

## Factors That Influence The Performance Of Islamic Bank Employees

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### ABSTRACT

Employee performance is an employee's success in carrying out tasks related to organizational goals both in quantity and quality. This study aims to determine the effect of workload, work environment and work stress on the performance of BSI Banda Aceh employees, either partially or simultaneously. This research method uses a quantitative approach that is correlational. The population is 38 people or all employees of BSI Banda Aceh, while the sample is also 38 employees who are taken by total sampling technique. Data collection techniques using a questionnaire. Based on the results of the study, it is known that the workload and work environment variables have a partial effect on employee performance. While the work stress variable has no partial effect on employee performance.

**Kata Kunci:** Workload; Work Environment; Work Stress; Employees Performance

### ABSTRAK

*Kinerja karyawan merupakan keberhasilan karyawan dalam pelaksanaan tugas-tugas yang berhubungan dengan tujuan organisasi baik secara kuantitas maupun kualitas. Penelitian ini bertujuan untuk mengetahui pengaruh beban kerja, lingkungan kerja dan stress kerja terhadap kinerja karyawan PT. Bank Syariah Indonesia Banda Aceh, baik secara parsial maupun simultan. Metode penelitian ini menggunakan pendekatan kuantitatif yang bersifat korelasi. Populasi sebanyak 38 orang atau seluruh karyawan PT. Bank Syariah Indonesia Banda Aceh, sedangkan sampel juga 38 orang karyawan yang diambil dengan teknik total sampling. Teknik pengumpulan data menggunakan kuesioner. Analisa data terdiri dari uji regresi berganda, uji t, uji F dan uji determinasi menggunakan SPSS Versi 26. Berdasarkan hasil penelitian diketahui bahwa variabel beban kerja dan lingkungan kerja berpengaruh secara parsial terhadap kinerja karyawan Bank Syariah Indonesia Banda Aceh. Sedangkan variabel stress kerja tidak berpengaruh secara parsial terhadap kinerja karyawan Bank Syariah Indonesia Banda Aceh. Namun secara simultan, variabel beban kerja, lingkungan kerja dan stress kerja berpengaruh terhadap kinerja karyawan Bank Syariah Indonesia Banda Aceh.*

**Kata Kunci:** Beban Kerja; Lingkungan Kerja; Stres Kerja; Kinerja Karyawan

### A. INTRODUCTION

Performance can be interpreted as the work that can be achieved by a person or group of people in the organization, according to their respective authorities and responsibilities, in order to achieve the goals of the organization concerned legally, not violating the law and in accordance with morals and ethics (Mustofa, 2017). The same

thing was also stated by Mangkunegara in Sulandari (2016) that performance is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him.

The employee's performance is influenced by the employee's intrinsic and extrinsic factors. Intrinsic factors that affect employee performance consist of education, experience, motivation, health, age, skills, emotions and spirituality. While extrinsic factors that affect employee performance consist of the physical and non-physical environment, leadership, vertical and horizontal communication, compensation, control in the form of provision, facilities, training, workload, work procedures, punishment system and so on (Hubeis in Armando, 2019).

According to Simanjuntak (in Devita, 2017) the performance of each person is influenced by many factors, namely the individual competence of the person concerned, organizational support and management support. This is also seen in workers in an organization where the function of a human resource management is important in realizing, especially in realizing the discipline of its workers.

The work environment is a very important factor for employees to carry out work activities, including employees at Bank Syariah Indonesia. By paying attention to a good work environment or creating working conditions that are able to provide motivation to work, it will have an influence on the enthusiasm or enthusiasm of employees to work. It can be interpreted that the work environment is everything that is around the workers and that can affect them in carrying out the assigned tasks, such as music, lighting and others (Sunyoto, 2012).

Work stress factors also affect the performance of Bank Syariah Indonesia employees, this is because work stress is different for each individual. This means that each employee has various abilities in dealing with the amount, intensity, type and service of stress. Stress can be interpreted as something that involves the interaction between stimulation and response. Stress is not something strange or unrelated to normal circumstances that occur in normal employees or not all stress is negative. Stress is a dynamic condition in which a person is faced with a confrontation between opportunities, obstacles or demands for what he wants and the results are perceived as uncertain and important. Basically there are criteria for stress, namely the existence of opportunities, obstacles, and demand (Sunyoto, 2012).

