

The Effect of Competence, Work Discipline, and Motivation on Employee Performance in an Islamic Perspective at Bank DKI Syariah Lampung Branch

Yeni Tri Noviyanti¹, Moh Bahrudin²,
Weny Rosilawati³, Dania Hellin Amrina⁴

yentrinoviyaniti@gmail.com¹, mohbahrudin@radenintan.ac.id²,
wenyrosilawati@radenintan.ac.id³, daniahellin@upnyk.ac.id⁴

Universitas Islam Negeri Raden Intan Lampung,^{1,2,3}

Universitas Pembangunan Nasional "Veteran" Yogyakarta⁴

ABSTRACT

The achievement of a company is largely determined by the quality of the people who work in it. Changes in the environment require their ability to capture the phenomenon, analyze its impact and prepare steps to deal with these conditions. Superior performance has an impact on the company's reputation and growth. This research uses a quantitative approach with data collection methods in the form of questionnaires, observation and documentation. Primary data was obtained from answers to questionnaire questions given to all employees of Bank DKI Syariah Lampung Branch. While secondary data is obtained from various related references. The results showed that competence has a significant effect on employee performance, then the work discipline variable has a significant effect on employee performance, the motivation variable shows a significant effect on employee performance.

Keywords: *Competence, work discipline, motivation, and employee performance*

A. INTRODUCTION

Currently, the existence of Islamic banking in the economy has become a necessity for all levels of Indonesian society. Not only in Indonesia, the banking industry is also needed in other countries to help sustain and encourage economic development. The development of Islamic banks in Indonesia can be said to have increased significantly compared to previous years, many Islamic banks have proven their existence in the banking world. In anticipating the needs of the community and providing a sense of security, comfort in transactions, the presence of Islamic banks is one solution to increase public confidence in banking activities, especially in Indonesia. (Dianita, Irawan, & Salsabila, 2021).

The development of Islamic banks in Indonesia began in 1992 with the establishment of the first Islamic bank in Indonesia, PT Bank Muamalat Indonesia (PT BMI) which is legally regulated in Law No.7 of 1992 concerning banking, and then updated with Law No.10 of 1998. Because Islamic banks have experienced significant development, a more specific law regulating Islamic banks was made, namely Law No. 21 of 2008 (Wahyuni, 2019). Islamic Bank is a banking institution that uses a system and operations based on Islamic sharia, namely the Al-Qur'an and Sunnah of the Apostle Muhammad Shallallahu Alaihi Wasallam. In order for its operations to run well, Islamic banking needs to be supported by various resources, namely Human Resources who have skills and knowledge that are influential in management and development to support the achievement of certain goals. Human resources are subjects that play a role in determining the success of the company. Human resources are assets that must be maintained

and developed so that they can make an optimal contribution (Bariqi, 2018).

In the field of Islamic finance, human resources play a strategic role, among others, as the spearhead in the application of sharia at the regulatory level, reviewing sharia law to create products and services that meet current needs and contracts, developing and implementing policies according to sharia principles and providing customer service according to Sharia manners and guidelines. In its development the bank will face many challenges, Bank DKI Syariah must have employees who are reliable in their fields. Banks must show high competitiveness to continue to maintain their existence, especially by maintaining the performance of their employees. Employees are said to have superior performance if their work exceeds the goals set by the company. This superior performance will impact the company's reputation and growth. Banks must realize the potential of their workforce as the business environment becomes increasingly competitive. Having high performance will increase the company's productivity level, thereby increasing the company's profits (Lestary & Chaniago, 2018). There are many important factors in determining the performance of company employees.

Competence has an important role, because generally competence concerns a person's basic ability to do a job. Until now, many government agencies do not have employees with adequate competence, as evidenced by the low productivity of employees and the difficulty of measuring employee performance (As'ad, 2021). Therefore, this can be taken into consideration by a bank in making decisions to improve, prevent and solve the problems faced. So that in the future the

bank can create optimal employee performance and can contribute maximally in achieving the planned work program and target. The achievement of a company can also be influenced by the attitude of work discipline. The success of employees in the process of carrying out their profession always starts with work discipline. Work discipline is an attitude of respect, awareness and willingness within employees to follow all company rules and norms that have been applied and agreed upon in the company. (Ardhiyati & Diwanti, 2023). From discipline also comes the desire and awareness to obey company rules and social norms.

