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## Employee Performance Analysis at Bank Syariah Indonesia

**Abstract.** On August 9, 2021, in Indonesia, the Bank Syariah Indonesia (BSI) was established through the merger of three Islamic banks. It is expected that the BSI, as the largest Islamic bank, will be capable of encouraging national economic growth. However, to ensure effective operation, the bank's management must carefully study and analyze employee culture, motivation, and skill changes that affect their performance. This study aims to identify the impact of organizational culture, competence, and work motivation on employee performance at Bank Syariah Indonesia. The sample of this study was permanent employees at Bank Syariah Indonesia's head office. Operationalization variables to develop research instruments, the authors use the indicators used by previous studies because they have been tested and validated. Data analysis methods using SEM (Structural Equation Model) with SPSS (Statistical Program for Social Science) and Amos 26 software. This study shows that organizational culture, employee competence, and motivation has a significant positive effect on employee performance. The organizational culture variable does not significantly affect work motivation at PT Bank Syariah Indonesia. In addition, work competence has a significant positive effect on work motivation. In recent years, the acceleration of globalization, increasing competition and the development of information and communication technologies have added new concepts such as knowledge and innovation to organizational culture. So, the Bank Syariah Indonesia should be able to combine Islamic values and Industry 4.0 to create a comfortable working climate for employees.

**Keywords:** organizational culture, employee competence, work motivation, employee performance, banking industry.

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## Аналіз ефективності роботи співробітників Ісламського банку Індонезії

**Анотація.** 9 серпня 2021 року в Індонезії шляхом злиття трьох ісламських банків було створено Ісламський банк Індонезії (*Bank Syariah Indonesia*). Очікується, що цей банк зможе заохочувати національне економічне зростання. Однак, щоб забезпечити ефективну роботу, керівництво банку повинно уважно вивчати та аналізувати культуру, мотивацію та зміни навичок своїх працівників, які впливають на їхню роботу. Це дослідження має на меті виявити вплив організаційної культури, компетентності та мотивації на ефективність співробітників Ісламського банку Індонезії. Об'єктом цього дослідження були постійні співробітники головного офісу банку. У виборі методологічного інструментарію автори опирались на попередні дослідження. Для аналізу даних використано SEM-модель (Модель структурних рівнянь) із пакетом SPSS (Статистична програма для соціальних наук) та програмне забезпечення Atos 26. Це дослідження показує, що організаційна культура, компетентність і мотивація працівників мають значний позитивний вплив на їх результативність. В той же час, зміни організаційної культури істотно не впливає на мотивацію працівників Ісламського банку Індонезії. Крім того, компетентність суттєво і позитивно впливає на мотивацію праці. В останні роки прискорення глобалізації, посилення конкуренції та розвиток інформаційно-комунікаційних технологій додали до організаційної культури нові поняття, такі як знання та інновації. Тому керівництво банку має поєднати ісламські цінності та сучасні технології для створення комфортного робочого клімату для своїх співробітників.

**Ключові слова:** організаційна культура, компетентність співробітників, мотивація праці, результативність співробітників, банківська сфера.

### INTRODUCTION

Employees are important organizational assets because they contribute positively to achieving organizational goals through their performance (Setiorini, 2018).

On August 9, 2021, in Indonesia, the Bank Syariah Indonesia (BSI) was established through the merger of three Islamic banks from the Association of State-Owned Banks (Himbara), namely: PT Bank BRI Syariah (BRIS), PT Bank Syariah Mandiri (BSM) and PT Bank BNI Syariah (BNIS) (Alhusain, 2021). The merger of the three Islamic banks is a breakthrough in the policy of the Indonesian government with the hope of being able to compete because the BSI is the largest Islamic bank capable of encouraging national economic growth.

However, to ensure effective operation, the bank's management must carefully study and analyze employee culture, motivation, and skill changes that affect their performance. Managing the business well is very important as it is a tool to maintain business continuity and maintain the trust of stakeholders.

This study aims to identify the impact of organizational culture, competence, and work motivation on employee performance at Bank Syariah Indonesia.

