### The Effect of Skill, Compensation and Placement toward Employee Performance in PT Gadai Syariah Berkat Bersama

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This research is to find out the effect of skill, compensation, and placement toward employee performance in PT Gadai Syariah Berkat Bersama. The research method is explanatory research. The sample of this study was 112 respondents and the sampling technique uses a saturated sampling with multiple linear regression using SPSS. The result of this study revealed that skill has an influence but a significant effect on employee performance. compensation has an influence but no significant impact toward an influence but no significant effect toward employee performance. While simultaneously skill, compensation, and placement have a significant effect toward employee performance in PT Gadai Syariah Berkat Bersama. Recommendation for further research to develop the research by replacing or adding other variables that could affect employee performance. Then PT Gadai Syariah Berkat Bersama can increase training and implement a reward and punishment system to increase motivation and discipline at work so that employees can provide their best for the company.

**Keywords:** Compensation, Employee Performance, Placement, Skill

### INTRODUCTION

PT Gadai Syariah Berkat Bersama conducts employee assessments based on total performance from the accumulation of several aspects, namely the finance department, the marketing department, and the HRD section. Even though the company has made the best efforts in improving human resources, there is still employee performance that has not been able to meet the company's wishes. In October 2022, it was noted that there was a new target given by the company, out of 50 branches spread across the provinces of South Kalimantan, East Kalimantan, and South Sulawesi was able to achieve the target, only 1 branch. This existing problem is a phenomenon in the field that indicates that employees of PT Gadai Syariah Berkat Bersama do not have an optimal level of performance. The performance of a company can be maximized if it is supported by employees who have high performance.

Some of the factors discussed this time are skill, compensation, and placement. Performance is the ability of a person to complete his duties and obligations. This is what happened in the field, at PT Gadai Syariah regarding skills are very important because they can affect the speed of work and do things efficiently. In addition to skills, there is also one factor that motivate employees because providing compensation for employees is an obligation of a company that must be fulfilled in a timely, fair, and based on work results. Compensation can be both direct financial and indirect financial. At PT Gadai Syariah Berkat Bersama in terms of compensation there are two types, but what often changes is usually a bonus from the marketing department, a bonus for achieving targets, bonuses for becoming the best employee, and company service. Where marketing bonuses and target achievement change every 2-3 months, this depends on the company's target to be achieved. The best employee bonus depends on certain criteria, taking its value from the operational, marketing, and HR department.

In addition to skill and compensation, other variables are no less important in influencing employee performance, namely placement. Because the appropriate ability and the necessary competencies can carry out work effectively and efficiently. At PT Gadai Syariah Berkat Bersama, there is a rolling system that is carried out every 3 months / once or depending on the needs in the field, where this is intended so that employees can feel placed in any branch but will still feel that it is their home so that the performance remains the same or even increases. Based on the explanation above, the author of this research wants to know the influence of skill, placement, and compensation toward the employee performance of PT Gadai Syariah Berkat Bersama so that they know how employee performance is based on these 3 aspects.

### LITERATURE REVIEW

Based on Pawar (2021) stated that performance is the level of achievement of employees in a company to increase productivity. Meanwhile, according to Mangkunegara (as cited in Taruh, 2020), the result that has been achieved by employees who complete their duties and responsibilities, this is seen from the quality and quantity of their performance. Rivai (2013) mentioned that performance is the overall success of employees during the period compared to the standards of work results, criteria, or targets that has been agreed upon in advance. In a company, employee performance assessment is very important because it is used for program needs such as placement, promotion, education, and training. In contrast, employees can find out their strengths, weaknesses, and potential so that they can determine career development.

The theory of skill according to Robbins & Judge (2016) that employees are able to implement their ideas for work. Wahyudi (as cited in Jamaluddin & Hajar, 2022) said the

ability to do work is only obtained from the practice. Dunnette (as cited in Larasati & Ningrum, 2021) mentioned that the skill acquired are very diverse and many can come from self-development derived from training and experience while working. According to Robbins and Judge (2016), in skill, several basics can be used as indicators, namely (a) Basic literacy skill, (b) Technical skill, (c) Interpersonal, and (d) Problem-solving.

Dessler (2016) said that compensation is earned in return for their work. This can be given directly or indirectly in exchange for services that have been dedicated to the company. Two types of compensation are indicators, including (a) Direct financial compensation (for example, basic pay (salary or wages), bonuses, and incentive payments (profit sharing)) and (b) Indirect financial compensation (for example, insurance or services from company).