Another factor that can affect performance is motivation. Motivation's questions how to direct the power and potential of employees so that they want to work together effectively to achieve predetermined goals. Regarding the provision of work motivation, the leader must see the circumstances and working atmosphere of the employees at work. Motivation has two basic forms, namely artificial (extrinsic) is about what the company will motivate its employees, while intrinsic is about factors or causes within the company that motivate employees to achieve certain goals. Because every employee who works in the company must have a motivation why they work in the company they choose (Theodora, 2015).

Performance in Islam includes all forms of practice or work that have elements of sharing and blessings for themselves, their families and surrounding communities and the state, without professionalism in performance, a business will experience damage and bankruptcy, and cause a decrease in quality and quantity (Zarkasy, 2016). Islam teaches its followers to always live in work and not let time be wasted in

vain. Allah SWT requires His servants to do and prioritize worship and quality activities. As Allah's word in the Qur'an letter Al Isra verse 84 which means: "When the (Friday) prayer has been performed, scatter you over the earth, seek the bounty of Allah, and remember Allah much that you may be fortunate." (Q.S. Al- Isra' [17]: 84.

The verse tells us that when the obligatory prayer has been performed at the beginning of time in congregation in the mosque, then spread out on the earth, return to work and do business; seek the bounty of Allah, halal, blessed, and abundant sustenance and remember Allah a lot when praying and when working or doing business so that you are lucky, become a balanced person, and mentally and physically healthy. Performance in an Islamic perspective is an achievement of an employee in the responsibilities given to him in understanding and trust based on Islamic principles. Therefore, according to Islam, one's charity is not seen in terms of quantity, but more importantly the quality of how to work according to Islamic law.

Running an organizational activity is certainly not easy, because when running it will experience various obstacles or obstacles. One of the obstacles or obstacles that occur is the performance of human resources, for this reason, human resource development is needed for employees so that they can understand the technology needed and then increase employee knowledge and skills. Bank DKI Syariah is determined to be able to provide services to customers as well as possible based on sharia principles, so that Bank DKI Syariah is a partner for users of banking services, the majority of which do business based on sharia principles. Being one of the banks that operates

according to sharia principles, Bank DKI Syariah is always committed to continuously improving banking performance and services in accordance with sharia provisions to the community, therefore Bank DKI Syariah Lampung Branch which is engaged in banking, needs to work hard in improving the quality of employee performance and implementing targeted strategies. Because the success of a bank is greatly influenced by the performance of its employees.

B. LITERATURE REVIEW AND HYPOTHESIS

Competence

Competence comes from the word competent which means capable (knowing), powerful (deciding, determining), while competence means authority (power) to determine (decide something). Competence is a person's ability to carry out a job correctly and has characteristics based on matters relating to knowledge, skills or abilities, and attitudes that can distinguish employees who have good performance and those who do not perform well (Edison, 2016).

Work Discipline

Work discipline is an attitude and behavior in obeying the rules that apply in every workplace. Discipline is a behavior that must be instilled in every individual inside or outside the organization, each individual must be willing to follow and obey all the rules that have existed and previously agreed upon and also be willing to accept all the consequences for violating the rules that have been set. So that gradually it will become a good habit and will be absorbed in his heart and soul (Bambang, 2021). Work discipline provides great benefits for

the company and for employees. For the company, the existence of work discipline will ensure the maintenance of order and smooth implementation of tasks so that optimal results are obtained. For employees, work discipline will create a pleasant work atmosphere and increase employee morale.

Motivation

Motivation is a word derived from the Latin "Movere" which means "to move". Therefore, motivation can be defined as a person's need to produce performance and the ability to apply it. Motivation is a scheme applied to inspire, increase stamina, and work ability by soothing the soul of employees or workers to do their work in an organization. (Asmawiyah, 2020). The use of high work motivation can increase employee performance in the sense that there is a motivational stimulus for employees to perform well and have a meaningful impact on carrying out work. Without motivation it is possible for employees to be less enthusiastic about their work and more likely to despair when they fail.

Employee Performance

The development and progress of an organization cannot be denied if the quality of performance management has an influence as a driving force that can accelerate in a better direction. According to Mangkunegara quoted by AmbarTeguh defines performance or work performance as the quality and quantity of work achieved by an employee in carrying out his duties in accordance with his responsibilities given to him within a specified period of time. Another definition, explains that performance is a record resulting from employee functions

or activities carried out by employees during a certain period of time. (Teguh & Rosidah, 2003).

