

# IMPLEMENTATION OF MOTIVATION AND COMPENSATION ON EMPLOYEE PERFORMANCE OF BANK SYARIAH INDONESIA KOTAMOBAGU BRANCH OFFICE

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**Abstract:** Each company has different implementation of motivation and compensation according to the company's capabilities, one of which is implemented by Bank Syariah Indonesia KC. Kotamobagu. Motivation and compensation should be given to employees so that they have the spirit to work and welfare so that the company's goals and objectives are achieved. In the past year, employee performance has decreased resulting in a high employee turnover rate. This type of research is field research, while the research method and approach use qualitative methods with a descriptive approach. This study uses data collection techniques through observation, interviews and documentation. This study found several things. First, the application of motivation to employee performance, including direct motivation: providing direct encouragement, namely greeting, shaking hands, giving praise, giving a smile when meeting and parting, holding routine events to read the Qur'an to strengthen the mentality of employees, holding outbound activities, providing career paths, and holding training. While indirect motivation: upholding a sense of family, and providing office facilities. Second, the application of compensation to employee performance, including providing basic salary, office facilities, awards (rewards), and allowances. While the provision of bonuses is not appropriate. Third, the implications of implementing motivation and compensation for employees, namely employees feel happy, increasingly satisfied with their work, have a positive attitude. However, employee loyalty begins to decline because their performance also declines because their achievements are not properly appreciated, they should get 20% of the results of their achievements but only get 15%, so that the level of employee welfare is less guaranteed, employee discipline increases. Therefore, the implementation of motivation is appropriate but the provision of compensation such as bonuses is less appropriate. From these findings, this study concludes that the implementation of motivation is in accordance with the theory and needs of

employees, but the compensation received by employees does not match the achievements that employees have achieved while meeting the targets seen from the evidence of the 2022 management system recap preview in the moderation management system criteria column shows that there are some that need to be fixed. Therefore, the implementation of compensation is not in accordance with the expectations and desires of employees, so that it affects employee performance to be unproductive in the past year, thereby increasing the employee turnover rate.

**Keywords:** motivation; compensation; work results; work productivity; employee welfare

**Abstrak:** Setiap perusahaan memiliki penerapan motivasi dan kompensasi yang berbeda-beda sesuai kemampuan perusahaannya, salah satunya yang diterapkan oleh Bank Syariah Indonesia KC. Kotamobagu. Motivasi dan kompensasi seharusnya diberikan untuk karyawan agar karyawan memiliki semangat bekerja dan kesejahteraan sehingga tercapainya sasaran dan tujuan perusahaan. Dalam kurun waktu satu tahun terakhir kinerja karyawan menurun mengakibatkan tingkat turnover karyawan tinggi. Jenis penelitian ini adalah penelitian lapangan, sedangkan metode dan pendekatan penelitian menggunakan metode kualitatif dengan pendekatan deskriptif. Penelitian ini menggunakan teknik pengumpulan data melalui observasi, wawancara dan dokumentasi. Penelitian ini menemukan beberapa hal. Pertama, penerapan motivasi pada kinerja karyawan diantaranya, yaitu motivasi langsung: memberikan semangat secara langsung yakni mengucapkan salam, berjabat tangan, memberikan pujian, memberikan senyuman saat bertemu dan berpisah, mengadakan acara rutin membaca al-Qur'an untuk penguatan mental para karyawan, mengadakan kegiatan outbound, pemberian jenjang karir, dan mengadakan pelatihan. Sementara motivasi tidak langsung: menjunjung rasa kekeluargaan, dan pemberian fasilitas kantor. Kedua, penerapan kompensasi pada kinerja karyawan, diantaranya yaitu pemberian gaji pokok, fasilitas kantor, penghargaan (reward), dan tunjangan. Sementara pemberian bonus tidak sesuai. Ketiga, implikasi penerapan motivasi dan kompensasi pada karyawan, yaitu para karyawan merasa senang, semakin puas melakukan pekerjaan, mempunyai sikap positif. Namun, loyalitas karyawan mulai menurun karena kinerjanya juga menurun disebabkan hasil pencapaiannya tidak diapresiasi sepantasnya, harusnya mereka mendapatkan 20% dari hasil pencapaian tetapi hanya mendapatkan 15%, sehingga tingkat kesejahteraan karyawan kurang terjamin, kedisiplinan karyawan meningkat. Oleh karena itu, penerapan motivasinya sudah sesuai tetapi pemberian kompensasi seperti bonus kurang sesuai. Dari temuan tersebut, penelitian ini menyimpulkan penerapan motivasi sudah sesuai dengan teori dan kebutuhan karyawan, tetapi kompensasi yang diterima karyawan tidak sesuai dengan pencapaian yang telah karyawan capai selama memenuhi target dilihat dari bukti preview rekap sistem manajemen tahun 2022 pada kolom kriteria sistem manajemen moderasi menunjukkan bahwa ada beberapa yang perlu diperbaiki. Oleh karena penerapan kompensasi tidak sesuai dengan harapan

dan keinginan karyawan sehingga memengaruhi kinerja karyawan menjadi tidak produktif dalam kurun waktu satu tahun terakhir sehingga membuat tingkat turnover karyawan meningkat.

**Kata kunci:** motivasi; kompensasi; hasil kerja; produktivitas kerja; kesejahteraan karyawan

## Introduction

Every company in running its business, it is undeniable that it requires qualified resources (Ahammad, 2017; Augustine, 2020). The progress of a company certainly requires resources such as business capital, materials, machines, and so on. In addition, it requires what is called human resources (employees). Employees are urgent and strategic human resources for every company, because they have expertise and skills, which are very much needed by the company to achieve company goals (Chaudhary, 2020). On the other hand, employees as human resources also have various needs that must be met or that they want to fulfill (Paais & Pattiruhu, 2020). The desire to fulfill these needs is seen and considered as the driving force and motivator for company employees to work or do something. An important factor in employee performance is by fostering work motivation and providing compensation (Sudiardhita et al., 2018; Pangastuti, et al., 2020) in accordance with the performance achievements that employees have made (Faiqoh et al., 2022).

