

Islamic Rural Bank Employee Performance: Role of Motivation, Compensation, and Work Environment

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ABSTRACT

Rural banks in Indonesia have been experiencing a significant growth. Each company has diverse workforce. Excellent employees will contribute significantly to achieve the company's goals. However, some companies disregard any factors that can lead to optimal employee performance. The purpose of this study was to determine the effect of motivation, compensation, and work environment on the employee performance. This was a case study conducted at PT. BPRS Madina Mandiri Sejahtera Yogyakarta. A quantitative technique based on variance Structural Equation Modeling (SEM) and Partial Least Square (PLS) was used to acquire a better understanding of the relationship between variables. Questionnaires were used to collect 28 responses from the company's employees. The finding revealed that compensation was a deterrent for companies that have not received awards in the previous five years. As a result, the company's management must pay more attention to work compensation related to more efficient and effective use of human resources. The higher the employees' salary, the more achievements achieved by the employees. The higher the number of high-performing employees, the lower the cost of non-essential work.

Keywords: Motivation; Compensation; Work environment; employee performance; SEM-PLS

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INTRODUCTION

Bank Perkreditan Rakyat Syariah (BPRS) is a bank financial institution under the direction of a

monetary policy board, which conducts its economic activities based on Islamic or sharia principles, without justifying the existence of usury or community-oriented interest rates at the

village or sub-district level. It is widely known as Islamic rural bank in the global financial term. The number of Indonesian Islamic rural banks is gradually increasing. In line with the bank development, the contribution of Human Resources (HR) to the operational activities of Islamic rural also increases (Firdiansyah, 2021; Istikhomah et al., 2014).

The quality of human resource can grow if it is supported by several critical factors aimed at improving the company's performance through superior human resources. Employee performance in a company can be affected by a variety of factors, including motivation, compensation, and the working environment (Nguyen et al., 2020). Previous studies have also shown that these three factors are critical to a company's success. Sudarso et al., (2020); Prastiwi et al., (2022); and (Dobre, 2013) have proven that motivation is determinant factor for the employee performance. Work motivation is the provision of a driving force that creates one's work enthusiasm so that they want to work together, work effectively, and be integrated with all of their efforts to achieve ideal work results (Abidin et al., 2021). Company management that understands and overcomes motivational issues will receive satisfaction and good performance (Lee & Raschke, 2016).

Furthermore, job compensation has a significant impact on employee performance (Arifudin, 2019). Compensation is not only profitable, but it is also critical in improving employee performance and maximizing the achievement of company goals (Suri, 2016). The issue of compensation is not only the main impetus for an employee to become an employee, but it is also very important in its influence on the employees' spirit and enthusiasm for their work (Asriani et al., 2020). As a result, all companies must be able to determine the most appropriate compensation to support the achievement of

company goals in an effective and efficient manner (Wibowo, 2017).

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 (Lestary & Harmon, 2017). Employee performance is one of the most important factors in a company's success (Siddiqui, 2014). As a result, all companies must provide an appropriate work environment to ensure employee productivity and performance (Demus et al., 2015). According to the studies, the work environment variable has a significant impact on employee performance (Holid & Meilani, 2018); (Tanaya & Suci, 2021); (Sihaloho & Siregar, 2019).

Based on the findings of previous studies, it can be concluded that to achieve good performance, employees must be motivated, compensated, and 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 Julianry et al., (2017) and Wei & Yazdanifard, (2014) showed different result, motivation had no significant effect on employee performance. The studies conducted by Mundakir & Zainuri, 2018); Riyadi (2011); Ayu Puspitasari et al., (2018); Logahan et al., (2012); and Ahmad, (2019) 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. Periodic pay raise has no effect on employee performance because the most

important thing for employees is that they can find work (Yusuf, 2019). On the other hand, compensation is a right that they are entitled to (Deni & Heliyani, 2020).