Islam views work as part of worship and jihad if working is consistent with Allah's rules, pure in intention and does not forget Him. When the intention to work is worship, it already contains two goals, namely fulfilling physical and spiritual or material and non-material needs. Thus, because the purpose of working is not solely to seek material abundance, the effort expended is not only in the form of physical strength but also non-physical strength (prayer). Employee performance indicators are: Work quantity, work quality, timeliness of work completion.

Effect of Competence on Employee Performance

Based on the results of research conducted by Eduar Baene, Martha Surya Dinata Mendrofa, and Yamolala in 2023, it states that the results of data processing and the results of the calculation of the coefficient of determination have a positive influence between human resource competencies on employee performance (Baene, Dinata Mendrofa, & Zega, 2023).

Research conducted by Dhita Pricillia Djohan and Ida Bagus Ketut Surya in 2023 shows that competency variables have a positive and significant effect on employee performance (Djohan & Ketut Surya, 2023). So the better the competence, the more employee performance will increase.

Based on the results of previous research, the following hypothesis is proposed as a temporary answer in this study:

H1: Competence affects the performance of employees of Bank DKI Syariah Lampung Branch.

Effect of Work Discipline on Employee Performance

Research conducted by Kirana Vallennia, Atik Atikah and Fitri Nur Azijah in 2020 suggests that work discipline affects employee performance. This means that discipline has a positive and significant effect on employee performance (Vallennia, Atikah, & Azijah, 2020).

Then the research conducted by Tumanggor, and Rosita Manawari Girsang in 2021 resulted in findings based on the t value for the work discipline variable, the t value of work discipline is greater than the t table value and the 'Sig' value of the work discipline variable is 0.000, which means that the work discipline variable has a 'Sig' value < 0.05 , so there is a significant influence between work discipline on employee performance. Based on the 2 studies above, the hypothesis is made as follows:

H2: Work discipline affects the performance of employees of Bank DKI Syariah Lampung Branch.

The Effect of Motivation on Employee Performance

Previous research discussed by Jufrizen and Tiara Safani Sitorus in 2021 resulted in findings that work motivation has a positive and significant effect on performance. This shows that the higher the work motivation provided, it will be able to improve performance.

Furthermore, research conducted by Andi Irfan, Aminah Aminah, and Claudya Armelia in 2024 showed that the work motivation variable (X) had a positive and significant effect simultaneously on employee performance (Y).

Based on the results of previous research, the following hypothesis is proposed as a temporary answer in this study:

H3: Motivation affects the performance of employees of Bank DKI Syariah Lampung Branch.

The Effect of Competence, Work Discipline, and Motivation on Employee Performance

Competence is a person's ability to carry out a job correctly and has characteristics based on matters relating to knowledge, skills or abilities, and attitudes that can distinguish employees who have good performance and those who do not perform well.

Sinungan defines discipline as a mental attitude that is reflected in the actions or behavior of individuals, groups or communities in the form of obedience to rules or regulations set by the government or ethics, norms and rules that apply in society for certain purposes (Marwanto & Nugroho, 2014).

Meanwhile, motivation is the process of providing encouragement that can determine the intensity, direction, and perseverance of individuals in an effort to achieve goals and has a direct effect on one's duties and psychology. Employees will be more productive if they are motivated compared to employees who have no motivation at work. Every employee has a different way of getting their motivation.

The following hypotheses can be formulated in Competence, Work Discipline and Motivation as follows:

H4: Competence, Work Discipline and Motivation affect the performance of employees of Bank DKI Syariah Lampung Branch.

C. RESEARCH METHODS

This research uses a quantitative approach approach. According to Sugiyono, quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to research on certain populations or samples, sampling techniques are generally carried out randomly, data collection using research instruments, data analysis is quantitative or statistical with the aim of testing predetermined hypotheses.(Sugiyono, 2015). The population is employees of Bank DKI Syariah Lampung Branch. In this study using saturated sampling technique, which is a sampling technique when all members of the population are sampled.(Kamilah, M., & Zunaidah, 2024). The data source used is primary data obtained from answers to questionnaire questions given to all employees of Bank DKI Syariah Lampung Branch and secondary data obtained from certain parties so that the data already exists when you need it. Data collection using questionnaires, observation and documentation. With the analysis method used, namely validity test, reliability test, normality test, multicollinearity, and heteroscedastistas. Then multiple linear regression tests, and hypothesis testing (partial t test, simultaneous F test, and coefficient of determination). By using the statistical tool Stasistical Package for Social Science (SPSS) version 26.

