

## Factor Affecting Employee Motivation to Increase Performance of Sharia Bank in Indonesia on Islamic Perspective

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### ABSTRACT

There continues to be a loss of marketplace proportion for Islamic banking in Indonesia, so the reason of this observe is to research the impact of management style, activity delight, and paintings surroundings on worker motivation to enhance the overall performance of Islamic banks in Indonesia. The technique used is quantitative with the SEMSmartPLS evaluation tool. The observation turned into performed on two hundred personnel of Islamic banks in Indonesia as representatives of 14 Sharia Commercial Banks (BUS) and 20 Sharia Business Units (UUS). The effects of tobervationerve are the advantageous effect of management style, activity delight, and paintings surroundings on worker motivation and the effect of worker motivation on the overall performance of Islamic banks in Indonesia. Novelty on this observation is a management style, activity delight, and paintings surroundings according to tong with Islamic concepts could be capable of boom worker motivation at paintings, in order that the overall performance of Islamic banks could be higher and the marketplace proportion of Islamic banking may also boom. The theoretical implication is that the variables of management style, activity delight, and paintings surroundings have to be used as theories and measures in assessing the overall performance of Islamic banks. The managerial implications are carried out in step with priorities, particularly management style, activity delight, paintings surroundings, and motivation The pattern is a part of the quantity and traits possessed via way of means of the populace. The conclusions received from the pattern could be relevant to the populace and the pattern carried out to the populace have to be representative

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## 1. INTRODUCTION

Banks are entities that raise public funds in the form of savings and distribute them to the public in credit or another form to improve the standard of living of the community [1]. Banks are divided into two types: traditional banks consisting of commercial banks and local lending banks, and Islamic banks consisting of Sharia Commercial Bank (BUS), Sharia Business Unit (UUS), and Sharia Personal Finance Bank (BPRS) [2]. Traditional banks are interest rate banks. Islamic banks are banks under the Shariah Act, but many principles are offered to make the following profits: B.Profit-sharing, buying, selling, leasing, services, etc. in the operation of Islamic banks. Islamic banks must not deviate from Islamic teachings (Bachil) in carrying out

their mission, but must always contribute to the creation of wealth. We know that there are many economic activities that do not follow Islamic teachings. This happens because some parties are unable to withstand the temptation of money and may face both financial and other pressures. Therefore, Islamic banks need to be strengthened not to do this. Something is wrong [3]. Deviate from Islam. The success of banks in achieving large profits is also strongly influenced by the performance of parties related to the bank itself, both from internal parties such as human resources, use of capital, and customer relations and from external parties, namely customer loyalty to the bank. As an intermediary institution, banks must be able to provide good performance in order to gain the trust of the general public [4]. The banking system with the Islamic sharia approach can be alternative banking for the people in Indonesia. Sharia banking business activities are basically an expansion of banking services for people who need and want payment of rewards that are not based on the interest system that has been outlined in Islamic law [5]. The existence of Islamic banking as part of the national banking system is expected to encourage the economic development of a country. Islamic banking in Indonesia itself emerged on May 1, 1992, after the establishment of Bank Muamalat Indonesia (BMI) [6]. In carrying out their operations, Islamic banks adhere to a profit-sharing system. So with this system, there is a mutually beneficial relationship and bears the risk in case of loss. In the conventional banking system, the bank bears a high investment risk due to the upfront profit (interest) determination system set by the bank's customers without ignoring the financial condition of the bank concerned.

Based on the July 2020 Islamic banking statistics, information was obtained that in terms of financing performance, deposits, and profits, the growth of the Islamic banking industry was able to surpass the growth of the conventional and national banking industries [7]. Sharia banking assets grew 9.88% YoY, above conventional banking growth of 5.37%, and national banking at 5.63% [8]. Even so, the market share of Islamic banking has not increased significantly from year to year. In terms of assets, the market share of Islamic banking was 6.11% as of July 2020. Meanwhile, in terms of financing, the market share of Islamic banking was 6.71% in July 2020, no different from the previous three years which was at the level of 6%. When viewed from the aspect of assets and the number of Islamic banks in Indonesia, the growth is also not too significant, this can be seen from the banking statistics for the last 3 years, namely:

**Table 1. banking statistics July 2019**

No	Indicator		2017	2018	2019
A	Islamic commercial bank				
	1	assets (in billion IDR)	288,207	318,691	350,364
	2	Number of banks	13	14	14
B	Shariyah business unit (UUS)				
	1	assets (in billion IDR)	136,154	160,,636	174,200
	2	Number of banks	21	20	20

