Optimizing Employee Performance: Examining the Influence of Compensation, Training and Work Environment on Perumda BPR Bank Daerah Lamongan (BDL)

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Abstract:

This study aims to determine and analyze the simultaneous or partial effect of Compensation, Training, and Work Environment on the performance of Perumda BPR Bank Daerah Lamongan (BDL) employees. This study used a quantitative approach whose data collection was through the distribution of questionnaires. The sample used in this study was 65 respondents of permanent employees of Perumda BPR Bank Daerah Lamongan (BDL) which was determined using the Proportional Stratified Random Sampling sampling technique. Data analysis was carried out using multiple linear regression analysis methods with SPSS 25 statistical software for Windows. The results showed that compensation, training, and work environment simultaneously had a positive and significant effect on employee performance at Perumda BPR Bank Daerah Lamongan (BDL), while the test results of compensation, training, and environmental variables partially showed that each of these variables individually also had a positive and significant effect on employee performance. With a better understanding of these factors, companies can implement more effective policies to improve employee productivity and well-being.

Keywords: *Compensation, Training, Work Environment, Employee Performance*

1. Introduction

An organization is a social structure formed by a group of individuals working together to achieve a common goal (Wijayanto, 2017). From the very beginning of its formation, each organization operates itself according to an agreed vision. For business-focused organizations, these goals are usually related to achieving profits and growth. In this dynamic, human resources (HR) become one of the key elements that are inseparable. As individuals involved in realizing organizational goals, HR has a very significant role in determining the success of the company. Organizational performance is reflected in employee productivity, which has a direct impact on the future progress and achievements of the organization. Therefore, establishing a positive relationship between the organization and HR is a must that cannot be ignored.

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According to Sedarmayanti in Nafisah et al., (2023), employee performance has a huge influence on the organization's ability to achieve its goals. When employee performance improves, the overall performance of the organization also improves. This shows a close relationship between employee performance and the achievement of organizational goals. Factors such as compensation, training, and work environment have an important role in influencing employee performance.

One organization or financial institution that must maintain employee performance

relationships to achieve common goals is the People's Credit Bank (BPR). BPR plays an important role in Indonesia's banking structure, especially in supporting the growth of micro, small and medium enterprises (MSMEs). Unlike commercial banks, rural banks are subject to restrictions and regulations stipulated in Banking Law No. 7 of 1992. Nevertheless, in the face of a competitive business environment, rural banks must continue to compete with other financial institutions, such as commercial banks and national banks. According to data from the Indonesian Central Bureau of Statistics, the number of rural banks from 2018 to 2021 has decreased significantly. This reflects the challenges faced by the rural banks industry in adapting to the changing dynamics of financial markets. To maintain market share, BPR needs to improve service quality, operational efficiency, and innovate products to compete effectively with large and medium-sized banks.

One example of a BPR that is the focus of this research is Perumda BPR Bank Daerah Lamongan (BDL), a bank owned by the Lamongan district government. The main objective of BPR BDL is to improve the economy and standard of living of the Lamongan community through the provision of financial services, especially in terms of borrowing funds for business purposes. Services provided by Perumda BPR Bank Daerah Lamongan (BDL) include collecting public funds in the form of time deposits, savings and other financial products as well as providing credit in the form of working capital credit, investment credit and consumption credit.

In pursuing its goal of providing the best service to customers, of course BPR Bank Daerah Lamongan (BDL) must be able to provide maximum attention to its employees. This can be implemented through financial well-being, increasing knowledge and skills, and creating a comfortable work environment. By ensuring employees feel appreciated and supported, BPR BDL can increase employee motivation and performance in providing quality services to customers. In addition, through investment in human resource development, BPR BDL can increase employee competency in understanding customer needs and providing appropriate solutions, which will ultimately increase customer trust and loyalty towards the bank. Apart from that, it is important to evaluate employee performance so that they can provide the best service to customers and continue to improve their abilities at BPR Bank Daerah Lamongan (BDL).

From data on savings (savings and deposits) of BPR Perumda Bank Daerah Lamongan (2023), from January to September there was a decrease in employee targets. The highest percentage of employee targets only reached 80.54% out of 100%. This shows that there are challenges in achieving the expected performance, which indicates the need for a

deeper understanding of the factors that can influence employee performance and greater attention to human resource management to improve employee performance and achieve company goals effectively. A more focused strategy and stronger support from management is needed in training, motivating and providing incentives to employees in order to achieve the desired performance and ensure that customer needs are well met.