D. RESULTS AND DISCUSSION

Validity Test

The validity test is used to measure the fixity of an item in a questionnaire or scale that you want to measure, validity is assisted by the total score. Activities that must be carried out by comparing rcount with rtable. The variable can be declared

valid if $r_{count} > r_{table}$ with a significance level of 0.05. The validity test was carried out by comparing the value of r_{count} with r_{table} for degree of freedom ($df = n - 2$), in this study the number of samples ($n = 30$) where the significant level used was 0.05 or 5% so that the r_{table} in this study was $r(0.05; 30 - 2) = 0.361$.

Reliability Test

The reliability test is carried out to determine whether the measuring instrument used is reliable and remains consistent if the measurement is repeated. In this case, the reliability test was carried out using the Cronbach alpha method, with the criterion that the calculated alpha was greater than the Cronbach alpha coefficient of 0.06 (> 0.06), so the data tested had a good level of reliability.

Normality test

Table I. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		30
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,56007490
Most Extreme Differences	Absolute	,116
	Positive	,116
	Negative	-,105
Test Statistic		,116
Asymp. Sig. (2-tailed)		,200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Processed data, 2024

From the results of the normality test using the Kolmogorov Smirnov method in table I, it shows that the significance of this result is 0.200, where the result is greater than the significance level of 0.05. So it can be concluded that the normality test in this study is normally distributed. Normally distributed means that the data used in this research is normal.

Multicollinearity Test

Table 2. Multicollinearity Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
		B	Std. Error	Beta	Tolerance	VIF
I	(Constant)	30,968	7,034			
	KOMPETENSI	,653	,214	,280	,871	1,149
	DISIPLIN KERJA	1,025	,137	,660	,943	1,061
	MOTIVASI	,554	,170	,300	,860	1,163

a. Dependent Variable: KINERJA KARYAWAN

Source: Processed data, 2024

Based on the results above, it shows that the tolerance value is > 0.10 and the VIF value is < 10.0 . So it can be concluded that there is no multicollinearity problem or is multicollinearity free. Multicollinearity free means there is no relationship or correlation between independent variables.

Heteroscedasticity Test

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Table 3. Heteroscedasticity Test Results

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
I	(Constant)	9,145	3,709		2,466	,021
	KOMPETENSI	-,095	,113	-,156	-,842	,408
	DISIPLIN KERJA	,004	,072	,011	,062	,951
	MOTIVASI	-,190	,090	-,394	-2,109	,055

a. Dependent Variable: RES2

Source: Processed data, 2024

Based on the test results using SPSS 26 in table 3, it can be seen that the significance of the competency variable is $0.408 > 0.05$, the significance of the work discipline variable is $0.951 > 0.05$, and the significance of the motivation variable is $0.055 > 0.05$. So it can be concluded that there are no symptoms of heteroscedasticity in the regression model.

Hypothesis testing

Multiple Linear Regression Analysis

Multiple linear regression analysis is carried out to analyze the relationship and influence between one dependent variable on two or more independent variables. With multiple regression, it can be seen whether there is an influence between competence, work discipline and motivation on employee performance.

Table 4. Results of Multiple Linear Regression Analysis

Model		Coefficients ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
I	(Constant)	30,968	7,034		4,403	,000
	KOMPETENSI	,653	,214	,280	3,054	,005
	DISIPLIN KERJA	1,025	,137	,660	7,491	,000
	MOTIVASI	,554	,170	,300	3,252	,003

a. Dependent Variable: KINERJA KARYAWAN

Source: *Processed data, 2024*

The calculation results of the multiple linear regression test obtained a constant value (a) of the regression model of 30.968 and the regression coefficient (b) of each independent variable obtained $b_1 = 0.653$, $b_2 = 1.025$ and $b_3 = 0.554$. Based on the constant value of the regression coefficient, then the relationship between the variables in the regression model can be formulated as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

$$Y = 30,968 + 0,653 X_1 + 1,025X_2 + 0,554 X_3$$

Partial t-test

The t test is used to determine the effect of each independent variable partially on the dependent, namely the effect of each independent variable consisting of competence, work discipline and motivation on employee performance which is the dependent variable. If the t value > t table and the significance value < 0.05 then H₀ is accepted, if the significance > 0.05 then H₀ is rejected.

