

**ANALYSIS OF FACTORS AFFECTING EMPLOYEE  
PERFORMANCE AT BANK SYARIAH INDONESIA (BSI) OF  
ADAM MALIK BRANCH OFFICE IN MEDAN CITY**

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**Abstract**

*This study aims to determine the concept of factors that affect employee performance at Bank Syariah Indonesia (BSI), which expected to be empowering human resources, work motivation, job satisfaction. A study of human resource management (HR) literature. The type of research used by the researcher is field research using qualitative methods and literature studies or library research. Data collection techniques used by researchers are interviews and observation. The finding reveals that HR empowerment has an effect on employee performance at Bank Syariah Indonesia, Work motivation has an affects employee performance at Bank Syariah Indonesia, and Job satisfaction has an effect on employee performance at Bank Syariah Indonesia. Therefore, the findings means that the more often the empowerment of human resources is given, the higher the employee's performance and the higher the work motivation, the higher the employee's performance and will also result in job satisfaction for employees at Bank Syariah Indonesia (BSI) Adam Malik Branch Office in Medan City.*

*Keywords: HR Empowerment, Employee Performance, Work Motivation, Job Satisfaction*

## **1. INTRODUCTION**

Good management is essential in today's world of globalization. The efficiency of a business can be greatly enhanced with the help of competent management. A company's ability to compete with other companies can be improved by good management. Such as the importance of human resources, which plays a significant part in a company's success. Human resources play a critical role in the efficient use of a company's other resources. Human resources are critical to the success of a company, and the organisation must ensure that they are properly managed. Employee empowerment, work motivation and job satisfaction are among the management's many aspects.

Human resources are the only resources that have reason, feelings, desires, abilities, skills, knowledge, encouragement, power, and the ability to take action and take the initiative to do things for themselves. When it comes to carrying out operational operations, human resources can also be considered the backbone of the operation. All of these prospective human resources have a significant impact on the institution's attempts to achieve its objectives. However advanced technology is, how rapidly information is developing, and how readily available cash is, if the institution does not have the necessary human resources, it will be impossible for the institution to achieve its objectives. No matter how well-thought-

out the formulation of organizational goals and plans is, everything will be for naught if the human resource aspect is not taken into consideration, especially if it is left to its own devices.

Companies do not grow and develop unless and until there is some amount of human influence involved. This is due to the fact that human resources are a critical component and serve as the foundation for the continuation of operational activities inside the organization. In training, empowerment, service orientation, and awarding, human resources play a significant role, at the very least by participating. If one of these requirements is not met, problems will occur, with the resultant mismanagement resulting in financial losses for the organization. When such circumstances exist, management must accept responsibility, and these personnel must be managed correctly in order to improve employee performance (Saifudin & Kusumawati, 2020).

Additionally, work motivation is intended to boost or impact employee performance. This is corroborated by studies from Fathoni (2016), which indicates that employee motivation has an effect on performance. Work motivation is defined as “anything that is capable of causing, triggering, and supporting human behavior and actions in such a way that they maintain the desire to work and the excitement necessary to accomplish maximum outcomes” (Hasibuan, 2003). Because motivation has the ability to influence or trigger a person's behavior, a business or organization should be able to maintain or increase employee motivation in order for each employee to perform well, or in other words, with high motivation, it is expected that the employee will have a high level of performance.

Employee performance is a critical aspect in determining an organization's or company's success. Employees who are capable of doing their work with the appropriate level of quality and quantity, in a timely and disciplined manner, and in accordance with all applicable rules, are able to positively impact the company's ability to achieve its objectives, and likewise. Thus, a company's attention is anticipated to be focused more on employee performance, as a decline in performance will have a negative influence on the company itself. Employee performance can be enhanced by establishing a positive example as a leader, inspiring staff, and constantly monitoring people on the job, particularly those who indicate irrational behavior. This issue implies that every leader is obligated to devote serious attention to developing, moving, and directing the full potential of people in their environment in order to achieve goal-directed volume and workload.