Therefore, this research is important to understand the relationship between employee performance and the achievement of organizational goals, especially in the context of BPR Bank Daerah Lamongan (BDL). The urgency of this research lies in the importance of evaluating employee performance as an effort to improve organizational efficiency and effectiveness. In this case, the novelty of the research lies in the focus of analysis of employee performance at BDL and human resource management strategies that can improve the effectiveness of organizations in achieving their goals. Thus, this research is relevant because it presents new insights in optimizing employee performance in the banking industry, especially at the local level, as well as contributing to the development of effective human resource management strategies.

2.   Theoretical Background

Human Resource Management
The existence of competent human resources is a prerequisite for a business entity or institution to achieve optimal performance and productivity. Human resources refer to a group of individuals who have specific expertise in their respective fields within an organisation, where they play a vital role in realising the organisation's goals. The presence of qualified human resources enables the organisation to function effectively and achieve its predetermined goals. According to Armstrong in (Borrego, 2021), human resource management (HRM) is a strategic approach to managing the workforce. The main objective is to optimise the contribution of employees in achieving organisational goals, as well as ensuring employee satisfaction and development.

Compensation
As stated by Mujanah in (Helwig et al., n.d. 2022), compensation is a manifestation of appreciation given by the organisation to employees as a form of reward for work performance achieved according to predetermined standards and targets.
Based on the various definitions put forward from the research above, it can be synthesised that compensation is a form of reward given to employees in return for the performance that has been shown for the benefit of the company. Compensation plays a crucial role for companies in maintaining and improving the quality of employee work. Sinambela in (Hasibuan, 2019) identifies several indicators of compensation, including: wages and salaries, incentives, allowances

Training
Dessler in (Hermawati et al., 2021) defines training as a process of developing the skills needed by employees to carry out their jobs effectively, which provides practical knowledge and its application to support the achievement of organisational goals.
Based on the various definitions put forward from the research above, it can be synthesised that training is a systematic and planned process that aims to facilitate employees in acquiring attitudes, knowledge, and specific skills needed to perform their

tasks adequately. According to Mangkunegara in (Dr. Mardiana, 2021), measuring the extent of training effectiveness involves analysing training instructors, training objectives, training materials, methods, and participants qualifications.

Work Environment

Ekawati (Iqbal Muhammad, 2022), suggests that the work environment is the condition around workers when carrying out their duties, where these conditions have an influence on the productivity of workers in carrying out company operations. This is because the work environment has an important role so that workers can complete their tasks effectively and efficiently.

By considering the various definitions presented in previous studies, it can be concluded that the work environment refers to the overall conditions and factors, both physical and non-physical, that exist around the work area where workers carry out their duties and responsibilities. According to Nitisemito in (Erwansyah et al., 2018), the work environment can be measured through several indicators, including: the atmosphere or atmosphere in the workplace, the availability of work support facilities, and the quality of relationships between employees.

Employee Performance

Anjani in (Cahya et al., 2021) states that performance refers to the results of employees' work in a company which reflects their level of loyalty to the place of work.

Based on the various definitions put forward, it can be synthesised that employee performance refers to the results or work achievements obtained by the individual, both in terms of quality and quantity. According to Bangun in (Rahmawati, 2020), the work environment can be measured through several individual indicators, including: quantity of work results, quality of work results, punctuality, attendance, ability to work together.

Effect of Compensation on Employee Performance

Compensation acts as an incentive to encourage improved employee performance through rewards or rewards for achievements (Hasibuan in Mulyati & Luturlean, 2018). Afrizoni research (2019) , shows that compensation has a strong influence on employee performance and has a significant positive effect

Effect of Training on Employee Performance

(Rahmawati, 2020), defines training as a means for employees to acquire specific attitudes, knowledge and skills in order to improve their ability to carry out responsibilities according to the required standards. In his research Nazir et al., (2019), found that training has a positive and significant effect on employee performance, which indicates that performance will increase along with the increase in training.

