



Research Paper

The Influence of Competence, Organizational Culture and Work Stress on Job Satisfaction and Performance of Sharia Bank Employees in Makassar

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ABSTRACT: *This study aims to determine the influence of competence, organizational culture and job stress on job satisfaction and performance of sharia commercial banks in Makassar. The analysis method used in this research is descriptive analysis technique and Inferential statistic analysis, with the use of The Structure Equation Modeling (SEM) analysis. The number of samples in this study were 218 respondents. This study uses secondary data and primary data where the questionnaire given to employees of sharia bank in Makassar as respondents. The results showed that competence has positive but not significant effect on job satisfaction. While the competence, organizational culture and work stress have a positive and significant effect on employee performance and job satisfaction as intervening variable. Job satisfaction has a positive and significant effect on employee performance.*

KEYWORDS: *competence, organizational culture, job stress, job satisfaction, and performance*

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I. INTRODUCTION

The role of the banking sector is very strategic in supporting national development. Indonesia has two kinds of banking operational system, namely conventional bank and sharia bank. Where sharia banks also play a role in supporting the national economy and advancing national banking. If sharia banking in Indonesia is more advanced, then sharia banking in Indonesia can become the most active and growing Islamic banking in the international world.

To support the growth and advancement of sharia banking, Indonesia must have capacity building to develop it. The Islamic finance industry currently requires human resources (SDI) that have the ability to know not only the conceptual aspect but also the practical order of Islamic economics. Really professional, qualified and in accordance with its competence.

One determinant of the company's retreat is the human resources factor. For that every company needs to pay attention and manage the existence of its employees as effort to improve good performance (Triyana, 2006: 2). As an organization or company, within a Sharia Bank consists of a number of people with diverse backgrounds, personalities, emotions, and ego. The summation and interaction of various people constitute the organizational culture. Simply organizational culture can be defined as the unity of people with the same goals, beliefs and values. Organizational culture consists of various aspects while the most important aspect is value. Something that is believed to be a truth. Values are what should be and are practiced by all individuals within an organization. Visible values will tell us what's important in the organization and what needs attention. It is interesting to make sharia commercial banks a place of research, because the role of Islamic values in organizational culture is very significant here.

With high employee life satisfaction, the organization's continuity can be maintained, and will have positive impact on the organization such as, quality of work, job satisfaction, decreasing level of delay, and high awareness of each responsibility to the organization. Stress is a dynamic condition in which an individual is situated with an opportunity, constraints, or demands associated with what he desperately wants and produces. Thus, in general people argue that if a person is faced with the demands of work that goes beyond the ability of

the individual, it is said that the individual is experiencing work stress. (Rivai, et al, 2014: 658). So that job stress will affect employee performance and job satisfaction.

The description above has relevance to research Supiyanto (2015), Syahrums (2016) about the influence of competence on job satisfaction and employee performance that has a significant effect. Furthermore Arifin (2015) in the results of his research found organizational culture has only a positive value but not significant effect on job satisfaction. Susetyo (2014) in his research found that organizational culture significantly influenced employee performance, as well as job satisfaction which was also found to have a significant influence on employee performance.

Furthermore Adawiyah (2015) with his research Influence Work Stress on Employee Performance With Job Satisfaction As Variable Mediation at Bank Tabungan Negara Syariah, the existence of negative and not significant influence between work stress on employee performance, job stress to job satisfaction have positive and significant influence and to satisfaction work on the performance of employees the influence of positive and significant. In this case work stress does not have a significant and direct negative impact on employee performance and job stress indirectly affect the performance of employees with job satisfaction as a mediation variable. Hasbidi research (2017) found work stress more influential and play a role in improving performance.

Departing from theoretical descriptions and empirical results, the authors are interested to test the variables Competence, Organizational Culture and Job Stress on Job Satisfaction and Employee Performance Sharia Public Bank in Makassar.

II. LITERATURE REVIEW

Competence

Understanding the basic competence is the ability or skill. Spencer and spencer in Hamzah B. Uno (2007: 63), competence is a prominent characteristic for a person and a way of behaving and thinking in all situations, and lasting for long periods of time ..