### LITERATURE REVIEW

#### *Employee performance*

Thao and Hwang (2015) explain that employee performance is the achievement of individual tasks and responsibilities selected, influenced and measured by the organization, using previously accepted standards.

Employee performance can be driven by actively delivering training programs, as rapidly changing technology is an issue for organizations to retain top talent (Mulia et al., 2020). The performance of employees in each organization is very important for the growth of the organization and the growth of individual employees (Meyer & Peng, 2016).

#### *Organizational culture*

Organizational culture is a set of shared assumptions that guide what happens in an organization by defining appropriate behaviour for various situations (Ravasi & Schultz, 2006). Organizational culture influences how people and groups interact with each other, with customers and with stakeholders. In addition, organizational culture can influence how employees identify with their organization (Schrodt, 2002). Organizational culture is the unique element that gives the company a personality that its stakeholders can pay attention (Dorda and Shtëmbari, 2019). In recent years, the acceleration of globalization, increasing competition and the development of information and communication technologies have added new concepts such as knowledge and innovation to organizational culture (Yildiz, 2014).

#### *Employee competence*

The basic understanding of human resource management is that low-skilled human resources will lose their jobs, as industrial revolution 4.0 will lead human resources to have higher skills (Wijaya, 2020). Emerging technologies such as the Internet of Things, Big Data and Artificial Intelligence will automate most HR processes,

resulting in streamlined and lean HR teams. Changes in organizational structure and leadership style will be required for the effective implementation of Smart Human Resources 4.0, which will allow the HR department to play a more strategic role in the overall growth of the organization (Shaw and Ranjana, 2018).

*Work motivation*

Motivation is necessary for a business to achieve business goals (Cho & Yang, 2018). The different sources of motivation must be taken into account because no human being is alike. An organization or business needs to ensure that with the motivation of employees, they can provide resilience and strength to achieve what they want (Maswar et al., 2020). Employees desire to keep a job based on a feeling of need for work, but the level of need for work is no guarantee that the employee will not move or seek other employment (Nawangsih and Dewi, 2019). According to Widodo (2015), motivation is a force that exists inside a person, which drives their behaviour to take action. Motives (needs and wants) encourage employees to act. This makes motivation the

most important aspect of any organizational framework and creates an environment that facilitates and helps employees perform optimally (Chandrakant, 2017).

**RESEARCH METHODOLOGY**

*Research hypothesis*

It is assumed that organizational culture, competence and motivation have a strong causal effect on employee performance of Bank Syariah Indonesia. Therefore, the hypothesis of this study is as follows:

Hypothesis 1: Organizational culture has a significant effect on employee performance.

Hypothesis 2: Employee competence has a significant effect on employee performance.

Hypothesis 3: Motivation at work has a significant effect on employee performance.

Hypothesis 4: Organizational culture is linked to motivation at work.

Hypothesis 5: The competence of employees has an effect on motivation at work.

