

**ANALYSIS OF THE EFFECT OF WORK MOTIVATION, WORK ENVIRONMENT,
AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT BANK
TABUNGAN NEGARA (BTN) SHARIA SEMARANG BRANCH OFFICE****Dwi Eri Fitriyani¹, Muhammad Asrori² & Saniman Widodo³**¹Accounting Department, Politeknik Negeri Semarang, Indonesia²Accounting Department, Politeknik Negeri Semarang, Indonesia³Accounting Department, Politeknik Negeri Semarang, Indonesia*Corresponding Author E-mail: defitya12@gmail.com

Abstract: This study aims to analyze the significance of the effect of work motivation, work environment, and work stress on employee performance at PT Bank Tabungan Negara (BTN) Sharia Semarang Branch Office either simultaneously or partially. The population in this study were all employees at PT Bank Tabungan Negara (BTN) Sharia Semarang Branch Office. The sampling technique used was purposive sampling, as many as 55 employees. The data used in this study is primary data obtained through the distribution of questionnaires. The data analysis model uses multiple linear regression analysis model. While the data analysis technique used the F statistical test, the coefficient of determination (R^2), and the t statistic test which was processed using the SPSS 26 program. The results of the analysis and discussion show that work motivation, work environment, and work stress simultaneously have a significant effect on employee performance at PT Bank Tabungan Negara (BTN) Sharia Semarang Branch Office. Partially, work motivation has a positive and significant effect. Meanwhile, work environment and work stress have a positive and insignificant effect on employee performance at PT Bank Tabungan Negara (BTN) Sharia Semarang Branch Office.

Keywords: Employee Performance, Work Motivation, Work Environment, and Work Stress.

INTRODUCTION

The current growth of the Islamic banking industry in Indonesia is inseparable from the role of human resource performance. Human resources are the only resources that have feelings, desires, skills, knowledge, encouragement, power, and work. No matter how advanced technology, the development of information, the availability of capital and adequate materials, if without human resources it is difficult for the organization to achieve its goals (Sutrisno, 2011:3). Performance is the result of the achievement of a person or group of people in an organization after completing the responsibilities of each individual in order to achieve organizational goals legally, not violating the law, and according to morals and ethics both quantitatively and qualitatively (Moehariono, 2010:61).

The performance of PT Bank Tabungan Negara Syariah employees can be seen through the results of a survey conducted by Marketing Research Indonesia (MRI) in collaboration with Infobank regarding Bank Service Excellence Monitor (BSEM). The mission of this survey is to encourage innovation in Indonesian banking and specifically to navigate banks in improving services and transforming their customer journey map (Infobank Magazine, 2022). One of the survey results is that the performance index in excellent service at BTN Syariah is still ranked 3 lower than the Permata Bank Syariah excellent service performance index in 2022. It can be concluded that the performance of employees of PT Bank Tabungan Negara (BTN) Syariah in an effort to providing excellent service to customers has not been implemented optimally.

ANALYSIS OF THE EFFECT OF WORK MOTIVATION, WORK ENVIRONMENT, AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT BANK TABUNGAN NEGARA (BTN) SHARIA SEMARANG BRANCH OFFICE

Dwi Eri Fitriyani, Muhammad Asrori, Saniman Widodo

In addition to the index of excellent service that is not yet optimal, the performance of quality human resources can be seen from the successful performance of a company that achieves its goals. One of the company's performance achievements can be seen from the percentage number of Return On Assets (ROA). The following is a graph of ROA percentage growth at the 2017-2021 Sharia State Savings Bank (BTN), which can be seen in Figure 1.

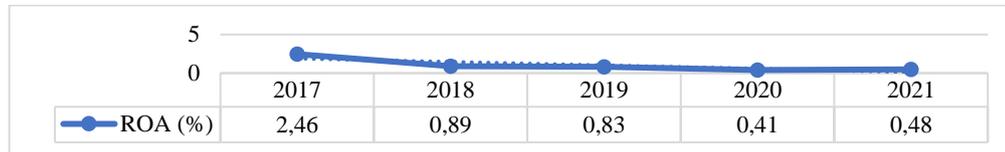


Figure 1.

Growth of Return On Assets (ROA) BTN Syariah Period 2017 - 2021

Source: Financial Statements of the Sharia Business Unit (UUS) of PT BTN 2017-2021, the data is processed.