In addition to the two factors above, the performance of Bank Syariah Indonesia employees can also be influenced by the workload factor. The workload given by the Bank and must be carried out by employees. The workload is quantitatively measured based on the time to be completed, while quantitatively the workload can cause mental pressure on employees. A high workload can be detrimental to employees and the organization, because if the workload given is too high while the employee's ability cannot meet work demands, the company will need additional time so that the employee can complete his work (Fajarwati, 2018). In addition to company regulations imposed by the company on employees, management must describe the work in order to reduce the burden for employees, including: deciding how the work should be done by employees, and deciding how quickly the work can be done by employees (Rivai, 2012).

The three factors above are important to note so that the performance of Bank

Syariah Indonesia employees, especially the Banda Aceh City branch can be realized in accordance with the desired goals. The success of the performance of Bank Syariah Indonesia employees can be assessed from (1) the quality of work that shows neatness, accuracy, and the relevance of work results without neglecting the volume of work, (2) the quantity of work that shows the large number of types of work carried out at one time so that efficiency and effectiveness can be achieved. carried out in accordance with company goals, (3) responsibilities that show how much employees accept and carry out their work, are responsible for work results and facilities and infrastructure used and work behavior every day, (4) cooperation in the form of employee willingness to participate with employees others vertically and horizontally both inside and outside the work.

## **B. RESEARCH METHODOLOGY**

### **Types of Research**

This research belongs to the category of quantitative research. This type of research is a field research approach, namely to analyze the effect of workload, work environment and work stress on the performance of employees of PT. Bank Syariah Indonesia Ulee Kareng 1 Sub-Branch Office and Unsyiah Darussalam 1 Sub-Branch Office Banda Aceh. Researchers in analyzing the data obtained in the field use spreadsheet software programs such as Microsoft Excel, and also the SPSS version 26 statistical program.

### **Population and Sample**

The population in this study are employees of PT. Bank Syariah Indonesia Sub-Branch Office Ulee Kareng 1 and Sub-Branch Office Unsyiah Darussalam 1 Banda Aceh in 2021 with a total of 38 (people) (Source: Bank Syariah Indonesia Office Ulee Kareng 1 Sub-Branch Office and Sub-Branch Office Unsyiah Darussalam 1 2021). Third PT. This BSI is the result of conversion from Banks BSM, BNI and BRI, so that the respondents are X employees from the three banks, because the BSI only operated on February 1, 2021. The samples in this study were 38 employees of PT. Bank Syariah Indonesia Ulee Kareng 1 Sub-Branch Office and Unsyiah Darussalam 1 Sub-Branch Office Banda Aceh. The sampling technique used in this study is the total sampling technique.

**Table 1.** Number of Research Samples

No	Bank Name	Total
1	PT. Bank Syariah Indonesia Branch office Ulee Kareng	25
2	PT. Bank Syariah Indonesia Branch office Darussalam	13
<b>Total</b>		<b>38</b>

### **Data collection technique**

#### **Questionnaire**

In this case, the questionnaire used in collecting primary data was first tested for the validity and reliability of the question or statement. The goal is to be able to be understood by respondents in order to obtain data that is as expected. After going through the process of conformity to the questions or statements, the next process is to distribute questionnaires to customers related to the effect of workload, work environment and work stress on the performance of employees of PT. Bank Syariah Indonesia Ulee Kareng 1 Branch Office and Unsyiah Darussalam 1 Sub-Branch Office Banda Aceh were

respondents in this study.

### Documentation

In this case, the questionnaire used in collecting primary data was first tested for the validity and reliability of the question or statement. The goal is to be able to be understood by respondents in order to obtain data that is as expected.

### Variable Operation

The variables of this study consisted of three independent (free) variables, namely: workload, (X1) work environment, (X2), work stress (X3) and the dependent variable was the performance of PT. Bank Syariah Indonesia Ulee Kareng 1 Branch Office and Unsyiah Darussalam 1 Sub-Branch Office Banda Aceh (Y).

