

Influence of Organizational Culture, Compensation, and Work Stress on the Employee Performance of Islamic Small Banking

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ABSTRACT

This study aims to determine the effect of organizational culture, compensation, and work stress on employee performance at BMT Binaa Ihsanul Fikri Yogyakarta. The independent variables in this research are Organizational Culture, Compensation and Job Stress. The dependent variable in this study is the performance of employees. The population in this study were 60 employees of BMT Bina Ihsanul Fikri Yogyakarta. This study uses the sampling technique fed up with taking all part in BMT Bina Ihsanul Fikri. The type of data used is primary data. Data is obtained directly at the source or object of research by distributing data questionnaires. From the results of panel data regression analysis with a significant level of 5%, it can be concluded that the first hypothesis of Organizational Culture has a positive and significant effect on Performance Employee BMT Bina Ihsanul Fikri Yogyakarta with a sig value of 0.011. The second compensation hypothesis positively and significantly impacts employee performance at BMT Bina Ihsanul Fikri Yogyakarta with a sig value of 0.001. The third hypothesis is that work stress has a negative and significant impact on the employee performance of BMT Bina Ihsanul Fikri Yogyakarta, with a score sig 0.005. And the fourth hypothesis is that Organizational Culture, Compensation and work stress simultaneously affect the performance of BMT Bina Ihsanul Fikri Yogyakarta employees with a sig value of 0.000.

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Introduction

In the modern era, companies compete to be an organization that is superior. Progress technology competition Tight regulations also make the company constantly adapt to changes in the business environment. Currently, many banking and other financial services continue to develop, both nationally and regionally. One very striking thing is the development of Islamic financial services. People flocked to switch to using these services. With so many offers and facilities these financial institutions provide, people are now starting to trust them. One of the existing Islamic financial institutions is Baitul Maal Wa Tanwil. In response, the company makes source power humans that they have as their primary focus. Employees become assets for the company to advance in organizational development. One that affects competitive advantage is human resources. Humans function as a driving factor in all corporate activities. Corporate activities in achieving its goals require good management, especially human resources. Achieving excellence and organizational goals requires employees who have good performance. To produce the desired version of the organization, employees must be aware of their work and happy to do their job. However, organizations often face problems with employee performance. It is influenced by the different views and abilities of each employee, the organization's goals and forms of organization, based on the vision and mission based on the interests of the organization managed by human resources. Great and solid human resources will bring the organization to develop well. Economy, business, and technology will be more advanced along with the times that require quality employees with expertise in science and technology.

Human resource management (HRM) acknowledges the importance of the organization's workforce as an essential human resource in contributing to organizational goals and using several functions and activities to ensure that source power is effective and fair for the interests of individuals, organizations, and society. Human resources with high performance will support the success of achieving organizational goals. However, companies often face problems related to employee performance in achieving organizational goals that are influenced by the performance of resources in the organization or usually called with employees. Various fields in an organization can achieve success, one of which is determined by employee performance. Performance results from hard work performed by a group person in an organization for achievement destination organization. The more advanced the times, the more company faces competition, so they must have employee quality. Quality individual performance can influence the ongoing success organization, with methods increasing the employee's performance. The job description is one of the components that must be in carrying out employees in accordance not quite enough he answered. To reach his job following the

organization's vision and mission, the employees' duties will be directly related to its division under its field.

The workability of an employee will create good work results optimal. Results from the activity are performance Competent employees from their abilities, skills and communication, both from individual and group criteria. In the face of progress in every similar organization for the organization's survival, employees become the determinants of the organization, which is capable compete with the organization other. According to Maharani and Suryono E (2017), the higher the employee's performance, the higher the performance of the company where the employee works. The version generated by employees follows organization goals and impacts on results obtained.

The performance of BMT Bina Ihsanul Fikri employees with sharia principles that are implemented, employee performance cannot be separated from what is called culture. organization, compensation and stress work. The cultural organization has a positive influence on the performance of Ref. [1]. It shows that the better the organizational culture in the company, the better the employee performance [2].