Job satisfaction has an effect on performance as well. Employees that are satisfied with their jobs provide a positive direction for their performance. The employee will perform very well if he or she is satisfied, active, motivated, and have the potential for success (Santika & Antari, 2019). According to research findings Juniantara & Riana (2015), job satisfaction has a positive effect on employee performance. Job satisfaction has a favorable effect on employee performance as shown by Sari & Hadijah (2016) & Arda (2017). However, this is not the case when the Kristine (2017) demonstrates that job satisfaction has a negative effect on performance.

Banks are places of trust for people who put their money in them and rely on them to handle their finances. Conventional banks and Islamic banks are the two types of financial institutions that operate in Indonesia. A conventional bank is a financial institution that conducts traditional commercial operations in accordance with established rules or standards. Meanwhile, Islamic bank is financial institution that carried their operations based

on Islamic pillar. As we all know, banking is one of the industries that has the potential to contribute to the improvement of the Indonesian economy. In addition to exploiting the revenue streams provided by the banks themselves, the banking industry has made significant contributions to Indonesia's economy. Bank income can be derived from a variety of sources, including bank interest margins, fee income, and other sources.

PT Bank Syariah Indonesia Tbk (BSI) officially operates on February 1, 2021. Bank Syariah Indonesia (BSI) is the largest Islamic bank in Indonesia resulting from 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). The government's breakthrough policy to merge three Islamic banks is expected to provide a choice of new financial institutions for the community as well as to be able to encourage the national economy. The objective of the Merger of Sharia Banks is to encourage larger Sharia Banks so that they can enter the global market and become a catalyst for sharia economic growth in Indonesia. In addition, the merger of Bank Syariah is expected to allow the Islamic banking industry to continue to grow and become a new energy for the national economy, become a state-owned bank that joins hands with other state-owned banks, utilizing the bank's policies and transformation.

Based on the foregoing background, this study aims to determine the concept of factors that affect employee performance at Bank Syariah Indonesia (BSI), namely empowering human resources, work motivation, job satisfaction.

## **2. LITERATURE REVIEW**

### **2.1. Human Resources Empowerment**

According to Simamora (2004) human resource management is the utilization, development, assessment, provision of remuneration, and management of individual members of the organization or group of workers. To put it another way, according to Dessler, (2010) HRM is described as the practice and policy of deciding managerial positions' "human" or human resource characteristics, such as the "people's" or human resources side, including recruitment, screening, training, rewarding and evaluating (Torrington et al., 2008). The management of human resources is the process of making use of people in order to achieve organizational objectives. This means that human resources is all about planning and developing human resources in order to meet both individual and corporate goals. An organization's human resources can be improved through a process called human resource development. Training and education programs can help strengthen the company's human resources. Employees who are deemed to be in need of additional training will be given the opportunity to do so. On the other hand, personnel who are deemed to have less expertise in their fields benefit from efforts to enhance their training.

Organizational success depends on the ability of human resources to effectively manage the relationships and roles of the workforce in order to support the achievement of company, employee, and societal goals. Studies the relationship between human resources and business organizations, as well as their roles in those companies (Hasibuan, 2003). In order to achieve the company's goals in terms of efficiency and work enthusiasm, Manullang & Manullang (2008) state that human resource management is the art and science of acquiring, developing, and employing human resources. As a result, it can be affirmed that human resource

management is both a science and an art in managing abilities that are demonstrated through a combination of the capacity to think power and physical practice efficiently.

Consequently, humans must be positioned as the party responsible for the organization's success. Humans should also be considered as resources capable of thinking and transacting symbolically with other humans in order to empower human resources. The approach to exploit them is to bring out their creativity and activity as dynamic resources, in order to fully optimize their capabilities and so enhance productivity. Through sound management, particularly human resource management, a smart organization may be built, precisely one that increases both production and employee pleasure.

Empowerment is etymologically derived from the word power which means the ability to do something or the ability to act. According to Stewart et al. (2008) Etymologically, empowerment comes from the word power which means power, namely the ability to make something happen or not at all.

