

# Banking

*by* Murpin Sembiring

---

**Submission date:** 01-Jul-2020 12:20AM (UTC-0700)

**Submission ID:** 1352131965

**File name:** Sembiring.\_2020.pdf (118.04K)

**Word count:** 4447

**Character count:** 25153

# Banking Employee Performance During Pandemic Covid-19: Remuneration And Motivation

Murpin Josua Sembiring  
*University of Ma Chung, Malang, Indonesia*  
[murpin.sembiring@machung.ac.id](mailto:murpin.sembiring@machung.ac.id)

11  
Didin Fatihudin  
*Department of Management, Faculty of Economics and Business*  
*University of Muhammadiyah Surabaya, Indonesia*  
[dienafidloka@gmail.com](mailto:dienafidloka@gmail.com)

Mochamad Mochklas  
*Department of Management, Faculty of Economics and Business*  
*University of Muhammadiyah Surabaya, Indonesia*  
[mmochklas@fe.um-surabaya.ac.id](mailto:mmochklas@fe.um-surabaya.ac.id)

Iis Holisin  
*Department Of Mathematics Education, Faculty Teaching And Education Science*  
*University of Muhammadiyah Surabaya, Indonesia*  
[iis.irawan.1967@gmail.com](mailto:iis.irawan.1967@gmail.com)

**Abstract-** The COVID-19 pandemic has the potential to disrupt banking performance, so that the company can continue to operate amid the co-19 pandemic, the employees are required to continue to have good performance. By knowing a number of factors that affect the performance of banking employees, among remuneration and work motivation in the midst of a co-19 pandemic it is expected that the banking industry can improve the performance of its employees. This research was conducted with quantitative methods, where the population and sample are employees who work at banks in the city of Surabaya, and the incoming data will be processed using SPSS 20. The results showed that remuneration and work motivation simultaneously affected employee performance and remuneration was the most dominant influence on the performance of banking employees during the Covid-19 pandemic.

**Keywords –** Banking Employee Performance, Remuneration, Motivation, Pandemic Covid-19

## I. INTRODUCTION

The impact of Covid-19 aside from the increasing mortality rate, according to the Indonesian government data, there was an increase that caused a total of 19,189 cases of Covid-19 in Indonesia, starting from the first case announced on March 2, 2020 (Kompas, 5/20/2020), the Covid pandemic -19 also affects global mental health (Torales, O'Higgins, Castaldelli-Maia & Ventriglio, 2020), many people feel helpless because of pandemics, horror

and anxiety (Zhang & Ma, 2020), economic, social and psychological aspects (Razon, 2020), directly affects stock markets around the world (Liu, Manzoor, Wang, Zhang & Manzoor, 2020),

Pandemic COVID-19 also has the potential to disrupt banking performance (Disemadi & Shaleh, 2020), bank operational risk management must be carried out properly to improve the performance of bank services to customers. Superior innovation performance is needed with a systematic approach (Nwachukwu, Chladkova & Fadeyi, 2018) and it is necessary to retain highly qualified and motivated employees to remain competitive in unstable environments (Adeola & Adebisi, 2016).

In the midst of the COVID-19 pandemic, most banking services remained normal to provide services to customers, to avoid transmission of the virus, customers could conduct financial transactions through the Bank's electronic channels. Information and communication technology is changing jobs and organizations (Cascio & Montealegre, 2016), for banks that use internet banking services and banks that do not use internet banking services have an influence on the performance of the bank concerned. Margaretha, 2015. The application of technology in the banking world has a positive impact (Mardiah, 2017). Social Media has a significant effect on performance (Marsal & Hidayati, 2018).

Rapid technological developments began to have an impact in the banking sector. The Communication Network of the Banking Workers Union (Jarkom SP Banking) said that there were already 50,000 bank employees who were laid off or terminated due to being replaced by machines (detikfinance, 2019). Employees are a key element of an organization, the success or failure of an organization depends on employee performance (Hameed & Waheed, 2011).

Banking performance is considered to be disrupted by the impact of the spread of the corona virus (covid-19). Although it has not been seen until the first quarter of 2020, the performance of the banking industry is feared to be disrupted throughout 2020 (Iampost, 2020). So that the company can continue to run, in the midst of a 19-year pandemic, employees are required to continue to have good performance. According to Armstrong & Baron (1998: 159), performance is about how to do work and the results achieved from the work. Performance is the result of work that has a strong relationship with the organization's strategic objectives, customer satisfaction and economic contribution.

Performance becomes the foundation for an organization because if there is no performance then the goals of the organization cannot be achieved. Employee performance significantly influences service quality (Supit, Tampi & Londa, 2015), Amelia & Rodhiyah (2016) and Virgiawansyah, Utomo & Rosyid (2019) employee performance has a significant effect on customer satisfaction.

Mangkunegara (2010: 67), states that the factors that influence achievement are the ability and motivation factors. Employee performance can be improved through increased compensation to employees and better implementation of HR development (Hamzah, Subroto & Andayani, (2018). From several previous studies, Teja (2017) and Nawawi, Bachri & Dahniar (2018) that remuneration and motivation work simultaneously affects employee performance, Nasution, Sudiarti & Harahap (2019), remuneration, motivation, and job satisfaction together affect performance.

When this co-19 pandemic needs to know and analyze the effect of remuneration and work motivation on the performance of banking employees is very important. By knowing the performance of banking employees, it can be used as an evaluation material for leaders to determine the level of performance at the time of the co-19 pandemic. So that the bank's function as a collector and distributor of public funds and aims to support the implementation of national development in order to improve the distribution of development and its results, economic growth and national stability, towards improving the lives of many people, can still run well.