Organizational culture will play an influential role in the company, and corporate culture will play a role in the values - the basic assumptions to be bound together in an organization to determine employee behaviour. The civilization will have a practical impact on an organization, becoming a benchmark in realizing the organization's vision and mission in the future and handling customers well to win the heart of customers with the organization's core culture. The competition that is strict and makes employees must understand its organizational culture to build cohesiveness and produce productive performance because a sense of trust drives it from each - of its members. The organization will be capable endure with a culture which vital for a period that long. But creating organizational culture is not easy. It takes cooperation between leaders and all employees involved who can direct it. Problems will be resolved well by communicating for a solution. The needs of the community that brought the existence of cooperatives, especially now that the era has developed in a modern direction in the characteristics of cooperatives having a shari'ah culture with its contract at Baitul Maal wa Tamwill, it is hoped that every employee can adapt to existing changes to answer the challenges of change, solve problems that will be faced in the future to complete the perception used as a foundation to achieve organizational goals.

Compensation of reciprocal results from the company to the employees received after work. Compensation contains meaning which is more comprehensive than wages or salaries. According to Ref. [3], salaries or wages are more pushed on reply service, while compensation includes financial and non-financial remuneration. Based on the theory above, compensation

is the provision of income carried out in 2 ways, one in the form of money, called financial and awards are called non-financial. Compensation is a reward for services for the performance that has been done. Awards are given by employees somewhat based on the services they have done and are properly earned for the achievement of organizational goals. From employees to provide compensation because it is the right of employees and give it with the aim that the performance produced by employees is of quality, for employees to be made as necessities of life in their lives and become the spirit to continue to provide relevant work results. But many problems occur in compensation, whether employees are satisfied or not with what the organization offers because it will affect organizational performance. Every worker certainly cannot avoid stress; stress is a condition of tension that affects emotions, thought processes and a person's situation where he is forced to respond beyond his ability to adapt to external demands (environment).

Work stress is caused by a workload that is too difficult and exceeds a worker's ability; stress is an unpleasant psychological process that occurs in response to environmental pressures [4]. Excessive work stress occurs because the burden of work and time urge in completing the work will affect the performance of employees. After all, the resulting performance is not of high quality and impacts organizational goals. The organization's demands are the pressures, responsibilities and uncertainties employees face. Resources are individual controls that can be used to settle demands. Managers should pay attention to employees so the organization can achieve organizational goals. Work stress is the level of stress experienced by employees work. Stress tall results in employee no able to work well and comfortably.

Every human being will experience stress, but if humans believe in patience can be through it for employees, such as a lot of tasks, pressure from the leadership, the existence of a single conflict, how to respond or how employees and leaders deal with it. Every employee will have their level of stress, and it is a pressure that employees must face. Too much burden at work makes employees stressed, which is a trial for employees in their daily work. Stress causes thoughts in employees and can impact physical and psychological, which can affect the mindset and behaviour of employees. But stress can also have a positive impact on stress. Eustress is an experience of stress that is not excessive enough to move and motivate people to achieve goals, change their environment and succeed in the face of challenges. Employees can get through stressful times well. Employees are encouraged to work on time and according to the targets given so that the performance results presented to the company are maximized. The pile of enthusiasm embedded in stressed employees can encourage employees' work because they are motivated to do the job. Because if employees are not pressured and given

additional tasks and targets, sometimes employees work arbitrarily, so when there is pressure, the employee will work as instructed so that the results are maximized and completed on time.

At this time, BMT Bina Ihsanul Fikri Yogyakarta currently has 11 branches spread across DI Yogyakarta province from the city level to the district level. This research with the theme of Organizational Culture, Compensation and Work Stress is still exciting and is currently being discussed extensively. Research on this theme has never been carried out at BMT Bina Ihsanul Fikri by previous researchers, on this variable. Based on the problem's background, the objectives are to explain the influence of organizational culture, compensation, and work stress on the performance of BMT Bina Ihsanul Fikri Yogyakarta employees.