Various studies mention that motivation is one of the important factors that drives someone (employee) to do various activities (Tupti & Arif, 2020; Ramlall, 2004; Razak et al., 2018; Vveinhardt & Šalkauskienė, 2007; Sitopu et al., 2021). Therefore, motivation is often interpreted as a driving factor for someone's (employee) actions at work (Cook & Jr, 2016; Edbring et al., 2016; Fernandes & Remelhe, 2016). Motivation can accelerate an employee to carry out their responsibilities and tasks, including carrying out tasks and responsibilities according to the availability of time specified or time discipline (Fernet et al., 2015; Conger, 2017; Ahmad, 2021). Meanwhile, various studies on compensation state that job compensation has a significant impact on employee performance (Sugiono & Nurhasanah, 2022; Zacher et al., 2015; Arifudin, 2019; Paais & Pattiruhu, 2020). Compensation is not only profitable, but also important in improving employee performance and maximizing the achievement of company goals (Siddiqi & Tangem, 2018). The issue of compensation is not only the main driver for an employee to become an employee, but also has a very important influence on employee work enthusiasm (Asriani et al., 2020). As a result, all companies must be able

to determine the most appropriate compensation to support the achievement of company goals effectively and efficiently (Wibowo, 2017).

Compensation is any type of reward given by a company, and received by employees for the hard work they have done (Salisu et al., 2015; Arif et al., 2019). The compensation given by the company to employees makes them feel satisfied with themselves. This satisfaction arises because employees have completed their tasks on time. In this context, compensation is given to employees according to their performance.

Performance is the result of work in terms of quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him (Utin & Yosepha, 2019; Saman, 2020). Employees who have good performance can support the achievement of the company's vision and mission (Darmawan et al., 2020). In relation to the context of this study, the forms of work motivation that exist at Bank Syariah Indonesia KC. Kotamobagu, namely there are two. First, indirect motivation, including a sense of kinship between employees, providing facilities to support performance to be better and more efficient. Second, direct motivation, including providing encouragement, greeting habits, providing career paths, outbound activities, training, and reading the Qur'an every morning. Meanwhile, various forms of compensation given to employees of Bank Syariah Indonesia KC. Kotamobagu, including the provision of facilities, basic salary, bonuses, awards, and employee allowances.

Observation results at Bank Syariah Indonesia KC. Kotamobagu regarding compensation show several forms of compensation for employees who are able to meet the achievements, including based on the SMK (Performance Management System) score if employees can reach targets above 100%, then the person concerned will get a bonus twice their basic salary. However, this is not easy, because employee performance in the last year has decreased, so that the company has experienced high turnover in the last year.

Based on the above conditions, the researcher has doubts whether the application of motivation carried out to support employee performance at Bank Syariah Indonesia KC. Kotamobagu is appropriate. By paying attention to the various explanations outlined previously, the application of motivation

and compensation to employee performance at Bank Syariah Indonesia KC. Kotamobagu needs to be studied and analyzed to obtain a comprehensive answer.

This study aims to answer several research questions related to the application of motivation to the performance of employees of Bank Syariah Indonesia KC. Kotamobagu, the application of compensation to the performance of employees of Bank Syariah Indonesia KC. Kotamobagu, and the implications of the application of motivation and compensation to employees of Bank Syariah Indonesia KC. Kotamobagu. The purpose is to reveal and analyze the application of motivation to the performance of employees of Bank Syariah Indonesia KC. Kotamobagu, the application of compensation to the performance of employees of Bank Syariah Indonesia KC. Kotamobagu, and the implications of the application of motivation and compensation to employees of Bank Syariah Indonesia KC. Kotamobagu.

This research is expected to provide several benefits both theoretically and practically. Theoretically, it can provide information and contributions of thought to the development of science, especially related to the application of motivation and compensation to the performance of Bank Syariah Indonesia employees, which has not been optimally implemented, especially at Bank Syariah Indonesia KC. Kotamobagu. So that through this research, it can add to and enrich the treasury of knowledge literature that can be used as a source or reference in the library to support science, in the form of in-depth abilities on how to apply motivation and compensation to the performance of Bank Syariah Indonesia employees. While practically, this research can be used as one of the guidelines for readers to better know and understand the procedures for applying motivation and compensation to the performance of Bank Syariah Indonesia employees. For policy makers including the Sharia Supervisory Board, Director and Deputy President Director of Bank Syariah Indonesia, this research can be used as a guideline in providing motivation and compensation to Bank Syariah Indonesia employees. This research is useful for related institutions used as a means of diagnosis in finding the causes of failure and problems that occur in the motivation and compensation system.

## Method

This research is a field research, which is a type of research in qualitative investigation related to understanding and interpreting the social interactions of groups of people, communities, and societies by observing and interacting with people in their natural settings and conditions (Bailey, 2007). Researchers investigate, study, understand and interpret a phenomenon or activity of Bank Syariah Indonesia, especially related to the application of work motivation and compensation to its employees. This type of research can also be referred to as a case study, which is a study that is intensively, in detail, and comprehensively conducted on organizations, institutions, and the like (Tight, 2017; Hancock et al., 2021). By considering its type, this study uses a qualitative descriptive approach. Lambert and Lambert (2012) said that the qualitative descriptive approach is the choice of qualitative researchers when they want to know an event, what and who is involved, and where the things they want to know happen. From this understanding, the phenomena observed in relation to this study are two research variables, namely the application of motivation and compensation and employee performance, while the people involved are those who serve as Branch Manager, Branch Operational Service Manager (BOSM), and Retail Banking Relationship (RBR) of Bank Syariah Indonesia KC. Kotamobagu. Based on the type and approach, this study uses a qualitative research method, which is a method to help researchers' study and understand various phenomena that occur in society according to their experiences (Smith & Smith, 2018; Wisdom & Creswell, 2013). Researchers study and understand the phenomena that occur within the organization/bank, namely Bank Syariah Indonesia as a profit-sharing organization. In addition, it leads researchers to understand how to apply motivation and compensation to employee performance, as well as the implications of applying motivation and compensation to employee performance at Bank Syariah Indonesia KC. Kotamobagu.

This study uses several data collection techniques, namely observation (Adler & Adler, 1994), interviews (Adhabi & Anozie, 2017) and documentation (Bowen, 2009). Primary data sources were obtained directly from the subjects as sources of information (Salamzadeh, 2020). The researcher interviewed the Branch Manager, Branch Operational Service

Manager (BOSM), and Retail Banking Relationship (RBR) of Bank Syariah Indonesia KC. Kotamobagu. While secondary data was obtained from books, journal articles, company regulatory guidelines, Bank Syariah Indonesia websites and so on, which are related to the research topic. Primary and secondary data were analyzed using descriptive-qualitative analysis. The data analysis model used in this study is the deductive analysis model (Azungah, 2018; Gilgun, 2013).

