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AL-AMWAL

The Effect of Compensation And Work Environment On Employee Performance At Bank BTN Syariah Banjarmasin Branch Office

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Abstract

PT. State Savings Bank Syariah Branch Office Banjarmasin A. Yani km 5.5 found that the achievement of the targets set by the company was not optimal, this was caused by several factors, one of which was compensation and the work environment, seeing the importance of compensation and work environment on employee performance in Islamic banking, Therefore, researchers are more interested in examining the problem of the effect of compensation and work environment on employee performance at Bank BTN Syariah KC Banjarmasin. The purpose of this study was to determine the effect of compensation and work environment on employee performance at Bank BTN Syariah KC Banjarmasin. This type of research is field research (field research) with a quantitative approach. Methods of data collection using a questionnaire or questionnaire. The sampling technique is purposive sampling. With the number of respondents 31 employees. The results showed that (1) partially compensation had no effect on employee performance and the work environment had a positive and significant effect on employee performance, (2) simultaneously compensation and work environment had a positive and significant effect on employee performance at BTN Syariah Banjarmasin.

Keywords: *compensation, work environment, employee performance*

Abstrak

PT. Bank Tabungan Negara Syariah Kantor Cabang Banjarmasin A. Yani km 5.5 menemukan bahwa pencapaian target yang ditetapkan oleh perusahaan belum maksimal, hal ini disebabkan oleh beberapa faktor salah satunya adalah kompensasi dan lingkungan kerja, melihat pentingnya

kompensasi dan lingkungan kerja terhadap kinerja karyawan pada perbankan Syariah, oleh karena itu peneliti lebih tertarik untuk meneliti permasalahan pengaruh kompensasi dan lingkungan kerja terhadap kinerja karyawan pada Bank BTN Syariah KC Banjarmasin. Tujuan dari penelitian ini untuk mengetahui pengaruh kompensasi dan lingkungan kerja terhadap kinerja karyawan pada Bank BTN Syariah KC Banjarmasin. Jenis penelitian ini adalah *field research* (penelitian lapangan) dengan pendekatan kuantitatif. Metode pengumpulan data menggunakan kuesioner atau angket. Teknik pengambilan sampel adalah *purposive sampling*. Dengan jumlah responden 31 orang karyawan. Hasil penelitian menunjukkan bahwa (1) secara parsial kompensasi tidak berpengaruh terhadap kinerja karyawan dan lingkungan kerja berpengaruh positif dan signifikan terhadap kinerja karyawan, (2) secara simultan kompensasi dan lingkungan kerja berpengaruh positif dan signifikan terhadap kinerja karyawan pada BTN Syariah KC Banjarmasin.

Kata kunci: *kompensasi, lingkungan kerja, kinerja karyawan*

INTRODUCTION

Basically, the main purpose of establishing a company is to achieve the maximum profit by maximizing the various available resources (Januarty et al., 2020, p. 169). Of the many available resources, employees are one of the resources that play the most important role for the progress of a company (Permadi et al., 2018, p. 1248; Rostikawati et al., 2022, p. 7829). Where the success of a company is highly dependent on the performance of the employees in the company (Idris et al., 2020, p. 735; Muda et al., 2014, p. 73). Therefore, employee performance should always be improved for the progress of a company.

In simple terms, performance can be interpreted as the result of a person's efforts to achieve certain goals (Hakim, 2012, p. 81; Labolo, 2021, p. 214). If it is related to the employee context, then employee performance can be defined as the work achieved by employees in carrying out the duties and responsibilities assigned to them by the company (Qomariyah et al., 2022, p. 143). There are many factors that can affect employee performance, including compensation and work environment (Esthi, 2021, p. 145; Januarty et al., 2020, p. 169; Magito, 2020, p. 12; Permadi et al., 2018, p. 1248; Qomariyah et al., 2022, p. 143; Rostikawati et al., 2022, p. 7829; Zaeni et al., 2022, p. 161). Where compensation is the reward or wages received by employees for the contributions they make to the company (Darma & Supriyanto, 2017, p. 69), while the work environment is a place (physical) or situation (non-physical) around employees when they are working (Esthi, 2021, p. 148). With satisfactory compensation and a good work environment, it is believed that employee performance will increase (Esthi, 2021, p. 145; Januarty et al., 2020, p. 169; Magito, 2020, p. 12; Permadi et al., 2018, p. 1248; Qomariyah et al., 2022, p. 143; Rostikawati et al., 2022, p. 7829; Zaeni et al., 2022, p. 161).

