

FACTORS AFFECTING THE PERFORMANCE OF SHARIA BANK EMPLOYEES

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ABSTRACT

This research is based on the background that employee performance is the main thing that companies must pay attention to when carrying out their work activities. For this reason, this problem requires company management to plan to increase competency, distribute knowledge (knowledge sharing) and carry out work supervision more strictly in order to improve the performance of its employees. This research aims to test the variables of Competency, Knowledge Sharing and Work Supervision on Employee Performance at Bank Sumsel Babel Syariah KC Palembang. This research uses quantitative methods. The population in this study was 62 employees using a purposive sampling technique. The sample in this study consisted of 33 respondents who were employees of Bank Sumsel Babel Syariah KC Palembang. Primary data was obtained from distributing questionnaires to employees and analyzed using the validity test method, reliability test, while data analysis techniques used the classic assumption test, multiple linear regression analysis, t test, f test and r test. The research results show that the competency variable has a positive and significant effect on employee performance at Bank Sumsel Babel Syariah KC Palembang. The results obtained were $t_{count} > t_{table}$ ($2.438 > 1.699$) with a significance of $0.021 < 0.05$. The knowledge sharing variable has a positive and significant effect on employee performance at Bank Sumsel Babel Syariah KC Palembang. The results obtained are $t_{count} > t_{table}$ ($2.160 > 1.699$) with a significance of $0.039 < 0.05$. The work supervision variable has a positive and significant effect on employee performance at Bank Sumsel Babel Syariah KC Palembang. The results obtained are $t_{count} > t_{table}$ ($2.253 > 1.699$) with a significance of $0.032 < 0.05$. Simultaneously, the three variables have a positive and significant effect on employee performance at Bank Sumsel Babel Syariah KC Palembang. The results obtained are $F_{count} 12.925 > F_{table} 2.93$ and a significance of $0.000 < 0.05$.

Keywords: Competence, Knowledge Sharing, Work Supervision, Performance

INTRODUCTION

The development of Sharia Banking in Indonesia formally only started in 1992 and seriously began to be developed in 1998. With the enactment of Law N0.10 of 1998 and Law No.21 of 2008 concerning Sharia Banking, the development of the national Sharia banking industry is increasingly has an adequate legal basis and will encourage its growth even faster. The growth of Sharia Banking is very fast, the banking world is also inseparable from the influence of the bank's own internal developments such as the development of facilities and services. This very fast banking needs to be accompanied by good HR (human resources) management (Yesi, 2017).

Human resources are the company's most important assets because of their role as implementing subjects for company policies and operational activities. In order for a company to continue to exist, it must have the courage to face change and win the competition. The resources owned by the company such as capital, methods and machines cannot provide optimum results if they are not supported by human resources that have optimum performance. Human resources can influence the efficiency and effectiveness of the organization. This is what makes superior human resources really needed by an organization or company in facing the world competition and challenges, the focus of the company is the performance of the employees themselves (Suprihanto, 2004).

Employee performance is the work results achieved by a person or group of people in accordance with their respective authority and responsibilities, in order to achieve the goals of the organization concerned illegally, without violating the law and in accordance with employee morals and ethics during a certain period in carrying out tasks compared to various possibilities, such as standards for work results, targets/objectives or criteria that have been mutually agreed upon (Suprihanto, 2004).

The success of an organization is greatly influenced by the performance of its employees. Improving employee performance requires adequate competency. Competence has a very important role, because in general competence concerns a person's basic ability to do a job as an important thing for an individual's life because competence determines how an individual behaves/acts in various situations.

No less important is knowledge sharing because in managing a company knowledge sharing is very necessary between employees so that information regarding developments from the external environment and from within can be spread thoroughly to all sections and levels within Bank Sumsel Babel Syariah, so that the knowledge possessed by each employee is not embedded within each employee. With a culture of knowledge sharing like this, employees can quickly find out developments regarding the latest economic conditions regarding environmental changes which are felt to be increasingly rapid. And also indirectly employee performance will increase and have a competitive advantage and make a positive contribution to improving the Company (Leonardo, 2017).

Work supervision or controlling is one of the management functions that ensures that the activities carried out by employees match the expected results. Work supervision is important in every job in a company or banking institution, because with good supervision, a job will run smoothly and produce optimal work. If the work is accompanied by supervision, the results will definitely be very good and satisfying.