The Effect of Work Environment on Employee Performance

According to Ekawati in (Marisya, 2022), the work environment refers to the conditions around workers while carrying out their duties that can affect their performance in operating the company, so the work environment plays an important role for worker productivity and efficiency. The findings of Abaharis & Dwinanda (2023), indicate that the work environment has a positive and significant effect on employee performance, where a work environment that is safe, comfortable, pleasant, and supported by adequate

facilities will contribute to increased employee productivity and performance.

3.   Methodology

This study uses a quantitative approach. A quantitative approach is a research method that requires collecting data in the form of numbers from a population or sample, which is then processed and analyzed using descriptive statistical analysis techniques. The variables used in this research are Compensation as variable X1, Training as variable X2, Work Environment as variable X3 and Employee Performance as variable Y.

The population studied in this research consisted of all 184 permanent employees of Perumda BPR Bank Daerah Lamongan (BDL). Determining the sample size using the Slovin formula resulted in a calculation of 64.78 respondents which was rounded up to 65 respondents. The sampling technique was carried out using the Proportional Stratified Random Sampling method. The sample criteria determined per division are determined using the proportional allocation method with the following division: HR and General Division samples, Operational and Planning Services Division 13 samples, Business, Literacy and Inclusion Division 27 samples, SKMR Division 2 samples, Unit Division Internal and Network Audit work is 1 sample each, and Branch Divisions are 11 samples.

The data collected consists of primary and secondary data obtained from questionnaire responses (primary) and company documents, references from books, journals, previous research articles, and relevant theories (secondary). Data collection was carried out using three techniques: questionnaires, documentation, and literature study. Data analysis was carried out using Multiple Linear Regression Analysis, namely the Multiple Linear Regression Analysis method is a statistical method used to understand the relationship between one dependent variable and two or more independent variables using a linear regression model.

Regression Analysis method is a statistical method used to understand the relationship between one dependent variable and two or more independent variables using a linear regression model.

4. Empirical Findings/Result

Validity and Reliability Test

The validity of the questionnaire was tested to ensure that the questions in the questionnaire were able to measure what the questionnaire should measure. The validity of the research instrument was tested by comparing the r-count value with the r-table for degree freedom (df) = n - 2. The statement item or indicator is declared valid if r-count> r-table and has a positive value.

Tabel 1. Validity Test Result

Variable	Item	r-cpunt	r-Table	Sig.	Sig. Level	Description
Compensation	X1.1	0.719	0.2480	0.000	0.05	Valid
	X1.2	0.678	0.2480	0.000	0.05	Valid
	X1.3	0.597	0.2480	0.000	0.05	Valid
	X1.4	0.647	0.2480	0.000	0.05	Valid
Training	X2.1	0.521	0.2480	0.000	0.05	Valid
	X2.2	0.690	0.2480	0.000	0.05	Valid
	X2.3	0.740	0.2480	0.000	0.05	Valid
	X2.4	0.688	0.2480	0.000	0.05	Valid
	X2.5	0.624	0.2480	0.000	0.05	Valid
	X2.6	0.738	0.2480	0.000	0.05	Valid
Work Environment	X3.1	0.713	0.2480	0.000	0.05	Valid
	X3.2	0.781	0.2480	0.000	0.05	Valid
	X3.3	0.831	0.2480	0.000	0.05	Valid
	X3.4	0.837	0.2480	0.000	0.05	Valid
	X3.5	0.712	0.2480	0.000	0.05	Valid
Employee performance	Y1	0.796	0.2480	0.000	0.05	Valid
	Y2	0.514	0.2480	0.000	0.05	Valid
	Y3	0.736	0.2480	0.000	0.05	Valid
	Y4	0.520	0.2480	0.000	0.05	Valid
	Y5	0.451	0.2480	0.000	0.05	Valid
	Y6	0.281	0.2480	0.023	0.05	Valid
	Y7	0.506	0.2480	0.000	0.05	Valid
	Y8	0.414	0.2480	0.000	0.05	Valid
	Y9	0.280	0.2480	0.024	0.05	Valid

Source: Data Processed by Researchers, 2024

From the validity test results, each item on the compensation (X1), training (X2), work environment (X3), and employee performance (Y) variables is declared valid because the value of r count> r table (0.2480) with significance less than 0.05. The reliability test in this study uses the Cronbach's Alpha method with a value limit of 0.60. The reliability assessment criteria are as follows:
  a. If the Cronbach's Alpha value of a variable is greater than 0.60, then the variable is declared reliable.
  b. If the Cronbach's Alpha value of a variable is smaller than 0.60, then the variable is

declared unreliable.