The same thing also happens to Islamic banking, where employee performance greatly influences the development of Islamic banks (Dharma & Ikhsan, 2018, p. 273; Hamzah et al., 2021, p. 24). Islamic banks themselves can simply be interpreted as banks that apply sharia principles in all their activities (Wu et al., 2019). Then, of the many existing Islamic banks, the Sharia State Savings Bank (BTN Syariah) Banjarmasin Branch Office seems to have its own problems in terms of employees. Where based on interviews that the author conducted with two employees of Bank BTN Syariah Banjarmasin who occupied the position of secretary and logistical support at bank BTN Syariah Banjarmasin.

Based on the results of the interview above, it appears that the less than optimal employee performance has an effect on the non-achievement of the BTN Syariah Banjarmasin target that has been set. This phenomenon that occurred at BTN Syariah Banjarmasin also proves the theory that employee performance affects the development of

the company is true (Dharma & Ikhsan, 2018, p. 273; Hamzah et al., 2021, p. 24; Idris et al., 2020, p. 735; Muda et al., 2014, p. 73; Permadi et al., 2018, p. 1248; Rostikawati et al., 2022, p. 7829). However, it is not yet known whether the performance of BTN Syariah Banjarmasin employees is also influenced by compensation and work environment factors. Therefore, this study aims to determine whether compensation and work environment affect the performance of BTN Syariah Banjarmasin employees. This research is important because it will contribute to 2 things, namely; 1) theoretically, as an additional reference in studies related to the effect of compensation and work environment on employee performance, and 2) managerially, as an evaluation material for BTN Syariah Banjarmasin in improving the performance of its employees.

LITERATURE REVIEW

1. Compensation

Compensation/remuneration is a term related to the economic rewards (financial rewards) that individuals receive for their working relationship with the organization. Compensation is usually financial at the expense of the organization's money. If workers are paid, they can be paid directly or indirectly. Compensation / in the form or not in the form of money. Compensation is all income in the form of money and goods directly or indirectly obtained by employees from services provided to the company. Compensation is compensation to the employee concerned which is paid in cash. Commodity compensation is the payment of compensation in kind (Kasenda, 2013).

The purpose of providing compensation is as a cooperative bond, job satisfaction with remuneration, effective procurement, motivation, employee stability, discipline, trade union influence, and government union influence (Akmal & Tamini, 2020, pp. 61–62; Amanda & Trinanda, 2021, p. 98). Every company must have a goal, an important role of the management control system is to motivate company members to achieve company goals. One way is to provide compensation or incentives to company members. Remuneration/compensation is one element of industrial relations that often causes problems in industrial relations. Compensation issues, especially salaries, have always been a concern for organizational leaders, employees, and the government (Aryani & Meriyati, 2019, pp. 83–96).

There are six factors that can influence compensation policy, namely government factors, collective supply, standard and cost of living, comparative wages, demand and supply, and ability to pay (Mangkunegara, 2008). Compensation is divided into two parts, namely cash compensation and share compensation. First, monetary compensation in the form of salaries and bonuses. Salary is a monthly income that is agreed or determined unilaterally by the company to be received by employees, while bonuses are additional wages due to predetermined achievements. Second, compensation in the form of shares. Equity compensation can take the form of stock options, retirement plans, restricted stock, and long-term incentive plans. A stock call option is a right given to an investor to buy a certain number of shares at an agreed price when the option is exercised. A retirement plan is a retirement plan for executives. Limited shares are shares that are received by the manager for free or at a reduced price as a result of bonuses given by the company. Long-term incentive plans are rewards given to managers based on three or five years of average performance (Utami, 2019, p. 87).

The objectives of effective compensation management include:

- a. Obtain quality human resources,
- b. retaining existing employees,
- c. guarantee justice,

- d. Rewards for desired behavior
- e. controlling costs,
- f. Following the rule of law,
- g. facilitate understanding,
- h. Improve administrative efficiency.