**Table 2.** Research Operations

No	Variable	Definition	Indicator	Measuring Scale
1.	<i>Workload</i> (X <sub>1</sub> )	Workload is a collection or number of activities that must be completed by an organizational unit or position holder within a certain period of time (Artadi, 2015).	1. Targets to be achieved 2. Working conditions 3. Standard of work	Ordinal
2.	<i>Work environment</i> (X <sub>2</sub> )	Sedarmayanti (2009) explains that the work environment is all conditions that exist around the workplace that will affect employees either directly or indirectly on their work.	1. Explanation 2. Air Temperature 3. Noise 4. Use of color 5. Space to move 6. Ability to work 7. Relations between employees	Ordinal
3.	<i>Work Stress</i> (X <sub>3</sub> )	According to Aamodt (Margiati, 2011) work stress is an individual's response to stressors at work that can cause a person to not function optimally..	1. Demands or pressure from superiors. 2. Tensions and mistakes. 3. Decreased level of interpersonal. 4. Differences in the concept of work with superiors. 5. Disproportionate availability of time to complete work. 6. Excessive amount of work.	Ordinal

			7. Difficulty level of work	
4	Employee performance (Y).	Mangkunegara (2017) states that performance is the result of work in quality and quantity that can be achieved by an employee in carrying out tasks in accordance with the responsibilities given to him.	1. Quality of Work 2. Working Quantity 3. Responsibility 4. Cooperation 5. Initiative	Ordinal

### Analysis

The multiple linear regression models in this study are:

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + e \quad (3.1)$$

Where:

- Y = Employee performance
- a = Constant
- b<sub>1, 2</sub> = Independent variable regression coefficient
- x<sub>1</sub> = Workload
- x<sub>2</sub> = Work environment
- x<sub>3</sub> = Work stress
- e = Error

### Hypothesis

- H1 : There is an effect of workload on the performance of employees of PT. Indonesian Islamic Bank Banda Aceh.
- H2 : There is an influence of the work environment on the performance of employees of PT. Indonesian Islamic Bank Banda Aceh.
- H3 : There is an effect of work stress on the performance of employees of PT. Indonesian Islamic Bank Banda Aceh.
- H4 : There is a simultaneous influence of workload, work environment and work stress on the performance of employees of PT. Indonesian Islamic Bank Banda Aceh.

## C. RESULT AND DISCUSSION

### Validity test

A summary of the results of the validity test is presented in Table 4.5

**Table 3.** Validity Test

Variabel		rCount	rTable	Description
Workload	BK1	0,729	0,312	Valid
	BK2	0,767	0,312	Valid
	BK3	0,686	0,312	Valid
	LK1	0,720	0,312	Valid
	LK2	0,830	0,312	Valid
Work environment	LK3	0,699	0,312	Valid
	LK4	0,850	0,312	Valid
	LK5	0,892	0,312	Valid
	LK6	0,788	0,312	Valid
	LK7	0,729	0,312	Valid
Work Stress	SK1	0,848	0,312	Valid
	SK2	0,614	0,312	Valid

	<b>SK3</b>	0,850	0,312	Valid
	<b>SK4</b>	0,892	0,312	Valid
	<b>SK5</b>	0,788	0,312	Valid
	<b>SK6</b>	0,729	0,312	Valid
	<b>SK7</b>	0,650	0,312	Valid
	<b>K1</b>	0,718	0,312	Valid
	<b>K2</b>	0,787	0,312	Valid
	<b>K3</b>	0,861	0,312	Valid
	<b>K4</b>	0,800	0,312	Valid
	<b>K5</b>	0,787	0,312	Valid
Performance	<b>K6</b>	0,861	0,312	Valid
	<b>K7</b>	0,800	0,312	Valid
	<b>K8</b>	0,718	0,312	Valid
	<b>K9</b>	0,787	0,312	Valid
	<b>K10</b>	0,825	0,312	Valid

### Reliability Test

A summary of the results of the reliability test is presented in Table 4.5

**Table 4. Reliability Test**

Reliability Statistics	
Cronbach's Alpha	N of Items
.974	27

### Classic assumption test

#### Normality test

**Tabel 5. Kolmogorov-Smirnov Test . One-Sample Normality Test**

		Unstandardized Residual
N		38
Normal	Mean	.0000000
Parameters <sup>a,b</sup>	Std. Deviation	3.93167707
Most Extreme	Absolute	.069
Differences	Positive	.069
	Negative	-.053
Test Statistic		.069
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