Based on Figure 1. it can be seen that the ROA percentage in 2017 was 2.46%, then in 2018 to 2021 the ROA percentage was below 1.5%. Based on the soundness of financial performance, the company's ROA is said to be very healthy if the ROA value is above 1.5% (SEBI No. 9/1/PBI/2007). So it can be concluded that the company is not healthy.

The performance of employees of PT Bank Tabungan Negara (BTN) Semarang Syariah Branch Office can be seen from the punctuality of coming to work every day. The following is the late attendance data for employees in the Financing and Supporting section of PT Bank Tabungan Negara (BTN) Semarang Sharia Branch Office, which can be seen in Table 1.

Table 1.

Employee Late Attendance Data for PT BTN Sharia Semarang Branch Office 2021

Month	Number of employees	Delay (person)	Delay Percentage
Jan	55	6	10,9 %
Feb	55	9	16,3 %
Mar	55	8	14,5 %
Apr	55	9	16,3 %
Mei	55	9	16,3 %
Jun	55	10	18,1 %
Jul	55	7	12,7 %
Ags	55	10	18,1 %
Sep	55	9	16,3 %
Okt	55	10	18,1 %
Nov	55	12	21,8 %
Des	55	13	23,6 %

Source: Personnel Section of BTN KCS Semarang, 2022.

Based on Table 1. it can be seen that the percentage of employee tardiness exceeded 20% in the last two months, namely November at 21.8% and the peak in December at 23.6%.

RESEARCH PURPOSES

This study aims to analyze and obtain empirical evidence regarding the direction and significance of the influence of work motivation, work environment, and work stress simultaneously or partially on the performance of employees of PT Bank Tabungan Negara (BTN) Sharia Semarang Branch Office.

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Dwi Eri Fitriyani, Muhammad Asrori, Saniman Widodo

LITERATURE REVIEW

1. Employee Performance

Performance (work achievement) is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him (Mangkunegara, 2017: 67). Several indicators used in measuring employee performance variables refer to the research of Nisa (2018) and Riyanto & Juanah (2020), namely: Quality of work (Nisa, 2018), Quantity of work (Nisa, 2018), Punctuality (Nisa, 2018), Responsibility (Riyanto & Juanah, 2020), and Cooperation (Riyanto & Juanah, 2020).

2. Factors Affecting Employee Performance

Wirawan (2015:6) defines that employee performance is the result of a synergy of a number of factors. There are 3 factors, namely: employee internal factors, organizational internal environmental factors, and external environmental factors.

3. Work Motivation

Motivation in management is only aimed at the human resources owned. Motivation is an effort to direct the power and potential of employees so that they can work together to achieve and realize the goals that have been formed (Afandi, 2021: 24). Some of the indicators used in measuring work motivation variables refer to the research of Jantitya & Sari (2019) and Afandi (2021), namely: Willingness to carry out continuous self-evaluation (Jantitya & Sari, 2014), High willingness to work together (Jantitya & Sari, 2014), High morale (Jantitya & Sari, 2014), Willingness to be involved in joint decision making (Jantitya & Sari, 2014), Work performance (Afandi, 2021), and Recognition from superiors (Afandi, 2021).

4. Work Environment

The work environment according to Sutrisno (2011:118) is the overall work facilities and infrastructure around employees who are doing work that can affect the implementation of work. Several indicators used in measuring work environment variables refer to the research of Dharma (2018) and Lukito (2018), namely: Information (Dharma, 2018), Air temperature (Dharma, 2018), Use of color (Dharma, 2018), Job security (Dharma, 2018), Employee relations (Dharma, 2018), Space to move (Lukito, 2018), and Cleanliness (Lukito, 2018).

5. Work Stress

Work stress is a condition of tension that creates a physical and psychological imbalance, which affects the emotions, thought processes and conditions of an employee, in this case the pressure is caused by the work environment in which the employee works (Rivai and Sagala, 2011:1008). Several indicators used in measuring work stress variables refer to Afandi's research (2021:179-180), namely: role demands, interpersonal demands, organizational structure, and organizational leadership.

Based on the description and explanation above, the framework of thought in this study can be seen in Figure 2.

