THE INFLUENCE OF JOB PERFORMANCE, SOCIAL SECURITY, AND EMPLOYEE INCENTIVES ON EMPLOYEE JOB SATISFACTION (CASE STUDY OF PT. BANK SYARIAH INDONESIA MEDAN S. PARMAN BRANCH OFFICE)

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Abstract: This study aims to determine the significant effect of work performance, social security, and employee incentives on job satisfaction. This research was conducted using quantitative analysis. The population in this study numbered 35, with 35 samples taken. The sampling technique in this study used a total sampling technique. This study used secondary data obtained from questionnaires. Using the Multiple Regression Analysis methods, using SPSS 22. Based on the results of the first hypothesis test, it is known that the significant value of work performance is 3.894 > 2.03951. The variable of work performance has a substantial effect on the variable of employee job satisfaction. The second hypothesis shows that social security has an essential value of 0.477 < 2.03951 means that the social security variable has no significant effect on the employee job satisfaction variable. The third hypothesis shows a powerful employee incentive, namely 2.510 > 2.03951, meaning that the employee incentive variable significantly affects the employee job satisfaction variable. The fourth hypothesis shows a significant Fcount value of 20.093 compared to Ftable of 2.90 (20.093 > 2.90), meaning that work performance variables (X1), social security (X2) and employee incentives (X3) simultaneously (simultaneously) have a significant influence with variable employee job satisfaction.

Keywords: Job Performance; Social Security; Employee Incentives; Employee Job Satisfaction


Kata Kunci: Prestasi Kerja; Jaminan Sosial; Insentif Karyawan; Kepuasan Kerja Karyawan
Introduction

In a government or private organization, one of the factors that must be considered and cannot be ignored is human resources, talent, and creativity, as well as efforts for the progress of the organization concerned. Therefore, organizations must always pay attention to these aspects rather than just the technological and economic aspects of the company in every business. According to him, there are several factors of job satisfaction, namely individuals' external and internal environment, such as thoughts and emotions.¹

Baron and Greenberg said that external environmental factors include salary, working conditions, policies and administration, supervision, technical and interpersonal relations of supervisors, achievement, recognition (appreciation), awards, promotions, work, responsibility, communication, and information. Meanwhile, internal/individual factors are related to perceptions and emotions. When viewed from the side of individual employees and organizations, job satisfaction will maximize their interests. Employees tend to expect far more than they are given to get it. Each employee will evaluate the expected reactions (pleasure or regret) to an event or situation in the future.²

The problems that are often faced by employees at PT. BASED ON INTERVIEW RESULTS, BSI KC Medan S Parman shows the phenomenon that poor performance is seen from the process, which tends to be slow in carrying out work, which negatively affects employee job satisfaction. Forms of financial support to employees as company rewards can also be in the form of social security.³

Incentives in the form of social security are generally given collectively. Employees can get it automatically without any competitive elements. Social security incentives are usually related to employee welfare. For example, it can take the form of free medical treatment, the provision of official housing, and the possibility of paying in installments for goods purchased. It can also be present in the maintenance of old age benefits, health insurance, recreation, and others.⁴

In addition to work performance and social security, incentives are other essential factors that affect employee job satisfaction. Incentives are one of the most expected employee benefits and are a measure of job satisfaction for employees. With fair and appropriate incentives, it will be an essential factor that can increase job satisfaction for employees. Banks, in general, are the institutions that act as financial intermediaries between parties who need funds and those who have excess funds, as well as facilitating payment traffic.⁵

PT. BSI KC Medan S Parman is the object of research because of PT. BSI KC Medan S Parman has an extensive network and various lines of business ranging from finance, retail, and media to transportation. PT. BSI conducted a merger to develop the Islamic economy in Indonesia and make BSI one of the ten largest Islamic banks globally. Indonesian Islamic banks are recorded as having total assets of IDR 234.43 trillion. Bank BSI also won a “HEALTHY” predicated Bank in book categories 2 and 3, which will be held in 2021 and will be followed by several other banks, namely.⁶

Finance-Syariah-Indonesia-2021.aspx

Bank BSI has a mission from a company where one them is to constantly improve self-skills and innovate to develop the best products and services that suit the community's needs. The role of emotional intelligence, motivation, and training is expected to provide changes that make employees want to do their jobs optimally in terms of quantity, quality, and timeliness so that their work performance is maximized. Because emotional intelligence is the ability to feel, understand and effectively apply the power and sensitivity of emotions as a source of energy, information, connection, and human influence, the better a person's emotional intelligence, the better their future performance.