### Multicollinearity Test

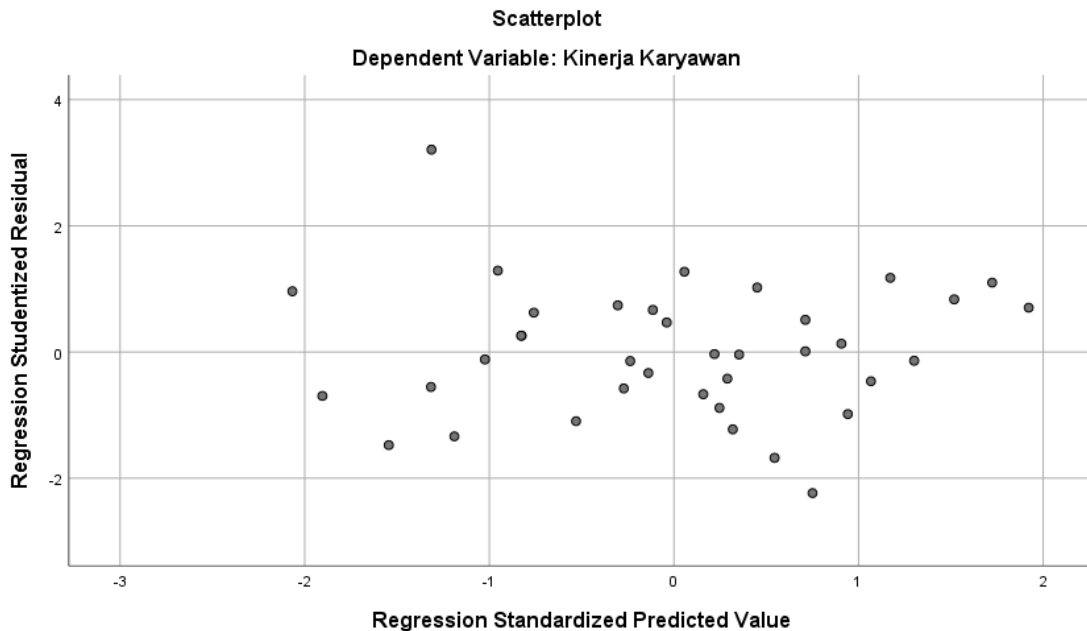
**Table 6. Multicollinearity Test**

		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	Workload	.597	1.674
	Work environment	.202	4.962

Work Stress	.261	3.827
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**Heteroscedasticity Test**

**Figure 1. Heteroscedasticity Test Scatterplot**



**Multiple Linear Regression Analysis**

**Table 7. Multiple Linear Regression Analysis**

Coefficients <sup>a</sup>					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	5.403	2.490		.037
	Workload	.215	.353	.330	.007
	Work environment	.754	.354	.620	.040
	Work Stress	.310	.309	.009	.974

**T Test**

**Table 8. T test**

Model		Standardized Coefficients		
		Beta	T	Sig.
1	(Constant)		2.170	.037
	Workload	.330	2.872	.007
	Work environment	.620	2.132	.040
	Work Stress	.009	.033	.974

Based on the t-count value in table 4.9, the test rules can be carried out with the t-table value, = 0.05 and n = 38, one-sided test  $dk = n - k - 1 / dk = 38 - 3 - 1 = 34$  , so that the value of t-table = 1.690 and the results can be concluded that:

### Workload (X1)

The value of  $t_{(count)}$  for the workload variable (X1) is 2.872 with a  $t_{table}$  value of 1.690 indicating that  $t_{(count)} > t_{table}$  ( $2.872 > 1.690$ ), with a significant value ( $0.007 < 0.05$ ) so it can be interpreted that the workload variable (X1) partially significant effect on the performance of employees of Bank Syariah Indonesia Banda Aceh (Y).

### Work Environment (X2)

The value of  $t_{(count)}$  for the work environment variable (X2) is 2.132 with a  $t_{table}$  value of 1.690 indicating that  $t_{(count)} > t_{table}$  ( $2.132 > 1.690$ ), with a significant value ( $0.040 < 0.05$ ) so it can be interpreted that the work environment variable (X3) partially significant effect on the performance of employees of Bank Syariah Indonesia Banda Aceh (Y).