Table 2: Reliability test

Variabel	Cronbach	Standard	Description
Compensation	0,653	0,60	Reliabel
Training	0,754	0,60	Reliabel
Work Environment	0,813	0,60	Reliabel
Employee performance	0,746	0,60	Reliabel

Source: Data Processed by Researchers, 2024

Based on the results of the reliability test, it can be concluded that the items used as a measure of compensation variables (X1), training (X2), work environment (X3), and employee performance (Y) are declared reliable because they have a Cronbach's Alpha value greater than 0.60. Thus, these items are considered consistent and reliable as variable measurement instruments in this study.

Classical Assumption Test
a. Autocorrelation Test

To detect the presence or absence of autocorrelation, decision making is based on the Durbin-Watson (DW) statistical value with the following criteria:
1. If $0 < DW < dL$, there is positive autocorrelation.
2. If $dU \leq DW \leq 4\text{-}dU$, there is no autocorrelation.
3. If $4\text{-}dL < DW < 4$, there is negative autocorrelation

Table 3. Autocorrelation Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.662[a]	.438	.411	2.177	2.116

a. Predictors: (Constant), Total_X3, Total_X2, Total_X1

b. Dependent Variable: Total_Y

Source: Data processed by researchers, 2024

Based on table 3. the results of the autocorrelation test show that the DW value with N = 65 and k = 3, the dL value = 1.5035 and the dU value = 1.6960. Thus if $dU \leq dW \leq 4\text{-}dU$ is $1.6960 \leq 2.116 \leq 2.304$, so it can be concluded that there are no symptoms of autocorrelation.

b. Multicollinearity Test

Table 4. Multicollinearity Test

Coefficientsª

Model		Collinearity Statistics	
		Tolerance	VIF
1	Compensation (X1)	.715	1.398
	Training (X2)	.988	1.012
	Work Environment (X3)	.712	1.404

a. Dependent Variable: Total_Y

Source: Data processed by researchers, 2024

Based on the test results, the Variance Inflation Factor (VIF) value for variables X1, X2, and X3 is smaller than 10.00 and the Tolerance value is greater than 0.10. Thus, it can be concluded that there is no multicollinearity among the independent variables in the model.

c. Heteroscedasticity Test
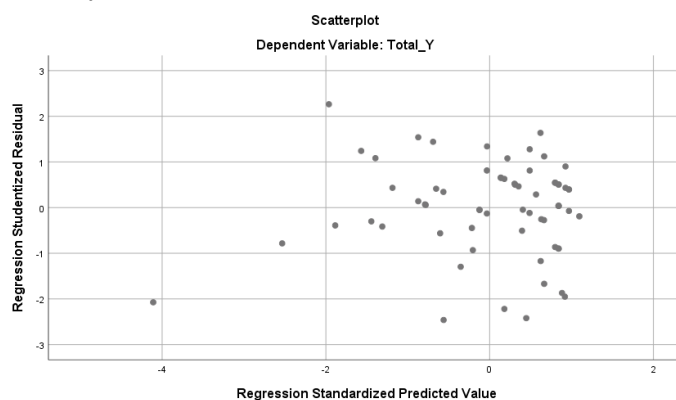
Figure 1. Scatterplot Graph
Source: Data processed by researchers, 2024

Based on the scatterplot graph, the data points spread randomly above and below the number 0 on the Y axis, namely (0,2) and (0,-3) and do not form a certain pattern. This indicates that the regression model is free from heteroscedasticity problems, so the model is considered accurate and suitable for further analysis.

