed that the provision of remuneration in the Blitar Class II A Penitentiary greatly influenced the performance of its employees. The results of this study are different from those of Fitria, Idris, and Kusuma (2014) regarding the effect of remuneration, motivation, and job satisfaction on employee performance at the Samarinda Religious High Court Office. The results of the study revealed that remuneration did not have any influence on the performance of employees at the Samarinda High Religious Court Office.

The results of research by Emmyah (2009) showed that simultaneously, competence had a significant effect on employee performance at Ujung Pandang State Polytechnic. This result is different from research conducted by Linawati and Suhaji (2012) concerning the Influence of Motivation, Competence, Leadership, and Work Environment on Employee Performance of PT. Herculon Carpet Semarang which resulted in that overall competence did not affect and was inversely proportional to performance. While motivation, competence, leadership, and work environment together and affect the performance of employees of PT. Herculon Carpet Semarang.

The results of Oluseyi and Ayo (2009) describe that partially leadership and motivation have a positive and significant influence on employee performance, and simultaneously all variables also have a positive and significant effect on employee performance. The results of this study are different from the research conducted by Dhermawan, Sudibya, and Utama (2012) which concerning the influence of motivation, work environment, competence, and compensation on job satisfaction and on employee performance which concluded that motivation and competence have no significant effect on employee performance.

The study is conducted in Bank Syariah Indonesia Semarang Branch. Bank Syariah Indonesia is the result of the merger of three state-owned sharia banks, namely Bank BRI Syariah, Bank Mandiri Syariah, and Bank BNI Syariah. This merger will unify the advantages of the three Sharia Banks to present a more complete service, wider coverage, and have a better capital capacity. Supported by synergies with parent companies (Mandiri, BNI, BRI) and the government's commitment through the Ministry of BUMN, Bank Syariah Indonesia is encouraged to be able to compete at the global level. The merger of the three Sharia Banks is expected to become new energy for national economic development and contribute to the welfare of the wider community. The existence of Bank Syariah Indonesia is also a reflection of the modern, universal face of Islamic banking in Indonesia.

This study is the newest study conducted right after the merger process. The result of the study will give the latest depiction of the condition of the employees in Bank Syariah Indonesia.

## METHOD

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The research object is the employees of Bank Syariah Indonesia Semarang Branch Office with respondents as many as 50 employees. Due to the limited number of employees, all employees were made respondents, so this study used a saturated sample. Data were collected using a questionnaire which was distributed directly to these employees. The results of the questionnaire were calculated using a Likert scale. In calculating the results of the questionnaire, several data analysis were carried out such as research instrument tests (validity and reliability tests), statistical tests (f test, t-test, and determination coefficient test), classical assumption tests (multicollinearity test, heteroscedasticity test, normality test, and test). linearity), as well as the MRA (Moderated Regression Analysis) test.

## RESULTS AND DISCUSSIONS

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### Validity Test

There are five variables used in this study are remuneration, competency, motivation, employee performance, and organizational culture. Those variables are then divided into 18 indicators and 18 questionnaires' statements. From the validity test results, all of the statements are valid since the total score is greater than 0,05. The results of the validity test state that each statement item is declared valid. This is because the R count is known to be greater than the R table where the R table and the results mostly get two stars, which means it is very positive.

### Reliability test

Based on the reliability test results, each variable is declared reliable, because all of the five items have a Cronbach Alpha greater than 0.60. This means that each item from the statement for variables can be used as a measure in obtaining research data.

### Multicollinearity Test

The result Tolerance Value is not greater than 0.10 where Remuneration (X1) is 0.664, Competence (X2) is 0.565, and Motivation (X3) is 0.631. By calculating the VIF value  $< 10$  where (X1) 1.530, (X2) 1.770, and (X3) 1.530. Both provide results that there are no symptoms of multicollinearity between the independent variables.

### Heteroscedasticity Test

The results below indicate that the significance value of the Remuneration, Competence, Motivation and Organizational Culture variables is above 0.05. So it can be concluded that the regression model includes homoscedasticity, so the regression equation assumption is good.

**Table 1. Heteroscedasticity *Glejser* Test Result Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients	Std. Error	Standardized Coefficients		Sig.	Collinearity Statistics	
			Beta	t		Tolerance	VIF
1 (Constant)	5,133	1,460		3,517	,001		
Remuneration	-,016	,042	-,063	-,384	,703	,654	1,530
Competency	-,153	,059	-,457	-2,594	,053	,565	1,770
Motivation	-,038	,046	-,137	-,821	,416	,631	1,585
Organizational Culture	,037	,046	,167	,815	,419	,420	2,380

a. Dependent Variable: RES2

Source: primary data processed (2021)

### Normality Test

The normality test is using the Kolmogorov Smirnov Test. The result as below:

**Table 2.  
Normality Test Result  
One-Sample Kolmogorov-Smirnov Test**

N		Unstandardized Residual	50
Normal Parameters <sup>a,b</sup>	Mean		,0000000
	Std. Deviation		1,44719856
Most Extreme Differences	Absolute		,092
	Positive		,063
	Negative		-,092
Test Statistic			,092
Asymp. Sig. (2-tailed)			,200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: primary data processed (2021)

The results above show that the value of Asymp. Sig. (2-tailed)  $0.200 > 0.05$ . Then the residual value is said to be normal and the regression model fulfills the assumption of normality.

