# Employee Performance and its Relation to Education, Work Experience, Personality, and Work Environment: Empirical Evident From Bank Madina Syariah

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**Abstract**

*The background of this study is the importance of employee performance to the business, which includes Bank Madina Syariah Yogyakarta as a sharia bank with strong assets and ratings at the national level. The purpose of this study is to determine whether the educational background, work experience, personality, and work environment of Bank Madina Syariah Yogyakarta employees have an impact on employee performance. The research method is quantitative, and the total population is 33. The sampling was conducted using the saturated sample method. Information is collected by utilizing a questionnaire. Interviews were utilized to corroborate and reinforce the data gathered via questionnaires. Multiple linear analyses were employed for the data analysis. In this study, it was found that an employee's performance is affected by their education, work experience, personality, and work environment all at the same time. It was partly decided that an employee's education, work experience, and personality don't affect how well they do their job. Moreover, the work environment has a significant impact on employee performance. The results of this study show that the work environment has the greatest effect on employees' performance.*

**Keywords :** *Employee Performance, Educational Background, Work Experience, Personality, Work Environment*

## 1. INTRODUCTION

Islamic banks in Indonesia have developed so rapidly. To maximize the development of Islamic banks, banking institutions are needed that can provide broad services and can meet their needs easily and quickly. So in the national banking system, a Sharia People's Financing Bank (BPRS) was established. The number of BPRS as of January 2020 is 164 BPRS spread throughout Indonesia, one of which is in the Special Region of Yogyakarta, namely BPRS Madina Mandiri Sejahtera or often referred to as Bank Madina Syariah Yogyakarta.

Bank Madina Syariah Yogyakarta is one of the BPRS that has good performance when viewed from a financial perspective. This is indicated by the awards received in several years, namely the award given by Info bank with the label "Very Good" for the financial performance obtained in 2011, 2012, and 2017 with the asset category of Rp. 50 billion – 100 billion (bankmadinasyariah.com). In addition, the development of the number of assets owned by Bank Madina Syariah Yogyakarta from 2007 to 2019 has increased from 2007-2012 to Rp. 31,717,913,000.00, although it experienced a decrease in 2013 which was Rp. 25,577,656,000.00, which increased again in 2014-2019, which was up to Rp. 86,139,804,314.

This achievement, of course, cannot be separated from human resource management at Bank Madina Syariah Yogyakarta. As financial service institutions, Islamic banks' human resources must be disciplined, goal-oriented, polite, knowledgeable, able to communicate with numerous individuals or groups, courageous, etc. All of them will contribute to the success of Islamic banking organizations. The above

skills will help employees do their jobs better and help Islamic bank management achieve their goals. Theoretically, employee performance is affected by three variables: motivation, ability, and work environment (Gibson, James. L, 2010). According to Hamid, leadership style, motivation, education level, experience, personality, compensation, and communication are variables that influence employee performance (Hamid, 2014).

Based on this theory, several studies were conducted by researchers, and the results indicate that an employee's educational background has a positive effect on employee performance (Basyit et al., 2020) and (Pitriyani & Halim, 2020) . It has been established that education level has a negative impact on employee performance Muzerika et al (2019), Dirwan (2019), Lestari (2017). Husain (2018) also found that work experience improves employee performance. This research is in line with other research such as Perkasa (2018), Mukzam (2018), Lengkong, Febrio (2019), Mukhtar (2019), Martiasni (2019), Aristarini, Luh, Ketut Kirya (2014), and Susanti (2019). Meanwhile, Riyadi (2015) discovered that work experience has a detrimental effect on employee performance. This research is in line with the research of Mamankey, Tumbel, Uhing (2015), and Putri (2019).

According to Alfian (2019), personality has a beneficial effect on employee performance. This study is consistent with the findings of Widyasari (2007) and Siregar dan Suhendro (2019). On the other hand, it is inversely related to Montolalu (2016) research, which says that personality hurts employee performance and is supported by Sinuhaji (2012) research. In addition, Syafnur (2019) found that the work environment had a favorable effect on employee performance, which is confirmed by other studies such as that of Sualang et al (2021) and Kasmawati (2014). However, research by Trianto (2018) and Sahlan (2015) argues that the workplace has a negative impact on employee performance.