### Work Stress (X3)

The value of  $t_{(count)}$  for the work environment variable (X3) is 0.033 with a  $t_{table}$  value of 1.690 indicating that  $t_{(count)} < t_{table}$  ( $0.033 < 1.690$ ), with a significant value ( $0.974 > 0.05$ ) so it can be interpreted that the work stress variable (X3) partially does not have a significant effect on the performance of employees of Bank Syariah Indonesia Banda Aceh (Y).

### F Test

**Table 9. F. Test**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	2237.314	3	745.771	44.333	.000 <sup>b</sup>
	Residual	571.949	34	16.822		
	Total	2809.263	37			

a. Dependent Variable: Employee performance  
 b. Predictors: (Constant), Work Stress, Workload, Work Environment

Based on table 4.10 it can be seen that the  $F_{count}$  value is 44,333 and the  $F_{table}$  value is 2.65 and the significant probability is  $0.000 < 0.05$  then the hypothesis is accepted so that it can be concluded that the workload variables (X1), work environment (X2) and work stress (X3) have a simultaneous effect on the performance of the employees of Bank Syariah Indonesia Banda Aceh (Y). Thus, the requirements for us to be able to interpret the value of the coefficient of determination in multiple linear regression analysis have been fulfilled.

### The Effect of Workload Variables on Employee Performance

Based on the results of the research, the hypothesis shows that there is a significant influence between workload variables on the performance of Bank Syariah Indonesia employees in Banda Aceh. This can be seen from the  $t_{(count)}$  of 2.872 while the  $t_{table}$  value of 1.690 indicates that  $t_{(count)} > t_{table}$  ( $2.872 > 1.690$ ), with a significant value of  $0.007 < 0.05$  so it can be interpreted that the workload variable (X1)



partially has a significant effect. on the performance of the employees of Bank Syariah Indonesia Banda Aceh (Y). The influence of workload variables on the performance of Bank Syariah Indonesia Banda Aceh employees is supported by Yuliana's research (2020) showing that workloads have a significant effect on employee performance. This is also supported by Utami's research (2019) which states that partially the workload has a significant influence on the performance of bank employees. Likewise, Hastutiningsih's research (2018) states that workload has a significant effect on the performance of a company's employees.

Rolos, et al (2018) stated that employee performance with workloads that are interrelated with each other, because in an organization to give the right position to employees, they can see the workload first. This is done so that the employee's performance can increase and be comfortable with the work he has and the achievement of effective and efficient company goals. If many employees are comfortable working in a bank company, then he will give all his abilities to produce maximum work so that it can have a big impact on the bank.

Employees and workloads are both very influential on the Company. Companies must obey the regulations made by the Government and must comply with predetermined standards, but companies can also pay more attention to the state of their employees and their performance so that company goals that should be achieved can be easily implemented (Rolos, et al, 2018).

According to Lisnayetti and Hasanbasri (2006), there is a relationship between workload and employee performance where the higher the workload received by an employee will affect the performance of the employee. Kahneman in Warr (2002) explains that workload is a competition from a limited mental resource. One of the causes of decreased performance from workloads is the need to take on two or more tasks that must be done simultaneously. The more requests to carry out these tasks, the less performance at work. Employees are often faced with having to complete two or more tasks that must be done simultaneously. These tasks, of course, require time, effort, and other resources to complete. The burden of providing resources that are often limited will certainly cause employee performance to decline.

### **The Effect of Work Environment Variables on Employee Performance**

Based on the results of the research, the hypothesis shows that there is a significant influence between work environment variables on the performance of Bank Syariah Indonesia employees in Banda Aceh. This can be seen from the value of  $t_{(count)}$  for the work environment variable (X2) of 2.132 with a  $t_{table}$  value of 1.690 indicating that  $t_{(count)} > t_{table}$  ( $2.132 > 1.690$ ), with a significant value of  $0.040 < 0.05$  so it can be interpreted that the work environment variable (X3) partially has a significant effect on the performance of Bank Syariah Indonesia employees in Banda Aceh (Y).