Likewise, PT. BSI KC Medan S Parman, in its operations, seeks to increase employee job satisfaction with all the programs implemented. However, the existing phenomenon related to employee job satisfaction still shows that the number of work targets has yet to be achieved, and the collaboration between parts of the company still needs to be maximal. Hence, the work of one part with other parts experiences many obstacles indicating that the existing work has yet to give satisfaction.

The problems related to employee job satisfaction which still needs to be improved, are generally caused by several things, including wages and salaries that do not match, a large number and types of work, poor cooperation between co-workers, dictatorial leadership, and so on. However, based on the results of an internal survey related to employee job satisfaction, the results can be seen in Table 2:

Table 1 above shows that the data on employee job satisfaction is based on an assessment of employee work every 3 (three) months. Evaluation of employee work in carrying out their duties in the first quarter had the best rating, namely achieving the highest score in January, namely 36 out of 46 employees received good ratings. Evaluation of employee work in carrying out their duties in the second quarter had the best rating, namely achieving the highest score in June, namely 34 out of 46 employees received good ratings.

Assessment of employees' work results in carrying out their duties in the third quarter has the best rating, namely achieving the highest score in August, namely 34 out of 46 employees getting good ratings. Assessment of employees' work results in carrying out their duties in the fourth quarter has the best rating, namely achieving the highest score in October, namely 33 out of 46 employees getting good ratings. Regardless of the amount of capital, equipment, tools, and neatness of the organization, it will not be significant without employees. Employees are also one of the production tools to carry out an organization's or company's goals because, without employees, an organization will not be able to carry out its duties perfectly. Employee job satisfaction is generally driven by good work performance.6

The achievement also makes a person enthusiastic about doing work and improving his performance, as to the results of interviews conducted by researchers with BSI employees. These problems are often faced by employees at PT. BSI KC Medan S

Parman shows that poor performance can be seen from processes that tend to be slow in carrying out their work, which has an unfavorable effect on employee job satisfaction.

Based on the results of interviews at the Work Unit found, problems in human resource management at PT. BSI KC Medan S Parman, which is related to the symptoms of job dissatisfaction with these employees, such as a sense of dissatisfaction from employees for the salary they receive each month, some of whom feel that the amount of salary currently received each month is still lower than compared to other state-owned banks, even compared to one of the state-owned banks, it is also related to the amount of salary received by employees with family status and having dependents equal to the salary received by employees who are not married, as well as related to Social Security. Employees also feel that the difficulty of work, especially in achieving the targets set, is not comparable to the rewards provided by the company, so employees feel dissatisfied, which ultimately affects low work performance, as seen from the non-compliance with the working hours set by the company. Low work performance, employee attitudes pay less attention to the tasks and roles that must be completed; this is due to the role of leaders and supervisors who are still lacking in motivating and providing direction to employees; apart from that, the leadership lacks attention to teamwork and motivating to improve communication and cooperation between employees is lacking so that each employee is more concerned with personal targets than the common targets and goals of the marketing unit.

Literature Review
Job satisfaction in The Islamic Perspective

*Job satisfaction* is a feeling that supports or does not support employees related to their work or condition. Employees will feel satisfied at work if the aspects of work and aspects of themselves are supportive, and vice versa. If these aspects are supported, the employee will feel satisfied.