2. Work environment

The work environment is the public works infrastructure and influence around employees that can influence how it works, work methods and management parameters are individual and group. Nitisemito (2006) believes that the work environment is in the employee's workplace which can affect performance or its effect on the implementation of the tasks assigned to him.

The work environment has many characteristics that can affect physical and mental well-being. A quality workplace is essential to keep workers on their various tasks and working effectively. A good workplace is checked by characteristics such as competitive pay, a trusting relationship between employees and management, equality and fairness for everyone, and a reasonable workload with challenging but achievable goals. The combination of all these conditions makes the work station the best working condition for employees to work with a high level of satisfaction. As a profit-oriented organization, it creates an enabling environment for satisfied employees (Agbozo et al., 2017, p. 12). The work environment is said to be good if employees can perform activities optimally, healthy, safe and comfortable. Therefore, a good work environment will determine the performance results achieved by a person (Siagian & Khair, 2018).

The work environment in the company is divided into two types, namely: physical work environment and non-physical work environment. The physical work environment is a set of physical conditions that exist around the workplace and can affect the activities or activities of each employee. The actual work environment includes the workplace building, work equipment, facilities, and transportation availability. The non-physical work environment is a harmonious working relationship between employees and superiors. The non-physical work environment is a set of conditions related to relationships at work, both relationships with superiors and relationships with coworkers, or contact relationships with subordinates (Cintia & Gilang, 2016, p. 711).

Based on the opinions of the experts above, it can be concluded that a good work environment will naturally increase employee productivity. Vice versa, a bad work environment will reduce employee productivity.

3. Performance

Performance is a general term in management, where the term performance is defined in terms of work results, job performance, and job performance. In the big Indonesian dictionary, the meaning of performance is defined as "something achieved, demonstrated achievement, ability to work". According to Fattah, performance or work performance is defined as: "performance of a competency based on knowledge, attitudes, skills and motivation to produce something". Meanwhile, according to Sedarmayanti said that: "Performance is a word that is translated into achievement, work implementation, work performance, performance or appearance at work" (Rahadi, 2010, p. 1). So, performance is the result of work (Layaman et al., 2021; Layaman & Jumalia, 2018; Layaman & Nidak, 2016).

According to Seymour in Swasto, performance is an action or performance that can

be measured. While Stoner, performance is defined as the quantity and quality of work produced by individuals, groups or organizations. If combined with performance as a noun (neon), then the concept of efficiency or performance is the result of work that can be done by one person or group of people in a company in accordance with their authority and responsibility to achieve company goals. a legitimate purpose, does not violate the law and does not conflict with decency (Masram & Mu'ah, 2015, p. 116).

The above definition shows behavioral outcomes that are assessed by criteria or standard quality. When talking about performance, usually think about the dimensions of good and bad. That is, if someone provides work in accordance with the standards or criteria set by the company, then the person's performance is classified as good, if not, it means poor performance. The various definitions of performance show that the concept of performance has not yet received an agreement among researchers (Priyono, 2010, p. 185).

A company performs a performance appraisal method based on several main reasons, namely:

- a. 360 Degree Feedback Evaluation Method (360 feedback method). This method is a popular job evaluation method that includes input on this evaluation from various levels within the company as well as from external sources. In this approach, the people around the assessed employee can participate in value creation, including senior management, the employee himself, superiors and subordinates, team members, and internal or external customers,
- b. Rating scale method (Rating Scales Method). This method is a work performance appraisal method to evaluate employees based on predetermined factors,
- c. Critical Incident Method (Critical Incident Method) is a performance evaluation method that requires maintaining written records of positive and negative employee actions,
- d. Test Method (Essay Method). This method is a performance appraisal method where the evaluator writes a short narrative that describes the employee's performance,
- e. The work standard approach is a job evaluation method that compares individual employee performance with predetermined standards or expected performance levels,
- f. Rating Method. The rating method is a job evaluation method in which the evaluator ranks all employees in a group based on general performance. For example, the best employee in the group receives the highest rating, and the worst employee receives the lowest rating.
- g. Forced Distribution Method. This method is a performance evaluation method that forces the evaluator to divide the people in the work group into a number of categories, similar to a normal frequency distribution,
- h. Fixed Behavior Rating Scale (BARS) method. This method is a job evaluation method that combines elements of the traditional rating scale with the critical incident method. Different levels of performance are shown on a scale, each of which is described according to the employee's specific work behavior (Adamy, 2016, p. 98).