The influence of work environment variables on the performance of Bank Syariah Indonesia Banda Aceh employees is supported by Yuliana's research (2020) which shows that the work environment has a significant effect on employee performance. This is also supported by Djamaini's research (2019) which states that the work environment has a significant effect on the performance of PT. Bank Mandiri Syariah Medan Branch

Office. Likewise, Destiantari's research (2019) states that the work environment has a positive and significant effect on the performance of BPRS Al-Mabrur Ponorogo employees.

Harmon and Lestari (2017) suggest that employee performance is influenced by many factors, internal and external factors. Factors in themselves are knowledge, skills and competencies possessed, work motivation, personality, attitudes and behaviors that have an influence on performance. Factors from outside themselves include the leadership style of superiors, the relationship between employees, the work environment in which employees work. The work environment is one of the factors that determine employee performance. Employee performance is one of the keys to the company's success to achieve success. Therefore, every company must have an appropriate work environment for the continuity of employees' work and improve employee performance.

According to Gomez, & Ali (2011) a supportive work environment is one that has the ability to involve employees with their performance. This is reinforced by the opinion of Raziq & Maulabakhsh (2015) that a good work environment one of which increases production and employee performance which in turn will increase organizational effectiveness and can reduce costs incurred by the company.

### **The Influence of Work Stress Variables on Employee Performance**

Based on the results of the research, the hypothesis shows that there is no significant effect between work stress variables on the performance of Bank Syariah Indonesia employees in Banda Aceh. This can be seen from the value of  $t_{(count)}$  for the work environment variable (X3) of 0.033 with a value of  $t_{table}$  1.690 indicating that  $t_{(count)} < t_{table}$  ( $0.033 < 1.690$ ), with a significant value ( $0.974 > 0.05$ ) so it can be interpreted that the stress variable work (X3) partially has no significant effect on the performance of the employees of Bank Syariah Indonesia Banda Aceh (Y).

The absence of the influence of work stress variables on the performance of Bank Syariah Indonesia Banda Aceh employees is supported by Yuliana's research (2020) which shows that work stress does not significantly affect the performance of female employees. This is also supported by Utami's research (2019) which states that work stress has a negative effect on the performance of PT. Bank Mandiri Syariah Medan Branch Office.

According to Natalya, et al (2018), efforts to improve employee performance include paying attention to work stress. Stress can happen to every individual/human and at any time, because stress is an unavoidable part of human life. Humans will tend to experience stress if they are less able to adjust between desires and existing realities, both inside and outside of themselves.

This is supported by the theory of Suprihanto et al (2013) which says that from an organizational point of view, management may not worry if its employees experience mild stress. The reason is that a certain level of stress will have a positive effect, because this will urge them to do better at their tasks.

## **The Effect of Workload, Work Environment and Work Stress on Employee Performance**

Based on the results of the research, the hypothesis shows that there is a significant influence between the variables of workload, work environment and work stress on the performance of Bank Syariah Indonesia employees in Banda Aceh. This can be seen from the  $F_{count}$  value of 44.333 and the  $F_{table}$  value of 2.65 and a significant probability of  $0.000 < 0.05$  then the hypothesis is accepted so that it can be concluded that the workload (X1), work environment (X2) and work stress (X3) variables have a significant effect on simultaneously on the performance of the employees of Bank Syariah Indonesia Banda Aceh (Y).

The existence of a mutually influential relationship between these three variables is supported by various previous studies such as the Destiantari study (2019) which states that based on the F test, work stress and the work environment jointly affect the performance of BPRS Al-Mabrur Ponorogo employees. The results of Hastutiningsih's research (2018) state that workload and work environment have a significant influence on the performance of bank employees. Likewise, Yuliana's research (2020) states that workload, work environment and work stress simultaneously affect employee performance.

## **D. CONCLUSION**

Based on the results of the research and discussion, the following conclusions can be drawn: The workload variable has a partial effect on the performance of the employees of Bank Syariah Indonesia Banda Aceh with a significance value of  $0.007 < 0.05$ ; The work environment variable has a partial effect on the performance of the employees of Bank Syariah Indonesia Banda Aceh with a significance value of  $0.040 < 0.05$ ; The work stress variable does not partially affect the performance of the employees of Bank Syariah Indonesia Banda Aceh with a significance value of  $0.974 > 0.05$ ; and Variables workload, work environment and work stress simultaneously affect the performance of Bank Syariah Indonesia Banda Aceh employees with a significance value of  $0.000 < 0.05$ .

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