The data validity technique in this study uses the triangulation technique (Natow, 2020; Lauri, 2011). This is one of the data validity checks that utilizes something other than the data which is then processed to analyze the data results for checking purposes or as a comparison of the data with the results of secondary data. With the source triangulation technique, the researcher uses the Branch Manager, Branch Operational Service Manager (BOSM), and Retail Banking Relationship (RBR) of Bank Syariah Indonesia KC. Kotamobagu as data sources and as a benchmark for the validity of the data that will be processed using the triangulation technique.

## **Results and Discussion**

### **Implementation of Motivation on Employee Performance at Bank Syariah Indonesia KC. Kotamobagu**

The form of work motivation at Bank Syariah Indonesia KC. Kotamobagu is that the manager encourages his employees directly by saying hello, shaking hands, praising, appreciating, and giving a smile when meeting and parting. The manager's greeting to the employees is intended to make the employees more enthusiastic and get the same opportunity to work according to their competence. In addition, the manager always gives his employees the opportunity to express their opinions, suggestions, and good advice in order to build improvements in performance and the progress of the company.

Providing motivation to employees directly aims to improve employee work ethic. That way, employees feel cared for by their superiors and coworkers so that in doing all work they become more active and better. This is as stated by Karim that motivation is the initial foundation for an employee before working for the company (*Interview* with Karim, 2023). For that, as Branch Manager, Karim always gives encouragement to employees so that

they focus on their work. This is in line with what was stated by Paputungan that work motivation must always be given to employees so that employees have a work ethic and enthusiasm that has an impact on the employees themselves and the company (*Interview* with Paputungan, 2023). In addition, Zakaria B. said that direct motivation is always given to each employee by contacting them by telephone periodically, the aim is to find out the condition of the employee, and indirectly to find out an employee in carrying out their work (*Interview* with Zakaria B, 2023). Thus, providing direct encouragement aims to improve work ethic. That way, employees in carrying out their work will be even more active and have a good impact on the company in the future. This indicates that work motivation is very necessary for employees.

Before starting work, every morning employees of Bank Syariah Indonesia KC. Kotamobagu hold routine activities in the form of reading the Qur'an. This activity is useful for strengthening the mentality of employees so that they always have a foundation in working and their work is made easier by Allah SWT. According to the Marketing Manager, the routine activity of reading the Qur'an is used as one of the mental strengthening of employees in terms of religiosity because employee needs are not only physical needs but also spiritual. In line with Paputungan, he said that in motivating employees of Bank Syariah Indonesia KC. Kotamobagu, they always prioritize the psychological side of employees because mental needs are the foundation for someone to work and complete everything (*Interview* with Paputungan, 2023). In this context, Zakaria B. said that work motivation in the form of mental strengthening can be used as provisions by employees in working, always afraid of making mistakes (*Interview* with Zakaria B, 2023). Thus, the purpose of the routine Qur'an activity every morning by employees of Bank Syariah Indonesia KC. Kotamobagu is to strengthen the mentality and entrust everything to Allah SWT. while still adhering to their religion.

The employees, after finishing reading the Qur'an, loudly said the slogan: "professional, enthusiastic, HR appreciation, *tawakal*, integrity, business-oriented and customer satisfaction". This aims to ensure that employees always remember the company's work principles so that they do not deviate from the company's goals. After saying the slogan out loud, they greet each other and shake hands, the aim is to respect each other as

expressed by Karim that so that employees always remember the company's goals and principles every morning briefing by saying the slogan about the company's principles (*Interview with Karim, 2023*). Saying this slogan out loud according to Karim, so that the company's goals and principles are always embedded in the employees. Meanwhile, according to Paputungan, the activity of saying out loud about the company's principles and goals, as well as greeting each other between employees and leaders with employees every morning is so that they work while remaining obedient to the company's goals and principles, and always respecting fellow employees and between leaders and employees (*Interview with Paputungan, 2023*). Likewise, Zakaria B. said that the greeting activity every morning and reading of the company's principles aims to ensure that fellow employees always remind each other to adhere to the principles, so that they do not deviate from the company's principles (*Interview with Zakaria B, 2023*). Thus, the purpose of the daily greeting activity implemented by all employees of Bank Syariah Indonesia KC. Kotamobagu is so that they can socialize and respect each other, show concern, and acknowledge the existence of each other's co-workers.

Bank Syariah Indonesia KC. Kotamobagu also always holds outbound activities once every 3 months. This activity is carried out to make employees fresh, not stressed by their work. In outbound activities according to Zakaria B. there are always competitions to increase a sense of togetherness between employees so that it is hoped that after this activity employees will be more productive in their work (*Interview with Zakaria B, 2023*). Paputungan said that outbound activities are carried out periodically and in a structured manner, and this activity is a forum for employees to exchange ideas related to work problems they face (*Interview with Paputungan, 2023*). According to Karim, the results of routine outbound activities are expected to make employees fresh and productive again in their work (*Interview with Karim, 2023*). Thus, the routine outbound activities above aim to improve employees' self-actualization abilities which will ultimately make a positive contribution to progress, especially in fostering employee leadership. In addition, outbound activities for employees will increase their productivity in their work so that this activity is very necessary.

The application of motivation for employees of Bank Syariah Indonesia KC. Kotamobagu is also carried out through the provision of career ladders. This will spur employee enthusiasm so that they are more active in working because it affects the position and recognition of employees in the company. The promotion process for potential employees is carried out through an objective, fair, and transparent selection process. Paputungan said that employees who always achieve targets, and complete their tasks and responsibilities on time, have the opportunity to get a career ladder (*Interview with Paputungan, 2023*). Providing career ladders to employees for Karim is useful for motivating them to always complete their tasks and responsibilities according to the specified time (*Interview with Karim, 2023*). Meanwhile, according to Zakaria B., this career ladder aims to make employees more productive in their work because there is a reference for completing the work received (*Interview with Zakaria B, 2023*). Thus, providing career ladders in a company environment is useful for creating and maintaining a better work environment, and employees will be more skilled with each other according to their respective passions. In addition, career levels can improve employee welfare in a company.

