Jurnal Masharif al-Syariah: Jurnal Ekonomi dan Perbankan Syariah
ISSN: 2527 - 6344 (Printed), ISSN: 2580 - 5800 (Online)
Accredited No. 204/E/KPT/2022
DOI: https://www.doi.org/10.30651/jms.v9i2.22235
Volume 9, No. 2, 2024 (806-805)

THE EMPLOYEE PERFORMANCE MODEL OF INDONESIA SHARIA BANK GRESIK BRANCH

Ahmad Dahlan malik[1], Muhammad Asyhad[2], Wahyu Agung Handono[3]
Universitas Internasional Semen Indonesia
Ahmad.malik@uisi.ac.id, Muhammad.Asyhad@uisi.ac.id,
Wahyu.Handono@uisi.ac.id

Abstract

The development of Islamic banks in Indonesia is not only focused on increasing the development of the number of assets, financing channeled, third-party funds, but process side, namely to human resources related to the performance of Islamic bank employees. The need for in-depth studies related to employee performance where this research is aimed the relationship of factors supporting the performance of Indonesian sharia bank employees branch in the form of Religiousness, discipline, communication, employee relationship management, interpersonal communication, incentives, training, and work pressure. This research uses quantitative methodology with Structural Equational Modeling (SEM) analysis with the aim of knowing the relationship and the right model on the development of the performance of Indonesian Sharia Bank employees. The results of this study indicate that the variables of discipline, communication, employee relationship management, and religiosity have a significant relationship on employee performance while the other variables do not have a significant relationship.

***Keywords**: Employee Performance; Indonesia Shara Bank; Employee Relationship Management; Structured Equation Model.*

Introduction

The development of the Islamic banking industry in Indonesia from 2017 to 2021 based on the total development of Assets, Disbursed Financing, and Third-Party Funds has the decreased trend (OJK, 2021). It has the effect of one of the biggest challenges of Islamic banks that is the limited human resources, both in terms of quality and quantity. Therefore, it is necessary to develop the human resources of Islamic banks with the aim of increasing the competitive value of Islamic banks, adapting modern management, achieving the vision and competitive advantage of an organization (Setiawan, 2010). Asnaini (2008) stated that Islamic banking human resources must have knowledge and understanding in the field of business, implementation of Islamic

business principles, consistent in work, and balanced IMTEK (Science and Technology) and IMTAQ (Faith and Taqwa). Kertajaya and Sula (2006) state that employees create based on the principles of the principles of heaven, namely employees are not only required to implement the principles of healthy business management known as Good Corporate Governance with high transparency and accountability, not working solely for financial reasons, but motivated as worship to the Supreme Creator by providing the best performance for the company.

The fundamental thing about Islamic banks related to their human resources is sourced from the implementation of Islam, namely every activity of Islamic bank employees must be based on the principle of worship to Allah SWT and believe that work is a form of worship to gain worldly and afterlife benefits based on the philosophy of religiosity (Eva Nuroniah and Abdi Triyanto, 2015). Another HR supporting factor is in the form of employee discipline which is required to be done well by an employee (Sutrisno, 2009). In the operational process of employees in the Islamic banking industry, it is very necessary to have good and correct communication so that the objectives of the company can be carried out properly in line with the work process and employee performance as well as employee relationship management so that activities carried out by employees with one another or from lower employees to leaders run properly and create a conducive work environment, good and good employee performance improvement by creating honest, open and trusting relationships with each other (Yohanes Rabiqy, 2017).

The incentive factor also has a strong relationship with employee performance. Incentives support the principle of fairness in compensation as well as a form of additional motivation in the form of material based on high performance and contribution from employees to the company (Nuraeni Gani, 2018). Another factor besides incentives that affects HR and employee performance is interpersonal communication. There are two communication models to improve performance and company goals, namely coordinative communication, which is a communication process that functions to unite every part of the company. The second communication is interactive communication, which is a process of continuous exchange of information, exchange of opinions and attitudes that are used as the basis for adjustments among all parts of the company also with work partners (Nuraeni Gani, 2018).

Another supporting factor in the success of employee performance is work pressure, where work pressure needs to be identified by HR management to employees related to the workload carried out by employees, working time, low supervision, unhealthy work climate, unclear authority and responsibility, work conflicts, and differences in values and opinions between employers and employees and leaders. The work pressure needs to be considered and provide appropriate and quick solutions to employees and factors that cause work pressure to employees so

that employees are motivated to work, especially to improve performance and achieve company goals (Mangkunegara, A.A. A. P, 2011). The training factor is also a view in improving the human resources of Islamic banking employees where the training process focuses on providing, developing employee skills, competencies, solving operational problems, improving employee performance, which can be considered through, trainers used, materials, and methods used (Sri Wilujeng, 2017).

Research related to religiosity has been conducted by Eva Nuroniah and Abdi Triyanto, (2015) where there is a big influence between the level of religiosity and the level of employee performance at the head office of Islamic bank X. research related to incentives has been conducted by Mazura, Mujiono and Rosmida (2012) where the results show that the influence of incentives on employee performance has a positive and significant effect. Research related to interpersonal communication has been conducted by Beny Usman (2013) with research results stating that there is a significant influence between interpersonal communication on employee performance.

Further studies that measure the employee performance model of Indonesia Sharia Bank with the same theoretical approach and analysis tools using PLS-SEM has not been conducted comprehensively. Thus, this research has advantage novelty to measure the employee performance model of Indonesia sharia bank in term of employee performance, religiousness, discipline, communication, employee relationship management, interpersonal communication, incentives, training, and work pressure variables using PLS-SEM and hopes to improve the employee performance through the company policies.

