

## Employee Performance at Bank Syariah Indonesia (BSI) KC. Panorama

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**ABSTRACT.** This study aims to determine how employee performance at Bank Syariah Indonesia (BSI) KC Panorama. Syariah Indonesia (BSI) KC Panorama. This research is qualitatively based on a case study using the field research method (Field Research). The data sources used are primary data and secondary data. Data collection techniques used in this study are through interviews, observation, and documentation. The results of this research and discussion show that the performance of employees of Bank Syariah Indonesia (BSI) KC Panorama Bengkulu is good. This can be seen from the quality and quantity of work, attendance and punctuality, responsibility, punctuality, and cooperation of Bank Syariah Indonesia (BSI) KC Panorama Bengkulu employees. The cooperation of employees of Bank Syariah Indonesia (BSI) KC Panorama Bengkulu is quite good.

**Keywords:** Performance; Employees; Syariah Indonesia Bank;

## INTRODUCTION

Banks are known as financial institutions whose main activity is accepting checking deposits, savings and deposits. Then banks are also known as places to borrow money (credit) for people who need them, besides that, banks are also known as places to exchange money, move money or receive all kinds of payments and deposits such as payments for electricity, telephone, water, taxes, money, tuition and other payments. (Nor Aina, 2022) Sharia banks are banks which in their activities, both collecting funds and in the context of distributing funds, provide and charge compensation based on sharia principles, namely buying and selling and profit sharing. (Budisantoso T. & Nuritomo, 2014)

Employee performance is the quality and quantity of work results achieved by an employee in carrying out his duties, in accordance with the responsibilities given to him. This construct is measured through employee performance indicators which include work quality, work quantity, attendance and timeliness, responsibility, punctuality of work and cooperation. (Shar, Aan and Herry Novrianda, 2017) Performance is a term that comes from the words Job Performance or Actual Performance (work performance or actual achievements achieved by someone) (Didik, Suprihatin, 2019).

According to (Dessler Gary, 2006) Indications of employee performance are: 1). Work quality; refers to completing tasks properly and correctly and in accordance with established procedures, work accuracy or margin for error, especially when carrying out work and implementing certain tips to minimize the occurrence of work errors; 2). Work quantity is the quantity of work or the amount of production or results of work; 3). Attendance and timeliness, how employees arrive on time when

coming to work and leaving work according to the established work schedule, as well as being disciplined in carrying out their working hours; 4). Responsibility, taking full responsibility for all work that has been determined in each section, as well as providing excellent service; 5). Accuracy of work time, punctuality in completing assigned tasks; 6). Collaboration, how employees are required to work together and communicate in completing their work.

The creation of quality employee performance can attract external parties to invest or save in Sharia Banks in order to create a global level Sharia financial system. Currently, BSI KC Panorama has been encouraged democratically to produce performance and targets to be achieved by fulfilling customer needs through good job prospects so that it gets a good image in the eyes of the public. Employee performance cannot be separated from the employee's own contribution regarding attendance, punctuality, cooperation and the amount of work assigned by the company.

Based on the problems found and interviews with several employees at Bank Syariah Indonesia (BSI) KC Panorama, there are several BSI KC Panorama employees whose educational background is not from sharia economics or banking so their understanding of their work is still lacking. Apart from that, the drive for bank operational activities which requires providing the best service to customers also causes a heavy workload for employees. The workload that is the responsibility of employees often cannot be completed on time, requiring employees to work beyond the specified working hours. The dense work at Bank Syariah Indonesia (BSI) KC Panorama has an impact on employees' very limited rest time, fatigue and workload factors make relationships between employees less well established, especially with employees between divisions or sections. Thus, it can be concluded that there are still several problems faced by employees of Bank Syariah Indonesia (BSI) Panorama Branch to support company performance. Therefore, researchers want to test this through research entitled "Employee Performance at Bank Syariah Indonesia KC Panorama".