Every year, Bank Syariah Indonesia KC. Kotamobagu always holds training for employees so that they have broader insights into the field of work they are engaged in. However, this training is only intended for employees who truly deserve it. For example, employees who are diligent in working and disciplined in completing their work, they are employees who receive training. In order to develop employee competency, the company organizes employee education, training, and development programs according to the company's capabilities. Every employee is required to develop their competency and the direct superior is required to facilitate the development of employee competency according to their authority. This is as expressed by Karim that every company always provides job training to its employees to increase employee insight considering that knowledge always develops from time to time (*Interview with Karim, 2023*). In line with that, Paputungan said that providing this training is expected to broaden employees' understanding in the field they are working in because every day the development of knowledge is expanding (*Interview with Paputungan,*

2023). Likewise, Zakaria B. said that every company always wants to retain competent employees in their fields, therefore, every year training is always held for employees so that they always love the work they do (*Interview with Zakaria B, 2023*). Thus, job training for employees aims to find employee potential, get out of old practices by knowing the latest developments in the industrial world, broader work insights, and increase work productivity which will later have an impact on the company itself.

The sense of family that is established at Bank Syariah Indonesia KC. Kotamobagu is very good by always working together and helping when there is a problem, finding solutions together so that employees who have problems can solve their problems properly and correctly because in making decisions there are those who examine the pros and cons. Karim said that with the cohesiveness between employees, it will foster a sense of family between employees because if they support each other in working, it will make work easier (*Interview with Karim, 2023*). In line with that, Paputungan said that at Bank Syariah Indonesia KC. Kotamobagu always prioritizes a sense of family in their daily lives because that way employees will be comfortable at work (*Interview with Paputungan, 2023*). According to Zakaria B. work motivation given by leaders who treat employees like family or relatives will increase employee work motivation because they feel comfortable in the work environment (*Interview with Zakaria B, 2023*). Thus, instilling a sense of kinship among employees aims to make the work atmosphere more relaxed and create loyalty among employees, as well as eliminate stress, so that problems in the work environment can be resolved through deliberation without having to hold grudges between each employee.

The main thing that can make an employee feel at home working is the facilities provided by the company, including parking, air-conditioned workspace, clean toilets, clean places of worship and so on. These facilities are provided to employees with the aim of making employees feel comfortable. The Marketing Manager said that the facilities provided by Bank Syariah Indonesia KC. Kotamobagu for employees to support their work while in the office are also part of work motivation because a clean and comfortable office environment will make employees more enthusiastic about working. The provision of these office facilities is also a form of

compensation for what employees have given to the company. In line with Paputungan, he said that facilities are provided to support employee performance so that they feel more at home working, and considering that 70% of employees are in the office, the work atmosphere and facilities are the main points in supporting employee performance (*Interview* with Paputungan, 2023). In line with that, Zakaria B. said that providing office facilities to employees will support their performance so that they are more enthusiastic about working (*Interview* with Zakaria B, 2023). Thus, the provision of office facilities for employees such as work places, air-conditioned rooms, and clean toilets aims to improve employee performance, be more effective, efficient, and productive because work tools and materials are available and easy to find.

### **Implementation of Compensation on Employee Performance at Bank Syariah Indonesia KC. Kotamobagu**

One of the rewards for what employees give to the company is salary. Providing appropriate employee salaries will make them feel that their work or work results are appreciated, and make employees more comfortable working in the company. The company has the authority to determine the amount of employee salaries by considering applicable provisions and the company's capabilities. Employee salary payments are stated or assessed in the form of money in rupiah currency. The basic salary is arranged based on the person's grade (rank group) according to the company's capabilities which are reviewed from time to time according to developments in the labor market. Employee salary payments are made by the company every 25th of the current month. According to Karim, providing salaries to employees is an employee's right because they have worked and fulfilled the responsibilities of the company where they work (*Interview* with Karim, 2023). In line with that, Paputungan said that the basic salary is always and must be received by employees because it is the basic compensation for what employees have done for the company, so that it is a right that employees receive (*Interview* with Paputungan, 2023). Meanwhile, according to Zakaria B., the provision of employee salaries must meet the requirements starting from the responsibilities and obligations given by the company must be carried out. After all the responsibilities are carried out by the employees, they receive a

salary as a reward for their services (*Interview* with Zakaria B, 2023). Thus, employees receive a salary for what they have done for the company. The purpose of providing this salary is to maintain and motivate employees to work better for the company, as well as to encourage increased employee work productivity.

The main thing that can make an employee feel at home working is the facilities provided by the company in the form of parking, air-conditioned workspace, toilets and clean places of worship. The purpose of providing these facilities is to make employees comfortable at work. The Marketing Manager said that the facilities provided by Bank Syariah Indonesia KC. Kotamobagu for employees to support their work while in the office are also part of work motivation because a clean and comfortable office environment will make employees more enthusiastic about working. The provision of these office facilities is also a form of compensation for what employees have given to the company. In line with Paputungan, he said that facilities are provided to support employee performance so that they are more comfortable and at home at work, and considering that 70% of the number of employees are in the office, the work atmosphere and facilities are the main points in supporting employee performance (*Interview* with Paputungan, 2023). Likewise, Zakaria B. said that providing office facilities to employees will support their performance so that they are more enthusiastic about working. That way, employee work motivation is getting better (*Interview* with Zakaria B, 2023). Thus, providing office facilities for employees such as work places, air-conditioned rooms and clean toilets aims to make employee work better, more effective and efficient, as well as productive due to the availability of tools and materials for work and easy search for them.

Professional employees in accordance with the demands of the position are obtained through continuous development, namely an effort of activities, planning, use and maintenance of the workforce so that they are able to carry out tasks effectively and efficiently. One concrete step is to provide awards to employees who excel at work. The award is given as a recognition of the company's performance and length of service by paying attention to the principle of justice. This award is given to provide positive encouragement for employees so that it is hoped that employees can increase productivity by

increasing work motivation and supporting the creation of a conducive work atmosphere. The types of awards given to employees or work units that meet certain requirements are financial and non-financial awards. Karim said that this award was given to provide recognition for employees who excel in their fields, and as a form of company recognition of employee work results (*Interview* with Karim, 2023). Meanwhile, according to Paputungan, it is explained in the company regulations that awards must be held to encourage employee work (*Interview* with Paputungan, 2023). Zakaria B., said that financial awards are in the form of money, while non-financial awards are in the form of award certificates (*Interview* with Zakaria B, 2023). Thus, the purpose of giving awards is to make employees more appreciated, happy, and productive, and to be able to strengthen relationships with their leaders and employees, improve the company's reputation because it has competent employees in their fields, and most importantly, to encourage employees to realize the company's goals because it cannot be denied that a good, large, and advanced company is one that is filled with employees who are competent in carrying out the work given by the company.