Based on the theory proposed by Werther and Davis (as cited in Wijaya, Hidayat, & Rafida, 2019) that the provision of duties to employees to have the most suitable position based on their job and personal qualifications. Sastrohardiwiyo (in Sabrina, 2021) said that placement is the provision of duties to employees who have passed the selection and can account for all risks and possibilities during work. Mathis and Jackson (in Rusdiana, 2022) defined that a person's positioning will affect the quality of performance so of course there are several factors that must be considered in order for the placement to match the background possessed by the employee. Factors that must be considered in employee placement are achievement factor, experience factor, physical & mental health factor, marital status factor, and age factor.

A study conducted by Marlina (2018) mentioned, there is an effect of skill on employee performance and this is supported by Sholeh, Wahono, and Rahman (2020). Asmayana's research (2018) stated that compensation has a positive influence on employee performance, this is also supported by Saman (2020). Meanwhile, the research of Goni, Aldofinna, and Sumarauw (2015) stated that compensation has an influence on performance and this is corroborated by Ariani's research (2018) said the same thing. The studies tried to determine the effect of skill, placement, and compensation toward employee performance.

### **RESEARCH METHOD**

The research method is explanatory research, this study explains the relationship between variables X and Y, where to find out the relationship between research variables and hypothesis testing that has been formulated before. The sampling technique used saturated sampling, the sample of this study was 112 respondents who are the entire admin staff and interpreter staff of PT. Gadai Syariah Berkat Bersama. The type of data used is quantitative then the data is processed using SPSS. The primary data used was obtained online through social media whose questionnaires were distributed with WhatsApp. Secondary data is the data obtained by researchers through various sources for supporting but has relevance to research for example from reports, journals, or books

The instrument for the variables of skill (X1), compensation (X2), placement (X3), and employee performance (Y). The hypotheses in this study:

H1 = Skill has a significant effect toward the employee performance of PT Gadai Syariah Berkat Bersama

H2 = Compensation has a significant effect toward the employee performance of PT Gadai Syariah Berkat Bersama

H3 = Placement has a significant effect toward the employee performance of PT Gadai Syariah Berkat Bersama

H4 = Skill, compensation, and placement simultaneously effect toward employee performance of PT Gadai Syariah Berkat Bersama

### RESULTS

Based on the questionnaire answers that have been given to respondents that the largest average value is the skill variable which has a value of 4.71, this states that overall the index value is very high. Skill used four indicators, basic literacy skill which has an average score of 4.74, technical skills which have an average value of 4.65, interpersonal skill which have an average value of 4.67. Compensation has the second largest average value of 4.51, which is measured using two indicators, direct financial compensation has an average value of 4.61. The placement has the smallest average score of 4.78, which used five indicators namely, achievement has an average score of 4.76, experience has an average score of 4.51, physical & mental health has an average score of 4.24. The results of calculation used the SPSS program which can be seen in table 1, the calculation of formula the equation is:

 $Employee \ performance = 8.173 + 0.688 \ (Skill) + 0.183 \ (Compensation) + 0.036 \ (Placement) + e$ 

Model	Unstandardized Coefficients		t test		F test		R Square
	В	Std Error	Т	Sig.	F	Sig.	
(Constant)	8.173	1.985	4.118	.000			
Skill	.688	.078	8.784	.000			
Compensation	.183	0.100	1.822	.071			
Placement	.036	0.54	.670	.504			
Regression					99.657	.000	
R Square							.735

#### **Table 1.** Multiple Linear Regression Tests

### DISCUSSION

### The effect of skill toward employee performance in PT Gadai Syariah Berkat Bersama

Based on the result for skill toward employee performance showed the Sig. value of 0.000 so it is significant. Then t value, t = 8.784 > t table = 1.982 so that H1 is accepted, it means that skill has a significant effect toward employee performance of PT Gadai Syariah Berkat Bersama. This stated, the better employee skills and the better the performance will be. This is supported by of Silitonga (2022); Anjani, Basem, Yusup, and Setiawan (2022); Annur, Putri, Kamal, and Yusril (2022); and Akla and Indradewa (2022) which stated that skill has a significant influence on performance.