Meanwhile, Wibowo stated that job satisfaction is a general attitude towards a person's work which shows the difference between the number of awards received by workers and the amount they believe they should receive. Employee job satisfaction in a workgroup or organization will ultimately be described as the level of employee work productivity, attendance/absent rates, and high employee turnover (turnover rates) in a workgroup or organization.

If job satisfaction is associated with Islamic teachings, then what emerges is sincerity, patience, and gratitude. These three things in our daily lives are closely related to problems that arise at work, especially job satisfaction. A specific satisfaction value is obtained by working sincerely, accompanied by patience and gratitude, which is not just an output. This is following the word of God in the letter of Abraham [14]:

> "Indeed, if you are grateful, surely We will increase (favors) to you, and if you deny (My favors), then indeed My punishment is very painful"

Work performance

Work performance is a result of work achieved by a person in carrying out the tasks assigned to him based on skills, experience, sincerity, and time. So the sincerity and skill of employees in working on the tasks that have been carried out will determine the work performance that will be produced.

The nature of being diligent and working

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7 Sinaga and others.
hard can encourage achievement without having a negative impact. Therefore, we need an excellent mechanism to overcome these negative impacts. This mechanism can be obtained from the Koran. According to the Qur'an, the need for achievement is worldly and ukhrawi, which is not oriented to self-interest but to God.  

The values seen in work performance appraisal according to an Islamic perspective can be seen in Surah Ar-Ra' du verse 13:25 and An-Nahl verse 16:95.

وَالَّذِينَ يَنْفَضُونَ عَهْدَ اللَّهِ مِنْ تَعْرِضِ مِثَالَهُ وَيَعْفَعُونَ مَا أَمَرَ اللَّهُ بِهِ أَن يَوْضَعُونَ وَيَبْعَثُونَ في الأَرْضِ أُولَٰٰٓيَّةً فَلَمْ يُنْقِلَوْا فَمَاتَ إِلَى الْمَرْتُوتَةِ

It means: Those who break Allah's promise after having firmly pledged and breaking what Allah commands to be connected and do earth damage are the ones who get the curse and for them a wrong place to live (Jahanam) (Q.S. Ar-Ra' du 13:25).

From the verses above, it can be seen that promises are God's commandments that must be used to evaluate work performance for Islamic organizations. The thing that becomes a measure in assessing work performance based on the values of the promise is to assess whether employees have fulfilled all obligations at work.

Social Security

Social security guarantees the company's protection against loss of employee income, such as in the event of dismissal, employee illness, accident, death benefits, and so on. The social security program aims to overcome various events that cause socioeconomic uncertainty universally and improve living standards in general. The social security program also provides various prevention, management, and rehabilitation services due to an event.

The principle of social security is formulated in three ways: the principle of humanity, the principle of benefit, and the principle of justice. In this case, the principle of humanity is a principle that intersects with human dignity. The principle is to promote and protect human dignity as a fundamental right for all citizens. As contained in the Qur'an, there are similarities between humans before Allah SWT; it is just that what distinguishes them is piety according to the word of Allah SWT. in QS. al-Hujurat [49]: 13.

يَٰٰ اَلْهَا النَّاسُ اٰنَّ خَلَقْنٰكُمْ مِّنْ ذَكَرٍ وَٰأَنثى وَجَعَلْنٰكُمْ شُعُوْبًا وَقَبَاٰلِبًا لِتَعَارَفُوا اٰنَأَكْرَمَكُمْ عِنْدَ اللَّٰهِ اَنْفَسُكُمْ إِنَّ اللَّٰهَ عَلِيْمٌ خَبِيْرٌ

It means:
O humanity, verily, We created you from a male and a female, making you nations and tribes so you may know each other. Indeed, the most honorable among you in the sight of Allah is the most pious among you. Verily, Allah is All-Knowing, All-Knowing. (QS. al-Hujurat [49]: 13).

Methods

This type of research is quantitative research. This research uses secondary data obtained from questionnaires. This study uses comparative causation, namely research that aims to determine the effect of motivation and social security on employee Islam', Economica: Jurnal Ekonomi Islam, 8.2 (2017) <https://doi.org/10.21580/economica.2017.8.2.1334>.