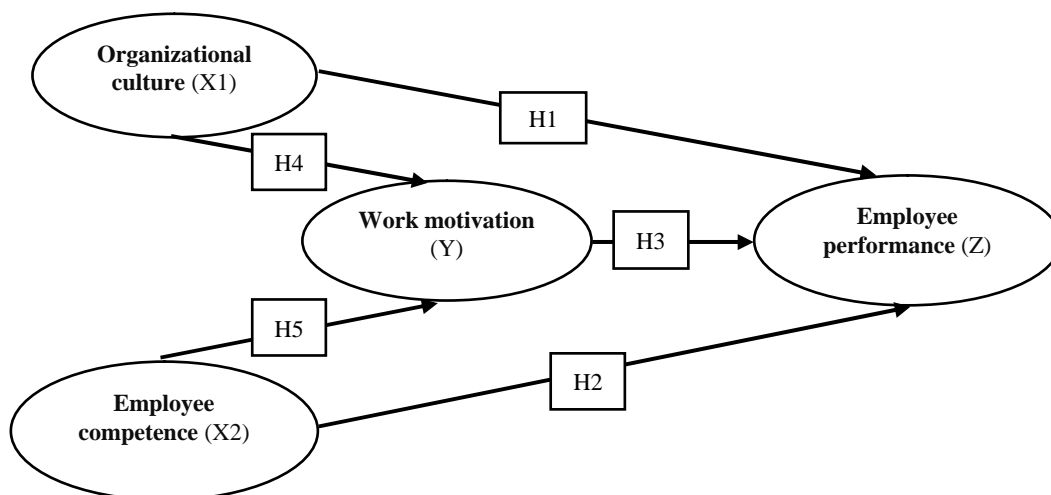


Figure 1. The Research theoretical framework

*Research sample*

The sample of this study was permanent employees at Bank Syariah Indonesia's head office. Respondents were classified according to gender, age, last education, management, and seniority criteria.

Characteristics of respondents according to age: 17-20 years (1%), 21-30 years (37%), 31-40 years (43%), 41-50 years (13%) and > 50 years (6%). Respondents are dominated by the age of 31 to 40 years, with a percentage (43%) of 86 respondents. Characteristics of respondents according to their last studies: high school equivalent (4%), baccalaureate (75%) and master's (42%). The last education of the respondents was dominated by stratum 1 with a percentage (75%) of 150 respondents. Characteristics of respondents according to management: WTB management (12%), RB management (13.5%), S&D management (14.5%), RM management (16.5%), Direat&HC management (6.5%), IT&O management (16%). Most of the respondents are from the C&HC management, with a percentage (21.5%) of 42 respondents.

*Instrument development*

Operationalization variables to develop research instruments, the authors use the indicators used by previous studies because they have been tested and validated. Indicators of motivation at work (Kuranchie and Amponsah, 2016). for employee competence indicators (Dwiyanti et al., 2020). For organizational culture indicators adopted by researchers (Alharbi and Alyahya, 2013). In addition, research performance indicators adapt and use (Gabcanova, 2012) to measure employee performance

*Data analysis*

Data analysis methods using SEM (Structural Equation Model) with SPSS (Statistical Program for Social Science) and Amos 26 software. The validity test applied in this study is EFA (Exploratory Factor Analysis) to determine the validity and see the results of the indicators used to survive or fSail (Malhotra, 2009).

The guideline for factor loading values in EFA can be taken based on the number of samples in this study, which is 200 samples, meaning the factor loading value must be greater than 0.40. The reliability test is used to

see the suitability of the value and reliability of the survey answers from respondents (Anastasya, 2015).

This study applies the Cronbach's alpha method with certain limitations, such as 0.6. Reliability <0.6 is not good, while 0.7 is acceptable, and 0.8 is good (Achidah & Hasiolan, 2016). Hypothesis testing is used to show how far the influence of variables is on each other (Ghozali, 2006). There are three hypothesis tests used, namely: CFA (confirmatory factor analysis), Fit Model (Goodness of Fit), and t-test (critical ratio).

The first order construct in the CFA must have a probability value > 0.05 so that the question can be well received, and the fit model should get P-value  $\geq 0.05$ , CMIN/DF  $\leq 2.00$ , GFI  $\geq 0.90$ , AGFI  $\geq 0.90$ , TLI  $\geq 0.90$ , RMSEA  $\leq 0.08$  (Cochran, 2017). T-test to determine the independent variable influences the dependent variable, if probability value or P  $\leq 0.05$  and CR value  $\geq 1.96$  then the hypothesis is accepted, but if P  $\geq 0.05$  and CR value  $\leq 1.96$  then hypothesis is rejected.

## RESULTS AND DISCUSSION

### Validity test

The validity test is used to prove the extent of the measuring instrument used in the measurement and determine the feasibility of each list of questions to define a variable. This validity test aims to determine whether the questionnaire questions are appropriate or not and to see the correlation of validity. Then the measurements will be made using factor analysis. This factor analysis is a method of analyzing data to determine the dominant factors in explaining the problem. The factor analysis used in this research is exploratory factor analysis (EFA). The EFA is also used to see if the used indicators survive or fail and if the indicator has a construct, it can be displayed with a high factor load value. The guideline for the factor load values in the EFA can be taken based on the number of samples in this study, which is 200 samples, which means that the factor load value should be greater than 0.40.