Hypothesis Development

A. The Relationship between Organizational Culture and Employee Performance

According to Ref. [5], the research results stated that organizational culture had a positive effect on employee performance. This finding is in line with research conducted by Ref. [5] with the result positive, norm - norm or this behaviour can be used as a guideline that is acceptable as a whole and must be carried out. According to Ref. [6], organizational culture also significantly affects frontline employees' performance. It shows that organizational culture is a social glue for corporate members, which will impact performance because corporate culture can unite various individual characteristics into a container of behaviour based on shared values and believed to be accurate. Individual compliance - Individuals who follow existing norms can affect the performance of individuals in an organization. Vice versa, if you do not want to track the habits applied by the organization, it can reduce performance. So with this explanation, culture organization affect performance. According to Ref. [5], organizational culture variables positively and significantly influence employee performance. Based on the description that then the hypothesis can be formulated as follows:

H1: organizational culture has a positive and significant effect on the performance of employees of BMT Bina Ihsanul Fikri Yogyakarta.

A. The Relationship between Compensation and Employee Performance

According to Ref. [7], these results show that compensation affects performance in the performance of employees. With the spirit of Baru Jaya in the organization, it can be concluded that if the payment is increased, it will impact employee performance. According to ref. [8], the provision of compensation positively correlates with employee performance, so the hypothesis stating that there is an influence on the condition of compensation on employee performance is acceptable. Compensation has a positive and significant effect on employee

performance in the company, so if compensation is high, performance will increase. Based on this description, the following hypothesis can be formulated:

H2: compensation has a positive and significant effect on the performance of employees of BMT Bina Ihsanul Fikri Yogyakarta.

B. The Relationship between Job Stress and Employee Performance

Based on the results of research conducted by Ref. [9], work stress has a negative and significant effect on employee performance in the office of the IT Manager at Manado Center. According to Ref. [10], work stress, workload, and work environment positively and significantly impact employee performance at PT. FIF Group Manado. Based on this description, the hypothesis is as follows:

H3: Work stress has a negative and significant effect on the employee performance of BMT Bina Ihsanul Fikri Yogyakarta.

C. The Influence of Organizational Culture, Compensation and Work Stress on Employee Performance

Based on Ref. [11], partially or simultaneously all variables of organizational culture, performance and job satisfaction affect the performance of non-medical employees at islamic hospitals. Research by Ref. [7] compensation has a positive effect on employee performance in the company, so if compensation is high-performance will increase. Ref. [12] stated work stress has a negative effect on employee performance at the Mando IT Center Management Office. Then the hypothesis can be formulated as follows: H4: Organizational culture, compensation, and work stress simultaneously and significantly affect the performance of employees of BMT Bina Ihsanul Fikri Yogyakarta.

Methods

A. Population and Sample

In this study, the population used were BMT Bina Ihsanul Fikri Yogyakarta employees, with a total of 90. The sample used in this study was 60 samples. The number of samples was the number permitted by the leadership of BMT Bina Ihsanul Fikri Yogyakarta. Sampling in this study uses a quota sampling technique, which is a technique to determine a sample from a population that has specific characteristics to the desired quota amount. Once the quota is met, data collection is stopped. The author has a target of 60 respondents. When the allocation has been completed, the author contains sampling. The sample used in this study was 60 BMT Bina Ihsanul Fikri Yogyakarta employees from all sections. Research data sources are divided into two, namely primary data sources and secondary data sources. Researchers use data prior to being collected or obtained directly from the distribution of questionnaires based on the

object. From the quote above, the research that will be utilized uses primary data by distributing questionnaires to employees at BMT Bina Ihsanul Fikri Yogyakarta from all sections. Data collection techniques in this study used a questionnaire.

B. Instrument

Researchers chose the questionnaire because it is more efficient and can save time collecting large quantities of samples. All variables in this study were measured using a Likert scale. Likert scale measures attitudes, opinions and perceptions of a person or group of people about social phenomena. Variable measurement will use a Likert scale with a range of measures from Absolutely Disagree (1), Disagree (2), Neutral (3), Agree (4), and Absolutely Agree (5).