Based on the test results using SPSS 26, it is known that

the competency variable has a t count of 3.054 with a significance of 0.005. This means that $t \text{ count} > t \text{ table}$ ($3.054 > 1.705$) then H1 is accepted with a significance value of $0.005 < 0.05$. Thus it can be said that competence has a significant effect on employee performance.

The results on the work discipline variable have a t count of 7.491 with a significance value of 0.000. This means that $t \text{ count} > t \text{ table}$ ($7.491 > 1.705$), then H2 is accepted with a significance value of $0.000 < 0.05$. Thus it can be concluded that the work discipline variable has a significant influence on employee performance.

Then the results on the motivation variable have a tcount of 3.252 with a significance value of 0.003. This means $t \text{ count} > t \text{ table}$ ($3,252 > 1.705$) then H3 is accepted with a significance value of $0.003 < 0.05$. Thus it can be concluded that the motivation variable has a significant influence on employee performance.

Simultaneous F-test

The f-test is conducted to measure the effect of the independent variables together on the dependent variable by using the probability value (sigxc). The criteria for simultaneous testing in this thesis are if $F \text{ count} > F \text{ tabel}$, then there is a simultaneous influence between the independent variable and the dependent variable.

Table 5. Simultaneous F-Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
I	Regression	300,885	3	100,295	36,946	,000 ^b
	Residual	70,581	26	2,715		
	Total	371,467	29			
a. Dependent Variable: KINERJA KARYAWAN						
b. Predictors: (Constant), MOTIVASI, DISIPLIN KERJA, KOMPETENSI						

Source: Processed data, 2024

Based on the table above, it can be seen that the simultaneous test results (F test) show a significance value of $0.000 < 0.05$ and an Fcount value of $36.946 > 3.37$ Ftable. This shows that the variables of competence, work discipline and motivation simultaneously affect employee performance.

Determinant Coefficient Test

The coefficient of determination (R square) essentially measures how much the model's ability is to explain variations in the dependent variable.

Table 6. Determinant Coefficient Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
I	,900 ^a	,810	,788	1,648
a. Predictors: (Constant), MOTIVASI, DISIPLIN KERJA, KOMPETENSI				
b. Dependent Variable: KINERJA KARYAWAN				

Source: Processed data, 2024

From the results of table I.8, the R Square figure is 0.810 (81%). This shows that competence, work discipline and

motivation simultaneously have an influence of 81% on employee performance, while 19% is influenced by other variables not studied.

DISCUSSION

The Influence of Competency on the Performance of Bank DKI Syariah Lampung Branch Employees

Human resource competency is the ability of employees or systems to carry out their functions or authority to achieve goals effectively and efficiently. Competency must be seen as the ability to achieve performance, produce output and results. Based on the results of the t test (partial), it can be seen that the competency variable has a tcount of 3.054 with a significance of 0.005. This means that $t_{count} > t_{table}$ ($3.054 > 1.705$) then H_1 is accepted with a significance value of $0.005 < 0.05$. Thus, it can be said that competency has a significant effect on employee performance. It has a significant effect, meaning that the higher the competency possessed by an employee, the higher their performance will be.

This research is in line with research conducted by Salman Farisi "Antecedents of Organizational Culture and Competence on Employee Performance" where one of the variables, namely the competency variable, shows that partially competency has a positive and significant effect on the performance of Waringin Seafood Restaurant employees (Farisi, 2022).

The Influence of Work Discipline on the Performance of Bank DKI Syariah Lampung Branch Employees

Work discipline is attitudes and behavior that follow written and unwritten rules in an organization. However, developing

disciplined employees is not easy. Therefore, having the right regulations will strengthen employee discipline.

Based on the results of the t test (partial), it can be seen that the work discipline variable has a t count of 7.491 with a significance value of 0.000. This means $t_{count} > t_{table}$ ($7.491 > 1.705$, so H2 is accepted with a significance value of $0.000 < 0.05$). Thus it can be concluded that the work discipline variable has a significant influence on employee performance. A significant influence means that the higher the work discipline the employee has, the the performance will also be higher.