Table 1

### EFA Validity Test indicator employee performance

	<i>Factor Loading</i>
I can complete many logical work goals, depending on the goals to be achieved.	0.767
I do the job with minimal errors	0.820
I do my job efficiently	0.784
I always work on time	0.802

In table 1, we can see that out of 10 questions on employee performance indicators, they all have cross-factors, and each question item on the employee performance variable is declared valid.

Table 2

### Organization Culture

	<i>Factor Loading</i>
I encourage and influence members of the organization to be responsible for their work.	0.782
As a leader, I encourage employees to get the job done.	0.775
I am always aggressive and ready to compete in settlement of responsibilities.	0.605
I am ready to cooperate in fulfilling responsibilities.	0.506

In Table 2, it can be seen that each factor's weight value has a total value greater than 0.40. This may indicate that the question flag on this organizational culture variable is valid. However, this variable does not form a dimension because it does not have a cross factor value.

Table 3

### Employee Competence

	<i>Factor Loading</i>
I have knowledge according to the field and the responsibilities assigned by the organization.	0.808
I have skills that match the needs of the organization.	0.796
I have work experience in line with the duties and responsibilities.	0.815
I am ready to participate in training for educational development.	0.757

In Table3, it can be seen that each factor's weight value has a total value greater than 0.40. This may indicate that the question flag on the employee skill variable is valid. However, this variable does not form a dimension because it does not have a cross factor value.

Table 4

### Work Motivation

	<i>Factor Loading</i>
I receive a salary commensurate with my responsibilities.	0.905
I receive a bonus by increasing loyalty to the organization	0.552
I receive appreciation for fulfilling responsibilities.	0.544

In Table 4., it can be seen that each factor's weight value has a total value greater than 0.40. This may indicate that the question flag on this work motivation variable is valid. However, this variable does not form a dimension because it does not have a cross factor value.

*Reliability test*

The reliability test is a test that focuses on the degree of stability, consistency, predictability and accuracy. This test is performed to see the relevance of the value of a questionnaire that is taken by a respondent on a different occasion or time and with the same questionnaire. The results of the reliability test calculation are shown in Table 5.

Table 5

Reliability test			
Variable	Cronbach's Alpha	Critical Value	Description
Employee performance	0.923	0,6	Reliable
organizational culture	0.866	0,6	Reliable
Employee Competence	0.896	0,6	Reliable
Work motivation	0.897	0,6	Reliable

*Hypothesis test*

*First order confirmatory factor analysis*

The first order CFA is applied to all indicators and each dimensional variable. Below is the top-notch CFA on all research variables, including:

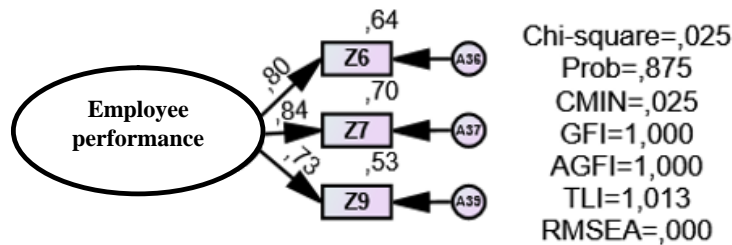


Figure 2. First-order construct variable employee performance

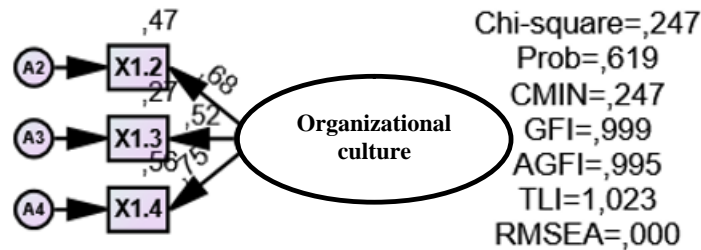


Figure 3. First-order construct variable organizational culture

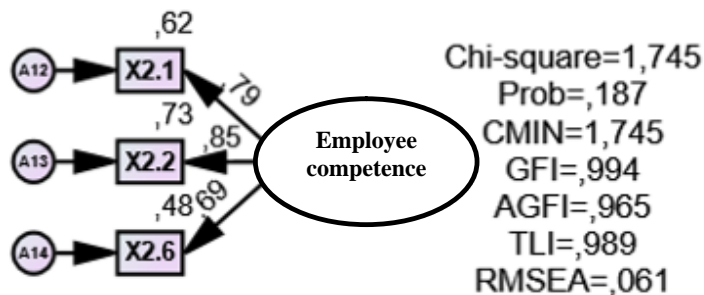


Figure 4. First-order construct variable employee competence

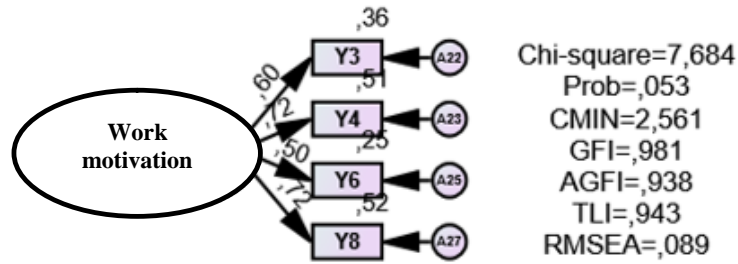


Figure 5. First-order construct variable work motivation

The results of the top-notch construction test above show that the employee performance model has value (0.875), organizational culture (0.619), employee competence (0.187) and promotion (0.053), for all the values obtaining a probability index of 0.05. Therefore, the results of the hypothesis state that the indicators below are valid dimensions so that for this construct, all the variables can be well accepted.

*Fit model*

The goodness of fit test can be calculated by measuring the coefficient of determination of the statistical value. The results showed that the goodness of fit criteria had been achieved because all scores tended to be good. So that the results found in this research model have been accepted, are suitable for use, and there is a match between the model and the research data.

