

## COMPETENCY AND MOTIVATION ANALYSIS OF INDONESIAN SHARIA BANKING PERFORMANCE

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### **Abstract**

Employees who have high work motivation and high competence will not produce optimal performance if employees are not given freedom, flexibility and independence in controlling their work, including core decisions regarding work, time frames and content related to the substance of decisions. Work competency has a very high correlation coefficient with performance so that competency together with motivation has a significant effect on employee performance. A strong culture is often said to help performance because it creates an extraordinary level of motivation in employees. It is sometimes asserted that shared values and behavior make people feel comfortable working for an organization, a sense of commitment or loyalty is further said to make people try harder. Culture is also said to help performance because it provides the structure and control needed without having to be standardized on a suffocating formal bureaucracy that can suppress the growth of motivation and innovation. Sharia banking performance competency is based on Islamic sharia principles, the ability to modify banking products, and understand sharia contracts combined with Islamic sharia principles including not being burdensome, reducing burdens, periodically enacting laws, paying attention to the benefit, and equality. and justice.

**Keywords:** Competence, Motivation, Sharia Banking

### **INTRODUCTION**

Humans as the wanting creature means that humans naturally have various kinds of desires and needs that will never run out. It is with the aim of fulfilling these desires and needs that humans work. Organizations as managers of existing systems must pay more attention to aspects such as motivation, competence, work environment, discipline and job satisfaction so that employees can give all their abilities to support organizational goals. where he works (Iskandar et al., 2024).

Human resources have a vital role in creating a production and industrial climate for a company. In order to provide good human resources, quality education and adequate employment opportunities are needed. The

current capability of human resources is still relatively low, both in terms of their intellectual abilities and their technical skills. The problem that arises is how to create human resources that can produce optimal performance, so that company goals can be achieved (Niken et al., 2022).

Performance becomes a means of getting better results from organizations, teams and individuals by understanding and managing performance within the framework of agreed goals, standards and attribute requirements. Armstrong and Baron stated that every organization will try to always improve the performance of its employees in order to achieve the goals set by the organization (Fiolita & Safaria, 2024).

Employee work motivation in an organization is very important, because motivation can influence the company's overall performance. Motivation can increase employee productivity so that it influences the achievement of company goals. Malthis and Jakson (Astry et al., 2023) stated that motivation is a desire within a person that causes him to take action. So motivation asks how to direct innate power and potential, so that they want to work together productively, successfully achieving and realizing predetermined goals. Therefore, it is very important to encourage workers to have high motivation, so that their performance increases and they are able to satisfy customers. An organization will be effective if organizational members are motivated to perform at a higher level.

According to (Jumady, 2023) motivation is a condition where employees are moved and encouraged to achieve a goal. This is in line with research conducted by (Imransyah et al., 2024) showing that motivation has a positive and significant effect on employee performance. Motivation does not only come from employee initiative, but companies also have a role in providing motivation. The positive impact obtained by employees can make a positive contribution to the company. Employees will show work enthusiasm and commitment to improve their performance. This is due to the fact that someone who is motivated and has principles will strengthen his consistency in working to achieve company goals. Thus, every team member, including those who adhere to the Muslim faith, is expected to have the motivation to contribute to the work. However, this is different from research conducted by (Ananda & Sentoso, 2022) which states that motivation has no significant effect on employee performance. This is because the work motivation variable is unable to mediate incentives, competence and work environment.

Performance refers to the achievements obtained by individuals when carrying out their duties and responsibilities, aiming to achieve predetermined

targets. Employee performance includes the results of individual or group performance within an organization or company, both in qualitative and quantitative aspects, when carrying out their duties and responsibilities (Rahmatullah & Kasmir, 2023). The performance of employees in the financing sector reflects their achievements in the task of distributing and collecting funds to achieve predetermined targets. The competency level of quality employees can be measured by how effective they are in achieving organizational goals (Winarsih & Hidayat, 2022). On the other hand, companies need to pay attention to employees so that they can achieve optimal performance.

To overcome problems with human resources owned by Bank Syariah Indonesia, it can be done by improving the quality of human resources and especially for the financing department. The quality of human resources can be improved by providing training and personal development, both inside and outside the company. Then training and development for employees must also be balanced with providing compensation that can have a positive effect on financing employees. Apart from that, financing employees are required to go directly into the field, so they need motivation that can be used to deal with customers who have different characters (Evi & Tine, 2022).

## **RESEARCH METHOD**

The study in this research is qualitative with literature. The literature study research method is a research approach that involves the analysis and synthesis of information from various literature sources that are relevant to a particular research topic. Documents taken from literature research are journals, books and references related to the discussion you want to research (Earley, M.A. 2014; Snyder, H. 2019).

## **RESULT AND DISCUSSION**

### **Employee Performance**

Employee performance results cannot be separated from their abilities and motivation. Ability can be seen from the targets that must be achieved or tasks that must be achieved or tasks that must be carried out in accordance with their respective responsibilities within a certain period of time, and the result is that if employees have motivation it will be easy to complete the work, employees who do not have motivation will find it difficult to produce results. something new and tends to accept what is. If abilities are good and motivation is good, it can produce better performance (Ayudo & Budiono,

2023). In this research, the factors that influence performance are ability factors and employee motivation factors.