Basic literacy skill has the second largest influence of all indicators in a skill that affect employee performance. The basic skill that a person has such as listening, calculating, writing, and reading. When working will affect performance because listening skill is needed during service when there is a customer who tells about his complaints, the front office task is listening to him, calculating skill is needed when disbursing customer loan money, writing skill and reading skill are needed when re-explaining the loan systematics and reading the loan agreement to the customer. So it can be concluded that this basic literacy skill is very necessary, where the customer will feel safe with the company's

credibility and can increase their trust (Lim et al., 2022). Technical skill has the smallest average value compared to other indicators of skill that affect employee performance. This is supported by Arafat (2013), Andriyadi (2015), and Amalia, Riyanto, and Farouk (2018) who said that technical skill has a significant effect toward employee performance.

Interpersonal skill has the highest average value, it has the greatest influence compared to other indicators on employee performance. The research by Parulian, Siagian, and Wahyuni (2014); Darmawan and Mardikaningsih (2021); and Vandela and Sugiarto (2021) said that interpersonal skill have a significant effect toward employee performance. Because this work intersects with good communication with customers, co-workers, or superiors, they must understand each other to produce good communication in terms of language and understand what the speaker is thinking. Because basically if good communication will gain the trust of customers so they can maintain customer loyalty and build a good relationships (Tumbelaka, Kaligis, & Mengga, 2022). Moreover, the advantage of knowing consumer behavior can give the company an appropriate approach to increase the value of the company in the eyes of consumers (Kee et al., 2023).

Problem-solving has the third largest influence of all indicators on a skill that affects employee performance. The front office will be faced with a situation of uncertainty so various problems usually arise under certain conditions. This required workers to be able to analyze the situation and formulate problems to produce alternative solutions. In addition, it makes employees think independently and systematically and become more motivated to find solutions if problems arise.

Based on the result, it was stated that each statement in the questionnaire produced respondents' answers that were categorized as very good or high. In addition, for skills in the field to increase, the company must have their own criteria, PT Gadai Syariah already has their own standards, namely in the operational and marketing departments. It is expected that there will be an increase in performance, so it is necessary to audit or assess employees directly in the field which is carried out regularly so that they can provide evaluations and produce solutions, whether it is additional training and so on. As Maringan, Pongtuluran, and Maria (2016) said in their research that this is done so that employees have specific skills in certain fields and it will be easier to solve problems so as not to interfere with their performance.

# The effect of compensation toward employee performance in PT Gadai Syariah Berkat Bersama

Based on the result for compensation (X2) on employee performance (Y) shows Sig. value of 0.071 so it is insignificant. Then t value, t = 1.822 < t table = 1.982 so H2 rejected and H0 accepted, which means that compensation has an effect but is not significant toward employee performance of PT Gadai Syariah Berkat Bersama. This is supported by Fauziah, Sunuharyo, and Utami (2016); Katidjan, Pawirosumarto, and Isnaryadi (2017); Kadir and Amalia (2017); Rinny, Purba, and Handiman (2020); and Wibawa and Supardi (2022) which explained that compensation has an effect but not significant influence as well.

Direct financial compensation has the smallest average value of all indicators of compensation that affect employee performance. This compensation in the form of salaries, bonuses, or employee incentives already has its own calculation standards so this is an obligation that the company must give to employees so it has an effect but is not significant. Financial compensation indirectly has the largest average value of all indicators of compensation that affect employee performance. This compensation can be in the form of occupational safety allowances, annual leave, religious holiday

allowances, overtime allowances, and facilities. Financial compensation is indirectly expected to affect employee performance but in reality, this indicator is not enough to be a reference for work at PT Gadai Syariah Berkat Bersama.

In addition, Irawati (2018) said in her research that whatever nominal or type of compensation is received does not make employees decrease the quality of their performance. This can be said so because based on the results, the average value of each statement is all classified as very good. Employees are satisfied with the compensation that has been given by the company so this variable has an effect but it is not significant. However, the right compensation policy will improve the quality of work, but if there is a delay, it makes the employee's performance decrease until he resigns from the company and this is the reality that occurs as described by Suwati (2013). If there is a delay because it can disturb calm, concentration, and reduce employee confidence. So the company must understand that compensation becomes an employee need that cannot be delayed.

## The effect of placement toward employee performance in PT Gadai Syariah Berkat Bersama

Based on the result of this study for placement (X3) on employee performance (Y) shows Sig. value of 0.504 so it is insignificant. Then t value, t = 0.670 < t table = 1.982 so H3 rejected and H0 accepted, which means that placement has an effect but is not significant toward employee performance of PT Gadai Syariah Berkat Bersama. This is supported by Palembang, Nelwan, and Pandowo (2017); Suryanto and Sandra (2021); Azhar and Fatimah (2022); and Dianti and Rosaline (2022) which explained that compensation has an effect but no significant influence as well.