Method

This research uses quantitative research using structural equational modelling (SEM) analysis with purposive sampling method on the sample. Related to the SEM sample proposed by Ferdinand (2011), The sample of this research is 111 respondents from Indonesia Sharia Bank of Gresik Branch employees, where these employees as respondents were given online questionnaires related to the performance of Sharia bank employees. To test the SEM sensitivity model, there are at least 100 respondents, so that all employees are used in the SEM assessment.

Table 1: Research instruments.

Variable Code	Variables	Indicators	Indicator Code
D	Discipline	Money	D1
		Activities	D2
I	Incentives	Performance-based compensation (relationship)	I1
		Performance-based compensation (working well)	I2
		Wages (relationship to performance)	I3
		Wages (running well)	I4
		Bonus (relationship with performance)	I5
		Bonus (going well)	I6
K	Communication	Openness (relationship with performance)	K1
		Openness (going well)	K2
		Policy honesty (relationship with performance)	K3
		Policy honesty (working well)	K4
KI	Interpersonal Communication	Media (relationship with performance)	KI1
		Media (running well)	KI2
		Relationship (relationship with performance)	KI3
		Relationship (going well)	KI4
		Discourse (relationship to performance)	KI5
		Conversation (Discourse) (going well)	KI6
		Interaction (relationship with performance)	KI7
		Interaction (going well)	KI8
		Communicator Characteristics (relationship with performance)	KI9
		Communicator Characteristics (going well)	KI10
KK	Employee Performance	productivity or quality of work	KK1
		work environment and culture (relationship with performance)	KK2
		work environment and culture (working well)	KK3
		self-potential	KK4
		sincerity and work completion (relationship with performance)	KK5
		sincerity and work completion (going well)	KK6
		work effectiveness (use of working time)	KK7
		worship to Allah SWT	KK8
MHK	Employee Relationship Management	Entitlement (relationship with performance)	MHK1
		Rights (running well)	MHK2
		Liability (relationship to performance)	MHK3
		Obligations (running well)	MHK4
		Miscommunication (relationship with performance)	MHK5
		Miscommunication (handling went well)	MHK6

		Misinterpretation (relationship with performance)	MHK7
		Misinterpretation (handling went well)	MHK8
P	Training	Increased ability / expertise / Competence (relationship with performance)	P1
		Improved ability / expertise / Competence (running well)	P2
		Good environment (relationship with performance)	P3
		Good neighbourhood (running well)	P4
		Correction of weaknesses (relationship to performance)	P5
		Correction of weaknesses (going well)	P6
		Performance improvement (relationship with performance)	P7
		Performance improvement (going well)	P8
		Operational troubleshooting (link to performance)	P9
		Operational troubleshooting (working well)	P10
		Promotion preparation (relationship with performance)	P11
		Promotion preparation (going well)	P12
		Organisational orientation (relationship with performance)	P13
		Organisational orientation (working well)	P14
		self-improvement (relationship with performance)	P15
		self-improvement (going well)	P16
R	Religiosity	Idiology (belief)	R1
		Idiology (aqidah)	R2
		Religious Practice (Worship) Pillars of Islam	R3
		Religious Practice (Worship) Compulsory Worship	R4
		Religious Practice (Worship) Sunnah Worship	R5
		Practise and Consequences (Adab)	R6
		Practise and consequences (morals)	R7
		Practise and Consequences (Amal)	R8
		Religious Knowledge (Intellectual)	R9
		Religious Knowledge (Science)	R10
		Experience (appreciation)	R11
		Experience (ruhaniyah)	R12
TK	Work Pressure	workload is too heavy (relationship with performance)	TK1
		workload is too heavy (going well)	TK2
		urgent working time (relationship with performance)	TK3

		urgent working time (good management)	TK4
		low quality of work supervision (relationship with performance)	TK5
		low quality of work supervision (management is good)	TK6
		unhealthy work climate (relationship with performance)	TK7
		unhealthy working climate (management is good)	TK8
		insufficient work authority (relationship with performance)	TK9
		insufficient work authority (management is good)	TK10
		work conflict (relationship with performance)	TK11
		work conflicts (good management)	TK12
		differences in employee and leader values (relationship with performance)	TK13
		differences in employee and leader values (management is good)	TK14

Inner Model Analysis

Inner model analysis or structural model analysis is an analysis that describes the relationship between latent variables based on substantive theory. Inner model evaluation can be seen using several indicators as follows (Ghozali, 2014):

Model fit test

The model fit test is used to determine whether a model matches the data. In the model fit test, there are three index tests such as the average path coefficient (APC), average R-square (ARS) and average variance factors (AVIV), APC and ARS are accepted on the condition that the p-value is smaller than 0.05 and AVIV is smaller than 5. Another model fits in SEM PLS is that it can use the Standardized Root Mean Square Residual (SRMR) where SRMR is a measure of absolute fit and a standard differentiator between observed and predicted correlations. A value of zero indicates a perfect fit. SRMR has no penalty for model complexity. Values less than 0.08 or 0.10 are generally considered a good fit (Hu & Bentler, 1999).

Coefficient of determination (R^2)

To find out how much influence the independent variable has on the dependent variable using the coefficient of determination. The results of R^2 of 0.67, 0.33, 0.19 indicate that the model is good, moderate, and weak.