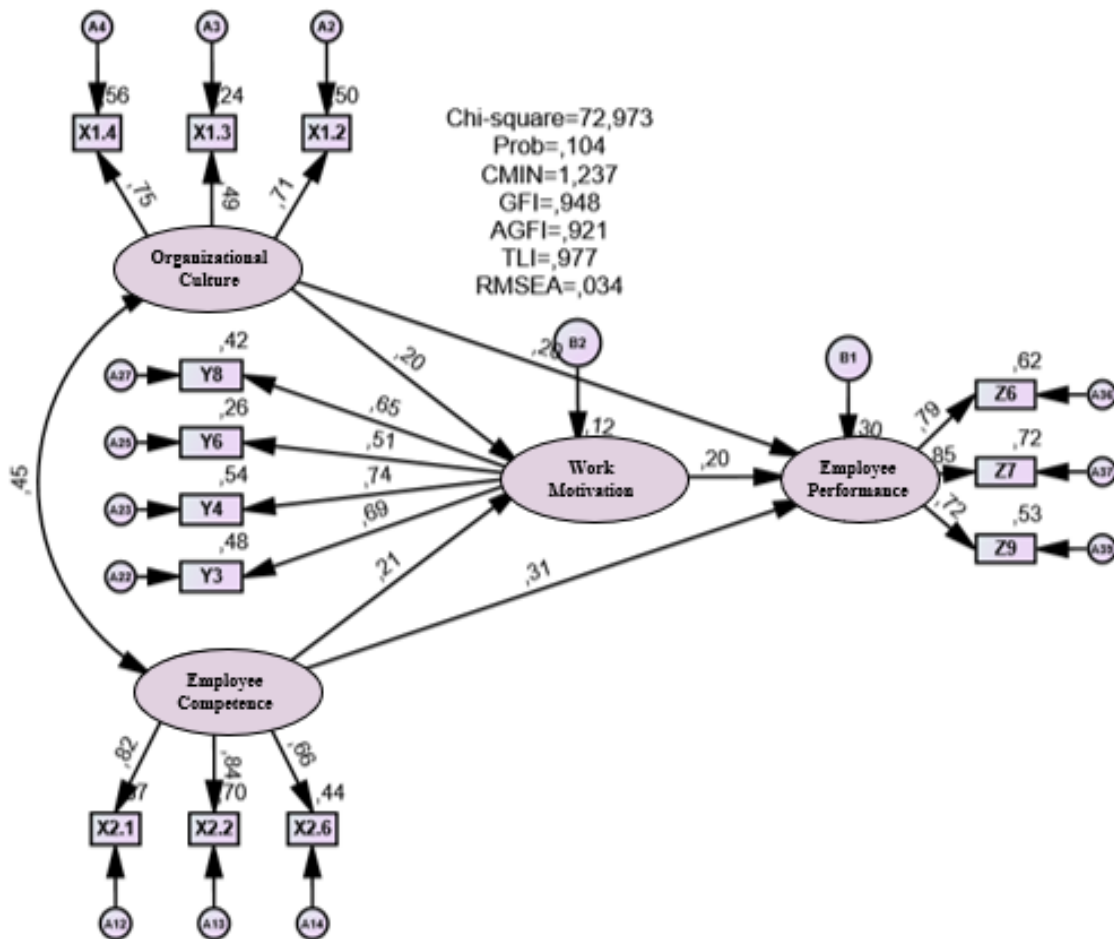


Figure 6. Goodness of fit

The goodness of fit results			
Indexs	Cut Off Value	Results	Model estimation
<b>P</b>	$\geq 0.05$	0.104	Good
<b>CMIN/DF</b>	$\leq 2.00$	1.237	Good
<b>GFI</b>	$\geq 0.90$	0.948	Good
<b>AGFI</b>	$\geq 0.90$	0.921	Good
<b>TLI</b>	$\geq 0.90$	0.977	Good
<b>RMSEA</b>	$\leq 0.08$	0.034	Good

#### Hypothesis test with t-test

Hypothesis testing or t-test is used to test whether the independent variable influences customer satisfaction and customer satisfaction as an intervening variable influences customer loyalty. If the probability value or  $P \leq 0.05$  and CR value  $\geq$  are 1.96, the hypothesis is accepted, but if  $P \geq$  of 0.05 and CR value  $\leq$  1.96, the hypothesis is rejected.

Table 7

Hypothesis test						
Hypothesis	Dependent variable	Independent variable	S.E.	C.R. (t-value)	P	Hypothesis evaluation
H1	Organizational culture	Employee performance	0.101	2.015	0.044	Accepted
H2	Work Competence	Employee performance	0.095	3.240	0.001	Accepted
H3	Work motivation	Employee performance	0.062	2.288	0.022	Accepted
H4	Organizational culture	Work motivation	0.147	1.751	0.080	Not accepted
H5	Work Competence	Work motivation	0.160	1.981	0,048	Accepted

The results of the hypothesis test between the influence of organizational culture, employee competence, job motivation, and employee performance, the probability values are 0.044, 0.001, 0.022, 0.080 and 0.048. It can be seen in Table 7 that the relationship between organizational culture and motivation at work is not up to the established norms  $\leq 0.05$ . Therefore the relationship is rejected. Then the other relationships tested in this study conformed to established standards.

The results of this study show that organizational culture has a significant positive effect on employee performance. Therefore, we can conclude that the first hypothesis of this study was well received. The results of this study are in line with the research conducted by Ainanur and Tirtayasa (2018) that the organizational culture is related to situations, paradigms, feelings and behaviours. Therefore, organizational culture is temporary subjective, and power directly manipulates the subject within the company.

