

The Effect of Reward, Punishment and Workload on Employee Performance at The People's Credit Bank in Palembang City

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ARTICLE INFO	ABSTRACT
<p>Keywords: Reward, Punishment, Workload Performance Employee</p>	<p><i>This study was conducted with the aim of determining the influence of rewards, punishments, and workload on employee performance at the People's Credit Bank in the city of Palembang. The population in this study is all active employees in the marketing department of the People's Credit Bank in the city of Palembang who are still actively operating in 2024 as many as 14 companies. The sample was taken from a minimal number because the number of the population is not known for sure, so the number of samples in this study is 136 people. The results of multiple linear regression analysis show that rewards, punishments and workload have a positive and significant effect on employee performance. Rewards, gifts and bonus payments to employees who can meet the target or even exceed the set target must be appropriate, fair and transparent and also paid on time. Punishment, it is hoped that this punishment will be given fairly to all employees. Workload, it is hoped that companies can also evaluate the provision of work achievement targets that must be met by employees, especially in the marketing department.</i></p>

INTRODUCTION

Indonesia's economic growth remains high amid the global economic slowdown. Data from the Central Statistics Agency (BPS) shows that Indonesia's economic growth in the second quarter of 2024 was recorded at 5.04% (yoy), there was no significant decline from the previous growth in the first quarter of 2024 of 5.11% (yoy). High economic growth is supported by an increase in domestic demand, especially which is the spearhead of domestic demand in nourishing national economic growth, namely due to the distribution of credit to various companies from banks. The provision of additional capital from banks to companies continues to encourage company performance in increasing economic growth (BPS, 2024).

People's Credit Bank (BPR) is a bank that carries out business activities conventionally or based on sharia principles, which in its activities do not provide services in payment traffic. BPR activities are much narrower when compared to commercial bank activities because BPRs are prohibited from accepting current account deposits, foreign exchange activities, and insurance (ojk.go.id, 2024). Business activities that can be carried out by BPR in accordance with banking provisions are collecting funds from the public in the form of deposits in the form of time deposits, savings, and or other forms that are similar to that, providing financing and fund placement, placing funds in the form of Bank Indonesia Certificates (SBI), time deposits, certificates of deposit, and/or savings at other banks, including providing fund distribution, namely credit according to the supervision of the Financial Services Authority (OJK).

OJK plans to cut the number of BPRs from 1,411 BPRs (as of September 2023) to only around 1,000 of the OJK's version of the ideal number by 2027. The institution considers that the number of BPRs that are too large is one of the sources of problems. Because, some of them, are in poor financial conditions that affect the company's performance. However, the number of offices continues to grow, from 2,009 in 2005, then to 6,054 office units as of September 2023 (Datanesia, 2023). The BPR cut is planned so that BPRs that have low performance merge or be liquidated with other BPRs so that the capital from the BPR increases. Although BPR's capital has increased due to the merger, it will increase the workload for BPR.

BPRs that carry out the merger are expected to have an impact on efficiency in BPR management, strengthening branding, improving financial performance, fulfilling organizational structure, accelerating the licensing process, and facilitating synergy and cooperation of BPRs. This development also includes strengthening the bank's structure and competitive advantage, accelerating digital transformation, strengthening the role of BPR in the region, to improving the regulation, licensing, and supervision of bank products. These measures are expected to improve the competitiveness and performance of BPR.

In the last 18 years, the growth of the People's Economic Bank (BPR), previously the People's Credit Bank tended to slow down. Throughout 2006-2015, the growth of its assets was quite high, never less than 13%. Even in 2011 it had touched 22%. The growth of its assets in this period is often higher than the performance of commercial banks' assets, except in 2013. However, after that, namely from 2016 to September 2023, the growth of BPR assets tended to be lower, never again reaching 12% of the previous performance (Datanesia, 2023).

The performance of conventional BPR (excluding Islamic BPR), seen from the Indonesian Banking Statistics published by the OJK on February 21, 2024, shows that loans grew 8.89% (yoy) from IDR 129.29 trillion as of December 2022 to IDR 140.79 trillion as of December 2023. Third-party funds (DPK) grew 8.65% from IDR 146.11 trillion to IDR 158.75 trillion. Although the loan to deposit ratio (LDR) increased from 75.83% to 76.56%, it is still below the threshold of 78-92%. With an easier explanation, profit decreased by 38.66% from IDR 3.17 trillion to IDR 1.94 trillion due to less aggressive performance in terms of BPR credit distribution (Paul Sutaryono, 2024).