## METHOD

This research uses field research to achieve the objectives of this research, data collection is carried out using observation, interviews and documentation techniques. by using a qualitative approach. (Helmina Andriani, 2020)

## RESULTS AND DISCUSSION

### Research Results

Data presentation and analysis is the part of presenting data produced in research that is adjusted to the research focus and analyzed with relevant data. Based on the research results obtained by researchers through interviews conducted at Bank Syariah Indonesia (BSI) KC Panorama Bengkulu from 27 July to 27 August 2023, with the title Employee Performance at Bank Syariah Indonesia (BSI) KC Panorama Bengkulu. With a total of 10 informants, all of them are permanent employees at Bank Syariah Indonesia (BSI) KC Panorama Bengkulu. Then 10 informants were involved in this research to see how employees performed at Bank Syariah Indonesia (BSI) KC Panorama Bengkulu. This research aims to look at employee performance at Bank Syariah Indonesia (BSI) KC Panorama Bengkulu. To achieve the objectives of this research, data was collected using observation, interview and documentation techniques. After conducting interviews, a number of facts and data related to employee performance at Bank Syariah Indonesia (BSI) KC Panorama Bengkulu were found as follows:

#### 1. Quality of Work

The results of interviews from respondents regarding employee performance at Bank BSI KC Panorama Bengkulu with indicators of work quality can be seen below with the question whether

employees at Bank BSI KC Panorama have completed their tasks properly and correctly and in accordance with established procedures and how employees can minimize this occurrence. margin of error when carrying out work and the accuracy of employee work at Bank BSI KC Panorama?

Results of an interview with Mr. Dwi Fahman Pramudya as an employee at Bank BSI KC Panorama Bengkulu.

"According to Mr. Dwi, so far the employees have completed their duties well and the accuracy of their work is still consistent and if there is a margin of error, the way to minimize it is by looking at the data again completely or double-checking the required data to minimize the margin of error."

## 2. Work Quantity

The results of the interview regarding Work Quantity can be seen in the interview results below with the question how do employees produce services and employee work results at Bank BSI KC Panorama?

Results of an interview with Mr. Heru Efendi as an employee at Bank BSI KC Panorama Bengkulu.

"Yes, for now, we have provided good, polite service to customers by helping resolve customer complaints and conveying to customers information about BSI products and the work results so far have been quite good."

## 3. Attendance and Timing

The results of the interview regarding attendance and punctuality can be seen in the interview results below with the question of whether employees at Bank BSI KC Panorama are always present, go home on a predetermined schedule and are disciplined in carrying out their working hours?

Results of an interview with Mr. Bambang Hariyanto as an employee at Bank BSI KC Panorama Bengkulu.

"Yes, employees must be present on time because at 07.30 WIB they will be absent and there will be a morning briefing first, when they go home there are usually those who work overtime to complete their tasks, and so far time discipline has been quite disciplined."

## 4. Responsibility

The results of the interview regarding Responsibility can be seen in the interview results below with the question whether employees at Bank BSI KC Panorama have provided excellent service to customers and are employees responsible according to their field?

Results of an interview with Dicky Syafrandika as manager at Bank BSI KC Panorama Bengkulu.

"During this period, employees have been quite good at completing the work that has been given and in accordance with their respective fields. When there are problems faced by employees in decreasing performance, the manager will find out why the employee's performance has decreased. "If there is a dispute or problem between employees, the manager looks for a solution or becomes a mediator so that he can resolve the problems that occur between employees and control and monitor the results of employee performance."

## 5. Timeliness

The results of the interview regarding attendance and punctuality can be seen in the interview results below with the question whether the employee completes the task according to the specified time and what if the employee does not complete the task according to the specified time?

Results of interviews with Mrs. Dian Marsheila as an employee of BSI KC Panorama Bengkulu.

"Thank God, I have completed the task according to the specified time. If the employee does not complete the task according to the specified time, his work will be doubled, as if this month has not been completed or has not reached the target, he will be transferred to the next month and his work will be doubled. are required to do their best to complete the tasks that have been given."