## **2.2. Employee performance**

Performance is the outcome of a person's work in accordance with job requirements. A job has specific requirements that must be met in order to accomplish the job's objectives, which are referred to as job standards. According to some experts, performance is the consequence of a worker's labor, a management process, or an organization as a whole, where the results of the work must be demonstrated by actual and quantitative proof (in comparison to the company's criteria) (Sedarmayanti, 2011). Whereas Mangkunegara & Anwar (2011) say that performance is the consequence of an employee's/work employee's in terms of quality and quantity accomplished while doing his duties in accordance with the obligations assigned to him. According to Prawirosentono (2009), an employee's performance will be excellent if the individual possesses high knowledge, is ready to work, receives adequate compensation/wages, and has hope for the future.

Kasmir (2015) highlighted that bank performance is a proxy for bank directors' success, and hence it is not impossible for directors to be replaced if their performance is poor. Meanwhile, according to Susilo (n.d.), bank performance is defined as the bank's ability to conduct routine banking activities and fulfill all commitments properly and in accordance with applicable banking regulations. Furthermore, Susilo (nd) noted that bank performance is an indicator of the bank's overall health when it comes to doing all banking activities. Meanwhile, performance measurement refers to the degree to which tasks are completed successfully and the ability to accomplish defined goals. Performance can be defined as satisfactory and successful if the anticipated outcomes are attained. Performance measurement is the process of determining how a firm appears on a consistent basis in terms of business activities, organizational structure, and workers based on predefined targets, standards, and criteria.

Therefore, it can be concluded that the measurement of bank performance is the measurement of activities or tasks related to bank operational activities on a regular basis according to the performance measurement standards applicable in the banking industry. The results of the performance measurement can be used as a tool to determine the bank's policies and strategies going forward.

### **2.3. Work Motivation**

Work motivation is a force that encourages someone to do a job diligently to achieve a predetermined goal. Work motivation is an encouragement from within employees to pour their heart and soul into work and the desire to achieve the desired goals in the organization.

Motivation is a way to satisfy the needs of an employee, which means that when a person's needs are met by certain factors, that person will exert his or her best efforts to achieve organizational goals. Motivation is one of the management functions that is closely related to human resources as an organizational driver to achieve goals. According to (Usman, 2013) work motivation can be interpreted as a desire or need that is behind a person so that he is encouraged to work.

Necessities can motivate employees to engage in a set of actions that lead to the accomplishment of specific objectives. To meet or satisfy certain requirements. Internal or external factors might motivate people to be enthusiastic and persistent in their work, resulting in work motivation.

Thus, it can be concluded that work motivation is an encouragement in a person to do his work sincerely, enthusiastically and full of responsibility. Factors that influence work motivation are external factors and internal factors. External factors include: superior leadership style, environment, competence, demands for organizational development and career development. While the internal factors include: work ability, work spirit, responsibility, a sense of togetherness in group life and achievement and work productivity.

### **2.4. Job satisfaction**

According to Sutrisno (2014), job satisfaction is a fascinating and critical issue, as it has been shown to serve the interests of individuals, industry, and society. Individuals can benefit from study on the causes and sources of job satisfaction since it permits efforts to raise their overall pleasure. Job satisfaction is a positive attitude toward one's job that results in an evaluation of the job. This positive behavior is evident when confronted with work-related tasks, and persons who are dissatisfied with their jobs own unpleasant emotions. (Stephen & Judge, 2015).

Job satisfaction is important to support employee performance. For this reason, it is necessary to maintain what is already good and always evaluate and increase job satisfaction. Because the more aspects of the job that meet individual expectations, the higher the experience satisfaction and ability to improve employee performance (Harahap & Tirtayasa, 2020). Previous research by Sari & Hadijah (2016) explained that job satisfaction has a significant positive effect on employee performance. Based on these findings, Arda (2017) explains that there is a positive relationship between job satisfaction and employee performance. Furthermore, Santika & Antari (2019) stated that the Islamic work ethic had a significant positive effect on employee performance.

## **3. RESEARCH METHOD**

### **3.1. Research Types and Approach**

This type of research is field research using qualitative descriptive methods and literature studies or library research. Descriptive research is a form of research aimed at describing or describing existing phenomena, both natural phenomena and human



engineering (Moleong, 2018, p. 17). Reviewing literature books in accordance with the theories discussed, especially on strategic management and analyzing various reputable scientific articles as well as scientific articles from unreputed journals. All scholarly articles cited are sourced from Scholar Google and Harzing's Publish or Perish.