METHOD

This research uses the type of survey research / field research (field research), and the research approach in this study is quantitative research, namely research that aims to determine the relationship between two or more variables. The variables that are connected are: the independent variable in the form of compensation (X1), work environment (X2) with the dependent variable employee performance (Y).

The population in this study were all permanent employees as many as 40 existing at Bank BTN Syariah KC Banjarmasin A. Yani Km 5.5 N0. 456, then the sample in this study used the purposive sampling method, namely with certain criteria/considerations, and the sample was the one who returned the questionnaire or questionnaire that the researcher gave.

Sources of data will be obtained through the results of distributing questionnaires directly to employees of Bank BTN Syariah KC Banjarmasin A. Yani km 5.5, and the model used in this research questionnaire is a list of questions that uses a Likert scale for respondents in choosing answers. The answer used is from a scale of 1 which indicates if the respondent gives an answer that has a high level of conformity with the question, to the use of a scale of 5 which means that the suitability of the respondent's answer is at a very low level with the question.

For the data analysis technique which will be used in this study is multiple linear regression analysis, where this technique is used to analyze the relationship between the dependent variable and the independent variable. The steps that need to be taken to analyze the data are starting with the research instrument test consisting of validity and reliability testing, then continued with the classical assumption test consisting of normality test, linearity test, multicollinearity test, heteroscedasticity test and multiple linear regression test (Layaman, 2022) where in This research is formulated with the following model:

$$Y = \alpha + B_1X_1 + B_2X_2 + e$$

Information:

Y = dependent variable

X₁ = compensation

X₂ = work environment

α = constant

B₁ = regression coefficient of the first independent variable, X₁

B₂ = regression coefficient of the second independent variable, X₂

e = error

As for the last stage that needs to be done, namely hypothesis testing and consists of T test, F test, and determinant coefficient test.

RESULT AND DICUSSION

1. Characteristics of Respondents

Respondents in this study were grouped by gender which consisted of male and female, respondent's age, and the respondent's last education. As for the clearer characteristics of respondents, it can be seen in the following table:

Table I Gender of Respondents
Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Man	19	61.3	61.3	61.3
	Woman	12	38.7	38.7	100.0
	Total	31	100.0	100.0	

Source: data processed by SPSS 26.2022

Table II Age of Respondents

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30 Years	18	58.1	58.1	58.1
	31-40 Years	13	41.9	41.9	100.0
Total		31	100.0	100.0	

Source: data processed by SPSS 26, 2022

Table III Last Education

		Last Education			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D III	4	12.9	12.9	12.9
	S1/S2/S3	27	87.1	87.1	100.0
Total		31	100.0	100.0	

Source: data processed by SPSS 26, 2022

Based on table I above, it can be seen that the employee respondents at PT. Sharia State Savings Bank (BTN Syariah) KC Banjarmasin based on gender as many as 19 men with percentage 61.3%, while the number of female employees is 12 people with percentage by 38.7%. Table II above shows that of the 31 respondents, the most age range is 21-30 years old, which is 58.1%, then the least age is 31-40 years old, which is 41.9%. and from table III based on the last education of respondents, 4 people with Diploma III (D3) education with a percentage of 12.9%, and S1/S2/S3 as many as 27 people with a percentage of 87.1%.

So it can be concluded in this study that the sex table is mostly male, the percentage is 61.3%, in the age table the respondents are 21-30 years old, that is, the percentage is 58.1%, and in the last education table the majority are educated S1/ S2/S3 as many as 27 people with a percentage of 87.1%.

