

## Employee Performance Factor Analysis at KSPPS BMT NUS

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### Abstract

*This study aims to examine the employee performance at KSPPS BMT NU Sejahtera Semarang. The research method used was quantitative, with a population of 52 employees of KSPPS BMT NU Sejahtera Semarang. The sampling technique employed was saturation sampling. Data were collected through questionnaires and analyzed using multiple linear regression analysis. The results of the study indicate that Islamic organizational culture, compensation, and motivation have a significant positive influence on employee performance. Islamic organizational culture, compensation, and motivation collectively influence employee performance at KSPPS BMT NU Sejahtera Semarang with a regression coefficient of 68.1%, while the remaining percentage is influenced by other variables beyond the scope of this study. Based on the findings, several suggestions are provided for KSPPS BMT NU Sejahtera Semarang. It is important to enhance the implementation of Islamic values, provide appropriate compensation, and improve employee motivation. For future researchers, further studies can be conducted to identify other factors beyond the variables examined in this study that may influence employee performance. Comparative research with similar organizations or within the same sector can also be conducted to gain a more comprehensive understanding of the factors contributing to employee performance*

**Keywords:** Islamic Organizational Culture, Compensation, Employee Performance, Motivation.

### INTRODUCTION

One application of Muslim knowledge about the muamalat principle of Islamic economic law is the creation of Islamic financial organizations. People who choose to run their business outside commercial banks have other alternatives thanks to the existence of BMT (Baitul Mal Wa Tamwil) in the surrounding environment. The beneficial and social functions associated with BMT are beneficial for its development. BMT must be able to maintain and improve the performance of its human resources because it is a cooperative legal organization (Roni, 2019).

The BMT institution was developed from the function of a wider community, regardless of economic, social, and even religious boundaries. BMT has an idealistic concept known as istiqamah. To create a financial system that



is more equitable and more importantly able to support even the smallest layer of entrepreneurs, all levels of society can actively participate. BMT NU Sejahtera Semarang was established on April 25, 2008. Cooperative, which was formerly called BUMI SEJAHTERA, changed its name to NU SEJAHTERA.

Based on an interview with one of the employees of BMT NU Sejahtera, the company is experiencing a decline in performance as indicated by a decrease in the quality of service to customers. This can be seen from customer complaints about the slow process of applying for loans, the difficulty of contacting employees to get information, or the gap between what is said and what actually happens. Internal problems such as lack of motivation and poor communication between superiors and subordinates can also have an impact on employee performance. As a result, employees may feel less motivated and less responsible in carrying out their duties, which can affect business performance. Low performance can also be caused by a mismatch between the tasks requested and the talents of employees. Workers who lack the information or ability necessary to perform the responsibilities assigned to them will certainly find it difficult to perform to their full potential. Therefore, the objective of this research to determine employee performance factor analysis at kspps bmt nus.

## LITERATURE REVIEW

The NU SEJAHTERA Cooperative, which is a development of the NU Economic Institution (LPNU), contributes to supporting the Islamic sharia-based economic sector in line with the development of banking and the cooperative world. Includes financing, wadi deposits, time deposits, and other important items provided to the public.

Companies are required to operate more effectively and productively in the face of global competition. Companies must become more competitive to thrive and survive in business when there is fierce competition. In accordance with the Standard Operating Procedure (SOP), BMT has implemented employee performance appraisals to help staff members become proficient in their areas of responsibility (Roni, 2019). For example, the marketing department can make a slight dent of the target, the administrative division can handle its tasks, and the administrative division can balance financial transactions while providing excellent customer service. The organization must have people who are competent and highly experienced in making every effort to manage the business as efficiently as possible in order for administrative tasks to function smoothly.