#### A. Understanding Performance

There is a close relationship between individual performance and institutional performance or corporate performance. If employee performance is good, it is likely that the company's performance will also be good. An employee's performance will be better if he has high skills, is willing to work because he is paid or given wages according to the agreement, and has expectations for a better future (Setyawati & Rindaningsih, 2024).

According to Ricardianto (Shakib, 2024), performance is a description of the level of achievement of an activity program or policy in realizing the goals, objectives, vision and mission of an organization as outlined through the strategic planning of an organization. In an organizational framework, performance is the result of an evaluation of the work carried out in comparison with predetermined criteria. Individual performance or staff performance needs to receive great attention, because individual performance will contribute to group performance.

According to Torang (Hassan, 2023) performance is the quantity and/or quality of the work of individuals or groups within the organization in carrying out main tasks and functions that are guided by norms, standard operating procedures, criteria and measures that have been determined or are applicable in organization.

Based on the opinions of the experts above, it can be concluded that what is meant by performance in this research is the Quantity and/or Quality of work results of individuals or groups within the organization in carrying out main tasks and functions that are guided by norms, standard operating procedures, criteria and measurements that have been determined or that applies in the organization.

#### B. Performance Dimensions

In the study by Stoner, et Al in (Yusriadi, 2022), in the performance dimension motivation is not the only factor that influences performance. Performance is often associated with motivation and ability. In simple terms,  $\text{performance} = f(\text{Ability} \times \text{Motivation})$ . However, the opportunity factor should not be forgotten. Therefore, the performance equation becomes as follows:  $\text{performance} = f(\text{Ability} \times \text{Motivation} \times \text{opportunity})$ .

#### C. Performance assessment

Performance appraisals or performance reviews are carried out to provide feedback to employees as an effort to improve employee and organizational performance. There are several causes of employees performing not optimally, including: inadequate abilities, not working hard enough, external problems and personal problems. Inadequate skills need to be overcome by increasing employee competency. If an employee is not working hard enough (lack of effort), the employee needs to be motivated (Hadian, 2022).

According to (Melisani et al., 2024), related to assessment methods, there are several methods that can be used, including:

1. Rating scales

A rating scale is an assessment based on a scale, for example from very satisfactory to unsatisfactory.

2. Checklists

A checklist is an assessment that is based on a work standard that has been described. This method requires a performance list. If an employee meets this performance he is given a mark (x) or (v), but if this performance is not achieved this section is ignored.

3. Critical incidents

Critical incident is an assessment based on certain behavior shown, both good and bad behavior.

4. Assessment center

An assessment center is an assessment carried out through a series of assessment techniques, such as in-depth interviews, psychological tests, background checks, assessments by colleagues, open discussions and stimulating work in the form of decision making to determine a person's strengths, weaknesses and potential.

## **Work motivation**

Motivation which means encouragement or driving force. Achieving performance targets requires stimulus or stimulation which is called motivation. With high motivation, an employee will be more enthusiastic and enthusiastic at work. There needs to be motivation given to employees so that they are aware that the work they do greatly influences the company's performance achievements. Increasing employee performance will improve organizational performance (Prastika & Sumartik, 2024).

According to (Nada & Andriani, 2024) explains that motivation is the main foundation for a person's ability to do something that is right for him.

Motivation can also be said to be the process of convincing someone to do a job according to their interest in a specific object.

Motivation is a complex issue in an organization because people's desires and interests differ from each other (Usman & Kusumaningsih, 2022). There are two dimensions in the motivation variable, namely:

- a. Intrinsic motivation, factors that encourage employees to be motivated such as the will that arises from within the individual himself. This motivation factor is followed by the attributes of work success, desire to be known, work challenges, career advancement.
- b. Extrinsic Motivation, in general, this factor is related to the psychological and physical context in which work is carried out. A comfortable work environment, high or low wages, good relationships with colleagues, effective supervision and appropriate administrative regulations (Pereira, 2023).

### **Islamic Bank**

Sharia banks or Islamic banks are banks that operate in accordance with the provisions of Islamic sharia principles. In other words, an Islamic bank is a bank that in its operations follows the provisions of Islamic sharia, especially those regarding Islamic procedures for muamalat (Arifin et al., 2022). The definition of sharia banks was also put forward by Sumitro, "Islamic banks are banks whose operating procedures are based on Islamic procedures for muamalah, namely by referring to the provisions of the Koran and al-Hadith" (Sucipto & Puspita, 2024) .

Meanwhile, according to Sudarsono (Murtiyanti et al., 2022), defining a sharia bank is a financial institution whose main business is providing credit and other services in payment traffic and money circulation that operates with sharia principles. Then H. Veithzal and Permata (Ilyana et al., 2022) provide the definition of Islamic banking as a bank that operates in accordance with the principles contained in Islamic teachings, functions as a business entity that channels funds from and to the community or as a financial intermediary institution.