C. Analysis Techniques

Multiple linear regression or regression determines the effect of the independent variable on the dependent variable. According to Ref. [13], the t-test statistic shows how far the independent variables' influence individually explains the dependent variable. The t-test in this study used a level of 0.05 or 5%. Testing the effect of independent variables together on the dependent variable can be done with the F test. The F test shows whether all independent variables (X) can simultaneously affect the dependent variable (Y).

The coefficient of determination is used to explain how far the model's ability to explain the variation of the dependent variable is. The value of the coefficient of determination is zero to one ($0 < R^2 < 1$). A small R^2 value means that the ability of the independent variables to run the dependent variable is minimal. A value close to one means that the independent variables provide almost all the information needed to predict the dependent variable [13]. The value of the coefficient of determination shows the percentage of variation in the value of the dependent variable, which can be explained by the regression equation that generated.

Results

A. Object Description Study

This research was conducted at BMT Bina Ihsanul Fikri Yogyakarta. In the licensing stage, researchers were asked to request a research permit from the faculty and given to the manager BMT Bina Ihsanul Fikri Yogyakarta to obtain a research permit at BMT Bina Ihsanul Fikri Yogyakarta. After obtaining permission, the researcher submitted a letter and thesis proposal along with a sample questionnaire to BMT Bina Ihsanul Fikri Yogyakarta on February 22, 2020. BMT Bina Ihsanul Fikri Yogyakarta permitted the researchers. The researcher distributed the questionnaire in 7 stages because it was divided into each branch. The questionnaire distribution started at the company's unit and then the company's centre. The

total number of BMT Bina Ihsanul Fikri is approximately 90. Researchers were only allowed to distribute questionnaires to 60 employees from the total population. The distribution was carried out on March 1, 2020, and completed on March 9, 2020.

B. Characteristics of Respondents

Characteristics of research respondents will be described in a description and assisted by a presentation in tabular form. The number of respondents is divided into several tables, namely gender, age, marital status, latest education, employee status, length of work, and position, as shown in Table 1.

Table 1. Description of Respondents' Characteristics

Information		Frequency	Percentage (%)
Gender	Female	33	55%
	Male	27	45%
	Total	60	100%
Age	< 20 Years	-	-
	20-25 Years	3	5%
	26-30 Years	27	45%
	31-35 Years	29	48%
	36-40 Years	1	2%
	41-45 Years	-	-
	> 45 Years	-	-
	Total	60	100%
Status	Married	38	63%
	Not married yet	22	37%
	Total	60	100%
Education	SMA/SMK	2	3%
	D1/D2/D3	4	7%
	S1/S2/S3	54	90%
	Total	60	100%
Employee status	Permanent	56	93%
	Contract	4	7%
	Total	60	100%
Length of work	< 5 Years	5	8%
	6-10 Years	51	85%
	11-15 Years	4	7%
	16-20 Years	-	-
	21-25 Years	-	-
	26-30 Years	-	-
	Total	60	100%
Position	Teller	11	18%
	Marketing	23	38%

CSO	10	17%
Accounting	11	18%
Account officer	5	8%
Total	60	100%

C. Linear Regression Analysis

Multiple linear regression was conducted to determine the relationship between Organizational Culture, Compensation, and Job Stress on Employee Performance. Based on the multiple linear regression test, the results are shown in Table 2.

Table 2. Linear Regression Test Results

Variable	B	Sig.
(Constant)	3,269	0.000
Organizational Culture (X1)	0.230	0.011
Compensation (X2)	0.288	0.001
Work Stress (X3)	-0.309	0.005

From the results of the multiple linear regression equation, it can be interpreted as follows. The constant value of 3.269 states that the value of Organizational Culture (X1), Compensation (X2), and Work Stress (X3) is, for example, 0, then the value of employee performance (Y) is 3.269. The Organizational Culture regression coefficient (X1) is 0.230 and is marked positive, meaning that there is a positive relationship between (X1) on employee performance (Y) for every increase (X1) of 1. Employee performance (Y) goes on as big as 0.230 with the assumption variable other. However, the higher the organizational culture, the higher employee performance. The Compensation Coefficient (X2) is 0.288 and is positive, meaning that there is a positive relationship between Compensation (X2) and Employee Performance (Y). For every increase (X2) of 1, Employee Performance (Y) increases by 0.288, assuming other variables remain; the higher the compensation, the higher the performance employee. The regression coefficient of Work Stress (X3) is -0.309. It is negative, meaning that there is a negative relationship between Work Stress (X3) on Employee Performance (Y) for every increase in Work Stress (X3) of 1. Employee performance (Y) decreases by 0.309 with the assumption other variables are fixed; the higher the work stress, the lower the performance employee.