The performance of BMT NU Sejahtera Semarang employees has an impact on whether or not these goals are successfully achieved. Every organization has taken action to uplift the Islamic organizational culture in an effort to improve the performance of its workers. As a characteristic of the company, the organization must have an Islamic organizational culture (Maula et al., 2020). Employee consistency in company development will increase with

a strong Islamic organizational culture. The culture of Islamic organizations in the workplace adheres to the basic principles of Islam, starting with congregational prayers every morning before work and continuing with debriefings, recitation of Tahlil, and shodaqah on Fridays (Roni, 2019).

Organizational culture is considered as one of the important elements that contribute to good or bad employee performance. This organizational culture is usually created by the members of the organization and if developed properly will create a pleasant working atmosphere. The basis of shared values and evaluations that direct employee behavior in response to challenges and opportunities within the organization is organizational culture (Mashudi, 2014). Employee performance can improve if the organization has a strong culture; Conversely, if the culture is weak, employee performance will drop. Because in the eyes of Muslims, the establishment of a group must be in line with the original intention of human existence as the caliph of God in this world (Syahputra, 2022).

Syahputra (2022) emphasized that if Islamic organizational culture is implemented properly, employee performance will also increase as a result of a supportive workplace and qualified management. Social contact influenced by all members of the organization results in organizational culture, an idea that unites a group of people (Agustin, 2020). According to Mashudi (2014), organizational culture is the fundamental basis of shared beliefs and values that guide how its members react to opportunities and challenges. Given the foregoing, it is clear that company culture and worker performance are positively correlated.

Compensation is another factor that has an impact on employee performance. Compensation is used by companies to reward employee performance, either directly or indirectly. Without a salary, employees may be less motivated to compete, which may decrease the value of their contribution to the organization (Maula et al., 2020). The provision of salaries to employees which is payment from the employer for the work performed is a form of monetary compensation. High salaries encourage workers to perform to the best of their abilities.

Hasibuan (2021) defines compensation as any income received by employees as payment for the work they have done for the company, both in the form of money and non-money. Compensation is the remuneration given to employees by a business or organization. The compensation structure plays an important role in assessing employee performance over time, both financially and non-financially.

Compensation has several objectives, according to Hasibuan (2021), including maintaining cooperative relations between employers and employees, ensuring employee job satisfaction, achieving effective labor procurement, motivating employees, maintaining employee stability, improving work discipline, paying attention to the influence of trade unions

and paying attention to government influence. Financial and non-financial compensation are two categories into which compensation can be divided. Salaries, benefits, and incentives are all considered direct remuneration, and both employers and workers are entitled to receive them. Benefits and services, such as service benefits, that cannot be felt directly by the employee are considered indirect compensation. The company provides additional compensation or benefits and services to improve the welfare of its employees, such as pension plans, sports activities, and family's vacation with varies compensation.

The most important aspect that influences a person in work is motivation. Motivation is the human drive to complete tasks successfully and within the parameters of work. An employee who lacks motivation is less likely to be eager to get his work done and more likely to be demoralized when he fails. According to Soetrisno (2016), managers must always increase employee motivation to carry out their duties well. However, it must be recognized that what affects a person's performance is not just motivation. Other factors such as knowledge, attitudes, abilities, experience, and role perception are also influential. Kasmir (2016) also argues that, with the existence of motivation helps a person to get encouragement to do his job well. Employees will be driven or motivated to achieve something well if they get significant encouragement both from the dive and from outside (e.g. from the company)..

## **METHOD**

This research is a quantitative research that requires data processing through statistical techniques. The population in this study was employees of KSPPS BMT Nu Sejahtera with a total of 52 employees, researchers used saturated or saturation sampling techniques, which involved selecting samples from the entire population. With this approach, it is expected that research findings can be recapitalized with little or no inaccuracies. All members of the population are surveyed during sampling, also referred to as a census. The sample population of this study was 52 employees of KSPPS BMT NU Sejahtera.