Outer Model Analysis

The outer model or measurement model can explain each indicator block in relation to its latent variable. Latent variables can be measured using indicators that are reflective and formative. The design of the measurement model can produce the

nature of the indicators of each latent variable whether reflective or formative based on the operational variables. The outer model that plays a role in specifying the relationship between latent variables and their indicators or manifest variables is called the measurement model. Some tests on the outer model or reflective measurement model evaluation are as follows (Ghozali, 2014):

1) Loading factor is the factor loading value of the factor loading value on the latent variable with its indicator. The loading factor value must be above 0.5. 2) Composite reliability measures internal consistency, and the value must be above 0.6.3) Discriminant validity is the square root value of the AVE that must be greater than the correlation value between latent variables. 4) Cross loading is another measure of discriminant validity. It is expected that each block of indicators has a higher loading for each latent variable being measured and compared to indicators for other latent variables.

While the outer model test for evaluating the formative measurement model is 1) Significance of weight value that the estimated values for the formative measurement model should be significant. The level of significance is assessed by a bootstrapping procedure. 2) Multicollinearity is the manifest variables in the block that should be tested for multicollinearity. A variance inflation factor (VIF) value above 10 indicates the presence of multicollinearity.

Results

The loading factor value of the latent variable and its indicators with the limit of the accepted loading factor value is above 0.5. While the loading factor values in this study are as follows:

Table 2. Factor loading.

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Description
D1 <- D	0.973	0.972	0.008	116.456	**0.000**	Valid
D2 <- D	0.972	0.972	0.008	114.860	**0.000**	Valid
I1 <- I	0.954	0.954	0.010	91.293	**0.000**	Valid
I2 <- I	0.920	0.920	0.020	46.874	**0.000**	Valid
I3 <- I	0.937	0.936	0.015	62.949	**0.000**	Valid
I4 <- I	0.786	0.786	0.071	11.017	**0.000**	Valid
I5 <- I	0.851	0.849	0.044	19.558	**0.000**	Valid

I6 <- I	0.949	0.950	0.013	74.078	**0.000**	Valid
K1 <- K	0.864	0.865	0.027	32.052	**0.000**	Valid
K2 <- K	0.956	0.954	0.016	59.723	**0.000**	Valid
K3 <- K	0.981	0.981	0.005	197.197	**0.000**	Valid
K4 <- K	0.912	0.910	0.026	35.224	**0.000**	Valid
KI1 <- KI	0.905	0.905	0.024	37.679	**0.000**	Valid
KI10 <- KI	0.921	0.920	0.022	41.600	**0.000**	Valid
KI2 <- KI	0.831	0.832	0.054	15.341	**0.000**	Valid
KI3 <- KI	0.913	0.911	0.025	37.245	**0.000**	Valid
KI4 <- KI	0.911	0.910	0.021	42.864	**0.000**	Valid
KI5 <- KI	0.896	0.895	0.027	33.083	**0.000**	Valid
KI6 <- KI	0.955	0.954	0.013	75.335	**0.000**	Valid
KI7 <- KI	0.975	0.975	0.003	283.273	**0.000**	Valid
KI8 <- KI	0.924	0.923	0.021	43.980	**0.000**	Valid
KI9 <- KI	0.934	0.933	0.023	41.104	**0.000**	Valid
KK1 <- KK	0.864	0.856	0.040	21.355	**0.000**	Valid
KK2 <- KK	0.866	0.863	0.034	25.719	**0.000**	Valid
KK3 <- KK	0.903	0.899	0.030	30.445	**0.000**	Valid
KK4 <- KK	0.766	0.768	0.067	11.401	**0.000**	Valid

KK5 <- KK	0.874	0.873	0.024	37.048	**0.000**	Valid
KK6 <- KK	0.889	0.886	0.028	31.790	**0.000**	Valid
KK7 <- KK	0.819	0.819	0.042	19.600	**0.000**	Valid
KK8 <- KK	0.809	0.806	0.042	19.244	**0.000**	Valid
MHK1 <- MHK	0.889	0.888	0.021	41.755	**0.000**	Valid
MHK2 <- MHK	0.913	0.913	0.014	64.784	**0.000**	Valid
MHK3 <- MHK	0.905	0.905	0.017	54.134	**0.000**	Valid
MHK4 <- MHK	0.939	0.940	0.012	79.864	**0.000**	Valid
MHK5 <- MHK	0.801	0.798	0.051	15.593	**0.000**	Valid
MHK6 <- MHK	0.892	0.890	0.026	34.293	**0.000**	Valid
MHK7 <- MHK	0.793	0.789	0.046	17.272	**0.000**	Valid
MHK8 <- MHK	0.805	0.801	0.047	17.302	**0.000**	Valid
P1 <- P	0.833	0.830	0.037	22.751	**0.000**	Valid
P10 <- P	0.873	0.872	0.038	23.117	**0.000**	Valid
P11 <- P	0.913	0.912	0.017	52.949	**0.000**	Valid
P12 <- P	0.885	0.886	0.018	49.585	**0.000**	Valid
P13 <- P	0.850	0.849	0.033	25.793	**0.000**	Valid