According to several of the studies cited in the preceding section, four of the nine existent factors have research results that differ from those of multiple other studies that indicate they have a major or no significant impact on employee performance. Three additional characteristics, namely leadership style, communication, and motivation, have no substantial impact on employee performance, whereas salary and ability have a big impact. Educational background,

work experience, personality, and the work environment were the four variables that produced varying results. Due to the discrepancy between the results of prior research on these four characteristics, they will be employed as independent variables in this study. Educational background, work experience, personality, and the work environment were the four variables that produced varying results. Due to the discrepancy between these four components' outcomes in prior research, these four parameters will be employed as independent variables in this investigation.

Educational background is defined as a person's prior experience gained through educational activities, which may include specific knowledge, attitudes, and behaviors (Sedarmayanti., 2001). Additionally, educational background is one of the criteria used by the company when recruiting and placing employees. Thus, the background is critical as a means of assisting in the improvement of employee performance. Work experience is a measure of the amount of time spent by someone who understands or comprehends the tasks of a job and performs them properly or it can be defined as knowledge or skills that have been acquired and mastered by someone through actions or work performed (Marwan., 2006). Work experience can assist employees in resolving workplace issues. This is because employees have gained knowledge and experience in previous jobs. Personality is a quality or characteristic of a person that is formed by their environment, for example, their family at a young age, or is innate in someone from birth (Sjarkawi., 2008). Naturally, the personality aspect is critical for employees in the workplace. The work environment encompasses everything that can influence an individual's performance of assigned tasks and interactions with coworkers (Nitisemito, 2002). A secure work environment enables employees to perform at their best. A positive work environment increases employee motivation to work by providing a sense of security, comfort, and peace, which results in improved employee performance (Septianto, 2009).

The characteristics mentioned above are often used to evaluate staff performance and as guidelines for the management and growth of Islamic bank resources. The greater the resources, the higher the performance, and the more effectively the company's goals can be achieved. The better work of their staff is a big reason why Islamic banks are growing rapidly in Indonesia. This study investigates the relationship

between educational background, work experience, personality, and work environment with employee performance at the Islamic Bank of Madinah. In this case, the researcher uses a quantitative method based on the philosophy of positivism with a mission to test the hypothesis set by the researcher. This research was conducted for three important reasons. First, employee performance is the key to the company's success. Second, the assets of Bank Madina Syariah are growing rapidly from one year to the next. Third, Madina Syariah Bank has received three national "excellent" ratings.

## 2. METHODE

The type of research used in this study is quantitative survey research. The research data used in this study are primary data collected via questionnaires based on research variables and indicators derived from theoretical studies and then distributed to all employees at Bank Madina Syariah Yogyakarta, as well as through an interview process to confirm and strengthen the results. Distributing questionnaires to employees of the Human Resources Department and the General Accounting Department The researcher used the Likert scale, which has four conditions: strongly agree (SS) is worth four points; agree (S) is worth three points; disagree (TS) is worth two points, and strongly disagree (STS) is worth one point. The researcher uses four research scales. Azwar (2012) argues that there is no N (neutral) choice, which is triggered by concern because respondents think that if a neutral choice is provided, most respondents will tend to place their choice in the neutral category, so that data on differences between respondents becomes less informative (Azwar 2012). The sampling technique used in this study is a saturated sample, which is a sampling technique in which the entire population is used as a sample (Sugiyono, 2013). As a result, the sample for this study consisted of all 33 employees of Bank Madina Syariah Yogyakarta. After data collection, it is processed using the SPSS (Statical Package for the Social Sciences) version 23 application. Validity and reliability tests, classical assumption tests (normality, multicollinearity, and heteroscedasticity tests), and hypothesis testing are used to analyze the data (analysis). Multiple linear regression, F test, partial test/t test, and coefficient of determination test).The following multiple linear regression equations were used in this study:

$$y = \alpha + b_1 x_1 + b_2 x_2 + b_3 x_3 + b_4 x_4 + e$$

Description:

| | |
|---|---|
| $y$ | = Employee Performance |
| $\alpha$ | = Constant |
| $b_1, b_2, b_3, b_4$ | = Regression Coefficient |
| $x_1$ | = Educational Background |
| $x_2$ | = Work Experience |
| $x_3$ | = Personality |
| $x_4$ | = Work Environment |
| $e$ | = Residual Error |