Data collection techniques include observation, questionnaire dissemination, and documentation. The research variables consist of three independent variables, namely, Islamic Organizational Culture (X1) Compensation (X2) and Motivation (X3) and one dependent variable, namely employee performance. This research has four hypotheses as described at figure 1, which are:

H1: Islamic organizational culture influences employee performance

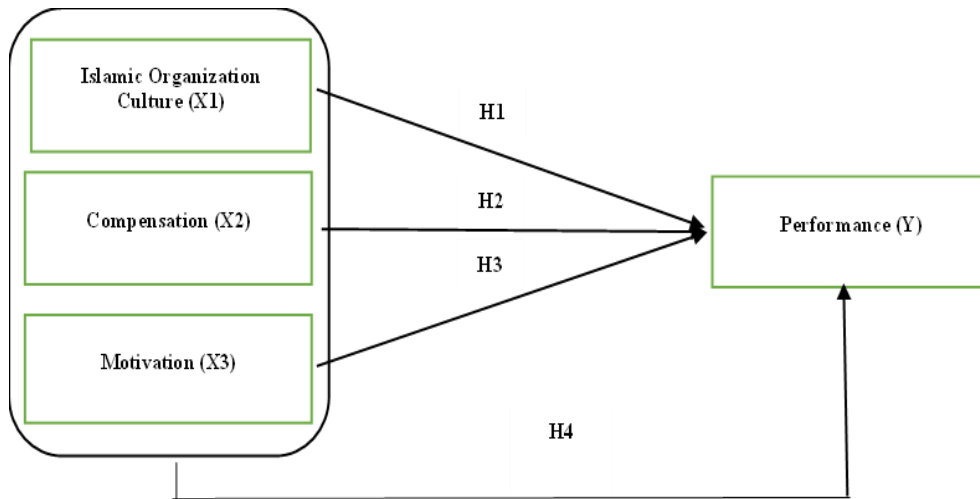
H2: Compensation influences employee performance

H3: Motivation culture influences employee performance

H4: Islamic organizational culture, compensation, and motivation influences employee performance at KSPPS BMT NUS Semarang.

This research data analysis technique uses multiple linear regression analysis, t test and simultaneous test (F test). This research use SPSS as statistical tool to analyse the data.

Figure 1. Research Framework



**RESULT AND DISCUSSION**

Multiple linear analysis is used in models that have more than one independent variable and to determine their effect on the dependent variable. The results of multiple linear regression analysis are presented in Table 1.

Table 1. Regression Coefficients

Coefficients <sup>a</sup>				
Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	2.550	2.463	
	Islamic Organization Culture	.370	.100	.377
	Compensation	.209	.098	.267
	Motivation	.333	.115	.329

Dependent Variable: Performance

Source: Primary data processed, 2023

Based on Table 1, the following regression equation can be obtained:

$$Y = 2.550 + 0.370 X1 + 0.209 X2 + 0.333 X3 + e$$

Where:

1. The constant is 2.550, meaning that if the Islamic Organizational Culture, Compensation and Motivation value is zero, then the Employee Performance value is 2.550.

2. The regression coefficient for Islamic Organizational Culture (X1) is 0.370, meaning that if Islamic Organizational Culture (X1) increases by 1% then Employee Performance (Y) will increase by 37% assuming the other independent variables have constant values.
3. The regression coefficient for Compensation (X2) is 0.209, meaning that if Compensation (X2) increases by 1% then Employee Performance (Y) will increase by 20.9% assuming the values of the other independent variables are constant.
4. The regression coefficient for Motivation (X3) is 0.333, meaning that if Motivation (X3) increases by 1% then Employee Performance (Y) will increase by 33.3% assuming the values of the other independent variables are constant.

Next, the t Hypothesis Test is used to determine the extent to which the independent variable partially influences the dependent variable. The Ttable value is obtained based on df ( $52-3=49$ ) at a 5% error level of 2.009. Partial test results are presented in Table 2.