P14 <- P	0.841	0.839	0.047	18.044	**0.000**	Valid
P15 <- P	0.881	0.883	0.025	35.099	**0.000**	Valid
P16 <- P	0.897	0.898	0.016	54.930	**0.000**	Valid
P2 <- P	0.888	0.888	0.023	38.032	**0.000**	Valid
P3 <- P	0.840	0.838	0.043	19.502	**0.000**	Valid
P4 <- P	0.808	0.805	0.050	16.322	**0.000**	Valid
P5 <- P	0.902	0.902	0.025	35.822	**0.000**	Valid
P6 <- P	0.899	0.895	0.034	26.728	**0.000**	Valid
P7 <- P	0.894	0.892	0.035	25.858	**0.000**	Valid
P8 <- P	0.927	0.927	0.012	75.599	**0.000**	Valid
P9 <- P	0.869	0.864	0.035	24.526	**0.000**	Valid
R1 <- R	0.822	0.816	0.043	18.946	**0.000**	Valid
R10 <- R	0.965	0.964	0.008	124.666	**0.000**	Valid
R11 <- R	0.923	0.923	0.016	56.930	**0.000**	Valid
R12 <- R	0.884	0.881	0.042	20.920	**0.000**	Valid
R2 <- R	0.765	0.757	0.060	12.774	**0.000**	Valid
R3 <- R	0.871	0.868	0.032	27.180	**0.000**	Valid
R4 <- R	0.906	0.905	0.022	40.421	**0.000**	Valid
R5 <- R	0.952	0.952	0.010	95.053	**0.000**	Valid
R6 <- R	0.910	0.909	0.021	43.290	**0.000**	Valid
R7 <- R	0.934	0.933	0.016	59.334	**0.000**	Valid
R8 <- R	0.919	0.917	0.024	38.816	**0.000**	Valid
R9 <- R	0.916	0.916	0.021	43.470	**0.000**	Valid
TK1 <- TK	0.870	0.873	0.033	26.599	**0.000**	Valid

TK10 <- TK	0.957	0.957	0.013	71.241	**0.000**	Valid
TK11 <- TK	0.916	0.914	0.022	41.821	**0.000**	Valid
TK12 <- TK	0.906	0.905	0.022	41.265	**0.000**	Valid
TK13 <- TK	0.828	0.824	0.042	19.742	**0.000**	Valid
TK14 <- TK	0.835	0.833	0.042	19.810	**0.000**	Valid
TK2 <- TK	0.884	0.886	0.030	29.600	**0.000**	Valid
TK3 <- TK	0.911	0.913	0.030	29.879	**0.000**	Valid
TK4 <- TK	0.937	0.936	0.018	51.365	**0.000**	Valid
TK5 <- TK	0.939	0.938	0.016	57.413	**0.000**	Valid
TK6 <- TK	0.930	0.930	0.018	52.200	**0.000**	Valid
TK7 <- TK	0.967	0.966	0.010	99.027	**0.000**	Valid
TK8 <- TK	0.935	0.933	0.016	60.172	**0.000**	Valid
TK9 <- TK	0.934	0.933	0.017	53.734	**0.000**	Valid

The discriminant validity which can be evaluated through cross loading and compared to the AVE value with the square of the correlation value between constructs. The cross-loading measure can be interpreted as a comparison of the correlation of indicators with their constructs and other block constructs. If the correlation between indicators and their constructs is higher than the correlation with other block constructs, this indicates that the construct predicts the size of their block better than other blocks. The following is the cross-loading value of this research:

Table 3. Cross Loading

	D	I	K	KI	KK	MHK	P	R	TK
D1	0.973	0.840	0.886	0.853	0.861	0.920	0.795	0.939	0.744
D2	0.972	0.898	0.896	0.862	0.849	0.911	0.861	0.945	0.860
I1	0.875	0.954	0.829	0.896	0.770	0.888	0.911	0.833	0.850
I2	0.900	0.920	0.816	0.801	0.764	0.909	0.855	0.847	0.821
I3	0.831	0.937	0.829	0.802	0.792	0.835	0.853	0.821	0.803
I4	0.663	0.786	0.652	0.672	0.605	0.682	0.745	0.664	0.669
I5	0.677	0.851	0.711	0.776	0.652	0.644	0.833	0.688	0.715
I6	0.855	0.949	0.827	0.914	0.805	0.830	0.933	0.839	0.922
K1	0.827	0.759	0.864	0.846	0.770	0.711	0.720	0.811	0.722
K2	0.806	0.740	0.956	0.812	0.901	0.791	0.743	0.891	0.688
K3	0.916	0.872	0.981	0.870	0.928	0.896	0.840	0.948	0.767
K4	0.857	0.847	0.912	0.801	0.879	0.898	0.802	0.851	0.741
KI1	0.857	0.827	0.861	0.905	0.859	0.832	0.808	0.875	0.819
KI10	0.818	0.888	0.844	0.921	0.798	0.861	0.916	0.819	0.852
KI2	0.710	0.657	0.745	0.831	0.742	0.622	0.773	0.793	0.684
KI3	0.757	0.759	0.784	0.913	0.858	0.783	0.816	0.810	0.759

KI4	0.758	0.745	0.788	0.911	0.811	0.766	0.815	0.791	0.755
KI5	0.756	0.793	0.746	0.896	0.743	0.750	0.834	0.739	0.738
KI6	0.825	0.918	0.858	0.955	0.809	0.842	0.934	0.842	0.869
KI7	0.864	0.917	0.850	0.975	0.818	0.861	0.927	0.871	0.869
KI8	0.927	0.879	0.869	0.924	0.828	0.883	0.894	0.934	0.866
KI9	0.799	0.884	0.842	0.934	0.790	0.831	0.905	0.840	0.819
KK1	0.701	0.652	0.840	0.716	0.864	0.705	0.673	0.779	0.630
KK2	0.690	0.607	0.844	0.660	0.866	0.668	0.606	0.767	0.557
KK3	0.736	0.657	0.788	0.688	0.903	0.790	0.670	0.790	0.613
KK4	0.665	0.498	0.673	0.571	0.766	0.677	0.514	0.671	0.516
KK5	0.797	0.792	0.774	0.819	0.874	0.845	0.763	0.812	0.732
KK6	0.823	0.802	0.859	0.852	0.889	0.846	0.868	0.885	0.750
KK7	0.760	0.747	0.793	0.907	0.819	0.815	0.789	0.803	0.781
KK8	0.798	0.765	0.791	0.735	0.809	0.739	0.670	0.797	0.673
MHK1	0.864	0.787	0.856	0.745	0.861	0.889	0.787	0.883	0.739
MHK2	0.887	0.835	0.887	0.851	0.894	0.913	0.827	0.859	0.761
MHK3	0.900	0.861	0.857	0.813	0.836	0.905	0.851	0.876	0.778