The inconsistent results of previous studies provide a gap for researchers to review various objects to enrich the scientific literature in the academic world. On the other hand, the existence of Islamic banks in Indonesia has not been boosted by several supporting factors that would allow Islamic banking to develop properly (Nofinawati, 2015). The lack of motivation, compensation, and a hostile work environment are the impediments of Islamic banking development. The quality of human resource is also important to consider (Rusydia, 2016). The competent human resources will have a positive effect on their performance (Laoh et al., 2019). 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, it will not guarantee that Islamic banking will continue to exist, progress, and be successful following its vision and mission.

When discussing the current research object, PT. BPRS Madina Mandiri Sejahtera was established on December 3, 2007, with the issuance of Company Registration Certificate (CRC) number: 120116500446. The establishment of PT. BPRS Madina Mandiri Sejahtera is inextricably linked to people who invest in Bank Madina Syariah with the goal of developing Islamic banking, particularly in Yogyakarta. From 2015 to 2017, Bank Madina Syariah has received some awards for its performance. However, a vacancy in respect of bank performance affecting the level of bank performance ratings and predicates has not been known. Thus, the researchers were interested to find out aspects affecting employee performance in terms of

factors, including motivation, compensation, and work environment.

LITERATURE REVIEW

Abraham Maslow's Theory of Motivation

Motivation, according to Abraham Maslow, has a strong influence on human behavior (Altymurat, 2021). As a result, Maslow advocates a theory of motivation to direct human behavior to achieve goals. According to Maslow, motivation leads to goal-directed behavior. Humans can be directed to specific needs through motivation (Andjarwati, 2015). An organizational leader must be aware of his subordinates' needs. Maslow developed a theory known as The Need Hierarchy Model.

Theoretical levels of human needs are arranged on a priority scale. According to Maslow, if a person's basic needs are met, he or she will naturally try to meet the next need (Sari & Dwiarti, 2018). Maslow also believes that individual needs act as a motivator in people's behavior (Lutfi & Winata, 2020). Human needs are classified as follows in Abraham Maslow's hierarchy of needs theory; Psychological needs, Safety requirement, Social needs, The need for esteem, and Self-actualization need (Taormina & Gao, 2013).

Compensations Theory and work Environment

According to J. Long (1998: 8) in his book *Compensation in Canada*, the compensation system is defined as a (partial) part of the reward system that is only related to the economic part; however, because there is a belief that individual behavior is influenced by a broader spectrum of systems, the compensation system cannot be separated from the overall reward system provided by the organization. While the rewards are all things provided by the organization to meet one or more individual needs. Two kinds of rewards, are extrinsic and intrinsic compensation.

Motivation is defined as a state in which a person's efforts and willpower are directed toward achieving specific results or goals (Ghilay & Ghilay, 2015). Productivity, attendance, or other creative work behaviors are examples of the outcomes in question. The basic motivational process begins with the existence of a need (Pakdel, 2013). When there is a physiological and psychological imbalance, needs are created. Then, to alleviate the scarcity of needs, these needs are encouraged and directed (drives). Psychological and physiologic drives are oriented activities that provide energy to obtain incentives (Saputra & Mulia, 2020). The result of the motivation process is an incentive, which is defined as anything that reduces the need for deficiency while increasing the drive (WinotoTj, 2009). Incentives will help to restore physiological and physiologic balance, as well as reduce or eliminate the drive (Erlina, 2019). Work motivation, according to Filgona et al., (2020), is a factor that encourages someone to do a specific activity; thus, motivation is frequently interpreted as a factor driving a person's behavior. If he desires something, he will be motivated to engage in certain activities to obtain it. The requirements of one person differ from those of another. This disparity in needs is caused by the individual's mental processes. The motivation to carry out activities in utilizing something they face differs as a result of these different attitudes.