### Linearity Test

This study using the Lagrange M Quotlier method. The results are: first, the value of Deviation from Linearity with a significance level of  $0.008 > 0.05$ , then there is a relationship between the independent variable (remuneration) and the dependent variable (employee performance). Second, the value of Deviation from Linearity with a significance level of  $0.007 > 0.05$ , so there is a relationship between the independent variable (competency) and the dependent variable (employee performance). Third, the value of Deviation from Linearity with a significance level of  $0.822 > 0.05$ , then there is a relationship between the independent variable (motivation) and the dependent variable (employee performance). The last, the value of Deviation from Linearity with a significance level of  $0.105 > 0.05$ , then there is a relationship between the independent variable (organizational culture) and the dependent variable (employee performance).

### T-test

The result of the t-test is as follows:

**Table 3. T-test Result Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	4,820	2,669		1,806	,077
	Remuneration	,093	,075	,129	1,233	,224
	Competency	,607	,099	,648	6,134	,000
	Motivation	,117	,078	,151	1,497	,141

a. Dependent Variable: employee performance

Source: primary data processed (2021)

Based on the table above, the significance value and comparison with the r table are obtained and the explanation is as follows:

- The Remuneration variable (X1) shows a significance value of  $0.224 > 0.05$ . So, it can be concluded that the Remuneration variable (X1) has no significant effect on performance (Y). This means that any additional remuneration does not affect employee performance. This means that hypothesis 1 is rejected
- The competency variable (X2) shows a significance value of  $0.000 < 0.05$ . So, it can be concluded that there is a positive and significant influence of the Competency variable (X2) on performance (Y). This means that each addition of competence affects employee performance. This means that hypothesis 2 is accepted.

- c. The motivation variable (X3) shows a significance value of  $0.141 > 0.05$ . So, it can be concluded that the motivation variable (X3) has no significant effect on performance (Y). This means that any addition of motivation does not affect employee performance. This means that hypothesis 3 is rejected.

### F-Test

The results obtained by calculating the significance value with an F value of 27.183 with a probability of 0.000 far from 0.05, and obtaining the results of the Remuneration Variables (X1), Competence (X2), Motivation (X3) have a significant positive effect together- equal to performance (Y).

### Coefficient Determination (R<sup>2</sup>) Test

It is known that the value of R<sup>2</sup> is 0.616. This means that the contribution of the Remuneration (X1), Competence (X2), and Motivation (X3) variables to Performance (Y) is 61.6% and 38.9% is influenced by other variables.

### Moderated Regression Analysis (MRA) Test

Conducted to determine how much the moderating variable affects (strengthens or weakens) the relationship between the independent variable and the dependent variable.

**Table 4. Remuneration Multiple Regression Test Results**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,507 <sup>a</sup>	,257	,242	2,248

a. Predictors: (Constant), Remuneration

b. Dependent Variable: Employee Performance

Source: primary data processed (2021)

**Table 5. MRA Remuneration Test Results**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,993 <sup>a</sup>	,987	,986	,305

a. Predictors: (Constant), Remuneration \* Organizational Culture, Organizational Culture, Remuneration

b. Dependent Variable: Employee Performance

Source: primary data processed (2021)

Based on the above results, the first R<sup>2</sup> is 0.257, while after the second regression equation the value of R<sup>2</sup> increases to 0.987. Thus, the results can be concluded that the presence of Organizational Culture (Moderating Variable) can strengthen the relationship between Remuneration and Employee performance.

**Table 6. Competency Multiple Regression Test Results  
Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,774 <sup>a</sup>	,600	,591	1,650

a. Predictors: (Constant), Competency

b. Dependent Variable: Employee Performance

Source: primary data processed (2021)

**Table 7. MRA Competency Regression Test Results  
Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,997 <sup>a</sup>	,994	,994	,205

a. Predictors: (Constant), Competency \* Organizational Culture, Organizational Culture, Competency

b. Dependent Variable: Employee Performance

Source: primary data processed (2021)

Based on the above results, the first  $R^2$  is 0.600, while after the second regression equation the value of  $R^2$  increases to 0.994. Thus, the results, it can be concluded that the presence of Organizational Culture (Moderating Variable) can strengthen the relationship between competence and employee performance.