**Table 1. Descriptive statistics**

| Variable | Description | Frequency | Percentage (%) |
|---|---|---|---|
| Gender | Male | 17 | 51,5 |
| | Female | 16 | 48,5 |
| Age Range | 21-25 years | 9 | 27,3 |
| | 26-30 years | 11 | 33,3 |
| | 31-35 years | 3 | 9,1 |
| | 36-40 years | 3 | 9,1 |
| | 41-45 years | 6 | 18,2 |
| | 46-50 years | 1 | 3,0 |
| Last Education | SLTA | 7 | 21,2 |
| | Diploma | 1 | 3,0 |
| | S1 | 24 | 72,7 |
| | S2 | 1 | 3,0 |
| Years of Servive | < 1 years | 6 | 18,2 |
| | 1-5 years | 17 | 51,5 |
| | 6-10 years | 8 | 24,2 |
| | > 10 years | 2 | 6,1 |
| Number of samples (N) = 33 | | | |

*Source: Primary Data Processed with SPSS Version 23*

## 3. RESULT AND DISCUSSION
### 3.1. Result

A total of 33 employees from Bank Madina Syaria Yogyakarta took part in this survey. Employees are described by gender (with a majority of men at 51.5 percent), age range (with a majority of 26-30 years at 33.3 percent), most recent education (with a majority of S1 at 72.7 percent), and years of service in Table 3 below (with a majority of 1–5 years at 51.5 percent).

**Validity test**

A validity test is a data instrument test to know how accurate an element is in measuring what you want to measure. The determined r value was derived from the SPSS data processing findings in the validity

test. While the degree of freedom (df) for the r table is calculated as df = sample-2 (df = 33-2 = 31), the value for the r table is acquired from the r table by computing the degree of freedom (df). The r table value is 0.3440, based on a DF value of 31 and a significant level of 0.05. Each variable has a total of five questions in this scenario.

**Table 2. The Result of Validity Test**

| Number | Variable | r Count | r Table | Conclusion |
|---|---|---|---|---|
| 1 | X1.1 | 0,677 | 0,3440 | Valid |
| 2 | X1.2 | 0,806 | 0,3440 | Valid |
| 3 | X1.3 | 0,920 | 0,3440 | Valid |
| 4 | X1.4 | 0,634 | 0,3440 | Valid |
| 5 | X1.5 | 0,597 | 0,3440 | Valid |
| 6 | X2.1 | 0,886 | 0,3440 | Valid |
| 7 | X2.2 | 0,739 | 0,3440 | Valid |
| 8 | X2.3 | 0,786 | 0,3440 | Valid |
| 9 | X2.4 | 0,892 | 0,3440 | Valid |
| 10 | X2.5 | 0,838 | 0,3440 | Valid |
| 11 | X3.1 | 0,891 | 0,3440 | Valid |
| 12 | X3.2 | 0,877 | 0,3440 | Valid |
| 13 | X3.3 | 0,767 | 0,3440 | Valid |
| 14 | X3.4 | 0,857 | 0,3440 | Valid |
| 15 | X3.5 | 0,799 | 0,3440 | Valid |
| 16 | X4.1 | 0,777 | 0,3440 | Valid |
| 17 | X4.2 | 0,874 | 0,3440 | Valid |
| 18 | X4.3 | 0,885 | 0,3440 | Valid |

| Number | Variable | r Count | r Table | Conclusion |
|---|---|---|---|---|
| 19 | X4.4 | 0,847 | 0,3440 | Valid |
| 20 | X4.5 | 0,777 | 0,3440 | Valid |
| 21 | Y.1 | 0,725 | 0,3440 | Valid |
| 22 | Y.2 | 0,773 | 0,3440 | Valid |
| 23 | Y.3 | 0,634 | 0,3440 | Valid |
| 24 | Y.4 | 0,709 | 0,3440 | Valid |
| 25 | Y.5 | 0,715 | 0,3440 | Valid |

*Source: Primary Data Processed with SPSS Version 23*

Table 4 shows that r count > r table, implying that all of the study's instruments are considered legitimate.