Compensation must be distinguished from salary and wages because the concepts of compensation, salary and wages are not the same. Wages and salaries are one of the more tangible forms of compensation (Noor, 2015). Wages and salaries are not the only forms of compensation. Wages or salaries emphasize financial remuneration, whereas compensation includes both financial and non-financial remuneration (Musringah&Wicaksono, 2012). The provision of remuneration, either directly in the form of money

or indirectly in the form of awards, is referred to as compensation. According to (Hardiyana & Fasha, 2016), compensation is what employees get in exchange for their contributions to the organization. According to Kenelak et al., (2016), compensation is any form of award given to employees as remuneration for the contributions they make to the organization, whereas Fauziah et al., (2016) define compensation as all income in the form of money, goods, directly or indirectly received by employees as remuneration for services provided to the company. Compensation is a type of appreciation or remuneration provided by a company to its employees, both in the form of money and goods and services, to make employees feel valued 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 (Soeseno & Sukoko, 2017).

The work environment is everything around workers that can have an impact on how they carry out their tasks (Transilvanus et al., 2019). Meanwhile, according to Aisyaturrido et al., (2021), the work environment is the entire tooling and materials encountered, the surrounding environment in which a person works, his work methods, and work arrangements both individually and as a group. Management must take into account the work environment in a company. Although the work environment does not carry out the production process in a job, it has a direct impact on the employees who do carry out the production process. Employee performance can be improved by providing a pleasant working environment (Rahmawanti et al., 2014). An insufficient work environment, on the other hand, will reduce performance. When humans can carry out activities optimally, healthily, safely, and comfortably, they are said to be performing well or appropriately (Winarsih et al., 2020). According to

Pusparani (2021), one of the factors influencing an employee's performance is the work environment. An employee who works in a work environment that allows him to work optimally will produce good results; on the other hand, an employee who works in an inadequate and unsupportive work environment to work optimally will cause the employee to become more lazy and tired quickly, resulting in poor performance (Aulia, 2017).

Employee Performance

Potale & Uhing(2015) offer a conclusion on the concept of performance, namely the quality and quantity of work accomplished by an employee in carrying out his duties under the responsibilities delegated to him. Employee performance is a measurement of the outcomes of handling work that employees can do, as measured by quality and quantity. The size from a quality standpoint indicates that the work result is based on the company's standards, whereas the quantity measure is based on the level of completion of the number of units produced from the work performed by employees. Employee performance is defined as a work result with a quantity and quality measure based on each employee's expectations (Susanty & Miradipta, 2013). (Ramli et al., 2014) hold the same view that performance is the outcome of a specific activity and within a specific time frame. In this opinion, the understanding of performance is based more on measuring the results of work from the perspective of quantity with measuring periods. The greater the amount produced in a given period, the better the employee's performance. Employee performance, according to (Audrey & Harjanti, 2017), is an employee's ability in the overall work handled and the positive attitude shown by employees at work. Employees with the ability to complete work can complete work well (according to predetermined standards), and they behave positively, as evidenced by their

willingness to comply with company regulations, among other things. Employee performance components are divided into three categories: task performance, citizenship, and counterproductive behavior.

Relationship Between Variables

According to (Jayaweera, 2015) research, the relationship between work motivation and employee performance has a positive influence on performance, which means that when employees are motivated, they can optimize their abilities at work. Employees' workload increases as a result of this condition. Work motivation is an internal drive from employees, so when work motivation is high, employees have a strong commitment and are not easily discouraged when confronted with various problems at work, which improves work results. Even though a person possesses a wide range of skills, knowledge, and abilities. A person cannot do a good job unless he or she is motivated, so motivation is essential in improving employee performance (Girdwichai & Sriviboon, 2020). The following hypothesis is derived from the preceding explanation:

H1: Work motivation affects employee performance

Compensation is evident in all aspects, including both financial and non-financial remuneration from the company to its employees. (Ibojo et al., 2014) discovered in his research that if the rewards offered by the company to employees are changed for the better, there will be changes in satisfaction and motivation towards performance. According to (Krisnayanti et al., 2018), what can be done is to increase salaries, allowances, bonuses, allowances, and other compensations regularly to keep their spirits high and motivate them to improve their work. (Ajmal et al., 2015) demonstrated that if employees are well compensated and receive more from their colleagues, they are happier at work and can

motivate an employee to improve the quality of their performance. Companies must keep two things in mind when providing compensation: first, the compensation given by the company must be perceived as fair by employees, and second, the amount of compensation must be comparable to what employees expect (Setiawan & Mujati, 2016). If these two requirements are met, the employee will be satisfied. Employee satisfaction will motivate them to improve the quality of their performance, allowing the company's goals and employee needs to be met in tandem. The following hypothesis is derived from the preceding explanation:

H2: Compensation affects employee performance

The research findings of (Leblebici, 2012), (Kusumastuti et al., 2019), support the relationship between the work environment and employee performance. According to (Musriha, 2011), the work environment has a positive effect on employee performance. A comfortable work environment increases employees' concentration at work, and this condition increases employee productivity. A good work environment, both physical and non-physical, aids in the improvement of employee performance. According to (Rusdi & Alam, 2017), the work environment in a company is expected to support employee performance. Efforts to ensure that the work environment supports the model of a flexible workplace are recommended, which means a workplace that is adapted to situational conditions related to employees and the characteristics of the work handled by employees. The following hypothesis is derived from the preceding explanation:

H3: Work environment affects employee performance

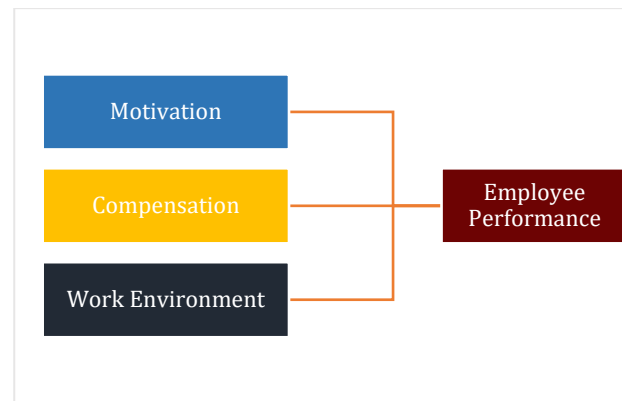


Figure 1

Research Framework

METHODOLOGY

This study employs quantitative research methods. This is a type of research that is based on the philosophy of positivism. This study's data is based on primary sources. Data collection technique used the questionnaire method. All employees of PT. BPRS Madina Mandiri Sejahtera Yogyakarta were included in this study. Because we made all members of the population as respondents, in addition to the relatively small population of less than 30, the sample in this study amounted to 28 employees through a non-probability sampling technique in the form of a saturated sample.

The proposed hypotheses in this study were tested using SEM-PLS statistical techniques and SmartPLS 3.0 software. SEM-PLS has been perfected as a data and theory tester that is relatively weak but can do a job efficiently even on a small sample and the complexity of a model and is most appropriate for use in research aimed at confirming and developing theory (Ausat, Suherlan, et al., 2022). The SEM-Partial Least Squares analysis test is divided into two stages. The first stage is the outer model test, which is used to assess the construct's validity and reliability. The structural model/inner model is

then used to test the correlation between latent variables (Ausat, Siti Astuti, et al., 2022).

RESULT AND DISCUSSION

The demographic respondents of this study varies between men and women, educational background, and length of work. Table 1 shows the result.

Table 1
Demographic Respondents

Characteristics	Total	Percentage
<i>Gender</i>		
Men	13	46%
Woman	15	54%
<i>Education</i>		
Senior High School	7	25%
Diploma	1	4%
Bachelor	18	64%
Magister	2	8%
<i>Length of Work</i>		
1-3 Years	7	25%
3-6 Years	13	46%
7-6 Years	8	29%

Source: Primary data (2022)

Outer Model

Testing the router model is the first step in the PLs-SEM analysis, and it is demonstrated in this study through convergent validity, discriminant validity, and reliability testing.