Based on the result, the average value of respondents' answers to the placement variable had the lowest value when compared to the skill and compensation variables. Where this can be stated compared to the other two variables for placement has the lowest influence toward employee performance. This is supported by Astuti and Bukhari (2018) that the possibility of respondents being used as research objects is influenced by skills so that even if the person is in a position or position that does not match their background, skills, interests, or job placement does not affect employee performance. This gives rise to the perception that improper placement of employees can be corrected with appropriate skills.

The achievement factor has the largest index value of all indicators on placement that affect employee performance. Employees consider that achievement can have an effect but in reality not significantly toward employee performance. So the achievement factor of each employee does not have much effect in terms of performance, because what the company sees is in the form of achieving the target of each branch so what is needed is good coordination between colleagues in one branch, finding ways to increase customer trust to use the company's service so that they can achieve the daily or monthly target that has been set.

The experience factor has a very high value and is the second largest value among other placement indicators. Although the working knowledge of each employee and the experience of each employee before or while working at PT Gadai Syariah Berkat Bersama, the length of the process of working on the task affects placement but does not have much effect in terms of performance. No matter how good the individual is, if you haven't found the right tips and tricks to bring many customers to their branch so that the branch target is met or exceeds the specified limit, it cannot be said that the employee's performance is good or good, so the experience factor affects but not significantly on employee performance. In terms of the physical and mental health of

employees, it does not have much effect in terms of performance, because an employee has responsibilities that must be completed so that regardless of the employee's condition, they are required to meet these standards.

Marital status does not have much effect in terms of performance, because what the company sees is in the form of achieving branch targets every day or month so as long as the employee finds the right and appropriate way that the target does not become a problem for the company. Although employees consider age status to affect placement, it has no significant effect toward employee performance. During the recruitment process, companies have their age standards before spreading job vacancies so the age of employees working in the field does not have much effect as long as the targets set by the company can be met.

## The effect of skill, compensation and placement toward employee performance in PT Gadai Syariah Berkat Bersama

Based on the result for skill, compensation, and placement on employee performance shows Sig. value of 0.000 so it is significant. Then F value, F = 99.657 > F table = 23.00 so H0 rejected and H4 accepted. It states that simultaneously skill, placement, and compensation has a influence toward employee performance of PT Gadai Syariah Berkat Bersama. This shows that the research model in the form of skills, compensation, and placement can be used as a model to predict the performance of PT Gadai Syariah Berkat Bersama employees. Where the management of the company can improve employee performance based on these three variables simultaneously. Employee performance appraisal is important for this company because the success of an employee's role can be seen in the contribution of organizational achievements, which can be seen from goods or services, comparison of inputs and outputs, speed, achievement of targets based on time, efficiency and so on for success benchmarks (Arifin, Nirwanto, & Manan, 2019). So that by supporting the indicator component in each skill, compensation and placement can improve employee performance. The addition of training so employee skills can be enhanced, paying attention to the compensation that the company has given and the placement of employees by their conditions can achieve company goals well to bring success and progress to the company. If the company does not pay attention to employee skills, compensation, and employee placement, it can be a factor in the company's failure.

### CONCLUSION

The results of the data that have been obtained during the study, the conclusions obtained are skill partially has a significant effect toward employee performance of PT Gadai Syariah Berkat Bersama. Compensation partially has an effect but is not significant toward employee performance of PT Gadai Syariah Berkat Bersama. Placement partially has an effect but is not significant toward employee performance of PT Gadai Syariah Berkat Bersama. Skill, compensation, and placement simultaneously effect employee performance of PT Gadai Syariah Berkat Bersama.

Based on the results and discussion above, we have suggestion for PT Gadai Syariah Berkat Bersama, can improve employee performance by improving employee skills, compensation, and placement. It is recommended that companies can increase training and implement a reward & punishment system to increase motivation and discipline at work so that employees can provide the best for their company. For the next researchers, they can look for other variables so that PT Gadai Syariah Berkat Bersama can find out what variables besides skill can affect employee performance.

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### DECLARATION OF CONFLICTING INTERESTS

No potential conflict of interest was reported by the authors.

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