This research approach uses a qualitative approach. Qualitative research used by researchers is descriptive data in the form of written or spoken words from people and observable behavior (Moleong, 2006). The researcher uses a qualitative approach because the researcher is interested in a phenomenon in the field, namely examining how the implementation of HR empowerment, work motivation and job satisfaction in improving employee performance at the Indonesian Sharia Bank (BSI) Adam Malik branch office in the city of Medan. The literature review conducted in qualitative research is congruent with the methodological assumptions. This means that it must be used inductively, without directing the researcher's queries. The exploratory nature of qualitative research is one of the primary motivations for undertaking it (Ali & Limakrisna, 2013).

### **3.2. Data and Data Sources**

Sources of data used in this study there are two kinds of data, namely primary data and secondary data. Primary data is data obtained by the author directly from the object of research or the place under study. The data obtained by the author is data from interviews regarding the formulation of the problem regarding the analysis of factors that affect employee performance at Bank Syariah Indonesia (BSI) Adam Malik branch office in Medan City. Secondary data is data obtained by the author directly from research on information about the Indonesian Islamic Bank (BSI) Adam Malik branch office in the city of Medan as a whole in the form of vision, mission, establishment, goals, and others.

### **3.3. Data Collection Technique**

Data collection techniques are the methods used by researchers to obtain data in a study to be investigated. Data collection was obtained from the results of observations and interviews (Sugiyono, 2010). In this study, researchers used data collection techniques in the form of interviews and observations. Researchers use unstructured interviews, this aims to obtain complex information and partly contains opinions, attitudes and personal experiences (Sugiyono, 2010). The interview begins with a discussion about the problems to be studied, namely the empowerment of human resources, work motivation, and job satisfaction on employee performance. These results can be used by the author as a source of data in this study.

### **3.4. Data Processing Techniques**

The first activity of any research is to collect data. In qualitative research, data collection is carried out in days, maybe months, so that the data obtained will be large. At the initial stage, the researcher conducts a general assessment of the situation or object under study, everything that is seen and heard is recorded. Thus the research will obtain very large and very varied data (Sugiyono, 2010, p. 134). In collecting data, the authors conducted interviews with some employees at Bank Syariah Indonesia (BSI) regarding the empowerment of human resources, work motivation, job satisfaction on employee performance.

The presentation of the data in this study was carried out in the form of a brief description, the researcher used a narrative text that was based on the points contained in the data reduction and was presented using sentences and the researcher's language which was an assembly of sentences arranged logically and systematically so that it was easy to understand.

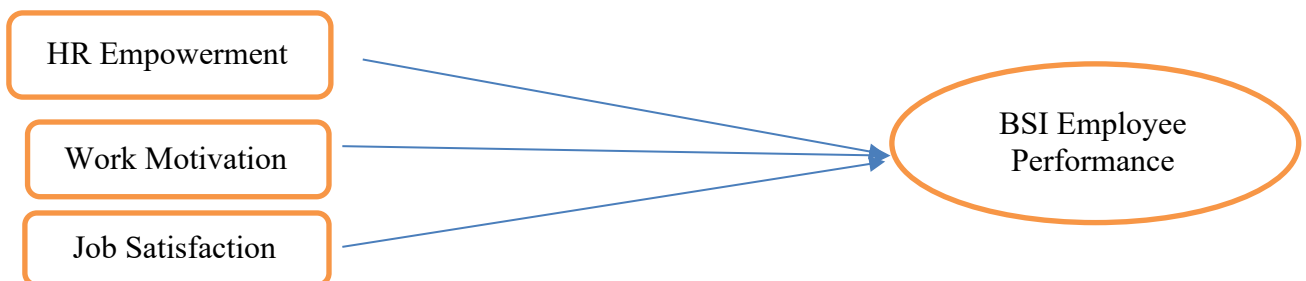
### **3.5. Data Analysis Technique**

Data analysis is the systematic investigation for and compilation of information gleaned from interviews and observations. Arrange into patterns, prioritize what is significant and what will be examined, and write conclusions in a way that they and others can understand. This data analysis is inductive, that is, it is based on the obtained data (Sugiyono, 2010). This analytical method can be utilized to ascertain the size of the association between human resource empowerment and employee performance at the Bank Syariah Indonesia (BSI) Adam Malik branch office in Medan, using work motivation and job satisfaction as intervening variables.