2. Validity and Reliability Test

Through the validity test that has been applied to 22 question items in this study, with each part of the question for the X1 variable (compensation) as many as 7 questions then on X2 (work environment) as many as 6 questions and finally for the Y variable (employee performance) as many as 9 question items that show the results that the whole is declared valid. These results are obtained through a validity test by comparing r-table with r-count if r-count is greater than r-table and the value is positive, then the details or questions on indicator declared valid. In this case, the sum of all samples (n) = 31 and df can be calculated $n-2 = 29$ and $alpha = 0.05$ in the obtained r-table = 0.367. It is known that the r table is 0.367 and all questions indicators from variable Compensation (X1), Work Environment (X2) and Employee Performance (Y) shows that r-count > r-table or r-count > 0.367.

Therefore, it can be concluded that the data contained in the entire question is declared valid. Therefore, the validity test in this study has been declared to have passed to be used in this study and can continue to the next stage of the test. After testing the validity of the next step, namely the reliability test, where this stage can be carried out jointly between all of the statement items. In this study alone there were 22 question items so that the value of *Cronbach Alpha* from the Compensation variable (X1) was 0.883, Work Environment (X2) by 0.894 and Employee Performance (Y) of 0.782 where

the value of the statement items in this study can be said to be reliable because the value has exceeded the provision of 0.60.

3. Hypothesis testing

a. Partial Test (T-Test)

The t test is to determine the effect of the compensation variable and work environment partially on the employee performance variable whether the effect is significant or not. Variable independent in this study, compensation (X1) and work environment (X2) on the dependent variable of employee performance (Y). The significance of this effect can be estimated by comparing the value of t table with t count. If t count > t table then the independent variable partially affects the dependent variable, otherwise if t count < t table then the independent variable partially does not affect the dependent variable. Here are the results:

Table IV T-Test Results (X1)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	29,562	4.799		6.161	.000
Compensation	.238	.170	.252	1,403	.171

i. Dependent Variable: Employee Performance

Table V T-Test Results (X2)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	22,372	4.143		5,399	.000
Work environment	.560	.166	.530	3.369	.002

a. Dependent Variable: Employee Performance

Source: data processed by SPSS 26, 2022

Based on the SPSS output table above, it can be seen that the Sig value of the compensation variable (X1) is 0.171 > 0.05 and T count is 1.403 < 2.048. It can be said that H1 is rejected and H0 is accepted, which means that partially the compensation variable has no effect on employee performance at the Bank. BTN Syariah KC Banjarmasin. For the results it is known that the Sig value of the work environment variable (X2) is 0.002 < 0.05 and T count is 3.369 > 2.048. So, it can be concluded that H0 is rejected and H2 is accepted which means that the work environment variable partially affects employee performance at Bank BTN Syariah KC Banjarmasin.

b. Simultaneous Test (F Test)

The F test or the regression coefficient test simultaneously is used to determine the effect of the compensation and work environment variables simultaneously on the employee performance variable, whether the effect is significant or not. The decision-making criteria for the F statistical test is if the calculated F value > F table or the significance value < 0.05 then Ho is rejected, meaning that there is a significant influence

between the independent variables together on the dependent variable.

Table VI Simultaneous Test Results (Test F)

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	65.079	2	32,540	5.664	.009 ^b
Residual	160,856	28	5.745		
Total	225,935	30			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Work Environment, Compensation

Source: data processed by SPSS 26, 2022

Based on the results of the SPSS output above, it can be seen that the calculated F value is $5.664 > F$ table 3.33 and the Sig value is $0.009 < 0.05$. So it can be concluded that H_0 is rejected and H_a is accepted, which means that compensation and work environment variables simultaneously affect employee performance at Bank BTN Syariah KC Banjarmasin.

c. Determinant Coefficient Test (R²)

The coefficient of determination test is to measure how much the ability of the independent variable (X) in influencing the dependent variable (Y). The value of the coefficient of determination is between zero and one, the higher the value of the coefficient of determination (R²) means the higher the ability of the independent variable to explain the variation of changes to the dependent variable. The following is the result of the coefficient of determination from testing using SPSS 26:

Table VII Determinant Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.537 ^a	.288	.237	2,397

a. Predictors: (Constant), Work Environment, Compensation

Source: data processed by SPSS 26, 2022

Based on the table above, it is known that the correlation coefficient (R) is 0.537, this means that there is a fairly strong relationship between the independent variable and the dependent variable. From table VII the results of the coefficient of determination (R²), the value of Adjusted R Square (R²) of 0.237 means that 23.7% changes in the employee performance variable (Y) can be explained by the two independent variables, namely: compensation (X1), and the work environment. (X2), compensation variable, and work environment affect employee performance by 23.7% while the remaining 76.3% explained by another variable. Standard Error of the Estimate (SEE) is 2,379. The smaller the value of the Standard Error of the Estimate (SEE) will make the regression model more precise in predicting the dependent variable. And conversely, the greater the SEE value will reduce the accuracy in predicting the dependent variable.

4. Relationship Between Variables

a. The Effect of Compensation on Employee Performance

The results of testing the compensation variable hypothesis (X1) on the performance of BTN Syariah KC Banjarmasin employees that have been carried out show the results of the compensation variable Sig (X1) of $0.171 > 0.05$ and T count of $1.403 < 2.048$. From these results it can be concluded that H_0 received and H_a is rejected, which means that partially the compensation variable has no effect on employee performance at Bank BTN Syariah KC Banjarmasin.

Compensation/remuneration is a term related to the economic rewards (financial rewards) that individuals receive for their working relationship with the organization. Compensation is usually financial at the expense of the organization's money. If workers are paid, they can be paid directly or indirectly. Compensation/in the form or not in the form of money. Compensation is all income in the form of money and goods directly or indirectly obtained by employees from services provided to the company. Compensation is compensation to the employee concerned which is paid in cash. Commodity compensation is the payment of compensation in kind (Kasenda, 2013).

The factors that can affect compensation are as follows:

- 1) Labor supply and demand,
- 2) Labor union,
- 3) Productivity,
- 4) Willingness to pay,
- 5) Ability to pay,
- 6) Remuneration policy,
- 7) Cost of living.
- 8) Government constraints

In this study, the compensation variable partially has no effect on employee performance at Bank BTN Syariah KC Banjarmasin. There are several factors that may affect the compensation variable so that the compensation variable does not affect employee performance, namely: 1) There are other variables that affect employee performance at BTN Syariah KC Banjarmasin such as: job satisfaction, leadership, work motivation, employee burden, and others. 2) because in this study the researchers took samples only focusing on permanent employees, and this might also have an effect on the compensation variable (X1) so that the compensation variable has no effect on employee performance at BTN Syariah KC Banjarmasin.

The results of this study are in accordance with research conducted by Magito (2020) which states that the compensation variable does not significantly affect the performance of PT. ASS. This is the same as the results carried out by the author that the compensation variable has no effect on employee performance at Bank BTN Syariah KC Banjarmasin.

b. Influence of Work Environment on Employee Performance

Based on the results of the hypothesis testing of the work environment variable (X2) on employee performance at Bank BTN Syariah KC Banjarmasin which has been carried out by researchers, the results of the Sig work environment variable (X2) are $0.002 < 0.05$ and T count is $3.369 > 2.048$. From these results it can be concluded that H_a is accepted and H_0 is rejected, which means partially the work environment variable affects employee performance at Bank BTN Syariah KC Banjarmasin.

The work environment has many characteristics that can affect physical and mental

well-being. A quality workplace is essential to keep workers on their various tasks and working effectively. A good workplace is checked by characteristics such as competitive pay, a trusting relationship between employees and management, equality and fairness for everyone, and a reasonable workload with challenging but achievable goals. The combination of all these conditions makes the work station the best working condition for employees to work with a high level of satisfaction. As a profit-oriented organization, it creates an enabling environment for satisfied employees (Agbozo et al., 2017, p. 12). The work environment is said to be good if employees can perform activities optimally, healthy, safe and comfortable. Therefore, a good work environment will determine the performance results achieved by a person (Siagian & Khair, 2018).