MHK4	0.899	0.924	0.870	0.857	0.831	0.939	0.884	0.863	0.850
MHK5	0.742	0.683	0.686	0.683	0.731	0.801	0.638	0.727	0.575
MHK6	0.849	0.787	0.739	0.742	0.736	0.892	0.729	0.811	0.715
MHK7	0.643	0.575	0.573	0.642	0.631	0.793	0.653	0.659	0.692
MHK8	0.707	0.679	0.635	0.737	0.655	0.805	0.716	0.687	0.728
P1	0.827	0.875	0.905	0.831	0.819	0.838	0.833	0.844	0.768
P10	0.737	0.870	0.668	0.792	0.664	0.787	0.873	0.745	0.807
P11	0.739	0.825	0.705	0.822	0.700	0.792	0.913	0.759	0.808
P12	0.781	0.825	0.771	0.863	0.787	0.811	0.885	0.812	0.847
P13	0.816	0.780	0.803	0.819	0.777	0.806	0.850	0.842	0.800
P14	0.680	0.796	0.663	0.716	0.631	0.714	0.841	0.699	0.757
P15	0.798	0.831	0.718	0.883	0.729	0.815	0.881	0.764	0.875
P16	0.755	0.849	0.775	0.872	0.758	0.788	0.897	0.768	0.867
P2	0.850	0.876	0.880	0.905	0.826	0.817	0.888	0.899	0.785
P3	0.669	0.748	0.606	0.756	0.631	0.706	0.840	0.637	0.860
P4	0.624	0.734	0.607	0.682	0.598	0.629	0.808	0.615	0.716
P5	0.800	0.904	0.769	0.877	0.740	0.795	0.902	0.778	0.911

P6	0.699	0.840	0.642	0.815	0.638	0.748	0.899	0.661	0.831
P7	0.683	0.844	0.707	0.829	0.730	0.718	0.894	0.716	0.807
P8	0.768	0.926	0.759	0.845	0.746	0.801	0.927	0.788	0.830
P9	0.608	0.737	0.613	0.794	0.650	0.709	0.869	0.665	0.783
R1	0.802	0.693	0.708	0.726	0.830	0.820	0.680	0.822	0.668
R10	0.949	0.830	0.925	0.891	0.884	0.859	0.805	0.965	0.804
R11	0.891	0.865	0.886	0.914	0.826	0.863	0.892	0.923	0.843
R12	0.797	0.754	0.901	0.857	0.838	0.740	0.786	0.884	0.721
R2	0.686	0.605	0.685	0.567	0.723	0.654	0.563	0.765	0.472
R3	0.831	0.730	0.762	0.693	0.784	0.794	0.700	0.871	0.645
R4	0.868	0.769	0.861	0.788	0.881	0.853	0.762	0.906	0.758
R5	0.924	0.792	0.853	0.843	0.860	0.868	0.803	0.952	0.817
R6	0.866	0.743	0.855	0.832	0.812	0.861	0.759	0.910	0.759
R7	0.948	0.871	0.890	0.886	0.854	0.891	0.864	0.934	0.806
R8	0.911	0.871	0.925	0.892	0.868	0.863	0.858	0.919	0.768
R9	0.948	0.849	0.892	0.860	0.851	0.863	0.810	0.916	0.766
TK1	0.829	0.824	0.742	0.821	0.739	0.859	0.820	0.799	0.870

TK10	0.769	0.863	0.740	0.850	0.719	0.786	0.903	0.775	0.957
TK11	0.727	0.773	0.685	0.801	0.676	0.719	0.857	0.736	0.916
TK12	0.687	0.720	0.627	0.730	0.642	0.725	0.810	0.679	0.906
TK13	0.594	0.696	0.518	0.631	0.577	0.641	0.736	0.584	0.828
TK14	0.746	0.782	0.739	0.740	0.677	0.746	0.780	0.747	0.835
TK2	0.810	0.865	0.817	0.883	0.794	0.820	0.898	0.809	0.884
TK3	0.852	0.857	0.799	0.877	0.790	0.878	0.876	0.840	0.911
TK4	0.774	0.867	0.745	0.813	0.710	0.778	0.874	0.763	0.937
TK5	0.724	0.780	0.705	0.782	0.727	0.722	0.816	0.737	0.939
TK6	0.789	0.783	0.761	0.801	0.735	0.745	0.818	0.795	0.930
TK7	0.724	0.833	0.680	0.815	0.679	0.762	0.905	0.713	0.967
TK8	0.700	0.803	0.623	0.749	0.673	0.742	0.880	0.697	0.935
TK9	0.722	0.844	0.745	0.832	0.708	0.758	0.896	0.752	0.934

To see the reliability and validity of the variables used, it is necessary to see the value of Cronbach alpha, rho_A, composite reliability, or average variance extracted d (AVE) which is better in measurement must have a value above 0.6. The results of the composite reliability of this study are as follows:

Table 4. Reliability and Validity

Variables	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)	Description
Discipline	**0.943**	**0.943**	**0.972**	**0.946**	Reliable and Valid
Incentives	**0.953**	**0.961**	**0.963**	**0.813**	Reliable and Valid
Communication	**0.947**	**0.953**	**0.962**	**0.864**	Reliable and Valid
Interpersonal Communication	**0.979**	**0.980**	**0.981**	**0.842**	Reliable and Valid
Employee Performance	**0.945**	**0.947**	**0.954**	**0.722**	Reliable and Valid
Employee Relationship Management	**0.953**	**0.960**	**0.961**	**0.755**	Reliable and Valid
Training	**0.980**	**0.981**	**0.981**	**0.767**	Reliable and Valid
Religiosity	**0.978**	**0.979**	**0.981**	**0.808**	Reliable and Valid
Work Pressure	**0.984**	**0.986**	**0.986**	**0.831**	Reliable and Valid