*Tabel 2. T test*

Model	Unstandardized		Standardize	t	Sig.
	B	Std. Error	d		
1 (Constant)	2.550	2.463	Beta		
Islamic Organization Culture	.370	.100	.377	3.705	.001
Compensation	.209	.098	.267	2.140	.037
Motivation	.333	.115	.329	2.896	.006

a. Dependent Variable: Performance

Source: Primary data processed, 2023

Table 2 can be interpreted as the following results:

1. The regression coefficient for Islamic Organizational Culture (X1) is 0.370 with t count  $3.705 > t$  table (2.009) and a sig value.  $0.001 < 0.05$ . This shows that H1 is accepted, meaning that partially Islamic Organizational Culture has a positive and significant effect on Employee Performance.
2. Compensation regression coefficient (X2) is 0.209 with t count  $2.140 > t$  table (2.009) and sig value.  $0.037 < 0.05$ . This shows that H2 is accepted, meaning that compensation partially has a positive and significant effect on employee performance.
3. The Motivation regression coefficient (X1) is 0.333 with t count  $2.896 > t$  table (2.009) and a sig value.  $0.006 < 0.05$ . This shows that H3 is accepted, meaning that partially motivation has a positive and significant effect on employee performance.

The coefficient of determination in this research is shown by the Adjusted R Square value because this value can increase or decrease if one independent variable is added to the model (Ghozali, 2016). The results of the coefficient of determination test are presented in Table 3 below:

Table 3. Coefficient of Determination

<b>Model Summary<sup>b</sup></b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.837 <sup>a</sup>	.700	.681	1.070
a. Predictors: (Constant), Motivation, Islamic Organization Culture, Compensation				
b. Dependent Variable: Performance				

Source: Primary data processed, 2023

In the discussion, this article presents the results of research on the influence of Islamic organizational culture, compensation, and motivation on employee performance at KSPPS BMT NU Sejahtera. Based on the results of the research that has been done, the discussion of research results is as follows:

Table 3 shows the Adjusted R Square value of 0.681 or 68.1%. This shows that the Islamic Organizational Culture, Compensation and Motivation variables influence employee performance by 68.1% and the remaining 31.9% is influenced by other variables outside the model studied.

### **1. The Influence of Islamic Organizational Culture on Employee Performance at KSPPS BMT NU Sejahtera.**

Based on the results of the analysis, H1 is accepted, which means that partially Islamic organizational culture has a significant positive effect on the performance of employees of KSPPS BMT NU Sejahtera Semarang. This is indicated by the calculated t value of 2.245 > t table (2.042) and the sig value. 0.033 < 0.05 with a regression coefficient of 0.208. The higher the level of Islamic organizational culture applied, the better the performance of employees at KSPPS BMT NU Sejahtera Semarang. Islamic organizational culture includes various aspects that promote Islamic values and principles in its operations.

The implementation of a high level of Islamic organizational culture has a positive impact on employee performance at KSPPS BMT NU Sejahtera Semarang. This Islamic organizational culture encompasses Islamic values and principles adopted in various aspects of the company's operations. When Islamic values are embodied in organizational culture, employees tend to have a strong understanding of Islamic work ethics, social responsibility, fairness, and integrity. In a strong Islamic organizational culture, employees are empowered to behave in accordance with Islamic ethical values in all interactions and tasks they perform. This includes good communication,

honesty, and high trust in carrying out their duties. With a strong moral foundation, employees feel motivated to perform their duties well.

Islamic organizational culture also encourages inclusion and close teamwork. Employees are encouraged to support each other, work together, and build good relationships based on the values of brotherhood and tolerance in Islam. In a harmonious work environment, employees feel comfortable and highly motivated to contribute collectively, thereby increasing productivity and overall team performance. Islamic organizational culture also promotes respect for justice. Employees are treated fairly and equally regardless of their background or social status. The application of this principle of justice creates an inclusive work environment, where every individual feels valued and given equal opportunities to develop. As a consequence, employees feel emotionally engaged and excited in carrying out their duties, which in turn improves the quality and efficiency of their performance.