The results of this study indicate that there is an influence between work environment variables on employee performance at Bank BTN Syariah KC Banjarmasin, this finding is also supported by previous research which states that partially the work environment has a positive and significant effect on employee performance (Esthi, 2021, p. 145; January et al., 2020, p. 169; Magito, 2020, p. 12; Permadi et al., 2018, p. 1248; Qomariyah et al., 2022, p. 143; Rostikawati et al., 2022, p. 7829; Zaeni et al., 2022, p. 161).

c. The Effect of Compensation and Work Environment on Employee Performance

From the results of the calculation of the hypothesis test, it is known that the calculated F value is $5.664 > F$ table 3.33 and the Sig value is $0.009 < 0.05$. So it can be concluded that H_a is accepted and H_0 is rejected, which means that compensation and work environment variables simultaneously affect employee performance at Bank BTN Syariah KC Banjarmasin.

Based on these data, it can be said that the simultaneous relationship between compensation and work environment variables has a positive and significant effect on employee performance at Bank BTN Syariah KC Banjarmasin. So that the third hypothesis states that compensation and work environment have a simultaneous effect on employee performance at Bank BTN Syariah KC Banjarmasin can be accepted.

The results of this study are also supported by previous research which states that simultaneously compensation and work environment have a positive and significant effect on employee performance (Esthi, 2021, p. 145; January et al., 2020, p. 169; Magito, 2020, p. 12; Permadi et al., 2018, p. 1248; Qomariyah et al., 2022, p. 143; Rostikawati et al., 2022, p. 7829; Zaeni et al., 2022, p. 161).

5. Research Limitations

This study has several limitations, including the following:

- a. From the results of this study it was found that in addition to compensation and work environment there are other factors that can be used in employee performance research,
- b. This research only focused on PT. State Savings Bank Syariah KC Banjarmasin, thus allowing for differences from the results of this study if the research was conducted elsewhere and the results cannot be generalized to other companies,
- c. Data collection in this study was only carried out using a questionnaire/questionnaire, so that the data collected by the researcher only described the opinions of the object of research, sometimes the answers did not describe the actual situation in the company, so that it could lead to bias and could reduce generalizations.

CONCLUSION

Based on the results of data analysis and evidence of the hypothesis proposed in this study regarding "The Effect of Compensation and Work Environment on Employee

Performance at Bank BTN Syariah KC Banjarmasin" the researchers concluded that from the hypotheses proposed in this study some were accepted and some were rejected. The conclusions of this study are as follows:

The results of the study partially show that the compensation variable (X1) has no effect on employee performance at Bank BTN Syariah KC Banjarmasin. This is evidenced by the results of the partial test or T-test. It is known from the results of the t-test that the significant value for the compensation variable (X1) is $0.171 > 0.05$ and the T count is $1.403 < 2.048$. From these results it can be concluded that H0 is accepted and H1 is rejected, which means that in this study, the compensation variable partially has no effect on employee performance at Bank BTN Syariah KC Banjarmasin. The results of the partial study for the work environment variable (X2) indicate that the work environment has an effect on employee performance at Bank BTN Syariah KC Banjarmasin. This is evidenced by the results of the partial test or t-test. It is known that the results of the t-test significant value for the work environment variable (X2) is $0.002 < 0.05$ and T count is $3.369 > 2.048$. From these results it can be concluded that H2 is accepted and H0 is rejected, which means that partially the work environment variable affects employee performance at Bank BTN Syariah KC Banjarmasin.

The results of the study simultaneously show that the variable Compensation (X1) and Work Environment (X2) simultaneously affect employee performance (Y) at Bank BTN Syariah KC Banjarmasin. This is evidenced by the results of simultaneous testing or f-test. It is known that the results of the test with a significant value for the effect of the variable Compensation (X1) and Work Environment (X2) simultaneously on employee performance (Y) is the value of F count of $5.664 > F$ table 3.33 and Sig value of $0.009 < 0,05$. So it can be concluded that there is an effect of the variable Compensation (X1) and Work Environment (X2) simultaneously on employee performance (Y) at Bank BTN Syariah KC Banjarmasin.

Theoretically, the results of this study contribute to strengthening the previous findings regarding the effect of compensation and work environment on employee performance. In managerial terms, the results of this study indicate that partially the work environment has a significant influence on the performance of BTN Syariah Banjarmasin employees. Therefore, BTN Syariah should pay more attention to the work environment of its employees so that employee performance increases and the targets that have been set can be achieved.

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