The Islamic banking performance description above is believed to have not yet maximized growth in Indonesia. This can be seen in the growth of the Islamic bank market share, which was 6.71% in July 2020 [9]. The performance bank of the Islamic Bank of Indonesia is strongly influenced by HR practices, and many successful studies have shown that HR practices have a strong positive impact on corporate performance. The quality of human resources (HR) in servicing customers plays an important role in determining a company's performance [10]. Of course, qualified personnel cannot rely solely on the knowledge and expertise they already have at the time of joining the company. Internal practices aimed at developing employee skills (skills and skills), motivating employees to perform discretionary services, and expanding opportunities for various uses such as knowledge and skills are needed. In-house properties create work. There are several things that affect the performance of Indonesian Islamic banks [11]. This includes motivating employees to perform their duties and functions as members of the Islamic Bank. Motivation is an important factor for employees in the

workplace [12]. Even with the combination of the maximum capacity of employees and the reasonable level of equipment, if you are not motivated, you will not be able to work as expected.

One of our corporate goals is motivation and talented employees. To support the performance of highly motivated and accomplished employees, that is, by meeting their needs [13]. In general, workers have many motivations to work, such as meeting the needs of their daily lives and being recognized as a symbol of standing in society. Therefore, in order for a company to reach its goals, it must be highly motivated to pay attention to the needs of its employees and do its best for the company [14]. Robbins proposes that motivation is a desire to do something, not a willingness to spend a high level of effort towards an organization's goals, conditioned by its ability to meet individual needs [15]. Doing Siagian points out that the issue of work motivation is an important aspect of management attention in organizational life, including working life in a corporate organization [16]. For four considerations, namely:

1. The philosophy of human life revolves around the principle of "stop pro quo", which is reflected in the proverbial layman's words, "sweet potatoes, taro, kindness, and rewards."
2. The dynamics of human needs are very complex and not only material but also psychological.
3. There is no saturation point in meeting human needs.
4. Differences in individual characteristics within an organization that do not provide a single motivational approach that is equally effective for everyone in the organization. For people at different times and in different conditions.

Mangkunegara suggests that there are two techniques to motivate employees, namely:

1. Technology that meets the needs of employees, that is, meeting the needs of employees, is the basis of work behavior.
2. Persuasive communication techniques are one of the methods that motivate employees to do their jobs, especially by influencing them in a logical way. This technique is formulated with the term "AIDDAS": attention (attention), interest (interest), desire (hope), decision (decision), action (behavior or action), and satisfaction (satisfaction).

Leadership style is one of the factors that motivate employees, as good leadership motivates employees in the workplace [17]. Employee motivation can improve performance. Managers must be able to build harmonious work relationships between colleagues and both superiors and subordinates. Leadership abilities and leadership styles in guiding and coordinating the potential of all employees are associated with increased work motivation. Hershey and Blanchard define "leadership style as a pattern of leader behavior recognized by subordinates." Each leader has its own characteristics, habits, personalities, and personalities, so it is their behavior and style that sets them apart from other leaders [18]. Leaders can recognize the situation they are facing and adapt their leadership style to the situation, even if it is temporary. Leaders need to draw the employee's attention to the importance of the purpose of the work in order to generate employee interest in completing the work. When interest grows, there is a strong desire to make decisions and take action to achieve the expected goals. Another factor that motivates employees is paying attention to their job satisfaction [19]. Employees are encouraged to work harder with awards that the company gives employees based on the work done by them. Work satisfaction is an important factor in motivating employees. Work satisfaction is what makes people happy when they work. This statement was mentioned by Handoko, who stated that "work satisfaction is an emotional state in which employees are comfortable or uncomfortable looking at their work [20].

Work satisfaction affects people's feelings about work. Work satisfaction is a sense of joy in seeing and doing one's work. If someone is happy with their work, they are happy with their work [21]. Employees really need job satisfaction to be able to achieve high work motivation, even if the job satisfaction itself is very relative in nature or varies from person to person. Gibson, Ivancevich, and Donnely (1996) of Sylvana suggest that work satisfaction is part of the motivational process. Therefore, job satisfaction in an organization is indicated by the consequences of recruiting members of the organization, changing jobs of members of the organization, absent or absent, delays, and complaints that commonly occur in the organization [22]. Robbins suggests that job satisfaction is a general attitude towards an individual's work.