## 6. Cooperation

The results of the interview regarding cooperation can be seen in the interview results below with the question whether employees at BSI KC Panorama can work together with fellow colleagues and can communicate well in completing their work?

Results of interviews with Mrs. Riski Wulandari as an employee of BSI KC Panorama Bengkulu.

"Yes, that's good enough for now and the same goes for completing work, of course with good communication and if there are differences of opinion, we always look for solutions together."

## Discussion

Performance is the result of work in terms of quality and quantity achieved by an employee in carrying out his duties, by the responsibilities given to him. (Shar, Aan and Herry Novrianda, 2017) The performance of employees at Bank Syariah Indonesia (BSI) KC Panorama Bengkulu is quite good. This can be seen from the following indicators.

### 1. Quality of Work

Quality of work refers to completing tasks properly and correctly and by established procedures, work accuracy or margin of error, especially when carrying out work and carrying out certain tips to minimize the occurrence of work errors. (Dessler, Gary, 2006) The research results show that the work quality of BSI KC Panorama Bengkulu employees is good. This can be seen from the way employees interact with customers, they always help guide them when there are customers who need help regarding understanding Bank Syariah Indonesia products.

### 2. Work Quantity

Quantity of work or amount of production or results of work. (Dessler, Gary, 2006) The research results show that the work quantity of BSI KC Panorama Bengkulu employees is good. This can be seen from the way they provide service quickly, well, and politely, such as always asking customers about the transactions they want to use and also they always explain the products from Bank Syariah Indonesia clearly.

### 3. Attendance and Timing

The presence and timing of how employees arrive on time when coming to work and leaving work according to the established work schedule, as well as being disciplined in carrying out their working hours. (Dessler, Gary, 2006) The research results show that the attendance and time commitment of BSI KC Panorama Bengkulu employees is good. It can be seen that employees have arrived on time, such as filling in attendance and attending morning briefings.

### 4. Responsibility

Fully responsible for all work that has been determined in each section, as well as providing excellent service. (Dessler, Gary, 2006) The research results show that the responsibilities of BSI KC Panorama Bengkulu employees are good. This can be seen from the way employees work in serving and being humble in serving customers, providing fast, good and friendly service, such as always asking customers about problems experienced by customers and giving directions to customers when carrying out transactions that they want to use and also that they always explain the products of Bank Syariah Indonesia clearly and never give false news and in providing services they always explain the details of customer transactions.

## 5. Timeliness of work

Punctuality in doing work: Each job has different characteristics, which means certain types of work are completed on time. (Syafitri, Dessy Bella, And Damrus Damrus, 2022) The research results show that the punctuality of BSI KC Panorama Bengkulu employees is good. This shows that employees have completed the assigned tasks on time.

## 6. Cooperation

Cooperation requires several people to complete work in certain types of work. (Syafitri, Dessy Bella, And Damrus Damrus, 2022) The research results show that the cooperation between BSI KC Panorama Bengkulu employees is quite good, this can be seen from what employees do in collaborating between divisions and other fields. However, some employees have not been able to work together with their co-workers because the job demands given do not require them to complete work in groups.

# CONCLUSION

Based on the results of the research and discussion, it can be concluded that the performance of Bank Syariah Indonesia (BSI) KC Panorama Bengkulu employees is basically good. This can be seen from the quality and quantity of employee work when employees interact with customers from the way they provide service quickly, well and politely. Furthermore, employee attendance and consistency and punctuality of work are also good, such as employees who have arrived on time, for example when taking attendance and attending morning briefings and have completed assigned tasks on time.

Apart from that, the responsibility and cooperation of employees is also good, such as when they explain BSI Bank products clearly and never give fake news, for example providing good service and being humble in serving customers and being patient when explaining to customers about the Bank's products. Apart from that, cooperation with employees between other divisions is also quite good. The theory used in this research is Dessler Gary regarding employee performance.

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