Sugiyono, Metode Penelitian Kuantitatif, Kualitatif Dan R&D (Bandung: Alfabeta, 2018).
The influence of job performance, social security, and employee incentives on employee job satisfaction: Case study of PT. Bank Syariah Indonesia Medan S. Parman Branch Office

The researchers conducted this research, which began in January 2021, until it was completed—set object on PT. BSI KC Medan S Parman, PT. BSI KC Medan S Parman Jl. S. Parman No. 250 E/8. City of Medan, North Sumatra. The population in this study are all employees of PT. BSI KC Medan S Parman 35. The sampling technique in this study used a total sampling technique. The data collection technique in the study used was a questionnaire (questionnaire/list of questions). This research was processed using SPSS version 22. The data analysis method used in this study is the Multiple Regression Analysis method, which is an analytical method to determine the effect of work performance, social security, and employee incentives on employee job satisfaction at PT. BSI KC Medan S Parman with the formula: 

\[ Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e \]

Information:

- \( Y \) = Employee Job Satisfaction
- \( X_1 \) = Work Performance
- \( X_2 \) = Social Security
- \( X_3 \) = Employee Incentives
- \( a \) = Constant
- \( b_1, b_2, b_3 \) = Regression Coefficient
- \( e \) = Epsilon.

Testing this multiple regression model determines the positive or negative relationship of the independent variable \( X \) to the dependent variable \( Y \).

### Result and Discussion

#### Data Normality Test

The data normality test with the Kolmogorov table aims to determine the feasibility of the data to be used as research material, good data if the Asymp. Sig. (2-tailed) > 0.05. The following is the calculation of the data normality test with the Kolmogorov table with the help of the SPSS program.

#### Table 3. Data Normality Test

<table>
<thead>
<tr>
<th>Normal Parameters</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>0.0000000</td>
<td>1.34518002</td>
</tr>
<tr>
<td>Test Statistic</td>
<td>0.090</td>
<td>0.200</td>
</tr>
<tr>
<td>Asymp. Sig. (2-tailed)</td>
<td>0.090</td>
<td>0.200</td>
</tr>
<tr>
<td>a, Calculated from data.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Lilliefors Significance Correction.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>This is a lower bound of the true significance.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 3 shows that the Asymp. Sig. (2-tailed) for the variable work performance, social security, employee incentives, and employee job satisfaction are greater than 0.05, and the Test Distribution shows Normal. To test the feasibility of the data is done with the following Normal P-Plot image.

![Normal P-Plot of Regression Standardized Residual](image)

In Figure 4.2 the Normal P-Plot shows that the data distribution points tend to approach the normal distribution line, meaning that the data is feasible to be used as research material.

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The results of this test indicate that the regression model is normal so that it can be continued for further testing.

**Heteroscedasticity Test**

The results of this test indicate that the regression model is free from heteroscedasticity problems, in other words: the variables to be tested in this study are homoscedastic.

**Multicollinearity Test**

Based on the results of the SPSS output listed above, it can be seen that the tolerance value for work performance variables (X1) is 0.644, social security (X2) is 0.687, and employee incentives (X3) is 0.524. Multicollinearity test results show a tolerance value of > 0.10; multicollinearity does not occur. And VIF value < 10 for work performance research variables of (1.554), social security (1.456), and employee incentives (1.909); this shows that there is no multicollinearity in the regression model so that the data is said to be good and can be used for further testing.

### Multiple Regression Testing

**Partial Hypothesis Test** (t test)

1) From the results presented, it is known that tcount > ttable, namely 3.894 > 2.03951, then H0 is rejected and Ha is accepted, which means that the work performance variable has a significant effect on the employee job satisfaction variable.

2) The table above shows the tcount value of the social security variable of 0.477 and with a ttable of 2.03951 means that tcount < ttable is 0.477 < 2.03951 then Ha is rejected H0 and accepted.