**Reliability Test**

Reliability test is a test carried out to know the consistency of measuring instruments that usually use a questionnaire or questionnaire, whether the measuring instrument will get a measurement that remains consistent if the measurement process is carried out again. If Cronbach's alpha is greater than 0.60 (> 0.60), it is considered dependable. The reliability test results based on the results of primary data processing with the SPSS Version 23 application are as follows:

**Table 3 . Reliability Test Result**

| Number | Variable | *Cronbach's Alpha* | Reliability Index | Description |
|---|---|---|---|---|
| 1 | Educational Background (X1) | 0,884 | 0,60 | Reliable |
| 2 | Work Experience (X2) | 0,934 | 0,60 | Reliable |
| 3 | Personality (X3) | 0,940 | 0,60 | Reliable |
| 4 | Work Environment (X4) | 0,937 | 0,60 | Reliable |
| 5 | Employee Performance (Y) | 0,871 | 0,60 | Reliable |

*Source: Primary Data Processed with SPSS Version 23*

According to table 5, all variables in this study were found to be reliable. This is because each variable's Cronbach's Alpha value exceeds 0.60 (> 0.60).

**Normality Test**

The normality test was applied by researchers in a study to determine whether the residual value obtained from the regression was normally distributed or not. The results of the normality test can be said to be normally distributed if the value of Exact Sig (tailed-2) has a value above 0.05 (Exact Sig (tailed-2) > 0.05). The table below shows the results of the Kolmogrov-Smirnov test for normality:

**Table 4.  The Result of Normality Test**
**One-Sample Kolmogorov-Smirnov Test**

| | | Unstandardized Residual |
|---|---|---|
| N | | 33 |
| Normal Parameters[a,b] | Mean | .0000000 |
| | Std. Deviation | .77510682 |
| Most Extreme Differences | Absolute | .223 |
| | Positive | .223 |
| | Negative | -.188 |
| Test Statistic | | .223 |
| Asymp. Sig. (2-tailed) | | .000[c] |
| Exact Sig. (2-tailed) | | .064 |
| Point Probability | | .000 |

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
Source: *Primary Data Processed with SPSS Version 23*

The value of Exact Sig (2-tailed) is 0.064, which means that the value is greater than 0.05, as seen in the table of normality test results above. As a result, the regression model can be concluded to be regularly distributed.

**Multicollinearity Test**

The multicollinearity test is a test in research where the independent (independent) variables contained in the regression model have a perfect (or close) linear relationship. Multicollinearity is present in this test if the tolerance value is less than 0.10 and the VIF value is greater than 10. The following table shows the results of the multicollinearity test that was performed using the SPSS Version 23 tool to evaluate if multicollinearity exists in this study.

**Table 5 . Multicollinearity Test Results**

| Variable | Collinearity Statistics | | Information |
| --- | --- | --- | --- |
| | Tolerance | VIF | |
| Educational Background (X1) | 0,174 | 5,745 | There is no multicollinearity |
| Work Experience (X2) | 0,192 | 5,218 | There is no multicollinearity |
| Personality (X3) | 0,210 | 4,771 | There is no multicollinearity |
| Work Environment (X4) | 0,175 | 5,715 | There is no multicollinearity |

Source: *Primary Data Processed with SPSS Version 23*

According to the table above, these variables' tolerance values are greater than 0.10 (tolerance > 0.10), while the VIF value is less than 10. As a result, it may be concluded that there was no multicollinearity in this study.

**Heteroscedasticity Test**

Heteroscedasticity is a different residual variance on all observations in the regression model. A good regression is a regression that does not have heteroscedasticity in it. If the significance value for each variable is greater than the 0.05 confidence level, the regression model is not heteroscedastic. The following is a table with the results of the heteroscedasticity test:If the significance value for each variable is greater than the 0.05 confidence level, the regression model is not heteroscedastic. The following is a table with the results of the heteroscedasticity test:

**Table 6 . Heteroscedasticity Test Results**

| Variable | Sig Value | Level of Confidence | Information |
| --- | --- | --- | --- |
| Educational Background (X1) | 0,376 | 0,05 | There is no heteroscedasticity |
| Work Experience (X2) | 0,616 | 0,05 | There is no heteroscedasticity |
| Personality (X3) | 0,077 | 0,05 | There is no heteroscedasticity |
| Work Environment (X4) | 0,533 | 0,05 | There is no heteroscedasticity |

Source: *Primary Data Processed with SPSS Version 23*

As seen in the table above, the total significance value is greater than 0.05 (sig > 0.05). As a result, there is no heteroscedasticity in this regression model. The Model Summary, Coefficient, and ANOVA tables contain the results of regression computations in SPSS.