Employee competence has a significant positive effect on employee performance. This research is in line with Thao and Hwang (2015), who explains that employee performance is the successful accomplishment of individual tasks and responsibilities selected, influenced and measured by the organization, using previously accepted standards of effectively and efficiently using available resources in an enabling environment. In line with previous research by Ginting et al. (2020), this skill

significantly affects employee performance. Therefore, we can conclude that the second hypothesis of this study is well received.

The results of this study show that work motivation has a significant positive effect on employee performance. In line with Cho and Yang (2018) theory that motivation is necessary for a business to achieve business goals, the differences in each person's sources of motivation should be taken into account, as no human being can be identical to another. An organization or business must ensure that with the motivation of employees, they can provide the resilience and strength to achieve what they want (Maswar et al., 2020). Therefore, we can conclude that the third hypothesis of this study is well received.

The organizational culture variable does not significantly affect work motivation at PT Bank Syariah Indonesia. It does not have a strong enough influence on the standardized regression weight value of 0.160. This study contradicts the results of research by Solehudin (2018), concluding that motivation is a factor that can motivate a person to perform an activity and affect a person's behaviour towards their work in achieving individual goals and organizational as a form of needs satisfaction. However, this study agrees with Ria (2018) that an uncondusive corporate culture can lead to low motivation and poor performance of company employees.

Therefore, we can conclude that the fourth hypothesis of this study is not well received or rejected.

Work competence has a significant positive effect on work motivation. This research aligns with Wijaya (2020) and Kuranchie and Amponsah (2016) research that competence affects work motivation.

### CONCLUSIONS

Organizational culture has a significant effect on employee performance. Businesses can see this as an opportunity to formulate strategies on how to properly use resources to achieve business goals. Moreover, Bank Syariah Indonesia employees have their organizational values, which can be a strength. There is a significant influence of employee competence on employee performance. Based on the research results, the highest indicator value on employee competence variable is "I understand the tasks and responsibilities entrusted to me by the company". This means that Bank Syariah Indonesia places employees according to their respective abilities to increase employee confidence and solve problems properly. This confidence is closely linked to the compatibility between knowledge and placement in the work unit. There is a positive effect of work motivation on employee performance. Based on the research results, the indicator with the highest value on the work motivation variable is the company offering work employee health. This is an appropriate action taken by Bank Syariah Indonesia. This means that in addition to protecting the socio-economic rights of employees, the company also bears all health insurance contributions for its employees. This can motivate employees to improve their performance. According to the study results, organisational culture has no significant effect on work motivation. Based on the indicators with the highest scores on the organizational culture and work motivation variables, being able to invoke Bank Syariah Indonesia

employees also has a high level of professional success. Health insurance for employees and a clear career, the company can filter and maintain the organisation's values in achieving the organisation's vision and mission. Employee competence has a significant influence on work motivation. Based on the indicators with the highest scores on the employee competence and work motivation variables, placing employees in work units consistent with their abilities and ensuring the health of their employees will become. This condition must be maintained and improved by the company so that the company can achieve its vision and mission and be able to compete.

Based on the study results, the indicator that has the lowest value on the employee performance variable is "work goal was achieved as planned". Bank Syariah Indonesia should assess the readiness of the goals considering the obstacles and issues that need to be anticipated. Based on the study results, the indicator with the lowest value is "I feel satisfied and comfortable with the existing facilities and the leadership model". This can contribute to companies' assessment and improvement of facilities and leadership styles. Bank Syariah Indonesia should be able to combine Islamic values and Industry 4.0 so that companies can create a comfortable working climate for employees. Based on the research results, the lowest indicator on the employee skill variable is "I have training in line with the assigned responsibilities", which means that Bank Syariah Indonesia needs to pay attention to the skills consistent with the knowledge capabilities of its employees. This can be solved by providing training to Bank Syariah Indonesia employees. According to the study results, the lowest indicator on the work motivation variable was "the salary I received was in line with my wishes and needs". This means that Islamic banks must respond to this by paying attention to their employees' well-being.

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