**Table 8. Motivation Multiple Regression Test Results  
Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,477 <sup>a</sup>	,227	,211	2,292

a. Predictors: (Constant), Motivation

b. Dependent Variable: Employee Performance

Source: primary data processed (2021)

**Table 9. Motivation MRA Test Results  
Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,997 <sup>a</sup>	,993	,993	,217

a. Predictors: (Constant), Motivation \* Organizational Culture, Organizational Culture, Motivation

b. Dependent Variable: Employee Performance

Source: primary data processed (2021)

Based on the above results, the first  $R^2$  is 0.227 while after the second regression equation the value of  $R^2$  increases to 0.993. With the results that have been obtained, it can be concluded that the presence of Organizational Culture (Moderating Variables) can strengthen the relationship between Motivation and Employee Performance.

## Discussion

First, The Effect of Remuneration on Employee Performance. The results of the research by looking at the T-test show that remuneration does not affect employee performance with the results of the t value  $1.233 < t_{table} 2.014$  with a significance value of  $0.224 > 0.05$ , it is concluded that H1 is rejected. These results are consistent with the results of research conducted by Fitria, Idris, and Kusuma (2014) which explain that remuneration does not have a significant effect on employee performance.

Second, The Effect of Competence on Employee Performance The results of the study by looking at the T-test show that competence has a positive and significant effect on employee performance with the results of t count  $6.134 > t_{table} 2.014$  with a significance value of  $0.000 < 0.05$ , it is concluded that H2 is accepted. This result is following the results of research conducted by Yuwanto (2010) which explains that simultaneously (together) competence has a significant effect on employee performance at Ujung Pandang State Polytechnic.

Third, The Influence of Motivation on Employee Performance. The results of the study by looking at the T-test show that motivation does not have a significant effect on employee performance with the results of the t value of  $1.497 < t_{table} 2.014$  with a significance value of  $0.141 > 0.05$ , it is concluded that H3 is rejected. This result is following the results of research conducted by Dhermawan, Sudibya, and Utama (2012) which explains that motivation and competence do not have a significant effect on employee performance, which means that even though the employee has good work motivation, it does not affect improving performance.

Fourth, The Effect of Remuneration on Employee Performance at Bank Syariah Indonesia KC Semarang with Organizational Culture as a Moderating Variable. The results of the study by looking at the MRA test, the value of  $R^2$  shows that the presence of Organizational Culture (Variable Moderating) can strengthen the relationship between Remuneration and Employee Performance with the results of the first  $R^2$  of 0.257, while after the second regression equation the value of  $R^2$  increases to 0.987. So, it is concluded that H4 is accepted (strengthens). These results are following the results of research conducted by Fatikhah (2016) which explains that the Performance Measurement System can improve employee performance, organizational culture as a moderating variable can strengthen the relationship between performance measurement and remuneration systems on employee performance, and this research has not been able to prove remuneration can increase performance.

Fifth, The Effect of Competence on Employee Performance at Bank Syariah Indonesia KC Semarang with Organizational Culture as a Moderating Variable. The results of the study by looking at the MRA test, the value of  $R^2$  shows that the presence of Organizational Culture (Moderating Variable) can strengthen the relationship between Competence and Employee Performance with the results of the first  $R^2$  of 0.600 while after the second regression equation the value of  $R^2$  increases to 0.994. So, it is concluded that H5 is accepted (strengthens). This result is following the results of research conducted by Rusmita and Badera (2018), which explains that organizational culture strengthens the influence of competence on auditor performance, which means that competence can significantly improve auditor performance if it is supported by a good organizational culture.

Sixth, The influence of motivation on employee performance at Bank Syariah Indonesia Semarang branch with Organizational Culture as a Moderating Variable. The results of the

study by looking at the MRA test, the value of  $R^2$  shows that the presence of Organizational Culture (Moderating Variable) can strengthen the relationship between Motivation and Employee Performance with the results of the first  $R^2$  of 0.459, while after the second regression equation the value of  $R^2$  increases to 0.500. So it is concluded that H6 is accepted (strengthens). These results are following the results of research conducted by Aditya and Nugraheni (2014) which explains that motivation affects the performance of employee performance at PT. Randugarut Plastic Indonesia and the Interaction between Motivation and Organizational Culture are very influential in improving employee performance.

## CONCLUSION

Based on the research conducted, it can be seen that the remuneration and motivation factors do not have a significant effect on employee performance. While the competency factor has a big effect on employee performance. Meanwhile, organizational culture factors can moderate the relationship between remuneration and employee performance, competence on employee performance, and motivation for employee performance. The implication is that banks must pay more attention to remuneration factors and motivation to improve employee performance. It can be concluded that the amount of remuneration and motivation does not have an impact on performance without being supported by work culture factors, therefore a good work culture building is needed which can have a major influence on bank performance.

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