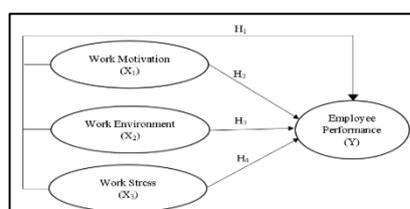


Figure 2.
Framework

Sources: Rizqi & Ayuningtias (2017), Fachreza, *et al.*, (2018), Fathussyaadah & Ratnasari (2019), Sembiring (2019), Wahyuningsih, *et al.*, (2019), Marisa (2020), Gusti, *et al.*, (2021), Handayani & Dauly (2021), Ifna (2021), and developed in this study.

ANALYSIS OF THE EFFECT OF WORK MOTIVATION, WORK ENVIRONMENT, AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT BANK TABUNGAN NEGARA (BTN) SHARIA SEMARANG BRANCH OFFICE

Dwi Eri Fitriyani, Muhammad Asrori, Saniman Widodo

RESEARCH METHODOLOGY

The research design used in this study is an applied causality study. The primary data used in this study were obtained from respondents' answers directly from questionnaires distributed to employees of the finance and supporting divisions of PT BTN Syariah Semarang. The secondary data used in this study were obtained from research journals, reference books, magazines, and the website of the Islamic State Savings Bank. Data collection methods used in this study were questionnaires, interviews, and literature study. The population in this study were all employees of PT BTN Syariah Semarang. The number of samples in this study were 55 respondents. The sampling technique used in this study is a purposive sampling approach. The type or sampling method used is non-probability sampling. In this study using multiple linear regression analysis model.

RESULTS AND ANALYSIS

1. Validity & Reliability Test Result

Table 2.
Validity and Reliability Test Result

Variabel	Number of Question	Value ranges (r hitung)	r tabel	Notes	Statistic Test		
					Cronbach's Alpha	Minimum Standard	Notes
Employee Performance (Y)	5	0,713 – 0,879	0,2656	Valid	0,734	0,70	Realiable
Work Motivation (X ₁)	6	0,484 – 0,780	0,2656	Valid	0,861	0,70	Realiable
Work Environment (X ₂)	7	0,622 – 0,782	0,2656	Valid	0,846	0,70	Realiable
Work Stress (X ₃)	4	0,699 – 0,911	0,2656	Valid	0,878	0,70	Realiable

Source: Processed primary data, 2022.

2. Multiple Linear Regression Test Results

Table 4.
Multiple Linear Regression Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constan)	18,498	3,924		4,714	,000
	Motivasi Kerja (X1)	,368	,106	,525	3,477	,001
	Lingkungan Kerja (X2)	,107	,085	,191	1,266	,211
	Stres Kerja (X3)	,017	,041	,043	,416	,679

a. Dependent Variable: Kinerja Karyawan (Y)

Source: Processed primary data, 2022.

Based on the table above, multiple linear regression equations can be arranged as follows:

$$\text{Employee Performance} = 18.498 + 0,368 \text{ Work Motivation} + 0,107 \text{ Work Environment} + 0,017 \text{ Work Stress} + e$$

Based on the regression equation, it can be interpreted as follows:

- Constant = 18,498

The constant of 18.498 indicates that if the independent variables, namely work motivation, work environment, and work stress are considered constant, then the employee performance variable is 18.498.

ANALYSIS OF THE EFFECT OF WORK MOTIVATION, WORK ENVIRONMENT, AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT BANK TABUNGAN NEGARA (BTN) SHARIA SEMARANG BRANCH OFFICE

Dwi Eri Fitriyani, Muhammad Asrori, Saniman Widodo

- Work Motivation Coefficient = 0.368
This shows that the work motivation variable has a positive effect on employee performance at PT Bank Tabungan Negara (BTN) Semarang Syariah Branch Office. Every time there is an increase in the work motivation variable of 1 (one) unit, then the performance of employees at PT Bank Tabungan Negara (BTN) Semarang Syariah Branch Office will increase by 0.368, assuming other variables are constant.
- Work Environment Coefficient = 0.107
This shows that the work environment variable has a positive effect on employee performance at PT Bank Tabungan Negara (BTN) Semarang Syariah Branch Office. Every time there is an increase in the work environment variable by 1 (one) unit, then the performance of employees at PT Bank Tabungan Negara (BTN) Semarang Syariah Branch Office will increase by 0.107, assuming other variables are constant.
- Work Stress Coefficient = 0.017
This shows that the work stress variable has a positive effect on employee performance at PT Bank Tabungan Negara (BTN) Semarang Syariah Branch Office. Every time there is an increase in the work stress variable of 1 (one) unit, then the performance of employees at PT Bank Tabungan Negara (BTN) Semarang Syariah Branch Office will increase by 0.017, assuming other variables are constant.