Companies with a well-developed motivation system pay performance bonuses to employees who achieve high levels during performance appraisals. Giving bonuses is useful for maintaining employee loyalty and work motivation as stated by Karim, every compensation given by the company to employees, all of that has a calculation, from the results of the performance management system value starting from achieving 70% getting a score of 2, achieving 80-100% getting a score of 3, and achieving more than 100% will get a score of 4 in the performance management system (*Interview* with Karim, 2023). This means that all achievements have value, and that value determines the amount of compensation, benefits and bonuses received by employees. Paputungan said that giving bonuses to employees can motivate employees to continue working better because with bonuses, the compensation received by employees will also increase (*Interview* with Paputungan, 2023). Meanwhile, according to Zakaria B., giving this bonus is a new spirit for employees (*Interview* with Zakaria B, 2023). Thus, giving bonuses to employees aims to motivate employees to improve their performance. Bonuses are also to improve employee welfare, especially in life outside of work. Of course, this

will create a sense of security, dedication, discipline and loyalty towards the company so that employees can focus on their work and are expected to be able to support efforts in achieving the goals set by the company.

Benefits are the desire of employees in addition to salary and bonuses because benefits play a role in the welfare of workers who work in a company. Along with its development, company benefits have a strategic position in fostering relations between companies and workers. The provision of benefits at Bank Syariah Indonesia KC. Kotamobagu to employees is in accordance with the responsibilities and authorities held in their positions, including: Defined Contribution Pension Program benefits for permanent employees, health insurance benefits, accident insurance benefits, life insurance benefits, Social Security Agency on Health and Social Security Administrator for Employment contribution benefits. The provision of these benefits is in accordance with applicable laws and regulations, and the company's capabilities. According to Karim, benefits for employees will increase their work enthusiasm because employee welfare is guaranteed by the company. The better the employee's performance, the better the form of compensation they will get (*Interview* with Karim, 2023). Paputungan said that providing benefits for employees is to empower employees effectively and encourage increased work productivity, this will have a good impact on the company (*Interview* with Paputungan, 2023). Meanwhile, Zakaria B., the provision of benefits is to maintain the existence of employees in the long term, so that the company provides benefits to improve the welfare of its employees. In this context, the more prosperous the employees are, the more productive they will be in working for the company (*Interview* with Zakaria B, 2023). Thus, the purpose of providing benefits is to retain employees so that they do not move to other companies. Increasing employee productivity by providing health benefits, comfort and work safety, increasing motivation and work enthusiasm, and increasing employee loyalty towards the company, the goal is to retain employees, so compensation or welfare must be provided by the company. This compensation is given because it is very useful for meeting the physical and mental needs of employees and their families.

## **Implications of Motivation and Compensation on Employee Performance of Bank Syariah Indonesia KC. Kotamobagu**

The implementation of motivation and compensation for employees of Bank Syariah Indonesia KC. Kotamobagu which is considered fair and reasonable, is able to foster a sense of responsibility for their work. The provision of motivation and compensation given is expected to improve the welfare of all employees, as well as make employees more active in working. Work motivation is given every day by the leader (manager) to all employees with the aim that employees always work hard. Meanwhile, the purpose of providing compensation to all employees once a month according to the performance of the employees is so that employees are more productive in working and have a high work ethic.

All employees of Bank Syariah Indonesia KC. Kotamobagu, in working must have a positive attitude for themselves and others because it is undeniable that success is a combination of hard work, luck, and employee attitudes reflect who and how the employee really is. Success in a career will be greatly influenced by how they behave every day. This means that no matter how skilled and smart an employee is, if their attitude is bad, they will be left behind and will lose respect from their co-workers. By maintaining their attitude, employees in the work environment will be more appreciated and even admired by their co-workers and leaders. Karim said that the impact of implementing motivation and compensation can be seen from the attitude of employees who are always happy to carry out every task given by their leaders, creating a relaxed work atmosphere and better working relationships between employees (*Interview with Karim, 2023*). In line with that, Paputungan said that providing work motivation and employee compensation has an impact on employee enthusiasm and productivity, as well as employee innovation and creativity in working because all their efforts are appreciated and valued by the leadership during the morning briefing (*Interview with Paputungan, 2023*). Likewise, according to Zakaria B., the clear impact of providing work motivation and compensation is that employees become more relaxed in a positive sense, especially in doing all work because they receive work motivation from all employees and their leaders so that they do their work in a happy and calm atmosphere (*Interview with Zakaria B, 2023*).

Thus, the impact received by employees so far is quite good, they are satisfied with the implementation of motivation and compensation.

The loyalty of employees working at Bank Syariah Indonesia KC. Kotamobagu is not easy to create but also cannot be bought with money because their loyalty is formed while working by receiving good treatment and rights. How many of these things make employees responsible for the company. Employees are enthusiastic about working because their rights are fulfilled. Karim said the impact of implementing motivation and compensation can be seen from employee loyalty. This is shown by several old employees, they choose to stay because they have a sense of belonging as well as taking care of and being responsible for the company (*Interview with Karim, 2023*). Likewise, according to Paputungan, work motivation and employee compensation have an impact on the loyalty of employees who are happy to work, and because of their passion, they can face boredom wisely because they love their jobs too much (*Interview with Paputungan, 2023*). In line with that, Zakaria B., said the impact that can be seen from employees is having loyalty to their workplace. This loyalty makes employees aware of the obligation to use the facilities, abilities, and resources they have for the progress of the company (*Interview with Zakaria B, 2023*).

In general, the impact received by all employees can be seen from how they comply with the regulations or agreements that have been determined, both written and verbal, and support every company work program that has been implemented and do their part well and responsibly, and not infrequently they sacrifice their time and materials for the progress of the company.