Furthermore, Wibowo (2007: 86), defines competence as the ability to perform a job or task based on the skills and working knowledge demanded by the job. Or in other words, competence is the mastery of a set of knowledge, skills, values and attitudes that lead to performance and reflected in the habit of thinking and acting in accordance with the profession. Kunandar (2007: 41), competence can be divided into 5 (five) parts namely:

- a) Intellectual competence, namely the various devices of knowledge that exist in the individual self needed in supporting performance.
 - b) Physical competence, that is, the physical capabilities needed for the performance of the task.
 - c) Personal competence, ie, behavioral devices related to the individual's ability to manifest, self-transformation, self-identity and self-understanding.
 - d) Social competence, namely a set of certain behaviors that are the basis of self-understanding as an integral part of the social environment.
 - e) Spiritual competence, namely understanding, appreciation and practice of religious principles
- Indicators in the competence variables in this research are Intellectual, Appearance, Product / Consequences, Explorative and Spiritual

Organizational culture

Culture is an important core in an organization. Such activities give orders and restrictions as well as describe something done and not done that governs the behavior of members. So that culture is defined as what can be done and should not be done which is defined as a guideline to be used in running the activities of an organization, (Hofstede in Irwan: 2015). According to Luthans in Son (2009) important characteristics of organizational culture include the following:

1. Regular conduct of conduct, such as the use of the same language or terminology;
2. Norms, such as the standards of conduct that exist in an organization or communities;
3. Dominant values, such as high product quality, high efficiency;
4. Philosophy, such as how workers are treated;
5. Rules, such as guidance for new workers to work within the organization;
6. Organizational climate, such as how members of the organization interact with internal and external customers or layout arrangements work (physically)

Indicators used in organizational culture variables to be studied are the regularity of behavior, norms, dominant values, philosophy, and aggressiveness

Job Stress

According to Veithzal (2004: 516) define work stress is a condition of tension that creates an imbalance between physical and psychic, which affects the emotions, thinking processes and conditions of an employee where the pressure is caused by the work environment where the employee is located. Furthermore, according to Handoko (2006: 200), job stress is a condition of tension that affects the thinking process, emotions, and conditions of a person, the results of excessive stress can threaten a person's ability to face the environment and will ultimately interfere in the implementation of tasks.

According to Robbins (2008: 38) factors causing employee stress include:

- a) The workload is difficult and excessive.
- b) Unfair and reasonable pressure and leadership attitude.
- c) Insufficient time and work equipment.
- d) Interpersonal conflicts with leaders or working groups.
- e) The services are too low.
- f) Family problems such as children, wives, in-laws and so forth.

Indicators in the work stress variable studied consisted of four indicators, namely: Workload, Pressure or Push Time, Interpersonal Conflicts, and Role Ambiguity

Job satisfaction

Each individual will have different levels of satisfaction in accordance with the system of values that apply to him. This is due to differences in each individual self. The more aspects of the job that meet the employee's desire, the higher the level of satisfaction he feels and vice versa.

Robbins in Irwan (2015: 49) defines job satisfaction as a positive feeling about one's work, which is a result of the evaluation of its characteristics. Luthans in Irwan (2015: 49) is defined as a positive or pleasant emotional statement that results from an assessment of a job or work experience.

Hartatik (2014: 230) there are other aspects that exist in job satisfaction. These other aspects are:

- a. A challenging job
- b. Rewards are appropriate
- c. Supportive working conditions
- d. Supportive colleagues
- e. Suitability of personality with work

Indicators in the variable of job satisfaction studied consist of five indicators that is Challenging Work, Colleagues, boss, salary / wage, and Kongruen

Employee performance

According to (Oxford Dictionary in Moehariono, 2010: 61) performance (performance) is an action process or how to act or perform organizational functions. While the performance according to The Scriber-Bantam English Dictionary (in Moehariono, 2010: 61) comes from the word "to perform" with several entries, namely: (1) perform, run, execute (to do or carry of a execute), (2)) fulfill or fulfill the obligation of an intent or vow, (3) carry out or complete the responsibility (to execute or complete an understaking), (4) do something expected by a person or machine (to do what is expected of a person machine).