Based on the definitions put forward by the experts above, it shows that Islamic banks in carrying out their operations inevitably have to use Islamic sharia principles or sharia law. Meanwhile, these sharia principles can be implemented if human resources in banking also have an understanding of these principles, and implement them in carrying out their duties as part of human resources in sharia banking.

### **Organizational Culture on Employee Performance through Motivation**

The research results show that the coefficient of influence of organizational culture variables on employee performance through motivation is positive. This indicates that if an organization implements an effective organizational culture, there will be an increase in motivation, and this will also increase employee performance. Thus, it can be said that there is an indirect influence, so that motivation acts as an intervening variable between organizational culture and the performance of Sharia banking employees (Shalahuddin, 2023). This means that employee performance will increase if supported by good organizational culture and motivation.

Empirically, the results of the indirect analysis of organizational culture variables on employee performance variables show consistency with the calculation of the direct influence of organizational culture on motivation. When compared, it can be seen that the coefficient of influence of organizational culture on employee performance through motivation is relatively slightly smaller when compared to the coefficient of influence of organizational culture on employee performance, however both have a positive and significant influence. This finding is interesting, because the relationship between organizational culture and performance is stronger directly than indirectly through motivation (Fitriyana et al., 2023). So even without excessive motivation, an employee will have good performance with a high organizational culture.

This is in line with the views of Kotter and Heskett, stating that a strong culture is often said to help performance because it creates an extraordinary level of motivation in employees. It is sometimes asserted that shared values and behavior make people feel comfortable working for an organization, a sense of commitment or loyalty is further said to make people try harder. Culture is also said to help performance because it provides the structure and control needed without having to be standardized on suffocating formal bureaucracy which can suppress the growth of motivation and innovation (Kurniawati, 2023).

H. Teman Koesmono (Ibrahim et al., 2022), also found that organizational culture has an indirect positive influence on performance with motivation as a mediator variable; Yanthony Varnosha, organizational culture influences employee performance through work motivation. This indicates that indirectly these three variables can also influence performance improvement.

### **Competence on Employee Performance through Motivation**

The research results show that the coefficient of influence of the competency variable on employee performance through motivation is positive. This indicates that if the organization implements effective competencies, there will be an increase in motivation, and this will also increase employee performance (Singha et al., 2024). Thus, it can be said that there is an indirect influence, so that motivation acts as an intervening variable between competence and the performance of Sharia banking employees. This means that employee performance will increase if supported by good competence and motivation.

Empirically, the results of the indirect analysis of competency variables on employee performance variables show consistency with the calculation of the direct influence of competency on motivation. When compared, it can be seen that the coefficient of influence of competence on employee performance through motivation is greater when compared to the coefficient of influence of competence on employee performance. So the relationship between competence and performance is stronger in an indirect relationship than a direct relationship. Employee competence must be directed through good motivation to produce optimal performance. With direction and high motivation, employees who have high competence will produce high performance. So, empirical results support that there is a positive relationship between competency and employee performance through motivation as a mediator variable (Hutapea & Nurhayati, 2022).

This harmonious combination of motivation and competence will directly influence the formation of company performance, as an invaluable and very significant asset in its contribution to achieving company revenue and employee performance itself (Choudry et al., 2022).

Employees who have high work motivation and high competence will not produce optimal performance if employees are not given freedom, flexibility and independence in controlling their work, including core decisions regarding work, time frames, and content related to the substance of decisions (Samsir & Muis, 2023).

This is in line with the views of Newstrom and Davis (Wibowo & Sumartik, 2022) in their theory which states that a person's potential performance is influenced by the interaction between ability and motivation. This ability is formed by the interaction between knowledge and skills, while motivation is formed from the interaction between attitude and situation. The



interaction between human potential performance with resources and opportunities will determine organizational results.

Hadi Agung's research (Putra & Nasution, 2024), through regression analysis, found that work motivation has a real effect on performance. And work competency has a very high correlation coefficient with performance so that competency together with motivation has a significant effect on employee performance.

## CONCLUSION

A strong culture is often said to help performance because it creates an extraordinary level of motivation in employees. It is sometimes asserted that shared values and behavior make people feel comfortable working for an organization, a sense of commitment or loyalty is further said to make people try harder. Islamic human resource competency in sharia banking which is based on Islamic laws and Islamic sharia principles is the ability to carry out sharia banking operations which are based on Islamic laws and Islamic sharia principles, as well as understanding sharia contracts which are combined with the principles of Islamic Sharia, which include not reducing burdens, being burdensome, establishing laws periodically, looking at equality and justice, as well as benefit. Sharia banking human resource competencies are based on Islamic sharia principles, ability to modify banking products, and understand sharia contracts combined with Islamic sharia principles including not being burdensome, reducing burdens, periodically enacting laws, paying attention to the benefit, as well as equality and justice. With Islamic sharia principles combined with the ability to modify banking products, as well as understanding sharia contracts, the market share growth target for sharia banks can be achieved in accordance with the expected targets.

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