Convergent validity. The principle is that a constructed measure (indicator) must have a good correlation. Convergent Testing SmartPLS 3.2.9 shows that the reflexive indicator is true because the loading factor value for each necessary construct manifest variable is greater than 0.60 (Hair et al., 2011). Based on the outcomes, Table 2 shows that all construct indicators have a loading factor value of more than 0.60, indicating that they are valid and have fulfilled convergent validity. *Discriminant validity.* It takes the square root of

the Average Variance Extracted (AVE) and compares it to the construct correlation. If the AVE square value is more than the correlation value between constructs, it is declared to meet the requirements of discriminant validity (Hair et al., 2011). Table 3 illustrates the findings, demonstrating that the model is correct. *Reliability test.* If the value of Cronbach's Alpha and Composite Reliability is greater than 0.70, the variable with reflected indications is said to have passed the test (Hair et al., 2011). Table 2 shows the reliability test results, which show that all Cronbach's Alpha and Reliability values exceed 0.70, indicating that all research constructs are considered reliable.

Table 2
Measurement Model Analysis

Variable	Item	Factor Loading	Cronbach's Alpha	Composite Reliability	AVE
Motivation (X1)	X1.1	0.684	0.832	0.880	0.595
	X1.2	0.796			
	X1.3	0.762			
	X1.4	0.774			
	X1.5	0.834			
Compensation (X2)	X2.1	0.663	0.844	0.881	0.516
	X2.2	0.741			
	X2.3	0.708			
	X2.4	0.756			
	X2.5	0.821			
	X2.6	0.640			
	X2.7	0.684			
Work Environment (X3)	X3.1	0.693	0.870	0.898	0.525
	X3.2	0.666			
	X3.3	0.730			
	X3.4	0.817			
	X3.5	0.658			
	X3.6	0.668			
	X3.7	0.742			
	X3.8	0.803			
Empl Performance (Y1)	Y1.1	0.787	0.818	0.873	0.581
	Y1.2	0.703			
	Y1.3	0.696			
	Y1.4	0.803			
	Y1.5	0.813			

Source: Primary data (2022)

Table 3
Discriminant Validity

Var/Ind	X1	X2	X3	Y1
X1.1	0,684	0,563	0,558	0,482
X1.2	0,796	0,541	0,643	0,543
X1.3	0,762	0,408	0,636	0,538
X1.4	0,774	0,456	0,630	0,668
X1.5	0,834	0,521	0,617	0,587
X2.1	0,604	0,663	0,558	0,482
X2.2	0,596	0,741	0,633	0,543
X2.3	0,662	0,708	0,616	0,538
X2.4	0,574	0,756	0,630	0,618
X2.5	0,634	0,821	0,617	0,587
X2.6	0,480	0,640	0,648	0,603
X2.7	0,542	0,684	0,628	0,666
X3.1	0,596	0,541	0,693	0,543
X3.2	0,562	0,608	0,666	0,538
X3.3	0,474	0,556	0,730	0,648
X3.4	0,434	0,621	0,817	0,587
X3.5	0,480	0,620	0,658	0,603
X3.6	0,542	0,614	0,668	0,646
X3.7	0,525	0,613	0,742	0,603
X3.8	0,650	0,632	0,803	0,613
Y1.1	0,434	0,621	0,617	0,787
Y1.2	0,480	0,540	0,558	0,703
Y1.3	0,542	0,584	0,468	0,696
Y1.4	0,525	0,613	0,642	0,803
Y1.5	0,650	0,622	0,603	0,813

Source: Primary data (2022)

Inner Model

Testing the inner model is the next step in the PLS-SEM analysis, and it is demonstrated in this study using R-square, Q-square, and hypothesis testing.