This research is in line with research by Tumanggor, and Rosita Manawari Girsang "The Influence of Competency and Work Discipline on Employee Performance at the UPT Revenue Agency, Gunung Malela District, Simalungan Regency." The results of the research show that there is a positive and significant influence between competency and work discipline on the performance of employees at the Upt Revenue Agency Gunung Malela District, Simalungan Regency.

The Influence of Motivation on Employee Performance at Bank DKI Syariah Lampung Branch

Motivation is said to be a need that drives actions towards a certain goal. Work motivation is a tool for superiors so that subordinates are willing to work hard and work smart as expected. Superiors will motivate subordinates in different ways according to their respective most prominent patterns.

Based on the results of the t test (partial), it can be seen that the motivation variable has a t count of 3.252 with a significance value of 0.003. This means that $t_{count} > t_{table}$ ($3.252 > 1.705$) then H3 is accepted with a significance value of $0.003 < 0.05$.

Thus, it can be concluded that the motivation variable has a significant influence on employee performance. It has a significant effect, meaning that the higher the employee's motivation, the higher the employee's performance will be.

This research is supported by research conducted by Aulia Fitri Tsuraya "The Influence of Work Motivation and Work Discipline on Employee Performance in the Padang City Population and Civil Registration Service" where the motivation variable has a positive and significant effect on employee performance (Tsuraya, 2023).

The Influence of Competence, Work Discipline, and Motivation on the Performance of Bank DKI Syariah Lampung Branch Employees

It can be seen that the results of the simultaneous test (F test) show a significance value of $0.000 < 0.05$ and an Fcount value of $36.946 > F_{table}$. This shows that the variables of competence, work discipline and motivation simultaneously influence employee performance.

Thus, it can be concluded that there is a positive and significant influence on Competence (X1), Work Discipline (X2), and Motivation (X3) on employee performance (Y). This means that there is a direct influence or relationship between the independent variables (competence, work discipline and motivation) on the dependent variable (employee performance) simultaneously.

The Influence of Competence, Work Discipline, and Motivation on the Performance of Bank DKI Syariah Lampung Branch Employees

Islam has guidelines for directing its followers to carry out good deeds. These guidelines are the Koran and the Sunnah of the Prophet. As a source of Islamic teachings, it can at least offer basic values or general principles whose application in business is adapted to current developments and takes into account the spatial dimensions of time.

Competency is a series of knowledge, abilities and skills that a person possesses, whether inherent in humans or given from outside. Human resource development is a process of improving employees' current skills or work abilities and anticipating future business changes, and ultimately improving the quality of performance.(Mghfiroh, 2021). If someone is serious about working according to their competence, they will get results from their work. how important the knowledge and skills that a person must have, because Allah will not change the condition of a people as long as they themselves change their situation. As explained in Q.S. Al Anfal (8): 53 which means that if a person does not want to work or try then Allah SWT will not change that person's fate.

"This is because Allah will not change a blessing that He has bestowed on a people until they change what is in themselves. Indeed, Allah is All-Hearing, All-Knowing." (Q.S. Al Anfal [8]: 53). An employee's performance is an individual matter, because each employee has a different level of ability in carrying out their duties. If you always have the aim of lillahi ta'ala in your work, such as avoiding His prohibitions or to get sustenance so that you can pay zakat, go on a pilgrimage to

spend it in the way of Allah SWT, it is certain that the work becomes worship too, and the doer gets a reward for it and maintains religious regulations accordingly. means giving thanks to Allah SWT and will be given a decent life.

E. CONCLUSION

Based on the results of the discussion above, it can be concluded that the competency variable has a positive and significant effect on the performance of Bank DKI Syariah Lampung Branch employees, meaning that the higher the competency of the employee, the better the employee's performance. Then the work discipline variable has a positive and significant effect on the performance of Bank DKI Syariah Lampung Branch employees. This shows that the higher the level of good work discipline, the better the employee's performance will be, so that the company's targets will be achieved. The motivation variable has a positive and significant effect on the performance of Bank DKI Syariah Lampung Branch employees, meaning that the better the motivation, the better the resulting employee performance.

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