D. Partial Test (T-Test)

A partial or individual significance test was used to test the effect of Organizational Culture (X1), Compensation (X2), and Job Stress (X3) on Performance (Y). Based on the partial test (t test), the results are in Table 3.

Table 3. Partial Test Results (T-Test)

Variable	t count	Sig.
Organizational Culture (X1)	2,628	0.011
Compensation (X2)	3,671	0.001
Work Stress (X3)	-2,902	0.005

Based on Table 3, judging from the significant value in Table 3, the significance value obtained is 0.011, and this indicates that the significance value is $0.011 < 0.05$, it can be concluded that H1 is accepted, H0 is rejected, which means that Organizational Culture (X1) has a positive and significant effect. on Employee Performance BMT Bina Ihsanul Fikri Yogyakarta. Variable Compensation has the significance value obtained is 0.001. It indicates that the significance value is $0.001 < 0.05$; it can be concluded that H2 is accepted and H0 is rejected, which means that compensation (X2) has a positive and significant effect. on Employee Performance BMT Bina Ihsanul Fikri Yogyakarta. Stress Variable Work has the score significance obtained is as immense as 0.005. It shows that the significance value is $0.005 < 0.05$, and it is concluded that H3 is accepted and H0 is rejected, which means that work stress has a negative and significant effect on the performance of BMT Bina Ihsanul Fikri employees. Yogyakarta.

E. Simultaneous Test (F Test)

The statistical test shows whether all of the model's independent variables included in the model have a combined effect on the dependent or dependent variable. Based on the simultaneous test (Test F). Based on the results of the simultaneous test (Test F), the significance level value is 0.000 by using the significance limit (α) = 0.05, the significance level value is $0.000 < 0.05$. Thus Organizational Culture (X1), Compensation (X2), and Work Stress (X3) simultaneously have a significant and significant effect on the performance of employees of BMT Bina Ihsanul Fikri Yogyakarta.

F. Determinant Coefficient (R2)

In this study, the coefficient of determination is seen from the magnitude of the R-Square value. The importance of the coefficient of determination shows how much the dependent variable, namely Employee Performance, is explained by the independent variable, namely Organizational Culture, Compensation, and Job Stress. R-Square values was 0.699. It can be interpreted that the independent variables Organizational Culture (X1), Compensation (X2), and Work Stress (X3) can explain the dependent variable Employee Performance (Y) as much as 69.9%. In comparison, the remaining 30.1% is explained by other variables not researched in research.

Discussion

A. Effect of Organizational Culture on Performance Employee

From the statement of the first hypothesis, organizational culture has a positive and significant effect on the performance of BMT Bina Ihsanul Fikri Yogyakarta employees. Results test Partial score is substantial for corporate culture (XI) as big as 0.011 with an alpha of 0.05. The score variable XI of 0.011 is smaller than 0.05. Therefore, hypothesis H1 is accepted, meaning that Organizational Culture has a positive and significant effect on the performance of employees of BMT Bina Ihsanul Fikri Yogyakarta. It means that the higher the perceived organizational culture of employees will encourage high employee performance. Conversely, the employee's performance is low if the corporate culture decreases.

The higher the organizational culture, the better the organizational climate. This situation makes the company better at surviving against its competitors. This condition happens because employees already feel tied to corporate cultural values as contained in existing organizational culture. Indicators such as risk-taking innovation, attention to detail or detail result from orientation, people orientation, team orientation, aggressiveness, and employee stability/stability. Get from the company so that it has been proven to improve employee behaviour to work more optimally and improve employee performance. The thing this could make behaviour good for the organizational environment. High corporate culture can improve employee performance because it becomes the foundation value in work. These results support research conducted by Ref. [5], which suggests that culture organization has a positive and significant effect on PT employees' performance. Angkasa Pura II Sultan Syarif Kasim.