Bank Syariah Indonesia KC. Kotamobagu and employees basically need each other because employees are company assets. This means that without human resources, the company will not run, and employees cannot support their welfare without the company as a place to earn a living as well as the implementation of the disciplines they have. Therefore, employees' welfare must be considered. This means that the company should not only demand that employees fulfill their obligations with various workloads, but also vice versa, the company's leaders must pay attention to the welfare of employees.

The important goal of welfare provided by the company is to retain employees so that they do not move to other companies. Karim said the impact of providing employee rights is to ensure that employees are prosperous so that employees love and do not want to leave the company (*Interview with Karim, 2023*). In line with that, Paputungan said the goal of fulfilling employee rights is to ensure that employees are prosperous (*Interview with Paputungan, 2023*). That way, employees will feel that the company where they earn a living can meet all their needs, which will have an impact on employee retention and not moving to other companies. Zakaria B. that if the company fulfills all employee rights, then employees will also behave the same way towards the company so that the impact will later be beneficial for both parties, namely the company and employees (*Interview with Zakaria B, 2023*).

Discipline is a trait that every employee who works in a company or organization must have because basically this discipline aims for employees to be able to control themselves and obey the rules that have been made and agreed upon when working in the company. The employees of Bank Syariah Indonesia KC. Kotamobagu with the provision of work motivation and compensation in accordance with their rights make their employees persistent workers, able to manage their time to complete their tasks quickly and accurately, and foster employee self-confidence. Some of these things have an impact on employee departures, human resource development, and participation in routine meetings related to training, coaching, discussions, socialization, and presentations. According to Karim, employee discipline is increasing (*Interview with Karim, 2023*). Likewise, according to Paputungan, discipline is obeyed by all employees as seen from the percentage of 2.50% of the total company percentage provisions per employee (*Interview with Paputungan, 2023*). This discipline is important because according to Zakaria B., working with discipline is the main reflection of an employee because the first thing people see is attitude and behavior, then performance (*Interview with Zakaria B, 2023*).

At Bank Syariah Indonesia KC. Kotamobagu, marketing employees are the spearhead or benchmark for the success or failure of the company. The main task of a marketer is to sell products or services from the company

according to the targets set for each employee. Marketing employees are responsible for achieving financing targets, as well as analyzing, processing, and realizing financing. However, becoming a successful marketer is not easy, it requires a special strategy and a strong mentality. However, employees who are able to achieve targets or even exceed those stipulated by the bank will also receive a lot of compensation. Providing motivation and compensation actually increases or improves performance productivity. According to Karim, during the 2022 year-end SMK (Performance Management System) recap of Bank Syariah Indonesia KC. Kotamobagu, the cumulative SMK criteria column showed that the majority of employees had good performance while the SMK Moderation (Performance Management System Review) column criteria showed things that needed to be improved, but even though employees were able to meet the compensation targets received by employees, it was not commensurate with their work results (*Interview* with Karim, 2023). Likewise, Paputungan stated that the impact is seen that the target achievement of the average cumulative criteria performance of employees falls into the good criteria so that it covers up performance behavior, which needs to be improved. However, many employees have been less productive in the last 1 year and have caused high employee turnover in the company (*Interview* with Paputungan, 2023). According to Zakaria B., employee performance is decreasing because the results of the achievements made by employees, the rewards are not commensurate with the achievement of the target, even the average value of the performance management system score is only 3, so it does not exceed the target (*Interview* with Zakaria B, 2023).

In a company, all forms of relationships with employees are very closely related, because the company will not develop and run itself without employees. This means that the role of employees in a company is very important to support the running of the company. However, every employee in doing their work or duties needs motivation, because work motivation is very important for employees so that everything they do has a purpose. With work motivation, employees will do their work well, quickly and precisely. So, in a company, work motivation is very much needed, both direct motivation and indirect motivation. Moreover, work motivation from superiors or leaders, employees feel cared for and appreciated for their existence in

carrying out all tasks and obligations. Motivation is something that creates enthusiasm or work motivation so that they are willing to work hard by giving all their abilities and skills to realize the company's goals.

In the world of work, providing motivation to subordinates or employees is very much needed to make them more motivated to carry out their duties and responsibilities well. Although employees actually already have their own motivation, if their superiors respond by providing motivation, they as employees feel comfortable. This is because their existence is appreciated and noticed by their superiors. The form of enthusiasm directly applied in everyday life in the work environment of Bank Syariah Indonesia KC. Kotamobagu was found in the field is in the form of saying hello, developing a warm handshake by looking into his eyes, giving sincere praise and appreciating people, giving a smile when meeting and parting.

Direct encouragement aims to increase the high work ethic of employees. That way, in carrying out their work they will be more active and have a good impact on the company in the future, so that work motivation is very necessary for employees, even though it is only a trivial thing but it all has a positive impact on employees. The direct motivation method is in the form of (material and non-material) which is given directly to each individual to meet their needs and satisfaction which are special in nature, such as praise, awards and so on. Therefore, the form of direct motivation given by Bank Syariah Indonesia KC. Kotamobagu is in accordance with Maslow's Hierarchy of Needs Theory and Herzberg's Two Factor Theory, centered on the perspective of motivation content. On the other hand, in accordance with Expectancy Theory, Equity Theory and Goal Setting Theory, which try to focus on the perspective of the motivation process (Ather, 2007).

By always holding a routine briefing event in the morning and balanced with reading the Qur'an every time the bank's operational hours start, this activity becomes a forum for employees to convey their aspirations to superiors or fellow employees, because the purpose of this briefing is as a forum to exchange ideas, insights or resolve problems both in work and disputes between other employees. Reading the Qur'an also aims to strengthen the mentality of employees so that employees always have a

foundation in working because provisions in working are not only knowledge but also require a positive and good mentality, so that employees will not forget the prohibitions that must not be passed as servants of Allah SWT. The purpose of providing motivation is to increase employee work enthusiasm and job satisfaction. Therefore, the provision of the Qur'an reading event provided by Bank Syariah Indonesia KC. Kotamobagu is in accordance with Islamic recommendations.

Greeting and shaking hands will indirectly provide benefits for mutual respect between employees. If mutual respect is applied in the office between coworkers, then they will have a high and good work ethic, so as not to belittle fellow coworkers. After shaking hands with other employees, always shout the slogan "professional, enthusiastic, respecting HR, trusting, having integrity, business-oriented and satisfying customers".