R-square. To determine the contribution of construct exogenous to construct endogenous, the value R-square is used. The R-square results are presented in Table 4 below. The R-square value in this study's results is 0.985. That is, the motivation, compensation, and work environment variable can account for 98.5 percent of employee performance, with the other 1.5 percent explained by factors not considered in this study. As a result, SEM models are considered acceptable and moderate-strong if their R² (R-square) value is greater than 0.50 (Hair et al., 2011).

Q² Predictive relevance. The value of Q² is used to test the structural model (Predictive Relevance). If the value of Q² is greater than 0, the model is deemed to be good enough and predictive (Hair et al., 2011). The following is the formula for computing Q²:

$$Q^2 = 1 - (1 - R^2)$$

$$Q^2 = 1 - (1 - 0,985)$$

$$Q^2 = 1 - 0,015$$

$$Q^2 = 0.985$$

Calculation The value for Q² is 0.985. The value of Q² can be used to measure how well the observation value generated by the model and estimating parameters.

Hypothesis testing. The hypothesis is stated to have a positive correlation if the path coefficient value is greater than 0.1 and significant

at P-value less than 0.05 or T-value greater than 1.96 (Hair et al., 2011); (Ausat & Peirisal, 2021) Table 5 below shows the results of hypothesis testing.

Table 4
R-square test

No	Variable	R-Square
1	Y1	0.985

Source: Primary data (2022)

Table 5
Hypothesis testing result

Hypothesis	Path Coefficient	T-Value	P-Value	Result
X1->Y1	0.567	5.935	0.000	Accepted
X2->Y1	0.131	1.136	0.256	Rejected
X3->Y1	1.360	15.916	0.000	Accepted

Source: Primary data (2022)

According to the first hypothesis, work motivation has a significant effect on employee performance. Motivation is the desire to work hard to benefit others. Because if a person lacks work motivation, there will be no internal encouragement to work well (Luhur, 2014). A lack of motivation is detrimental to employee performance (Nuryasin et al., 2016). As a result, when employees are highly motivated, they can maximize their abilities at work. This condition will have a positive effect on performance. PT. BPRS Madina Mandiri Sejahtera Yogyakarta increases employee motivation by conducting daily holy Qur'an recitement and motivational sharing. The result contradicts the study conducted by Mahpudin & Purnamasari (2018) showing moderate results regarding the effect of motivation on performance.

The second hypothesis demonstrates that workers' compensation does not affect employee performance. The study conducted by Irawati(2018) found the same result. Different type

of compensation will gain different employee performance. When it comes to compensation, businesses must keep two things in mind. First, the company's compensation must be perceived as fair by employees, and second, the amount of compensation must be comparable to what employees expect. If these two requirements are met, the employee will be satisfied, and vice versa.

The work environment has a significant effect on employee performance. A pleasant work environment for employees will have a positive effect on employee performance by improving harmonious relationships with superiors, coworkers, and subordinates, as well as support from adequate facilities and infrastructure in the workplace (Budianto & Katini, 2015). The result is consistent with the findings of study that the work environment has a significant effect on employee performance (Yuliantari & Prasasti, 2020). PT. BPRS Madina Mandiri Sejahtera Yogyakarta provided a comfortable work environment, adequate infrastructure, and a supportive workplace atmosphere. The concept for improving employee performance is based on the kinship principle. Contradictory findings are found in Bank Rakyat Indonesia's Siau Unit by Bidara et al., (2021), that the work environment has no significant effect on employee performance.

CONCLUSION AND RECOMMENDATION

This study found that motivation and work environment had a significant effect on employee performance. However, motivation and work environment remained a barrier for companies in terms of improving the quality of employee performance. The findings of this study are consistent with Abraham Maslow's theory of motivation, stating that motivation has a strong effect on human behavior. The limitations of this study pertain to the questions or statements of

respondents revealed in the instrument in the form of a self assessment questionnaire, meaning that the respondents evaluate themselves.

Recommendation for the company's management is to pay more attention to work compensation. As a result, if more employees earn higher salary, the employees' performance will

increase. The higher the number of employees who excel, the lower the 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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