B. Effect of Compensation on Performance Employee

From the statement of the second hypothesis that compensation has a positive and significant effect on the performance of BMT Bina Ihsanul Fikri Yogyakarta employees. The partial test results show the considerable value of compensation (X2) as substantial as 0.001 with an alpha of 0.05, and the score variable (X2) as significant as 0.001 is smaller than 0.05. Then the hypothesis H2 is accepted, meaning that compensation has a positive and significant effect on Performance Employee BMT Build Ihsanul Fikri Yogyakarta. It proves that the better the compensation provided by the organization, the higher the employee's performance. There is a reciprocal relationship between compensation and the work done by employees. High compensation will be the spirit of employees in doing work, as in compensation indicators such as salaries, incentives, benefits and facilities. This finding follows research conducted by Ref.

[14], which suggests that compensation has a positive and significant effect on the performance of PT. New spirit victorious.

C. Effect of Job Stress on Performance Employee

From the third hypothesis statement, namely Job Stress has a negative and significant effect on Employee Performance BMT Bina Ihsanul Fikri Yogyakarta, with the partial test results a substantial value of 0.005 with an alpha of 0.05, the value of the variable (X3) is 0.005, the value of the X3 variable is 0.005 smaller than 0.05. Then hypothesis H3 is accepted, meaning that work stress has a negative and significant effect on BMT Bina Ihsanul Fikri Yogyakarta employees. It proves that the higher the work stress will reduce the employee's performance of the results. It means if stress tall employee is stressed will affect the performance generated by the employee. Stress can have a negative and positive impact, for negative stress results will affect employee performance caused by the pressure employees feel. These targets are given that exceed employees' abilities, which results in a decrease in employee performance. And for positive work stress, high work stress, both physical and behavioural, is a short-term result of the job. Work stress that can affect the performance of employees who have low work stress on employees is not something that always has a harmful effect on employees and their performance. Still, stress can also motivate employees to accumulate a sense of enthusiasm in carrying out each of their jobs to achieve a good work performance. Career and for the advancement of the company's success. As in the compensation indicators for task demands, role demands, interpersonal demands, organizational structure and leadership. This finding supports research by Ref. [15], which found that work stress negatively affects the performance of IT management office employees at the Manado Center.

D. Organizational culture, compensation, and work stress

From statement hypothesis fourth Culture Organization, Compensation, Job Stress simultaneously and significantly affect employee performance BMT Build Ihsanul Fikri Yogyakarta. With results testing simultaneous significance value of organizational culture (X1), compensation (X2), and work stress (X3) as significant as 0.000 with the alpha of 0.05, score significance X1, X2, and X3 of 0.000 are smaller than 0.05. The hypothesis H4 is accepted, meaning that organizational culture, compensation, and work stress have a significant and significant effect on the performance of BMT Bina Ihsanul Fikri Yogyakarta employees. The results of this study provide new information about Organizational Culture, Compensation, and Job stress having a simultaneous effect on employee performance.

Conclusion

Organizational culture has a positive and significant effect on the employee performance of BMT Bina Ihsanul Fikri, Yogyakarta. Compensation has a positive and significant impact on the performance of employees. Job stress has a negative and significant effect on the employee's performance. Organizational Culture, Compensation and Work Stress simultaneously and significantly affect the Performance of BMT Bina Ihsanul Fikri Yogyakarta Employees. Respondents need a long time for returns plus the branch office, so much that it takes a long time to collect data. Limitations from the organization in allowing take sample 60 respondents from total overall. Management is expected to increase closeness with employees so that they know what employees need and need so that stress work from an employee can be resolved with excellent and fast. It is necessary to use more samples to improve the results. In addition, it is also expected to add variables to the study.

Conflict of Interest

We declare that there is no conflict of interest.

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