BPR credit distribution, which is the main support for BPR performance, in the second quarter of 2024 showed a less aggressive performance. This results in a decrease in return on assets (ROA) and return on equity (ROE). ROA dropped from 1.74% to 1% which means asset quality drops and is below the 1.5% threshold. ROE also decreased from 15.39% to 8.47%. This means that the quality of equity is down and below the 12% threshold. In addition, BPR loan disbursement is not in line with the increase in non-performing loans (NPLs) which appear to have deteriorated from 7.89% as of December 2022 to 9.87% as of December 2023 and the increase in the growth of BPR (Deposit Insurance Corporation, 2024).

The growth of deposits in the BPR banking industry is still very promising and continues to increase. This is because BPR is allowed to provide deposit interest rates of up to 6.75%, which means 2.50% above commercial banks which are "only" 4.25% under the guarantee of the Deposit Insurance Corporation (LPS). This is a golden opportunity for BPR to absorb higher deposits in the midst of rather dry liquidity conditions, as well as a double-edged sword for BPR itself as an intermediary institution that must be able to distribute deposits in the form of credit so that the interest rates given to customers will not only be a burden for BPR (Paul Sutaryono, 2024).

METHOD

The population in this study is all active employees in the marketing department of the People's Credit Bank in the city of Palembang who are still actively operating in 2024 as many as 14 companies. The sample was taken from a minimal number because the number of the population is not known for sure, so the number of samples in this study is 136 people in the marketing department. Other things that are considered in determining the number of samples in this study are time limitations, cost savings, and the difficulty of researchers in meeting directly or indirectly with active employees who are still working at the People's Credit Bank in the city of Palembang in 2024.

RESULTS AND DISCUSSION

- 1) The value of the reward variable (X1) is 6.427 and the significance value is 0.000. This means that rewards have a significant effect on employee performance at the People's Credit Bank in the city of Palembang. This proves that the first hypothesis that rewards have a positive and significant effect is acceptable. t_{hitung}
- 2) The value of the punishment variable (X2) was 4.192 and the significance value was 0.001. This means that punishment has a significant effect on employee performance at the People's Credit Bank in the city of Palembang. This proves that the hypothesis of the second punishment has a positive and significant effect is acceptable. t_{hitung}
- 3) The value of the workload variable (X3) is 7.058 and the significance value is 0.000. This means that the workload has a significant effect on employee performance at the People's Credit Bank in the city of Palembang. This proves that the third hypothesis of workload has a positive and significant effect is acceptable. t_{hitung}

DISCUSSION

The Effect of Rewards on Employee Performance at People's Credit Banks in Palembang City

The results of the analysis obtained in this study show that rewards have a positive and significant effect on employee performance so that the first hypothesis can be accepted. The results of this study are in line with the results of the research from (Jung, 2023); (Liu & Lu, 2023); (Onyekwere, 2023); (Lisdayanti et al., 2023); (Herlina & Ambarita, 2023); (Mapparenta, 2022); (Brewer & Walker, 2022); (Wei & Wang, 2022); (Gentari & Sunary, 2022); (Koencoro, 2022); (Mahardhaik, 2022); (Arifin, 2022); (Rismawati, 2022); (Basyari & Kuswinarno, 2022); (Arifuddin, 2022); (T. P. Sari, 2022); (Steel & Silson, 2021); (Nagy & Bencsik, 2021); (Baucus, 2020); (Steel & Baker, 2020); (Griffiths & Beierholm, 2022); (Handika & Agustian, 2022); (Suak, 2022); (Goni, 2022); (Ratri, 2022); (Riansyah, 2021); (Surya, D., Badia, P., Marlina, W., 2019); (April 2019); (Pramesti, 2019); (Panekenan, 2019); (Sri, 2018); (Wirawan & Afani, 2018) which shows that *reward* have a positive and significant effect on employee performance.

Based on respondents' responses to the indicators on the indicators of an adequate work environment and mutual support between fellow employees, it shows the lowest value. It is suspected that some employees at the People's Credit Bank in the city of Palembang said that their current work environment is not comfortable which includes colleagues, work culture and several other factors. Employees said that there was a bad relationship between fellow employees and between superiors and employees. Conditions like this greatly affect the performance of each employee themselves, especially for employees in the marketing department.

Respondents' responses to my indicators always achieve the target set by the company show the highest score. This shows that employees at Bank Perkreditan Rakyat in the city of Palembang, especially in the marketing department, always try to be able to meet the targets set by the company. Some of the employees I met said that with these many set targets, employees will always try to provide achievements that are in accordance with the set and even exceed the target even though it is not easy to achieve these targets.