3. Normality Test

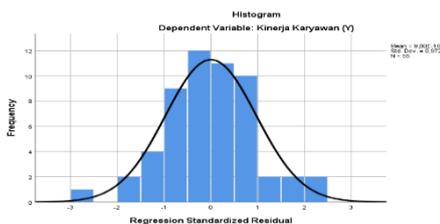


Figure 3.

Histogram Graph

Source: Processed primary data, 2022.

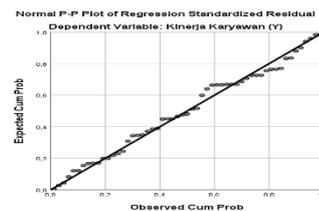


Figure 4.

Normal Probability Plot Graph

Source: Processed primary data, 2022.

Furthermore, the results of statistical tests using the Kolmogorov-Smirnov test can be seen in Table 5.

Table 5.
Kolmogorov-Smirnov Test Result

<i>One-Sample Kolmogorov-Smirnov Test</i>		
		<i>Unstandardized Residual</i>
N		55
<i>Normal Parameters^{a,b}</i>	Mean	,0000000
	Std. Deviation	2,75721049
<i>Most Extreme Differences</i>	<i>Absolute</i>	,087
	<i>Positive</i>	,078
	<i>Negative</i>	-,087
<i>Test Statistic</i>		,087
<i>Asymp. Sig. (2-tailed)</i>		,200 ^{c,d}

Source: Processed primary data, 2022.

Based on the results of the Kolmogorov-Smirnov One-Sample statistical test in Table 5. it can be seen that the significance value of 0,200 is greater than 0,05. This shows that the data in this study are normally distributed.

ANALYSIS OF THE EFFECT OF WORK MOTIVATION, WORK ENVIRONMENT, AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT BANK TABUNGAN NEGARA (BTN) SHARIA SEMARANG BRANCH OFFICE

Dwi Eri Fitriyani, Muhammad Asrori, Saniman Widodo

4. Classical Assumption Test
- Multicollinearity Test

Tabel 6.
Multicollinearity Test Result

<i>Coefficients^a</i>			
<i>Model</i>		<i>Collinearity Statistics</i>	
		<i>Tolerance</i>	<i>VIF</i>
1	<i>(Constant)</i>		
	Motivasi Kerja (X1)	,462	2,165
	Lingkungan Kerja (X2)	,464	2,153
	Stres Kerja (X3)	,989	1,012

a. *Dependent Variable: Kinerja Karyawan (Y)*

Source: Processed primary data, 2022.

Based on Table 6., it is known that the tolerance value has a value of more than 0,10, and the VIF value is less than 10. Thus there is no multicollinearity between independent variables in the regression model.

Table 7.
Park Test Results

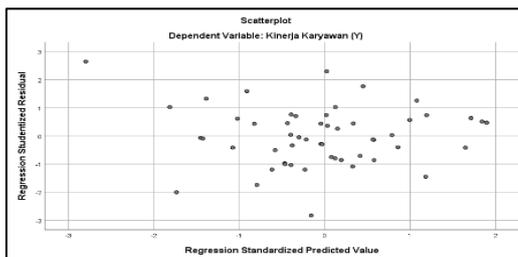


Figure 5.
Scatterplot Chart

Source: Processed primary data, 2022.

Figure 5 shows that in this study there was no symptom of heteroscedasticity because the points on the scatterplot spread randomly and spread above and below the number 0 (zero) on the Y axis.

Based on Table 7, it shows that all the t values of the independent variables are smaller than ttable (2,00758). So it can be concluded that the regression model does not have symptoms of heteroscedasticity.

- Uji Autokorelasi

Tabel 8.
Hasil Uji Durbin-Watson

<i>Model Summary^b</i>		
<i>Model</i>	<i>Std. Error of the Estimate</i>	<i>Durbin-Watson</i>
1	2,837	2,145

a. Predictors: (Constant), Stres Kerja (X3), Lingkungan Kerja (X2), Motivasi Kerja (X1)

b. Dependent Variable: Kinerja Karyawan (Y)

Source: Processed primary data, 2022.