Bank Sumsel Babel Syariah is one of the government's regional development banks which aims to support development in its region, and is committed to contributing to encouraging economic growth in its region which refers to sharia principles. With the main vision, namely to make a leading and trusted bank with superior performance. Therefore, Bank Sumsel Babel Syariah Palembang will always improve the performance of its employees, because employees in banking need to have professional performance and concentrate on their work. Apart from that, Bank Sumsel Babel is one of the banks that provides sharia services, which is supported by competent human resources, an optimal fund management system and coupled with the reliability of information technology, Bank Sumsel Babel Syariah is able to compete and provide the best service to the community.

This is proven by several awards received by Bank Sumsel Babel Sharia each year includes:

Table 1. Bank Sumsel Babel Syariah Award

Year	Award	Organizer
2016	<i>Silver Champion Of Indonesia Wow Service Excellence Award</i>	Marklus Inc, By Conducting Service Excellence Surveys in 18 Cities in Indonesia.
2017	<i>Special Mention For Great Customer Service in Indonesia Sharia Finance</i>	<i>Indonesia Sharia Finance Award (ISFA)</i>
2018	Infobank Awards 2018 Awards with Predicate Very good	Infobank research bureau
2019	Bank Sumsel Babel Successfully Obtained the Predicate as the Best Bank in Managing Cash Deposits in All Indonesian Territory.	Bank Indonesia
2020	Trusted Company Based on Perception On Corporate Index Governance	<i>Corporate Governance Perception Index(CGPI)</i>

Source: Bank Sumsel Babel Syariah Web, 2021

The award achieved in 2016 was an award obtained in the field of best service by conducting a Service Excellence survey in 18 cities in Indonesia. In 2017, Bank Sumsel Babel Syariah received the Special Mention For Great Customer Service award in Indonesia. The award received was the result of collaboration between all Bank Sumsel Babel management for their performance throughout 2016. In 2018 Bank Sumsel Babel Syariah received the Infobank Awards 2018 award with a very good title from a total of 115 banks in Indonesia. In 2019, Bank Sumsel Babel Syariah received the title as the best bank for cash management in all of Indonesia, where this title was due to cash deposits that were well managed by Bank Sumsel Babel Syariah. In 2020, it won an award as "Trusted Company Based on the Perception On Corporate Governance Index.¹⁴It is the implementation of improving Good Corporate Governance (GCG) that encourages companies to improve the quality of implementing the Corporate Governance (CG) concept with the aim of continuous improvement by carrying out evaluations.

RESEARCH METHOD

The type of data used is quantitative data in numerical form or numbers obtained through a questionnaire obtained from employees of Bank Sumsel Babel Syariah KC Palembang. The data source used in this research is primary data. Primary data is data obtained from the first source and individuals such as the results of observations, interviews and distributing questionnaires to related objects (Syahirman, 2010). Researchers obtain data from the first source either from individuals or individuals from the results of questionnaires to respondents and also interviews conducted with employees of Bank Sumsel Babel Syariah Palembang Branch Office.

Population is a collection of all measurements of objects or individuals being studied. Population in statistics is not limited to a group or collection of people, but refers to all sizes, counts or qualities that are the focus of attention in a study (Herinaldi, 2005). The population in this study is all employees who work at the Bank Sumsel Babel Syariah Palembang Branch Office with a total of 62 employees. The sample is a portion of the population whose characteristics are to be investigated, and is considered to represent the entire population (the number is smaller than the total population) (Subagyo, 2005). The sampling technique in this research is using the Purposive Sampling sampling technique. Purposive Sampling is a sampling technique using certain considerations. The reason for using Purposive Sampling is because not all samples have criteria that match the phenomenon being studied. Therefore, the author determined certain criteria that must be met in this research.

RESULTS AND DISCUSSION

Research Results

t Test (Partial)

The t test is used to determine whether in the regression model the independent variable (X) partially has a significant influence on the dependent variable (Y). If $t_{count} > t_{table}$ and significant value < 0.05 then the hypothesis is accepted. This means that partially the independent variable has a significant influence on the dependent variable. Given (df) $nk-1$ or $33-3-1=29$ (n is the number of cases and k is the number of independent variables),

then we get a ttable of 1.699.