According to Armstrong and Baron (in Wibowo, 2007: 2) performance is about doing the work and the results achieved from the job. Performance is about what to do and how to do it. Performance is the result of work that has a strong relationship with the organization's strategic goals, customer satisfaction and economic contribution.

Indicators in employee performance variable under study consisted of five indicators, namely job quality, job quantity of task implementation, responsibility and creativity.

Mangkunegara (2009: 75) suggests that performance indicators, namely:

1. Quality. Quality of work is what is good for employees what has been done.
2. Quantity. The quantity of work is the full length of an employee working in one day. This quantity of work can be used by each employee.
3. Carry out the task. Implementation The task is to use employees to do the job accurately or no errors.
4. Responsibility. Responsibility for work is the awareness of the employee's obligations to the company given the company.

According Hasibuan (2000: 94), employee performance can be said either or can be accessed from several things, namely: Loyalty, Job Performance, Honesty. , Discipline, Creativity, Cooperation, Leadership, Personality, Initiative. And Responsibility.

III METHODOLOGY

Analysis Method

To analyze the data used The Structure Equation Modeling (SEM). SEM structural equation model. To facilitate the analysis process used statistical application program, AMOS (Moment of Structure Analysis) which is a package in SEM (Structural Equation Modeling) program.

Population and Sample

There are 8 (eight) sharia public banking offices in Makassar City with 483 employees. The amount of sample in this study is determined by using slovin formula in Uma Sekaran (2006: 89), as follows:

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{483}{1 + 483(0.05)^2} = 218 \text{ respondents (rounded)}$$

IV Research Results

Characteristics of respondents

Characteristics of respondents		Frequency
Gender	male	128
	female	90
Age	≤ 25	31
	26-35	162
	36-45	22
	≥ 45	3
Years Of Service	≤ 10	214
	11-20	4
	21-30	-
	≥ 30	-
Education	primary school - Senior High School	31
	diploma	25
	Bachelor degree	150
	strata two	12
	strata three	-

Hypothesis Testing and Total Value of Influence, Direct Influence and Indirect Influence Among variables

No	Variabel			P-Value	Direct Effect	Indirect Effect	Total Effect	Information
	Eksogen	Intervening	Endogen					
H-1	competence (X1)	satisfaction (Y1)	-	0.799	0.015	-	0.015	Not significant
H-2	Culture (X2)	satisfaction (Y1)	-	0.000	0.438	-	0.438	Significant
H-3	Stress (X3)	satisfaction (Y1)	-	0.000	0.346	-	0.346	Significant
H-4	Satisfaction (Y1)	-	performance (Y2)	0.000	0.210	-	0.210	Significant
H-5	Competence (X1)	-	performance (Y2)	0.048	0.093	0.003	0.096	Significant
H-6	Culture (X2)	-	performance (Y2)	0.000	0.401	0.092	0.493	Significant
H-7	Stress (X3)	-	performance (Y2)	0.000	0.238	0.072	0.311	Significant

Relationship Competence with job satisfaction

H1: Competence Influential Positive And Not Significant To Job Satisfaction Employees.

Testing the first hypothesis Competence has no significant effect on employee job satisfaction with P-Value of 0.799, this value indicates that the competence of intellectual, appearance, consequence, eksploratif and spiritual influence on job satisfaction but not significant.

Organization Culture Relations with job satisfaction

H2: Organizational Culture Influential Positive And Significant To Job Satisfaction.

Organizational culture has a significant effect on employee job satisfaction with P-Value greater than 0.05. Based on the above, it can be concluded that the better the organizational culture, the higher the employee's job satisfaction or job satisfaction are influenced by the organizational culture of sharia banking.

Relationship of Job Stress with job satisfaction

H3: Job Stress has a positive and significant effect on employee job satisfaction.