d. Normality Test

Normality means that the data used in this study are able to represent the population and can be tested further in the future.
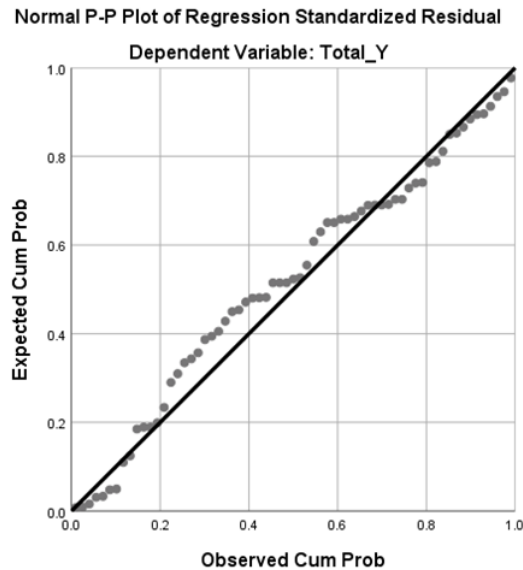
Figure 2. P-Plot Normality Graph
Source: Data processed by researchers, 2024

Based on the histogram graph and normal probability plot, the data points spread around the diagonal line and follow a normal distribution pattern. Thus, it can be concluded that the data is normally distributed, so the assumption of normality in the linear regression model is fulfilled.

Multiple Linear Regression Analysis
Table 5. Multiple Linear Regression Analysis Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	19.070	3.817		4.997	.000
	Compensation	.330	.172	.218	2.919	.000
	Training	.379	.106	.372	2.275	.000
	Work Environment	.493	.109	.513	4.509	.000
a. Dependent Variable: Kinerja Karyawan						

Source: Data processed by researchers, 2024

Based on the results of multiple linear regression analysis, the model can be interpreted as follows:
a. Constant = 19.070, indicating the value of employee performance when the variables of compensation, training, and work environment are 0.
b. The compensation coefficient (X1) = 0.330, means that every 1 unit increase in compensation will increase employee performance by 0.330 units assuming other variables are constant.

c. Training coefficient (X2) = 0.379, meaning that every increase of 1 unit of training will increase employee performance by 0.379 units assuming other variables are constant.

d. The work environment coefficient (X3) = 0.493, means that every increase of 1 unit of work environment will increase employee performance by 0.493 units assuming other variables are constant.

e. The error value (e) = 3.817, indicates the accuracy of the model in predicting employee performance, where the smaller the error value, the more accurate the prediction

Hypothesis Test
Simultaneous Test (Test f)
Table 6. Simultaneous Test Results

ANOVAª					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	225.453	3	75.151	15.857	.000ᵇ
1 Residual	289.100	61	4.739		
Total	514.554	64			
a. Dependent Variable: Kinerja Karyawan					
b. Predictors: (Constant), Work Environment (X3), Training (X2), Compensation (X1)					

Source: Data processed by researchers, 2024

The F-test results show that the F-count value of 15.857 is greater than the F-table of 2.75 and the significance value of 0.000 is less than 0.05. Thus, H1 is accepted, which means that compensation (X1), training (X2), and work environment (X3) simultaneously have a significant effect on employee performance (Y) Perumda BPR Bank Daerah Lamongan (BDL).

Partial Test (t Test)
Table 7. Partial Test Results

Coefficientsª					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	19.070	3.817		4.997	.000
Compensation	.330	.172	.218	2.919	.000
1 Training	.379	.106	.372	2.275	.000
Work Environment	.493	.109	.513	4.509	.000
a. Dependent Variable: Kinerja Karyawan					

Source: Data processed by researchers, 2024

Based on the results of the t test (partial test), it can be interpreted that:

1. Compensation (X1) has a t-count value of 2.919> t-table 1.99962 and a significance of 0.000 <0.05, so H2 is accepted. That is, compensation (X1) has a partially significant effect on employee performance (Y) Perumda BPR Bank Daerah Lamongan (BDL).
2. Training (X2) has a t-count value of 2.275> t-table 1.99962 and a significance of 0.000 <0.05, so H3 is accepted. This means that training (X2) has a partially significant effect on employee performance (Y) Perumda BPR Bank Daerah Lamongan (BDL).
3. The work environment (X3) has a t-count value of 4.509> t-table 1.99962 and a significance of 0.000 <0.05, so H4 is accepted. This means that the work environment (X3) has a partially significant effect on employee performance (Y) Perumda BPR Bank Daerah Lamongan (BDL).