Research findings conducted by Ras Muis, et al (2018) show that organizational culture has a significant influence on employee performance. When the organizational culture is well managed by the company, employees will tend to show positive and productive behavior in carrying out their duties. Conversely, if the organizational culture in the company is not healthy, it can cause a decrease in employee performance.

## **2. The Effect of Compensation on Employee Performance.**

Based on the results of the analysis, H2 was received, which means that partial compensation has a significant positive effect on the performance of KSPPS BMT NU Sejahtera Semarang employees. This is indicated by the calculated t value of  $2.140 > t \text{ table } (2.009)$  and the sig value.  $0.037 < 0.05$  with a regression coefficient of 0.209. The more decent the compensation given to employees, the better performance will be shown. Proper compensation includes fair pay, appropriate benefits, performance incentives, adequate work facilities, and clear reward and career development programs.

When employees receive proper compensation, they feel valued and recognized for their contributions to the organization. This encourages a sense of responsibility and motivation to deliver the best results in their work. Employees also feel motivated to stay and contribute in the long run because they feel that the organization values their contributions through proper compensation. In addition, decent compensation also creates higher job satisfaction. When employees feel that they are rewarded with their hard work and dedication, they feel satisfied with their work. This job satisfaction has a positive impact on employee motivation, creativity, and productivity. Employees feel compelled to do a good job and achieve set targets.

Proper compensation also plays a role in retaining and attracting qualified employees. In the competition to acquire and retain the best talent, attractive compensation becomes an important factor. Employees who feel properly



compensated tend to remain loyal to the organization and reluctant to look elsewhere. In addition, competitive compensation also attracts qualified prospective employees to join the organization.

This is in line with research conducted by Suwati Yuli (2013) which obtained results that compensation has a significant and positive influence on employee performance. Thus, compensation must be given on time, so that employees' trust in the company is greater. Employees who receive inappropriate compensation will feel unappreciated and doubt the company's commitment to employee welfare. This can interfere with employee motivation and performance, as well as create instability in the work environment.

### **3. The Effect of Motivation on Employee Performance.**

Based on the results of the analysis, H3 was accepted, which means that partial motivation has a significant positive effect on the performance of KSPPS BMT NU Sejahtera Semarang employees. This is indicated by the calculated  $t$  value of  $2.896 > t$  table (2.009) and the sig value.  $0.006 < 0.05$  with a regression coefficient of 0.333. High motivation encourages employees to give their best in their work. When employees feel motivated, they have a strong passion and passion to achieve excellence in the tasks they entail.

One of the positive impacts of motivation on employee performance is increased productivity. Motivated employees tend to work with focus and perseverance. They are better able to overcome challenges and face obstacles with great determination. Strong motivation also encourages employees to improve work efficiency and produce better output. In the context of KSPPS BMT NU Sejahtera Semarang, motivated employees will provide better service to members and customers, manage financial transactions accurately, and carry out administrative tasks with efficiency.

High motivation also has an impact on the quality of employee work. Motivated employees tend to be committed to excellence and improving the quality of their work. They have a strong intrinsic drive to continuously learn, develop skills, and improve competencies. High motivation also inspires employees to innovate, find creative solutions, and improve existing work processes. This contributes to the improvement of the quality of services and products provided by KSPPS BMT NU Sejahtera Semarang.

Strong motivation also has an effect on employee attitudes and behavior. Motivated employees tend to have a positive, enthusiastic, and confident attitude. They are better able to cope with pressure and remain optimistic in the face of challenges. High motivation also encourages employees to work in teams and collaborate with other colleagues. Motivated employees also have lower absenteeism rates, higher job satisfaction rates, and better retention rates. All of this has a positive impact on a harmonious work culture and a positive atmosphere at KSPPS BMT NU Sejahtera Semarang.