A worker's job satisfaction or dissatisfaction assessment is a complex sum of several individual (differentiated individual) work elements [23]. By providing external and internal compensation according to job performance and employee services, employees are more satisfied with their work and more motivated to

work. In this way, high job satisfaction can motivate each employee to work and achieve the goals the company desires. The issues related to work satisfaction are: Employees are dissatisfied because the compensation is unfair. Moreover, my relationships with my colleagues are not very harmonious [24]. Another factor that influences employee motivation is the work environment. A place where a good working environment supports the performance of employees in the company and where employees can work enthusiastically to improve their performance. Employees are motivated to work because a comfortable working environment improves their performance [25]. A good working environment will improve employee performance, and a poor working environment will result in poor employee performance. According to Robbins of Manik & Syafrina (2018), the work environment is an organizational or external force that can affect an organization's performance. The environment is divided into two parts: the general environment and the special environment. The general environment is anything outside the organization that can affect the organization in the form of a social and technical environment. According to Rivai, the work environment is all the facilities and infrastructure that exist around the employees who work on their own. This work environment includes workplaces, facilities, work assistance, cleanliness, lighting, and silence. According to Nitiseminto the working environment is everything around the worker and can affect the performance of the tasks assigned to the worker.

The work environment in a company needs to be considered, this is because the work environment has a direct influence on employees. A conducive work environment can improve employee performance and vice versa, and an inadequate work environment will reduce employee performance. The condition of the work environment is said to be good if humans can carry out activities optimally, healthy, safe, and comfortable. The suitability of the work environment can be seen as a result in the long term. An unfavorable work environment can demand more manpower and time and does not support obtaining an efficient work system design. From this, we can conclude that organizational culture is a shared value system that derives from the philosophy of organizational creation or its own principles and interacts with norms that serve as guidelines for achieving organizational goals. Based on the above explanation, the author is interested in conducting a survey on "factors that influence employee motivation to improve the performance of Indonesian Sharia Bank from an Islamic perspective".

### 1.1 Research Significance

The success of a bank in generating significant profits depends on the performance of the customer's loyalty to the parties associated with the bank itself: staff, capital allocation, customer relationships, and other internal and external parties, that is, the bank. Is also greatly affected. As an intermediary, banks need to be able to function well to earn the trust of the public. The Islamic Shariah approach banking system has the potential to become an alternative banking system for Indonesian people. Sharia Banking is basically an extension of banking services for those who need and want to pay non-interest-based rewards outlined in Islamic law. The existence of Islamic banks as part of the national banking system aims to promote the country's economic development. The Islamic Bank of Indonesia itself appeared on May 1, 1992, after the establishment of Bank Muamalat Indonesia (BMI). Islamic banks adhere to a profit-sharing system in conducting their business. Therefore, this system has a mutually beneficial relationship and bears the risk of loss. In the traditional banking system, the bank bears a high investment risk due to the profit (interest rate) forecasting system set by the customer without ignoring the financial condition of the bank.

This section explains the purpose of complete knowledge, and nothing is hidden from his omnipotent and omniscient knowledge. This verse contains Tawidura, his dependence, and his declaration of oneness in his perfection and greatness. The nature of knowledge includes all that is known, knowledge of what happened, what happened, and what did not happen. The knowledge contained in the Koran has absolute truth and governs all the general and inclusive principles of human life. Sunnah is also a source of knowledge about all the words, actions, rules, and attributes of the Prophet Muhammad, based on the revelations he received. It is based on monotheistic epistemology as an absolute source of knowledge, represented by the Koran and Sunnah, interpreted through the evolution of human thinking, and then implemented. The implementation process should be reassessed with reference to the Quran and Sunnah. At TSR, human science goes through a process of interaction, integration, and evolution in dealing with existing phenomena. The entire IIE (Interaction, Integration, Evolution) process is shown in the following figure:

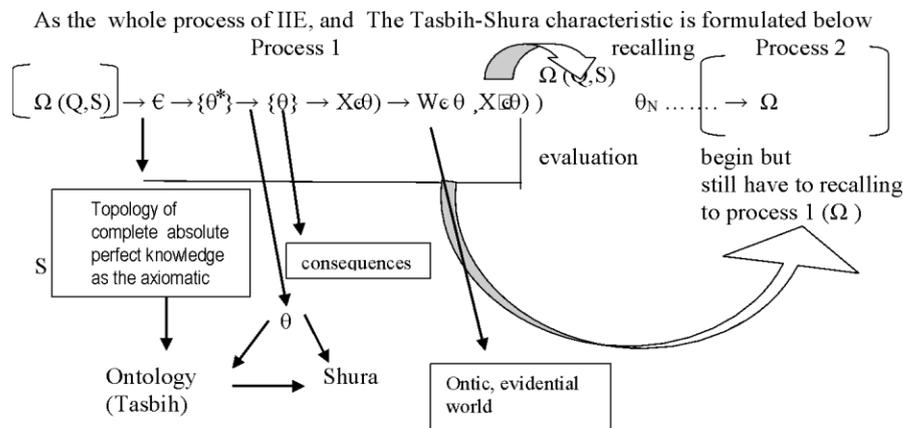


Figure1. the whole process of IIE

The IIE process is for the benefit (happiness function) aimed at achieving the well- being of Macaside Shariah and humans in this world and in the future. This section requires pondering to solve the problem. Through a strategic process, people continue to strive to create an order of life based on the scholars Koran, Sunnah, and Ijumar. This process of interaction and integration continues until we reach a pleasing function represented by  $W(\theta, X(\theta))$ .  $X(\theta)$  is Maqasid Syariah, effective zakat distribution and

multidimensional poverty mitigation. The well-being function model is used to systematically test whether these variables can affect multidimensional poverty reduction. Welfare or utility functions are aimed at achieving macasidic Shariah and human well- being, both in this world and in the future.

### 1.2 Sharia Bank Performance

Islamic Banking or Islamic Banking is a banking system implemented under Islamic law (Shariah). The establishment of this system is a ban on borrowing and collecting credits by imposing interest on credits (Riva) and a ban on investment in companies classified as banned (haram), such as affiliated companies, in Islam. It is based on. For the production of food and drink. Haram, non-Islamic media or entertainment. In this case, Islamic banks offer solutions for Shariah-based financial transactions. The foundation of the Islamic bank is related to the teachings of the Islamic religion derived from the Koran, Alhadith / Assunnah, and Ijtihad. The revelation of God and the Islamic teachings derived from Agunah teach them to live a good life in the world and at the same time strive to live a good life in the future. Bank performance is critical to any business, as performance reflects the ability of the company to manage and allocate resources. In addition, the primary purpose of performance assessment is to motivate employees to meet organizational goals and meet prescribed behavioral standards to achieve expected behaviors and outcomes (Dendawijaya, 2009). Therefore, a bank's performance is an explanation of the company's ability to perform its duties or engage in the business activities performed. Therefore, in order to know the performance of a company, it is necessary to evaluate the performance of the company within a certain period of time. As a rule, Islamic banks are the same as traditional banks. In other words, it is an intermediary that receives funds (in the form of funding) from those who have surplus funds and distributes them (in the form of products that throw funds) to those who need them. The products offered by traditional banks are both financing products and lending products, and in principle, Islamic banks can also own them.

One of the main banking principles of Islamic banks is the principle of profit- sharing which distinguishes Islamic banks from traditional banks. The characteristics of the Shariah banking system, which is based on the principle of profit-sharing, emphasize the aspects of transaction fairness, ethical investment, and value promotion, and provide a mutually beneficial alternative banking system for the community and banks. Sex and brotherhood, and avoiding speculative activity in trading. Based on the July 2020 Islamic Banking Statistics, we have been informed that the Islamic banking industry is growing faster than the traditional and domestic banking industry in terms of funding performance, deposits and profits. Shariah Bank's assets grew 9.88% year-on-year, surpassing traditional bank growth of 5.37% and national bank growth of 5.63%. Nevertheless, the market share of Islamic banks has not increased significantly year by year. In terms of assets, the Islamic bank's market share in July 2020 was 6.11%. In terms of funding, Islamic banks had a

market share of 6.71% in July 2020, the same level as the 6% level over the last three years. Performance is the result of work that is closely linked to your organization's strategic goals and customer satisfaction and contributes to profitability. According to Murray SP, Hashibuan states that "achievement is the result of a person's accomplishment in performing his assigned duties based on ability, experience, integrity and time." Performance is the result of organizational work performed by employees who respond as much as possible to instructions (manual), leader (manager) instructions, and the ability and ability to develop reasoning in the workplace.

## 2. RESEARCH METHOD

The data collection method of this survey was carried out to acquire primary and secondary data. Data collection was done to obtain the information needed to meet the research objectives.