The above routine is carried out after every briefing and reciting the Qur'an to remind them that they work with the aim of not only achieving targets, but they have guidelines that the purpose of daily greeting activities is so that fellow employees can socialize and respect each other, and show concern and acknowledge the existence of each other's colleagues. The purpose of providing motivation is to create a good working atmosphere and relationship between employees. Therefore, the greeting activities carried out by Bank Syariah Indonesia KC. Kotamobagu are in accordance with what was practiced by the Prophet Muhammad SAW. in Islam (Mubarok, 2017).

In order to make employees refresh their minds and stamina, and get new ideas and enthusiasm for work, the company always holds routine outbound activities every three months. This activity is carried out with the aim of making employees' minds clear and not stressed by the work they do. Something that is expected from outbound activities is that employees have more solidarity between employees, thus creating a sense of kinship. From here, they will love their field of work even more, and even be loyal to the company where they work. In addition, it makes employees have a sense of loyalty to the company. Therefore, routine outbound activities that are customary for Bank Syariah Indonesia KC. Kotamobagu can increase loyalty (Nirmala et al., 2020).

Every employee definitely wants a career ladder, because employees want to have a higher position to guarantee their welfare, such as from an annual contract employee to a permanent employee. That way, employees will feel that they love their jobs. Employees have dreams of getting promoted at work. By providing this career ladder, it will spur work enthusiasm. So that, employees will be more active in working because this career ladder is provided.

The promotion process for potential employees must be carried out through a transparent, objective and fair selection process. The purpose of motivation is to increase employees' sense of responsibility for their duties. Therefore, the provision of career levels at Bank Syariah Indonesia KC. Kotamobagu is in accordance with the theory.

Routine activities for employees with the provision of training for employees are not only for the needs of the company but so that employees who have the competence and hope to be able to develop the company where they work have broader insights into the field of work they are engaged in. So, later when competing with banks or other companies, these employees have insights and a developed mindset such as mobile banking service training. With training, this can develop the knowledge and mastery of technology of each employee. This is important because the development of technology today is very broad and widespread. In order to develop employee competence, the company organizes employee education, training and development programs according to the company's capabilities.

Indirectly, the closeness between employees, be it superiors and subordinates or branch managers, must always create a sense of kinship because that way if one of the employees is having problems at work or problems at work, they can share or ask for help to find a solution. This is also an advantage of holding coaching, a sense of kinship in an organization has a special point because it always upholds a very good sense of kinship, without tolerance, maybe the employee will keep a problem to himself and later result in decreased performance, and can also harm the company. The purpose of motivation is to create a good working atmosphere and relationship.

Every employee who works anywhere, the driving factor of office facilities cannot be denied, is very much needed by all employees. On the other hand, if in working, the facilities and infrastructure do not support, then the work that will be done will also be neglected, because on average employee time is spent in the office from morning to evening. So, if the office facilities do not accommodate then they will not be comfortable working, but by providing good facilities and in accordance with employee needs, employees will feel comfortable working. The form of facilities is not only in terms of vehicles but also includes, a large parking area, a wide and air-conditioned work space, a clean toilet, a clean place of worship, and so on. Facilities are provided for employees with the aim of making them feel comfortable when working in the company. Therefore, providing good and appropriate facilities such as those provided by Bank Syariah Indonesia KC. Kotamobagu in accordance with the theory.

In a company, compensation is a motivating and important factor for employees in carrying out all their work and responsibilities in working in a company because with work compensation, employees will improve their performance because what employees have done is rewarded according to what has been done. Compensation is a company reward for the sacrifice of time, energy, and thought that has been given to the company.

In every job an employee is definitely influenced by compensation because employees work basically to earn income to meet their living needs. Thus, compensation plays a very important role in improving employee performance, because high compensation will also affect the level of employee performance.

Every employee, compensation that should not be given to employees is basic salary, because employees at the beginning of work sign an agreement regarding the salary range received according to the position and position they hold, even though the employee does not work for example because of sick leave, but because the employee is still the responsibility of the company, they are still paid, but the salary is only basic salary, others such as bonuses, rewards and so on follow the applicable rules and procedures.

The type of direct motivation that is classified as financial compensation salary is a fixed amount of money given to employees as a

reward for their contribution to the organization or company, namely by doing work that is their responsibility. This compensation includes compensation for the length of time an employee has served Bank Syariah Indonesia KC. Kotamobagu.

It is undeniable that office facilities also have a very significant role in improving performance because the purpose of having office facilities is that employees are not constrained in working because the tools and their needs are already available so that they do not take up their time and energy to look for them outside the office such as photocopiers, and so on. So, time is more efficient, and other needs needed by employees such as parking spaces, make it easier for employees to find their vehicles, a wide and air-conditioned workspace makes employees comfortable, clean toilets, clean places of worship, and so on. All of that must be in a company so that employees feel comfortable while working, and are more enthusiastic about working in the company.

The type of direct motivation that is classified as non-financial compensation is a reward in the form of facilities and awards given to employees while they are actively carrying out tasks or work in an organization or company. Non-financial compensation is given as a reward to certain employees or all employees, such as awards for the best employees, good office space, air-conditioned, parking, housing or mess, official cars, and so on. Therefore, providing good and appropriate facilities such as those provided by Bank Syariah Indonesia KC. Kotamobagu is very important in facilitating the work of employees.

With the existence of awards for employees, it is expected that employees will be better at work. This award is actually to motivate employees in working, so that any form of work given by employees to their company always gets appreciation. At Bank Syariah Indonesia KC. Kotamobagu, the form of appreciation is not only congratulations but also given in the form of certificates.

Awarding provides company recognition. Awards are given to provide positive encouragement so that employees are expected to increase productivity through increased work motivation and support the creation of a conducive work atmosphere. The type of direct motivation that is classified

as non-financial compensation is a reward in the form of facilities and awards given to employees while they are actively carrying out tasks or work in an organization or company.

Non-financial compensation is given as a reward to certain employees or all employees, such as awards for the best employees. Bonuses are the main goal of working because they get more salary than bonuses, and bonuses are obtained from performance results. If employee performance is low, they only get their basic salary. The bonuses given also have standards, namely if the achievement is 60% -75%, they get a score of 2, if the achievement is 75% -90% they get a score of 3, and if the achievement is 90% -105% they get a score of 4. This calculation is seen from the performance management system in the bank. Bonuses cannot be given every month but are given once every 6 months, so it is not the superior who assesses but the system, so it cannot be manipulated, managers can only enter data into the system, and the system processes it.