In this study, the path that researchers can use is to use inductive reasoning. Inductive reasoning is reasoning based on several cases and observed examples. Thus, in this study, the researcher will present the data first, then explain the theory and draw conclusions.

## **4. RESULT AND DISCUSSION**

Based on the formulation of the problem in this article and the study of literature reviews from both relevant books and articles, the following article framework was obtained:



**Figure 1** Conceptual Framework

Based on theoretical studies and reviews of the results of relevant articles and pictures of the conceptual framework, human resource empowerment, work motivation and job satisfaction affect the performance of BSI employees.

The empowerment of human resources has an impact on the performance of employees. Human beings are one factor that plays a significant influence in every organization's success. Because people are the resources that provide the organization with its driving force. The ability of an organization to function effectively is dependent on the individuals who manage the organization's other resources. As a result, humans (workers) must be managed in an appropriate manner. Specifically, Nawawi (2001) specifies three definitions of human resources, which are as follows:

1. Human resources are people who work in an organization (also known as personnel, labor, employees, or employees).
2. Human resources are human potential and the driving force for an organization to realize its existence.
3. Human resources are potential assets that function as capital (immaterial/non-financial) in an organization and become real potential, both material and immaterial, in the process of realizing the existence of the organization.

Work motivation shows that it has a positive influence on employee performance. Work motivation is given directly to each employee to meet the needs of employees. In order to find out the direct motivation given by Bank Syariah Indonesia (BSI) in Medan, the researchers conducted interviews regarding the giving of bonuses to employees as follows: "For the motivation that banks give to their employees, usually in the form of bonuses, salaries, allowances. The marketing department usually gets a bonus from the target of disbursement of financing by 20% if the target is met, and for other bonuses we usually provide allowances on holidays, salary increases if the target is met for 4 consecutive months, the company holds holidays every 6 months. While for the bonus, we actually get a fairly large bonus, which is 20% of the disbursement of financing. In addition, we also get other bonuses such as holiday allowances, salary increases if the target is met for 4 consecutive months, salaries are always given on time, never late."

The motivation given in terms of giving bonuses, increasing career paths, giving compensation, has been implemented by the company well and has been running well so far. Meanwhile, in providing indirect motivation in the form of facilities that have been implemented well by the company as well as in providing a comfortable room, a large parking lot, air-conditioned office space, each position has its own room.

According to the analysis results indicate that job satisfaction has an effect on employee performance. This result theoretically disagrees with Kristine, (2017) that a job complexity has something to do with satisfaction. So, when employees feel satisfied with the work they have been doing, including being satisfied with the rewards of their work and the quality of good working relationships, their performance will also increase. Empirically, this research is also not in line with Arda (2017); Juniantara & Riana (2015); Sari & Hadijah (2016) due to the fact that all three give job satisfaction results have a positive effect on employee performance. Job satisfaction is really needed by an employee, but in improving the performance of each individual it is different because job satisfaction is very relative.

## **5. CONCLUSION**

### **5.1. Conclusion**

The following are the conclusions reached by this study:

1. The results of the study indicate that the empowerment of human resources directly has a significant effect on employee performance at Bank Syariah Indonesia in Medan City.
2. The results showed that work motivation had a positive effect on employee performance at Bank Syariah Indonesia in Medan City.



3. The results showed that job satisfaction had a significant effect on employee performance at Bank Syariah Indonesia in Medan City.

## **5.2. Suggestion**

The following are some of the suggestions made in this study:

1. The company is expected to further improve employee performance from the empowerment of existing human resources both from work motivation, job satisfaction and learning principles as well as evaluating the performance of Bank Syariah Indonesia employees.
2. In providing work motivation to employees, they must continue to be guided by company regulations and must be further improved so that employees feel comfortable in the workplace and can give their best for the progress of the company.
3. Employee satisfaction needs to be maintained and even needs to be increased because employee satisfaction is proven to improve employee performance. Leaders can conduct better coaching so that employee satisfaction owned by employees will be able to improve employee performance and lead to the achievement of organizational goals.

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