Table 2. t Tests (Partial)

		Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics
Model		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	1,804	,445		4,051	,000	
	X1	,248	,102	,382	2,438	,021	,600 1,666
	X2	,255	,118	,322	2,160	,039	,663 1,508
	X3	,135	,060	,291	2,253	,032	,885 1,130

a. Dependent Variable: Y

Source: Processed by SPSS 26, 2022

Based on table 4.15, it can be explained the respective influences of Competency, Knowledge Sharing and Work Supervision on Employee Performance at Bank Sumsel Babel Syariah KC Palembang as follows:

1. The influence of the Competency variable (X1) on Employee Performance at Bank Sumsel Babel Syariah KC Palembang. In table 4.15, it is found that the tcount value for the Competency variable (X1) is 2.438, this means $t_{count} > t_{table}$ ($2.438 > 1.699$) with a significance of $0.021 < 0.05$. So H_0 is rejected and H_a is accepted. It can be concluded that Competency is positive and significant on Employee Performance at Bank Sumsel Babel Syariah KC Palembang.
2. The influence of the Knowledge Sharing variable (X2) on employee performance at Bank Sumsel Babel Syariah KC Palembang. In table 4.15, it is found that the tcount value for the Knowledge Sharing variable (X2) is 2.160, this means $t_{count} > t_{table}$ ($2.160 > 1.699$) with a significance of $0.039 < 0.05$. So H_0 is rejected and H_a is accepted. It can be said that Knowledge Sharing has a positive and significant effect on employee performance at Bank Sumsel Babel Syariah KC Palembang.
3. The influence of the Work Supervision variable (X3) on Employee Performance at Bank Sumsel Babel Syariah KC Palembang. Based on table 4.15, it is found that the tcount value for the Work Supervision variable (X3) is 2.253, this means $t_{count} > t_{table}$ ($2.253 > 1.699$) with a significance of $0.032 < 0.05$. So H_0 is rejected. H_a is accepted. Can be

said that Work Supervision has a positive and significant effect on Employee Performance at Bank Sumsel Babel Syariah KC Palembang.

F Test (Simultaneous)

The F test aims to find out whether the independent variables (X) together have a significant effect on the dependent variable (Y). Ho will be rejected if $F_{count} > F_{table}$, meaning that the independent variable (X) simultaneously has a significant influence on the dependent variable (Y). Is known: df_1 (number of variables - 1) = 3, df_2 (nk-1) (n is the number of cases and k is the number of independent variables) or $33-3-1 = 29$, $df(3,29)$, obtained F_{table} of 2.93.

Table 3. f Tests (Simultaneous)

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,692	3	,897	12,925	,000b
	Residual	2,013	29	,069		
	Total	4,705	32			
a. Dependent Variable: Y						
b. Predictors: (Constant), X3, X2, X1						

Source: processed SPSS 26, 2022

Based on table 4.16, the F value obtained is $12.925 > F_{table} 2.93$ and the significance is $0.000 < 0.05$, so H_0 is rejected. It can be said that Competence, Knowledge Sharing and Work Supervision simultaneously have a significant and influential effect on Employee Performance

Determination Coefficient Test (R2)

The coefficient of determination is used to determine the relationship between the independent variable (X) and the variable (Y) simultaneously. This determination test can be seen through the model summary table with the help of SPSS 26.

Table 4. R2 Test (Coefficient of Determination)

Model Summary b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,756a	,572	,528	,26348
a. Predictors: (Constant), X3, X2, X1				
b. Dependent Variable: Y				

Source: Processed by SPSS 26, 2022

Based on the calculation results of the Coefficient of Determination in Table 4.14, the value of the Coefficient of Determination (Adj R2) is 0.528. This indicates that the contribution of the independent variables, namely Competence, Knowledge Sharing and Work Supervision, to the dependent variable, namely Employee Performance at Bank Sumsel Babel Syariah KC Palembang, is 52.8%, while the remaining 47.2% is influenced by other variables. which have not been studied or are not included in the regression in this study.

Discussion of Research Results

The Influence of Competency on Employee Performance at Bank Sumsel Babel Syariah Palembang Branch Office

Based on the results of this research, it can be concluded that Competency (X1) has a significant and influential effect on Employee Performance. This result is shown by the test value of tcount for the Competency variable (X1) of 2.438, this means tcount > ttable ($2.438 > 1.699$) with a significance of $0.021 < 0.05$ with a regression coefficient value of 0.248. So it can be explained that the Competency variable affecting employee performance. So it can be concluded that the first hypothesis (H1) in this study is accepted.

Competency has a positive and significant effect on employee performance. It can be interpreted that if the competency is better, the employee performance at Bank Sumsel Babel Syariah KC Palembang will also be higher, and vice versa, if the employee competency is low, the employee performance will also be low. Because the higher the competency, the better the employee's performance. Through good and adequate competence, employees will be more skilled and able to carry out the tasks given. Competency explains what employees do in the workplace at various levels and identifies the characteristics of knowledge and skills required by individuals to enable them to carry out their duties effectively with full responsibility so that high competence will result in good performance for the company.