The next stage is to conduct hypothesis testing to determine the effect of each independent variable on the dependent variable. The data analyzed is the factor score or obtained from the results of factor analysis which includes variables of discipline, incentives, communication, interpersonal communication, employee performance, employee relationship management, training, religiosity, and work pressure. The next stage is the specification of the model in the form of estimation of the model with WLMV (Weighted Least Squares Mean and Variance) estimation in which variables that do not show a significant effect will be eliminated in the direction of influence so that the model fit will be obtained as follows:

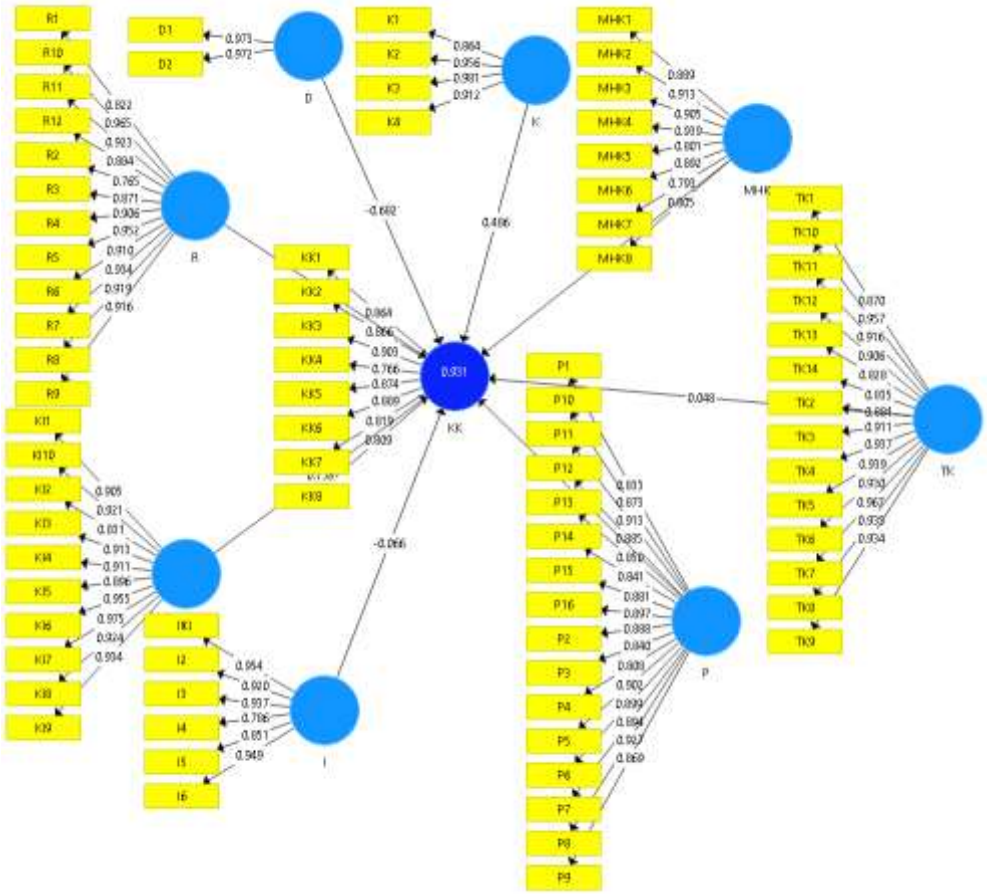

Figure 2. SEM Model of BSI Gresik Branch Employee Performance

Another model fit in SEM PLS can use the Standardized Root Mean Square Residual (SRMR) where SRMR is a measure of absolute fit and as a standard differentiator between observed and predicted correlations. A value of zero indicates a perfect fit. SRMR has no penalty for model complexity. Values less than 0.08 or 0.10 are generally considered suitable or fit (Hu & Bentler, 1999). The value of the fit model in this study is:

Table 5. Model Fit

	Saturated Model	**Estimated Model**
SRMR	0.078	0.078

R square is used to measure the predictive power of the structural model and explain the effect of exogenous latent variables on endogenous with a substantive effect, where if the R square value is 0.67, 0.33, and 0.19, it indicates a strong, moderate, and weak model. The R square value in this study is:

Table 6. R Square Research

	R Square	R Square Adjusted
KK	0.931	0.925

Table 7. Bootstrapping and Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	T Table	P Values	Hypothesis
D -> KK	-0.682	-0.664	0.232	2.938	1.960	0.003	Accepted
I -> KK	-0.066	-0.037	0.185	0.358	1.960	0.721	Rejected
K -> KK	0.486	0.466	0.165	2.936	1.960	0.003	Accepted
KI -> KK	0.158	0.156	0.145	1.092	1.960	0.275	Rejected
MHK -> KK	0.488	0.471	0.120	4.082	1.960	0.000	Accepted
P -> KK	-0.175	-0.190	0.242	0.724	1.960	0.470	Rejected
R -> KK	0.708	0.721	0.221	3.209	1.960	0.001	Accepted
TK -> KK	0.048	0.041	0.083	0.573	1.960	0.567	Rejected

Discussion

Judging from the results of the cross-loading data in table 3 above, it shows that each indicator has a value above 0.7 by being declared reliable and valid or the construct value of each indicator is accepted and high so that it can form a block construct.