Based on the output model summary in Table 8. shows that the DW value is 2,145. This value will be compared with the table value, where the number of samples (n) = 55 and the

ANALYSIS OF THE EFFECT OF WORK MOTIVATION, WORK ENVIRONMENT, AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT BANK TABUNGAN NEGARA (BTN) SHARIA SEMARANG BRANCH OFFICE

Dwi Eri Fitriyani, Muhammad Asrori, Saniman Widodo

number of independent variables (k) = 3, then the Durbin-Watson table will obtain the value of $dU = 1,6815$. Thus, it can be seen that the DW value is greater than the upper limit (dU), which is 1,6815 and less than $4 - 1,6815$ ($4 - dU$) of 2,3185 or in other words $1,6815 < 2,145 < 2,3185$, it can be concluded that there is no autocorrelation in the regression model.

5. F Statistic Test

Tabel 9.
F Statistic Test Results

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	354,026	3	118,009	14,661	,000 ^b
	Residual	410,519	51	8,049		
	Total	764,545	54			

a. Dependent Variable: Kinerja Karyawan (Y)
b. Predictors: (Constant), Stres Kerja (X3), Lingkungan Kerja (X2), Motivasi Kerja (X1)

Source: Processed primary data, 2022.

Proof of hypothesis 1 (one) is done by F test. Based on Table 9. the resulting F count = $14,661 > F$ table = 2,78 or significance = $0,000 < ,05$, which means that there is a significant influence between the variables of work motivation, work environment, and work stress on employee performance.

6. Coefficient of Determination Test Results (R^2)

Tabel 10.
Coefficient of Determination Test Results (R^2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,680 ^a	,463	,431	2,837

a. Predictors: (Constant), Stres Kerja (X3), Lingkungan Kerja (X2), Motivasi Kerja (X1)
b. Dependent Variable: Kinerja Karyawan (Y)

Source: Processed primary data, 2022.

Based on the results of the coefficient of determination test in Table 10. The resulting Adjusted R Square value is 0.431 or 43.1%. This means that the variables of work motivation, work environment, and work stress contribute to the influence of employee performance by 43.1%. While the remaining 56.9% is influenced by other variables not examined in this study.

7. t Statistic Test

The t-statistical test aims to determine the effect of each independent variable partially on the dependent variable. The results of the t statistical test in this study can be seen in Table 11.

Tabel 11.
t Statistic Test

Coefficients ^a			
Model		T	Sign.
1	(Constan)	4,714	,000
	Motivasi Kerja (X1)	3,477	,001
	Lingkungan Kerja (X2)	1,266	,211
	Stres Kerja (X3)	,416	,679

a. Dependent Variable: Kinerja Karyawan (Y)

Source: Processed primary data, 2022.

ANALYSIS OF THE EFFECT OF WORK MOTIVATION, WORK ENVIRONMENT, AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT BANK TABUNGAN NEGARA (BTN) SHARIA SEMARANG BRANCH OFFICE

Dwi Eri Fitriyani, Muhammad Asrori, Saniman Widodo

Based on Table 11. the resulting t count for the work motivation variable = $3,477 > t \text{ table} = 2,00758$ or significance = $0,001 < 0,05$, which means that there is a significant influence between work motivation partially on employee performance, the resulting t count for the work environment variable = $1,266 < t \text{ table} = 2,00758$ or significance = $0,211 > 0,05$, which means that there is no significant effect between the work environment partially on employee performance, and the resulting t count for the work stress variable = $0,416 < t \text{ table} = 2,00758$ or significance = $0,679 > 0,05$, which means that there is no significant effect between work stress partially on employee performance.

CONCLUSION

Based on the results of research that has been carried out, the following conclusions are obtained: (1) Work motivation, work environment, and work stress simultaneously have a significant effect on employee performance, (2) Work motivation partially has a significant effect on employee performance, (3) Work environment partially has no significant effect on employee performance, (4) Work stress partially has no significant effect on employee performance. Suggestions for future research are using other variables that are thought to affect employee performance and can be carried out with larger research objects, such as involving several branch offices and regional offices.

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ANALYSIS OF THE EFFECT OF WORK MOTIVATION, WORK ENVIRONMENT, AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT BANK TABUNGAN NEGARA (BTN) SHARIA SEMARANG BRANCH OFFICE

Dwi Eri Fitriyani, Muhammad Asrori, Saniman Widodo

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