Coefficient of Derermination

Table 8. Test Results of the Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.662ᵃ	.438	.411	2.177
a. Predictors: (Constant), Total_X3, Total_X2, Total_X1				

Source: Data processed by researchers, 2024

Based on the analysis results, the R Square value of 0.438 indicates that the compensation (X1), training (X2), and work environment (X3) variables are able to explain 43.8% of the variation in the employee performance variable (Y). Meanwhile, the remaining 56.2% is explained by other variables not examined in this study.

5.Discussion

The Effect of Compensation, Training and Work Environment on Employee Performance

The results of this study show that the first hypothesis namely "Compensation (X1), Training (X2) and Work Environment (X3) simultaneously have a significant effect on the Performance of Employees (Y) Perumda BPR Bank Daaerah Lamongan (BDL)" is acceptable. The results of this study also support research from Monika, et al. (2021) entitled "The Effect of Work Environment, Training and Compensation on Employee Performance". One of the results of his research states that there is a significant influence simultaneously between Work Environment, Training and Compensation on Employee Performance.

Thus, this study contributes in the context of human resource management by highlighting the important role of compensation, training, and work environment in achieving optimal performance.

The Effect of Compensation on Employee Performance

The results of this study show that the second hypothesis of "Compensation (X1) partially has a significant effect on the Performance of Employees (Y) Perumda BPR Bank

Daaerah Lamongan (BDL)" is acceptable. The results of this study also support research from Fauzan and Sary (2020) entitled "The Effect of Compensation on Employee Performance (Case Study at Bank BJB Bandung Main Branch)". One of the results of his research stated that compensation had a significant positive effect on the performance of employees of Bank BJB Bandung Main Branch.

Thus, this study provides new knowledge that compensation strategies are effective in increasing employee productivity and performance, which can be a reference for companies in designing better human resource policies to achieve organizational goals effectively.

The Effect of Training on Employee Performance

The results of this study show that the third hypothesis, namely "Training (X2) partially has a significant effect on the Performance of Perumda BPR Bank Daerah Lamongan (BDL) Employees" is acceptable. The results of this study also support research from Asteria and Nurkholis (2021) entitled "Analysis of the Effect of Training and Work Motivation on the Performance of PD BPR Bantul Employees". One of the results of his research showed that training had a positive effect on the performance of PD BPR Bantul employees.

Thus, this study contributes in strengthening the understanding of the importance of training as a determinant of employee performance in the banking sector. These findings not only corroborate the existing literature, but also provide valuable insights for human resource practitioners to design effective training strategies to better improve employee performance and achieve organizational goals.

The Effect of the Work Environment on Employee Performance

The results of this study show that the fourth hypothesis, namely "Work Environment (X3) partially has a significant effect on Employee Performance (Y) Perumda BPR Bank Daerah Lamongan (BDL)" is acceptable. The results of this study are the novelty of research from Fadillah et al (2017) entitled "The Influence of Competence, Work Discipline and Work Environment on Employee Performance at the Sub-Branch Bank Kalsel Office in Banjarmasin". One of the results of his research shows that the work environment has an insignificant effect on employee performance.

Thus, this study provides new findings on the influence of the work environment on employee performance in the local banking sector, which can be an important foundation for management to improve working environment conditions to support increased productivity and overall employee performance.

5. Conclusion

Based on the results of the research conducted, it can be concluded that the variables of provision, training and work environment have a significant influence both directly and individually on the performance of Perumda BPR Bank Daerah Lamongan (BDL) employees. These findings show the importance of these factors in forming a conducive work environment, motivating employees, and increasing productivity. This provides a deeper understanding of the dynamics of human resource management in organizations,

especially in the local banking sector such as BPR. By paying attention to these aspects, management can design policies that are more effective in improving the quality of employee work and achieving company goals more efficiently. Thus, this research not only provides a theoretical contribution in the understanding of the factors that influence employee performance, but also has important practical insights for management in developing better HR strategies.

From the conclusions above, researchers provide suggestions to companies to improve fair and transparent compensation systems, implement relevant and sustainable training programs, and improve the work environment to support overall employee welfare and productivity. As for implementation, the company can carry out a comprehensive evaluation of existing compensation policies, taking into account industry standards and employee needs. In addition, companies must also be able to provide training programs that are based on identifying individual needs and the latest industry developments to ensure their relevance. Improving the work environment also needs to focus on aspects such as physical facilities, security, and an organizational culture that supports collaboration and innovation. This will help increase employee motivation and overall performance.

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