The Effect of Punishment on Employee Performance at People's Credit Banks in Palembang City

The results of the analysis obtained in this study show that punishment has a positive and significant effect on employee performance so that the second hypothesis can be accepted. The results of this study are in line with the results of the research from (Liu & Lu, 2023); (Onyekwere, 2023); (Lisdayanti et al., 2023); (Herlina & Ambarita, 2023); (Brewer & Walker, 2022); (Wei & Wang, 2022); (Gentari & Sunary, 2022); (Koencoro, 2022); (Mahardhaik, 2022); (Arifin, 2022); (Rismawati, 2022); (Basyari & Kuswinarno, 2022); (Arifuddin, 2022); (T. P. Sari, 2022); (Steel & Silson, 2021); (Nagy & Bencsik, 2021); (Baucus, 2020); (Steel & Baker, 2020); (Griffiths & Beierholm, 2022); (Handika & Agustian, 2022); (Suak, 2022); (Goni, 2022); (Adityarini, 2022); (S. S. M. Sari, 2021); (Pramesti, 2019); (Panekenan, 2019); (Sri, 2018); (Wirawan & Afani, 2018) shows the results that *punishment* have a positive and significant effect on employee performance.

Based on respondents' responses to the company's indicators of forcing all employees to comply with all existing regulations, the lowest score shows the lowest value. All regulations that have been set by the company have been given to all employees to be able to comply with all prohibitions, responsibilities as employees, responsibilities regarding the position given. Employees have been informed clearly and in detail if the employee violates the regulations in place, then the employee also knows about the consequences of the ban. So this regulation is not in the sense of coercion, but an obligation that must be obeyed as an employee in the company to provide good performance and maintain the company's image among the community.

The company's respondents' responses provided the rules that all employees must obey, showing the highest scores, showing the highest scores. This shows that the People's Credit Bank in the city of Palembang has provided information about the rules of conduct imposed in the company. The attitude of employees must be able to obey these regulations in order to be able to give a good attitude towards themselves with the company and maintain the company's image and good name among the general public.

The Effect of Workload on Employee Performance at People's Credit Banks in Palembang City

The results of the analysis obtained in this study show that workload has a positive and significant effect on employee performance so that the third hypothesis can be accepted. The results of this study are in line with the results of the research from (Merchant, 2023); (Pirawati & Firman, 2023); (Chan, 2022); (Moningkey, 2022); (Yanti, 2022); (Bread, 2022); (Sopandi, 2022); (Alfiyani, 2022); (September 2022); (Soss & Fording, 2021); (Paramananda, 2021); (Setiawan, 2021); (Shi, 2020); (Ferriz-Valero, 2020); (Khasifah, 2020); (Yan, 2019);

(Torlak & North, 2019); (Dube & Zhu, 2019); (Dube & Zhu, 2019); (Muktian, 2019); (Rozi, 2019); (Sumarsid, 2019) showed the results that work discipline had a positive and significant effect on employee performance.

Respondents' responses to company indicators often give overtime to employees show the lowest score. Based on direct interviews conducted by the author with several respondents who are employees of Bank Perkreditan Rakyat in the city of Palembang in the position of marketing, the company does not give overtime to its employees too often. But overtime often occurs at the end of the month, the end of the year or there are events that want to be done, but this is not required for all employees. In certain parts of the position, it is also almost rare to work overtime.

Respondents' responses to the workload indicators provided by the company showed the highest scores. Several respondents who are employees of Bank Perkreditan Rakyat in the city of Palembang, especially in the marketing department, said that the workload given is still considered quite a lot. Where employees are required to be able to meet and achieve the achievement targets that have been set. With many targets that are considered high, employees often experience stress and pressure from their superiors to be able to meet these targets.

CONCLUSION

The results of the study show that rewards have a positive and significant influence on employee performance at the People's Credit Bank in Palembang City. Providing the right rewards, such as incentives, bonuses, or rewards for work achievements, can motivate employees to improve their performance. In addition, punishment has also been proven to have a positive and significant influence on employee performance. The implementation of measurable punishments, such as reprimands or sanctions for violations of work rules, can help maintain discipline and minimize repeated mistakes. On the other hand, a workload that is proportionally regulated also has a positive and significant effect on employee performance. A workload that matches the employee's abilities and capacities can encourage them to be more productive without feeling overburdened. Overall, the combination of reward, punishment, and balanced workload contributed to improving employee performance at Bank Perkreditan Rakyat in Palembang City.

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