### 2.1 Primary data

Primary data is data that researchers receive directly from respondents associated with the variable under investigation for a particular research purpose. The survey obtained primary data through an individual survey of 50 respondents of Islamic bank employees representing 34 Islamic banks in Indonesia. The main data collection for this survey was conducted by conducting interviews using questionnaires by providing respondents with a series of questions or written explanations. The questionnaire contained questions about the variables surveyed, and respondents were asked to answer them. The type of questionnaire used is closed and respondents only have to select one answer from the options provided. The questionnaire consists of an introductory part that explains how to fill out the questionnaire, and an identity part that describes gender, age, educational background, and company type. The survey includes questions about management style, job satisfaction, work environment, motivation, and employee performance.

### 2.2 Secondary Data

Secondary data is data that researchers receive indirectly through intermediate media. Secondary data is usually archived evidence, notes, or reports. In this study, we read the literature related to the problem under study and obtained secondary data. Secondary data can also be in the form of published evidence, documents, historical records or reports, and textbooks of human resources literature.

### 2.3 Operational Definition of Research Variables.

The operational definition of a variable is to determine its composition so that it is a measurable variable [23]. Variable definitions and manipulations have been developed on the basis of relevant tested theories and previous studies. The following table shows the definitions and operations of the survey variables:

**Table 2 Job Satisfaction Variable**

No	Variable	Definition	Dimension	No	Indicator
1	Work environment {X3}	Job satisfaction is a person's emotional state that can be seen through their behavior and attitudes, whether favourable or	Discipline	1	Comply with all applicable rules within the company
2	Source	unfavorable towards the work they do	Work Morale	2	Honesty
			Turnover	3	mutual respect between other employees

Explaining research chronological, including research design, research procedure (in the form of algorithms, Pseudocode, or other), how to test, and data acquisition. The description of the course of research should be supported by references, so the explanation can be accepted scientifically.

### 3. RESULTS AND DISCUSSION

This article was conducted to test the indicators used in the study, which consisted of two tests, a validity test, and a reliability test.

#### 3.1 Validity test

The validity test is a necessary test to determine the accuracy and reliability of the questionnaire. In other words, the questionnaire can measure what you want to measure. The results of this test adequately reflect the research topic. The validation test was tested with the SPSS20 program. The deciding criterion for the validity test was to compare the p-value with the 5% significance level, namely:

if p-value < 0.05 then the statement item is valid.

if p-value is 0.05 then the statement item is invalid.

#### 3.2 Reliability Test

The data used in the survey is consistent and accurate. Reliability tests were measured using Cronbach's alpha. It is used to determine if this study is feasible and relevant and has an alpha value of over 0.6. The criteria for reliability testing are as follows: If Cronbach's alpha factor is 0.6, then Cronbach's alpha is acceptable (certainly built). For Cronbach's alpha factor < 0.6, Cronbach's alpha is unacceptable (unreliable structure).

#### 3.3 Model Fit Test

Analysis of data using Structural Equation Model (SEM) at AMOS 22. Before analyzing a hypothesis, the model must be able to guarantee an explanation of the cause and effect. A goodness-of-fit model index (GFI) model conformance test can be performed by examining several metrics, as shown in the table below:

**Table 3. Measurement Criteria**

The goodness of fit Indeks	Cut off Value
Chi Square	Expected small
Significance Probability	≥ 0.05
RMSEA	≤ 0.05
GFI	≥ 0.09
AGFI	≥ 0.09
CMIN/DF	≤ 2.00
TLI	≥ 0.90

Absolute goodness-of-fit measurements are used to measure the goodness-of-fit models of both structural and measurement models, along with criteria for displaying chi-square measurements. The significance of the minimum permissible level is 0.05 and 0.01.

### 4. CONCLUSION

Thus it can be concluded that organizational culture is a shared value system that comes from the philosophy or initial principles of the organization's establishment and then interacts with norms, which serve as guidelines for achieving organizational goals and the theoretical implications are variables of leadership style, job satisfaction and the environment. work should be used as a theory and measure in assessing th

performance of Islamic banks. The managerial implications are applied according to priorities, namely leadership style, job satisfaction, work environment, and motivation.

## 5. SUGGESTIONS

Islamic banks are expected to find it useful to know the factors that influence employee motivation to improve Islamic bank performance, and from the successful implementation of the guide, a statement of recognition of this success is in the form. Must be. You will be given cash bonuses and prizes.

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