**Table 7. Coefficient of Determination Test Results**
**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| --- | --- | --- | --- | --- |
| 1 | .884[a] | .782 | .751 | .829 |

a. Predictors: (Constant), Work Environment (X4), Personality (X3), Work Experience (X2), Educational Background (X1)

Source: *Primary Data Processed with SPSS Version 23*

According to the table above, the value of adjusted R Square is 0.751, which suggests that educational background variables (X1), job experience (X2), personality (X3), and work environment (X4) can explain 75.1 percent of employee performance variables (Y) at Bank Madina Syariah Yogyakarta. Other factors outside of this study account for the remainder (100% minus 75.1 percent = 24.9 percent).

In addition, the researcher will see if the variables of educational background (X1), work experience (X2), personality (X3), and work environment (X4) have a combined effect on employee performance (Y). The ANOVA table below contains a table of simultaneous test results (F test):

**Table 8 . Simultaneous Test Results**

**ANOVA<sup>a</sup>**

| Model | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| 1 Regression | 69.017 | 4 | 17.254 | 25.129 | .000<sup>b</sup> |
| Residual | 19.225 | 28 | .687 | | |
| Total | 88.242 | 32 | | | |

a. Dependent Variable: Employee Performance (Y)
b. Predictors: (Constant), Work Environment (X4), Personality (X3), Work Experience (X2), Educational Begroun (X1)
Source: *Primary Data Processed with SPSS Version 23*

As seen in the table above, the determined f value is 25.129 with a significance value of 0.000. Table f with a df1 value of 4 and a df2 value of 28, with a significance level of 0.05, yields an f table value of 2.71. From this value, it can be concluded that f table is greater than f arithmetic (25.129 > 2.71) and the significance value is less than 0.05 (0.000 0.05). As a result, the variables of educational background, work experience, personality, and work environment all have an impact on employee performance. The results of the Multiple Linear Regression Analysis are shown in the table below:

**Table 9. Multiple Linear Regression Test Results Coefficients<sup>a</sup>**

| Model | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | T | Sig. |
|---|---|---|---|---|---|
| 1 (Constant) | 3.291 | 1.302 | | 2.528 | .017 |
| Educational Begroun (X1) | .116 | .183 | .134 | .635 | .530 |
| Work Experience (X2) | -.171 | .165 | -.209 | -1.037 | .308 |
| Personality (X3) | .314 | .164 | .368 | 1.912 | .066 |
| Work Environment (X4) | .515 | .178 | .611 | 2.899 | .007 |

a. Dependent Variable: Employee Performance (Y)
Source: *Primary Data Processed with SPSS Version 23*

The multiple linear regression equation is derived from the table above:

$$Y = 3{,}291 + 0{,}116X_1 - 0{,}171X_2 + 0{,}314X_3 + 0{,}515X_4 + e$$

Description:
$Y$ = Employee Performance
$X_1$ = Educational Background
$X_2$ = Work Experience
$X_3$ = Personality
$X_4$ = Work Environment

**3.2. Discussion**

**Effect of Educational Background (X1) on Employee Performance (Y)**

According to the coefficients table above, the t-count value of the educational background variable (X1) is 0.635, with a significance value of 0.530. Based on this value, it can be seen that the value of the t arithmetic t table is 0.635 2.048. Furthermore, the significance value is > 5% (0.05) when examined from the significance value, with a value of 0.530 > 0.05. With this value, it's clear that the educational background variable (X1) has no bearing on the employee performance variable (Y). As a result, H0 is approved and H1 is refused, implying that an employee's educational history has no bearing on their performance at Bank Madina Syariah Yogyakarta.

According to research conducted with Ms. Dian Prihanita Sofiansyah, S.E., the educational background of employees at Bank Madina Syariah Yogyakarta has no substantial impact on their performance, both in terms of science majors and the most recent education/level of education obtained by employees. Employees at Bank Madina Syariah are recruited from various scientific departments and do not have to come from the Department of Economics or Sharia Banking, except the Accounting department, which comes from the Accounting Economics department, and the Finance Administration department, which comes from the Legal Studies department. Furthermore, the corporation provides a minimal level of education for employees, specifically a diploma for personnel in customer service, teller, and marketing, and a high school diploma for security and general affairs. Employee performance is evaluated by the organization using KPIs (Key Performance Indicators), which are independent of the scientific department and the employee's most recent education level.