The value of R square in this study is 0.931 which indicates that this research model is very strong and can also be seen from the Adjusted R Square value which

shows a more accurate calculation of R Square at 0.925 which also shows a very strong model. On the other hand, this value indicates that 92.5% of the endogenous latent variable (dependent variable), namely Employee Performance, is influenced by exogenous latent variables (independent variables), namely Discipline, Incentives, Communication, Interpersonal Communication, Employee Relationship Management, Training, Religiosity and Work Pressure by 92.5%, there is a value of 7.5% influenced by other variables outside the variables studied in this research.

Judging from the bootstrapping results that the discipline (D), communication (K), Employee Relationship Management (MHK), and religiosity (R) variables have a calculated t value above the t table 2.938, 2.936, 4.082, and 3.209 and have a P-value below 0.05, so it can be said that the Ha hypothesis is accepted and H0 is rejected. In other words, discipline (D), communication (K), Employee Relationship Management (MHK), and religiosity (R) influence the Employee Performance of Bank Syariah Indonesia Gresik Branch. On the other hand, other variables, namely incentives (I), interpersonal communication (KI), training (P), and work pressure (TK), which have a t-value below the t table of 0.358, 1.092, 0.724, and 0.573 and have a P-value above 0.05, it can be said that the Ha hypothesis is rejected and H0 is accepted or in other words, incentives (I), interpersonal communication (KI), training (P), and work pressure (TK) have no effect on the performance of employees of Bank Syariah Indonesia Gresik Branch.

Conclusion

Based on the results of the research and discussion that has been presented previously. It can be concluded that the discipline variable has a significant negative relationship with a value of (O = 0.682) with a calculated t value of 2.938 greater than t table 1.960 and a p-value of 0.003 smaller than 0.05 as a significant level of alpha so that the discipline hypothesis has a significant negative relationship to the performance of employees of Bank Syariah Indonesia Gresik branch is accepted. This relationship states that if there is an increase in discipline through indicators of increased money and activities, it causes a significant decrease in employee performance.

The communication variable has a significant positive relationship with a value of (O=0.486) with a calculated t value of 2.936 greater than t table 1.960 and a p-value of 0.003 smaller than 0.05 as the alpha significance level so that the communication hypothesis has a significant positive relationship to the performance of employees of Bank Syariah Indonesia Gresik branch is accepted. This relationship states that if there is an increase in communication through indicators of openness, openness implementation, policy honesty and its implementation cause a significant increase in employee performance.

The employee relationship management variable has a significant positive relationship with a value of (O=0.488) with a calculated t value of 4.082 greater than t table 1.960 and a p-value of 0.000 smaller than 0.05 as the alpha significance level so that the hypothesis of employee relationship management has a significant positive relationship to the performance of employees of Indonesian sharia banks Gresik branch is accepted. This relationship states that if there is an increase in employee relationship management through indicators of application of rights, fulfilment of employee rights, application of employee obligations, and management of miscommunication and misinterpretation causes a significant increase in employee performance.

The religiosity variable has a significant positive relationship with a value of (O = 0.708) with a calculated t value of 3.209 greater than the t table of 1.960 and a p-value of 0.001 smaller than 0.05 as an alpha significance level so that the religiosity hypothesis has a significant positive relationship to the performance of employees of the Gresik branch of Bank Syariah Indonesia is accepted. This relationship states that if there is an increase in employee religiosity through ideological indicators of belief in Allah SWT, Aqidah, practice of Islamic pillars of worship, compulsory worship, sunnah worship, practice of adab, morals, charity, religious knowledge, religious intellectuals, good experiences and ruhaniyah causes a significant increase in employee performance.

The incentive variable does not have a significant relationship with a negative direction has a value of (O = 0.066) with a calculated t value of 0.358 smaller than the t table 1.960 and a p-value of 0.721 greater than 0.05 as the alpha significance level so that the incentive hypothesis has a significant relationship to the performance of employees of Bank Syariah Indonesia Gresik branch is rejected. This relationship states that if there is an increase in employee incentives through indicators of compensation, wages, and bonuses, it does not cause a significant increase in employee performance.

The interpersonal communication variable does not have a significant relationship with a positive direction has a value of (O=0.158) with a calculated t value of 1.092 smaller than the t table 1.960 and a p-value of 0.275 greater than 0.05 as the alpha significance level so that the hypothesis of interpersonal communication has a significant relationship to the performance of employees of the Gresik branch of Bank Syariah Indonesia is rejected. This relationship states that if there is an increase in employee interpersonal communication through indicators of media, relationships, conversations, interactions between employees, and communicator characteristics does not cause a significant increase in employee performance.

The training variable does not have a significant relationship with a negative direction has a value of (O = 0.175) with a calculated t value of 0.724 smaller than the t table 1.960 and a p-value of 0.470 greater than 0.05 as the alpha significance level

so that the hypothesis of training has a significant relationship to the performance of employees of Bank Syariah Indonesia Gresik branch is rejected. This relationship states that if there is an increase in training through indicators of increasing ability or expertise or competence, good environment, correction of weaknesses, and performance improvement does not cause a significant increase in employee performance.

The work pressure variable does not have a significant relationship with a positive direction has a value of (O=0.048) with a calculated t value of 0.573 smaller than the t table 1.960 and a p-value of 0.567 greater than 0.05 as the alpha significance level so that the hypothesis of work pressure has a significant relationship to the performance of employees of the Gresik branch of Bank Syariah Indonesia is rejected. This relationship states that if there is an increase in work pressure through indicators of heavy workload, urgent work time, low quality of work supervision, unhealthy work climate, inadequate work authority, work conflict, and differences in employee and leader values do not cause a significant increase in employee performance.