3) The table above also shows the tcount value of the employee incentive variable of 2.510 and with a ttable of 2.03951 means that tcount > ttable is 2.510 > 2.03951 then H0 is rejected and Ha is accepted.
Simultaneous Hypothesis Test (Test F)

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>90,567</td>
<td>3</td>
<td>30,189</td>
<td>20,093</td>
<td>.000</td>
</tr>
<tr>
<td>Residual</td>
<td>46,576</td>
<td>31</td>
<td>1,502</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>137,143</td>
<td>34</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: kepuasan kerja karyawan
b. Predictors: (Constant), insentif karyawan, jaminan sosial, prestasi kerja

The table above shows that the effect of work performance, social security, and employee incentives on the employee job satisfaction variable is 0.660%, while the rest is influenced by other factors not examined, such as salaries and wages, morale, work discipline, and so on.

Effect of Work Performance (X1) on Employee Job Satisfaction (Y) at PT. BSI KC Medan S Parman.

From the results presented, it is known that tcount > ttable, namely 3.894 > 2.03951, then H0 is rejected, and Ha is accepted, which means that the work performance variable significantly affects the employee job satisfaction variable. This shows that to increase employee job satisfaction, it can be done by increasing employee performance. In addition, with high work performance, it will support an increase in employee job satisfaction.

The Effect of Social Security (X2) on Employee Job Satisfaction (Y) at PT. BSI KC Medan S Parman.

It is known that the tcount value of the social security variable is 0.477, and with ttable 2.03951 means that tcount < ttable is 0.477 < 2.03951 then Ha is rejected H0 and accepted, which means that the social security variable has no significant effect on employee job satisfaction. This shows that increasing employee job satisfaction can be done by increasing employee incentives. In addition, with good incentives given to employees while working, it will increase employee job satisfaction. This shows that increasing employee job satisfaction cannot be done by increasing employee social security. The provision of labor social security to company employees is an obligation and responsibility of the company. The provision of workers’ social security is always adjusted to the applicable provisions and can improve employee performance, not increase employee job satisfaction.

The Effect of Employee Incentives (X3) on Employee Job Satisfaction (Y) at PT. BSI KC Medan S Parman.

Based on the results of calculations carried out using a hypothesis test (t test), it is known that the tcount value of the employee incentive variable is 2.510, and with ttable 2.03951 means that tcount > ttable is 2.510 > 2.03951 then H0 is rejected, and Ha is accepted, which means that the employee incentive variable has a significant effect on employee job satisfaction variables. This shows that increasing employee job satisfaction can be done by increasing employee incentives. In addition, the good incentives given to employees while working will support the increase in employee job satisfaction.

The Effect of Job Performance, Social Security, and Employee Incentives on Employee Job Satisfaction: Case Study of PT. Bank syariah indonesia Medan S. Parman Branch Office
Incentives Simultaneously on Employee Job Satisfaction at BSI KC Medan S Parman

F-count value of 20.093 compared to Ftable of 2.90 (20.093 > 2.90), then H0 is rejected, and Ha is accepted, meaning that the variable work performance (X1), social security (X2) and employee incentives (X3) simultaneously (simultaneously) has significant influence with employee job satisfaction variables. This shows that increasing employee job satisfaction can be done by increasing work performance, social security, and employee incentives. In addition, good work performance, social security, and employee incentives given to employees while working will support increased performance, ultimately increasing employee job satisfaction.

Conclusion

Based on the results of the research, the results of the analysis, and discussion of research regarding the Effect of Social Security Work Performance and Employee Incentives on Employee Job Satisfaction (Case Study of PT. BSI KC Medan S Parman), the following conclusions can be drawn:

1. work performance positively and significantly affects the employee job satisfaction variable.
2. social security has no positive or significant effect on employee job satisfaction variables.
3. Employee incentives have a significant effect on employee job satisfaction variables.
4. Work performance, social security, and employee incentives simultaneously (simultaneously) significantly affect employee job satisfaction variables.

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