Testing the third hypothesis that work stress positive and significant effect on employee job satisfaction with the value of P-Value greater than 0.05. The coefficient of positive signified influence gives the meaning that stress can improve employee job satisfaction. when the stress of work has increased it will have an impact on the increase of job satisfaction. Job stress is also needed, because for some jobs, positive stress is needed to improve job satisfaction.

Relationship of Job Satisfaction with Performance

H4: Job satisfaction has a positive and significant effect on employee performance

Testing the fourth hypothesis that job satisfaction has a positive and significant effect on employee performance with total effect 0.210. the coefficient of positive signified influence implies that high satisfaction leads to an increase in employee performance.

Relation of competence with Performance

H5: Competence has a positive and significant effect on employee performance

Testing the fourth hypothesis that competence has a significant positive effect on performance. The coefficient of positive influence implies that good competence will lead to increased performance. This shows that the competence of intellectual, appearance, konsekuesi, exploration and spiritual give a significant influence to the improvement of employee performance.

The relationship of organizational culture to Performance

H6: Organizational culture has a positive and significant effect on employee performance

Organizational culture has a positive and significant effect on performance can be proved by Direct Effect 0.401 and P-Value 0.000 value. this shows that the regularity of behavior, norms, dominant values, philosophy and aggressiveness have an effect on employee performance. so the hypothesis proposed in this study that is organizational culture have a positive and significant effect on the performance of employees of sharia commercial banks in Makassar can be accepted or supported by empirical facts.

Relationship of work stress with Performance

H7: Work stress has a positive and significant effect on employee performance

Testing the seventh hypothesis that work stress positive and significant effect on employee performance evidenced by the value of P-Value 0.072 and total effect 0.311. When the stress of work has increased then it will affect the increase in employee performance. Job stress is also needed, because for some jobs, positive stress is needed to improve performance.

V. CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on the results of research and discussion described in the previous chapter, the following conclusions from the research results obtained:

1. Competence has positive and insignificant effect on employee job satisfaction. Discrepancies between expected competencies and working conditions prevent employees from obtaining job satisfaction.
2. Organizational culture has a positive and significant effect on employee job satisfaction. The organizational culture of sharia banks is illustrated through Islamic values that refer to the attitude of akhlakul karimah (the character of Muslims). With Islamic values is what is agreed and interpreted to give a sense of job satisfaction on employees who work in Sharia Public Bank
3. Stress of work have a positive and significant impact on job satisfaction. This means that stress in the environment of sharia banks is needed to provide job satisfaction for employees. Employees need to be given pressure or job stress because when employees are not given a job press then the potential will not come out, if the potential self can not be highlighted then the employee job satisfaction will not increase, so work stress is needed in the world of sharia banks.

4. Job satisfaction has a positive and significant impact on employee performance. Coefficient of influence marked positive means that employee job satisfaction in sharia bank is able to improve employee performance.
5. Competence has positive and significant impact on employee performance. competence owned by sharia bank employees in accordance with the competence of the world of syariah banking because employees who work provided education and training on sharia banking.
6. Organizational culture has a positive and significant effect on employee performance. Organizational culture in sharia banks shows Islamic values play an important role in the existing organizational culture and embraced in sharia sharia banks. Through a strong organizational culture it provides a positive and significant impact on performance improvement.
7. Stress of work have a positive and significant impact on employee performance. These findings suggest that if work stress increases, it will lead to a significant increase in employee performance. This means that job stress in the environment of sharia banks is necessary to provide good performance for employees

Recomendations

1. Based on the results of research and conclusions that have been described, then further put forward some suggestions as follows:
2. Limitations Human resources who understand the aspects of jurisprudence and financial aspects in Indonesia is still very less. Generally, the existing human resources in Islamic banks of conventional economics so that the acceleration of Islamic legal applications in banking practices is less quickly can be accommodated in the banking system, so the ability to develop sharia banks is slow.
3. Required conformity of competence expected in sharia commercial banks to provide job satisfaction and performance. The important role of academics who must be able to adjust the curriculum that will be able to meet the quality standards of industry needs in sharia banking so that later human resources who work really understand and competent in the world of sharia banking.

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