This research supports research from Fikri Djafar Fadude and Hendra N.Tawas (2019) which states that competence has a significant positive effect on employee performance.

The Effect of Knowledge Sharing on Employee Performance at Bank Sumsel Babel Syariah Palembang Branch Office

Based on the results of this research, it can be concluded that knowledge, *sharing*, influential and significant on employee performance. This result It is shown from the test that the tcount value for the Knowledge Sharing variable (X2) is 2.160, this means $t_{count} > t_{table}$ ($2.160 > 1.699$) with a significance of $0.039 < 0.05$ with a regression coefficient value of 0.255. Knowledge Sharing variable influences employee performance. So it can be concluded that the second hypothesis (H2) in this study is accepted. Knowledge Sharing has a positive and significant effect on employee performance.

This shows that Knowledge Sharing is a strong factor in encouraging employee performance because by continuing to be provided with new knowledge about work, employees will contribute better to the company which has an impact on increasing employee competence. In this case, Knowledge Sharing activities can help them improve the quality of existing work and can help improve the performance of each employee. Because through Knowledge Sharing employees gain new knowledge that can increase employee competitiveness and potential so that employees feel happy because there are factors from the company that support their performance. The high level of implementation of Knowledge Sharing between employees will significantly improve their performance whole.

This research supports research from Resti Syafitri Andra and Hamidah Nayati Utami (2018) stating that knowledge sharing has a positive and significant effect on employee performance.

The Effect of Work Supervision on Employee Performance at Bank Sumsel Babel Syariah Palembang Branch Office

Based on the results of existing research, it can be concluded that work supervision has a significant and influential effect on employee performance. This result is shown by the test value of tcount for the Work Supervision variable (X3) of 2.253, this means $t_{count} > t_{table}$ ($2.253 > 1.699$) with a significance of $0.032 < 0.05$ with a regression coefficient value of 0.135. So it can be explained that the Work Supervision variable influences employee

performance. So it can be concluded that the third hypothesis (H3) in this research is accepted.

Work supervision has a positive and significant effect on employee performance. This shows that work supervision at Bank Sumsel Babel KC Palembang is very strict, this is because there is work supervision which always monitors and supervises every banking operational activity. By having strict work supervision to help and develop Bank Sumsel Babel Syariah KC Palembang to meet the work targets that have been given and be responsible for every work activity that has been carried out, the work will run smoothly, produce optimal work and reduce various errors in carrying out work to achieve goals. So that the performance of the employees themselves can increase.

This research supports research from Rudi Setiadi³⁰ which states that work supervision has a significant positive effect on employee performance.

The Influence of Competency, Knowledge Sharing and Work Supervision on Employee Performance at Bank Sumsel Babel Syariah Palembang Branch Office

Based on the calculation results of $F_{count} 12.925 > F_{table} 2.93$ and a significance of $0.000 < 0.05$, the independent variables Competence (X1), Knowledge Sharing (X2), and Work Supervision (X3) jointly influence Employee Performance at Bank Sumsel Babel Syariah KC Palembang. Competence, Knowledge Sharing and Work Supervision. These three variables have a positive and significant influence on employee performance.

CONCLUSION

Based on the results of research and discussion of research conducted on employees of Bank Sumsel Babel Syariah KC Palembang regarding the Influence of Competency, Knowledge Sharing and Work Supervision on Employee Performance at Bank Sumsel Babel Syariah KC Palembang City, it can be concluded that:

1. Competency (X1) partially has a positive and significant effect on employee performance at Bank Sumsel Babel Syariah KC, Palembang City.
2. Knowledge Sharing(X2) partially has a positive and significant effect on

employee performance at Bank Sumsel Babel Syariah KC Palembang City, meaning the hypothesis is accepted.

3. Work Supervision (X3) partially has a positive and significant effect on Employee Performance at Bank Sumsel Babel Syariah KC Palembang City.
4. Based on simultaneous testing, the research results prove that the independent variables Competence (X1), Knowledge Sharing (X2) and Work Supervision (X3) have a significant influence on the dependent variable Employee Performance (Y), which means that all independent variables have a joint influence on dependent variable.

Based on the results of research that has been carried out regarding the Competency variable, you must continue to pay attention to the competence of your employees, as well as continue to develop and improve the Performance Competence of your employees by frequently providing training related to their duties and responsibilities so that the work produced is better and the company's goals can be achieved.

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