This is in line with research conducted by Lestari (2021) which found that motivation has a positive effect on employee performance. Motivation is a condition or energy that moves employees who are directed or directed to achieve the company's organizational goals. Motivation is very important as a driver of effort and goal achievement. A person makes an effort because of motivation. The existence of good motivation will show better results.

#### **4. The Influence of Islamic Organizational Culture, Compensation, and Motivation on Employee Performance.**

Based on the results of the analysis, H4 was accepted which means that simultaneously Islamic organizational culture, compensation and motivation have a significant effect on the performance of employees of KSPPS BMT NU Sejahtera Semarang. This is indicated by a calculated F value of 37.345 > F table (2.80) and a sig value of 0.000 < 0.05. Islamic organizational culture, compensation and motivation influenced employee performance by 68.1%, while the remaining 31.9% were influenced by other variables outside the study.

Islamic organizational culture, compensation, and motivation have a significant influence on employee performance at KSPPS BMT NU Sejahtera Semarang. The Islamic organizational culture applied includes Islamic values in company operations, such as Islamic work ethics, justice, and equality. By implementing this culture, employees feel compelled to work with integrity, respect Islamic values, and interact fairly and equally with fellow employees and customers.

Proper compensation also plays an important role in influencing employee performance. When employees receive fair and adequate compensation, they feel valued and recognized for their contributions to the organization. Decent compensation, including fair pay, appropriate benefits, performance incentives, adequate work facilities, and reward programs, helps increase employee motivation and job satisfaction. Employees who are satisfied with their compensation tend to work with more passion, dedication, and have high intrinsic motivation to achieve good results.

Motivation also has a significant impact on employee performance. High motivation encourages employees to give their best in their work. This internal drive spurs employees to increase productivity, improve work quality, and innovate. Strong motivation also contributes to a positive attitude, enthusiasm, and better team collaboration. In the context of KSPPS BMT NU Sejahtera Semarang, motivated employees will provide better service, manage financial transactions accurately, and maintain harmonious relationships with customers. The combination of Islamic organizational culture, proper compensation, and high motivation creates a productive and harmonious work environment at KSPPS BMT NU Sejahtera Semarang. An Islamic culture that reflects religious values and Islamic work ethics provides a solid framework for employees.

Meanwhile, proper compensation rewards employees' contributions and increases their job satisfaction. High motivation complements this by spurring employees to achieve superior performance and develop themselves sustainably.

## **CONCLUSION**

Based on this study using quantitative methods and the variables used, namely independent variables and dependent variables for the object of research at KSPPS BMT NU Sejahtera Semarang which was carried out on the influence of Islamic organizational culture, compensation, and motivation on employee performance at KSPPS BMT NU Sejahtera Semarang, Islamic organizational culture partially has a significant positive effect on the performance of employees of KSPPS BMT NU Sejahtera Semarang. This shows that Islamic values applied in organizational culture are able to encourage employees to provide better performance and make a greater contribution to the company. Partial compensation has a significant positive effect on the performance of KSPPS BMT NU Sejahtera Semarang employees. When employees feel valued and rewarded for their contributions, employees tend to be more motivated to work well and achieve set targets. Partial motivation has a significant positive effect on the performance of KSPPS BMT NU Sejahtera Semarang employees. Factors such as support from superiors, career development opportunities, and a positive work environment can encourage employee motivation to achieve better results in their jobs. Islamic organizational culture, compensation and motivation simultaneously have a significant effect on the performance of KSPPS BMT NU Sejahtera Semarang employees with a regression coefficient of 68.1%, while the rest is influenced by other variables outside the study.

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The article of this study is contributed by 3 researchers from Universitas Wahid Hasyim. First Party contributed for extended discussion and translation, second party contributed in the data and research method, third party also contributed with the analysis and additional discussion as well as language advisor. The process of the article on the current journal carried out jointly.

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