The type of direct motivation that is classified as financial compensation, namely wages or bonuses are financial rewards that are given directly to employees based on working hours, the number of goods produced, or the number of services provided. Unlike salaries, the amount is given on a fixed basis. The amount of wages or bonuses can change depending on the output produced by the employee.

After salary and bonus, employees still want something more from the company, namely the provision of benefits, because with the benefits will increase their income, so that it will increase employee welfare. Benefits that employees receive include holiday allowances, wife allowances and child allowances, because benefits like this are in the law, which must be given to employees.

In this way, employees will love their jobs more because all their hopes and desires are fulfilled by the company. However, the above provision is also not given for free but according to the rank or position of the employee in the company. The type of direct motivation that is classified as financial compensation is compensation given to certain employees as a reward for their sacrifices as work demands that exceed other employees, both in terms

of mind, energy, and psychology. This allowance consists of position allowance, functional allowance, wife allowance, and child allowance.

The existence of quality human resources in a company has an important control in achieving the company's desired goals. Improving employee performance is certainly inseparable from the factors that influence it, such as the application of motivation and the application of compensation. As the results felt by employees, some employees feel happy with the provision of motivation at Bank Syariah Indonesia KC. Kotamobagu, the impact felt by employees on the application of motivation and the application of compensation is feeling happy and satisfied which has an impact on increasingly better and more productive performance, positive employee attitudes, high employee loyalty, guaranteed employee welfare, increased discipline, increased work productivity. Therefore, the application of motivation and compensation has been in accordance with the objectives and on target.

Employees who have good behavior will have a good impact later on development in work as evidenced by how they behave every day in the office by greeting each other between co-workers and superiors, there are problems resolved together through deliberation so that there are no disagreements between other employees so that employees' relationships are getting better, feel happy and comfortable working together. Another positive attitude that is reflected is seen from increasing the sense of responsibility of employees in completing their tasks, not being late or always on time according to the specified time. In fact, before the time, the tasks that are being worked on have been completed, so that the application of motivation and compensation has a good impact on employee work enthusiasm, because it is undeniable that a good attitude will also give birth to a good work ethic. In this context, the purpose of motivation is to create a good working atmosphere and relationship and improve employee morale and job satisfaction. Therefore, providing the application of motivation and compensation for employees has a good impact on employee performance in the future.

In the past year, employee loyalty or employee loyalty in this bank has decreased resulting in a high company turnover rate. One of the causes of

this high turnover rate is that employees do not feel comfortable working because the bonus received from the initial agreement of 20% of the achievement level but only 15% is given, so that some employees decide to leave and look for a workplace that is truly consistent with the initial agreement. This means that if employees have high work loyalty, and the company is able to make its employees love their jobs, then it is unlikely that the employee will resign and look for another job. In this context, the goal of motivation is to increase employee loyalty, creativity and participation. Therefore, providing motivation and compensation for employees has a good impact on employee performance in the future.

Employees feel that their welfare level is not given enough attention, which is given to the company is high but employees get bonuses or benefits that are not in accordance with the results of their achievements seen from the preview list of the performance management system recap in the criteria for the moderation management system there are employees who need to improve because their performance is decreasing. So, even though the motivation is good but the compensation is not good, this also makes employees not enthusiastic about working so that the provision of bonuses must pay attention again to the roots of loyalty and high employee welfare. The types of direct compensation are in the form of basic salary, bonuses, allowances, facilities and awards. Therefore, the provision of motivation and compensation for employees carried out by Bank Syariah Indonesia KC. Kotamobagu has a good impact on employee performance in the future. This finding is in accordance with the results of research conducted by Suwati (2013) that the provision of motivation and compensation for employees has a good impact on employee performance.

The increase in employee discipline used to be 1.50% and is now 2.50% of the 10% per employee provision, but it shows that the implementation of good work motivation changes the way employees think so that the company does not waste time providing motivation for its employees because the purpose of motivation is to increase employee discipline and increase the employee's sense of responsibility for their duties. Therefore, providing the motivation and compensation for employees has a good impact on employee performance in the future.

It is very unfortunate that the level of employee productivity has decreased because employees do not get their rights for achieving targets because employees should get 20% of the target achievement but in reality, they only get 15%, so the implementation of compensation is not in accordance with the initial work agreement, seen from the recap of the SMK (Performance Management System) at the end of 2022 belonging to Bank Syariah Indonesia.

The cumulative SMK criteria column shows that the majority of employees have good performance, while the criteria in the SMK Moderation column (Performance Management System review) show that there are some that need to be improved, but all of that affects the spirit of employee performance to decrease and results in low employee loyalty and the threat of company turnover is getting higher. In the cumulative management system value, the average score value of employee target achievement has a score of 3 from that score which will later affect how much bonus the employee will receive. The purpose of motivation is to increase employee work productivity. Therefore, providing motivation and compensation for employees has a good impact on employee performance in the future.

## **Conclusion**

Based on the results of the research that has been done, it can be concluded, namely: First, the application of motivation to the performance of employees of Bank Syariah Indonesia KC. Kotamobagu, including direct motivation including providing direct encouragement, namely greeting, shaking hands warmly by looking into their eyes, giving sincere praise and appreciating people, giving a smile when meeting and parting. Holding regular events to read the Qur'an to strengthen the mentality of employees. Greeting and shaking hands, outbound activities, providing career paths, holding training. While indirect motivation consists of upholding a sense of kinship, and providing office facilities. Second, the application of compensation to the performance of employees of Bank Syariah Indonesia KC. Kotamobagu, including, namely providing basic salary, providing office facilities, providing awards (rewards), and providing allowances. While the provision of bonuses is not appropriate. Third, the implications of the application of motivation and compensation to employees of Bank Syariah

Indonesia KC. Kotamobagu, namely employees feel happy, increasingly satisfied with doing their work, have a positive attitude. However, employee loyalty began to decline because their performance also declined due to their achievements not being appreciated properly, they should have received 20% of the results but only received 15%, so that the level of employee welfare was less guaranteed, employee discipline increased. Therefore, the implementation of motivation was appropriate but the provision of compensation in terms of bonuses was less appropriate.

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