References

Quran

Asnaini. (2008). Human Resource Development in Islamic Banking. Indonesia: Journal of Islamic Economics La_Riba vol. II No.1

Bafadal. F. A. (2005). Religious Practise among Youth. Jakarta: Secretariat General of the Ministry of Religious Affairs of the Republic of Indonesia.

Bank Syariah Indonesia. (2023). Company History. https://www.bankbsi.co.id/produk&layanan/tipe/perusahaan

Beny Usman. (2013). The Effect of Interpersonal Communication on Employee Performance at the Faculty of Economics, PGRI University Palembang. Journal of Media Wahana Ekonomika, Vol. 10, No.1, April 2013: 1 -18

Bungin, Burhan. (2008). Sociology of Communication, Jakarta, Kencana Prenada Cangara, Hafied. 2006. Introduction to Communication Science. Jakarta: PT Raja Grafindo Persada.

Chin, W. W. (1998). The Partial Least Squares Approach to Structural Equation Modelling. Modern Methods for Business Research, 295, 336.

Creswell. J. W. (2016). Research Design Qualitative, Quantitative, and Mixed Approaches. Yogyakarta: Student Library.

David Rees & Richard McBain. (2007). People Management Theory & Strategy: Challenges & Opportunities (Jakarta: Kencana), pp. 74.

Eva Nuroniah & Abdi Triyanto. (2015). Analysis of the Influence of Religiosity Level on the Performance of Islamic Bank Employees (Case Study on Employees of Islamic Bank X Head Office), Journal of Economics and Islamic Banking Vol. 3. No 1. Page 86 - 97

Ferdinand. A. (2011). Management Research Methods; Research Guidelines for Writing Thesis, Thesis and Dissertation of Management Science, UNDIP Publishing Agency, Semarang

Ghozali Imam. (2014). Structural Equation Modeling, Alternative Methods with Partial Least Square (PLS). 4th Edition. Semarang: Diponegoro University Publishing Agency.

Hasibuan, Malayu S. P. (2001). Human Resource Management. Jakarta: PT Bumi Aksara

Hafidhuddin. D & Henry. T. (2003). Islamic management in practice. : Gema Insani Jakarta

Hendry & Simamora. (2006). Human Resource Management. Publishing Department of the College of Economics, Yogyakarta.

Homisah. S. (2009). The Relationship Between Religiosity and Self-Concept of Psychology Students of UIN Syarif Hidayatulah Jakarta. Jakarta

Hu, L., & Bentler, P. M. (1999). Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. Structural Equation Modelling, 6, 1-55.

Jensen & Meckling in Hariandja. (2002). Definition of Incentives According to Experts, https://www.dosenpendidikan.co.id/pengertian-insentif-menurut-para-ahli/

Kertajaya, & Sula, M. S. (2006). Marketing Syariah. Jakarta.

Mangkunegara, A. A. (2011). Corporate Human Resource Management, Bandung: PT Remaja Rosdakarya offset-) p 157.

Mangkunegara. A. A. (2005). Corporate Human Resource Management. Bandung: Teenage Workshop.

Mazura, Mujiono & Rosmida. (2012). The Effect of Incentives on the Performance of Civil Bank Employees (Case Study at the Regional Employee Agency of Bengkalis Regency). Student Scientific Journal Volume 1, No 1, Dec, 2012 ppn 19-27

Nurdin. N. (2018). Institutional Arrangements in E-Government Implementation and Use: A Case Study from Indonesian Local Government. International Journal of Electronic Government Research (IJEGR), 14 (2), 44-63. doi: 10.4018/ijegr.2018040104.

Nuraeni Gani. (2018). Determinants of Employee Performance of Bank SULSELBAR Syariah, Al Mashrafiyah: Journal of Economics, Finance and Islamic Banking, Vol 2, No 1

OJK. (2021). Indonesia Syariah Banking Snapshot 2021, https://www.ojk.go.id/id/kanal/syariah/berita-dan-kegiatan/publikasi/Documents/Pages/Snapshot-Perbankan-Syariah-September-2021/SNAPSHOT%20PERBANKAN%20SYARIAH%20SEPTEMBER%202021.pdf

Rivai. E. A. (2008). Perfromance Appraisal. Jakarta: PT Rajagrafindo Persada

Rivai. V. (2004). Human Resource Management for Companies: From Theory to Practice, Publisher of Raja Grafindo Persada. Jakarta

Robertson. R. (1995). Religion: in Sociological Analysis & Interpretation. Jakarta: PT Raja Grafindo

Sarwoto. (2008). Basics of Organisation and Management. Jakarta: Ghalia Indonesia

Setiawan. A. B. (2010). Improving the Competitive Value of Islamic Banking in Indonesia. SEBI Islamic Economics & Finance Journal, 112-123.
Sutrisno Edy. (2009). Human Resource Management, Jakarta: Kencana Prenada Media
Sugiyono. (2010). Educational Research Methods Quantitative, qualitative, and R&D approaches. Bandung: Alfabeta
Sugiono. (2012). Statistics for Research, (Bandung, Alfabeta) p. 352. 352.
Sri Wilujeng. (2017). Training Implementation and its Impact on Islamic Performance of Bank Mandiri Syariah Employees, Iqtishoduna, Journal of Islamic Economics and Business, Vol 13, No 1.
Wahibur Rokhman. (2011). Human Resource Management, (Kudus: Nora Media Enterprise), pp. 72-73.
Yohandes Rabiqy. (2017). The Effect of Communication and Employee Relationship Management on Employee Performance at PT. Bank Syariah Mandiri Banda Aceh Branch, Journal of Communication Science Vol 3. No 2. http://jurnal.utu.ac.id/jsource/article/view/644/525