**Effect of work experience (X2) on employee performance (Y)**

The t-count value of the job experience variable (X2) is -1.07, with a significance value of 0.308. The value of the t count t table is -1.037 x 2.048 based on this value. Furthermore, the significance value is > 5% (0.05), i.e., 0.308 > 0.05, when seen from the significance value. With this result, it's clear that the job experience variable (X2) has no bearing on employee performance (Y). So, at Bank Madina Syariah Yogyakarta, H0 is accepted while H2 is rejected, implying that work experience has no bearing on employee performance.

According to the findings of research interviews, employment experience has little bearing on employee performance at Bank Madina Syariah Yogyakarta. This is because, during the recruitment process, Bank Madina Syariah Yogyakarta hired several workers with prior job experience, while the majority of the employees had little or no work experience (fresh graduates). Furthermore, both experienced and inexperienced employees will receive training from the organization, as even experienced employees do not have a substantial impact on their performance. During the training and development process at Bank Madina Syariah Yogyakarta, the experience simply made their work easier and expedited their understanding. All employees, whether they have work experience or not, will continue to be guided through the process.

### Effect of Personality (X3) on employee performance (Y).

According to the coefficients table above, the t-count value of the personality variable (X3) is 1.912, with a significance value of 0.066. The value of the t arithmetic table is 1.912 2.048 with a significant value of > 5% (0.05), which is 0.066 0.05, as can be seen from this number. This number indicates that the personality variable (X3) does not affect employee performance (Y). As a result, the researcher believes that personality has little bearing on employee performance. As a result, H3 is rejected and H0 is allowed, indicating that personality has no bearing on employee performance at Bank Madina Syariah Yogyakarta.

According to the findings of interviews conducted by researchers, each employee's personality had no bearing on their performance at Bank Madina Syariah Yogyakarta. Employees have different personalities, so there are habits that the company does to its employees that directly affect the attitude or character of each employee who has these personality differences. To improve employee performance in the different personalities of employees, of course, there are habits that the company does to its employees that directly affect the attitude or character of each employee who has these personality differences. These habits might take the shape of religious activities such as daily Koran reading, workplace laws requiring female employees to dress in syar'i, and employee mutual respect. With these practices, staff at Bank Madina Syariah Yogyakarta, who had previously had bad personalities, might indirectly improve their personalities. As a result, it may be claimed that each employee's personality has no bearing on their performance because the company's behaviors might modify their personalities indirectly.

### Effect of Work Environment (X4) on Employee Performance (Y)

The t-count value of the work environment variable (X4) is 2.899, with a significance value of 0.007. Based on this value, the value of t arithmetic > t table is 2.899 > 2.048. Furthermore, the significance value of 5% (0.05) is 0.007 0.05 when considered from the perspective of the significance value. This number indicates that the work environment variable (X4) has a considerable impact on employee performance (Y). As a result, H0 is rejected and H4 is approved, implying that the work environment at Bank Madina Syariah Yogyakarta has a major impact on employee performance.

According to the findings of the study interviews, a positive work atmosphere affects employee performance and the quality of work. This is known when Bank Madina Syariah is in the process of transforming the work environment. For example, an employee who is placed in a room that is quite comfortable, has air conditioning, is clean, has clear lighting, is fresh, and coworkers are in a harmonious room, where the facilities provided are adequate, and the workspace is far from the leader, will work more relaxed and concentrate at work, and the resulting enthusiasm and performance will be good as well. However, even with the same facilities, a rotation or moving of the workspace to a location that the employee considers uncomfortable, such as close to the leadership room, where the air temperature is not fresh, there is a lack of lighting (dark), and coworkers who are not harmonious, will change the spirit and the

quality of their job, resulting in a decrease in their performance.

## 4. CONCLUSION

In this study, it was found that there was no significant effect of educational background, work experience, and personality on employee performance. Meanwhile, work environment factors have a significant effect on employee performance. This research can provide knowledge about what variables can affect employee performance in Islamic banks. With the above findings, it is recommended to the management of Islamic Banks to develop an organizational system that prioritizes the formation of an environment, atmosphere, facilities, and colleagues who prioritize the human aspect in business development.

## 5. ACKNOWLEDGEMENTS

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