## II. THEORETICAL BASIS

According to Mondy & Neo (1993), remuneration is a form of reward received by an employee for their contribution to the organization. Components of remuneration can be divided into two, namely financial remuneration and non-financial remuneration (Marwansyah, 2010: 269).

Financial remuneration includes direct financial remuneration, consisting of payments received by an employee in the form of salaries, wages, bonuses and incentives. and indirect financial remuneration, which covers all benefits including life and health insurance, social assistance, such as benefits (pension insurance, health insurance, educational assistance). Non-financial remuneration includes satisfaction obtained by employees from the work itself such as, interesting tasks, job challenges, responsibilities, recognition of adequate achievements, such as the promotion of outstanding employee positions, and other beneficial opportunities obtained. And the satisfaction employees receive from jobs that can be created by the organization and other employees is the psychological and

physical effects in which the person works. These include: competent employees, pleasant colleagues, status symbols, a comfortable work environment, fair work distribution, flexible working time and so on.

Motivation by Hasibuan (2012: 145) is the provision of power that creates excitement one's work, so they want to work together, work effectively, and integrated with all their strength and effort to achieve satisfaction. While Eko (2015:187), argues that motivation is a psychological process that reflects the interaction between attitudes, needs, perceptions and decisions that occur in a person and motivation as a psychological process that arises or is caused by factors themselves and others. As a form of process that includes the intensity, direction and perseverance of a person in achieving goals in work or targets (Robbins, 2013: 202).

Dharma (2010:1) holds that performance management is a way to get better results for organizations, groups and individuals by understanding and managing performance in accordance with planned targets, standards and competency requirements that have been determined.

Gomes (2010: 142), argues that employee performance can be measured using some criteria produced from the work in question, these criteria are work quality, work quantity, knowledge of work, creativity, cooperation, self-awareness, initiative and personal quality. In case of two-dimensional image, after a DWT transform, the image is divided into four corners, upper left corner of the original image, lower left corner of the vertical details, upper right corner of the horizontal details, lower right corner of the component of the original image detail (high frequency). You can then continue to the low frequency components of the same upper left corner of the 2nd, 3rd inferior wavelet transform.

### III. RESERACH METHODE

In accordance with the title of this research that is the effect of remuneration and motivation on the performance of marketing division employees, the research approach used in this study is to use a quantitative approach and assisted with SPSS version 20, the type of this research is to obtain information about the effect of remuneration and motivation on performance Bank employees in Surabaya and evaluate performance by distributing questionnaires to Bank employees in Surabaya to obtain accurate and accountable data.

#### *Population and sample*

The population in this study are employees who work with banks in Surabaya, according to Margono (2010: 121), that the determination of the size of the sample is not an absolute determination, meaning that there is no stipulation on what percentage of a sample should be taken. The sample in this study were 45 employees who worked at banks in the Surabaya area.

#### *Conceptual Framework*

Based on the background, problem formulation and theory study above, the conceptual framework in this study is as follows:

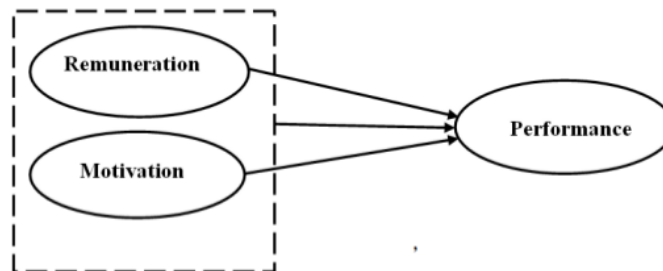


Figure 1. Conceptual Framework  
Source: Researcher (2020)

Based on the problem formulation and conceptual framework described above, the hypotheses in this study are:

H1: Alleged remuneration and motivation have a simultaneous influence on the performance of banking employees

H2: Alleged remunization has the most dominant influence on the performance of banking employees

## IV. RESULTS AND DISCUSSION

### 4.1. Research result

#### Variable Validity Test

Item validity analysis aims to test whether each statement item in the questionnaire has been truly appropriate, to determine the suitability and accuracy of the model, then the Pearson product moment correlation coefficient value must meet a certain level of significance. The results of the validity test in this study of each statement item submitted in the questionnaire that has been distributed to respondents. The results of processing the remuneration variable validity test data can be seen in Table 1, below:

Table 1. Test Results for Remuneration Variable Validity

Statement item	r count	r table	Information
The retribution policy is in line with employee expectations	0,546	0,2483	Valid
With the achievement of targets get incentives	0,579	0,2483	Valid
The company provides promotions for outstanding employee positions	0,395	0,2483	Valid
Bonuses given by the company are appropriate	0,402	0,2483	Valid
Provision of benefits according to workload	0,410	0,2483	Valid

Source: Researcher (2020)

Based on table 1, above it can be explained that the remuneration variable consists of 5 statement items. The results of the correlation value of each statement item has a value of r count > r table. Based on the validity test, it shows that all remuneration variable statements are declared valid and can be used as research instruments.

Based on the results of data processing the validity test of motivational variables can be seen in the table below:

Table 2. Motivation Variable Test Results Validity

Statement item	r count	r table	Information
The amount of salary received by the employee	0,603	0,2483	Valid
The company cares about the work performance achieved by employees	0,536	0,2483	Valid
Support from colleagues	0,398	0,2483	Valid
Monthly targets are always achieved	0,529	0,2483	Valid
Opportunity to reach career path	0,408	0,2483	Valid

Source: Researcher (2020)

Based on table 2, above it can be explained that, the motivation variable (X2) consists of 5 statement items. The results of the correlation value of each statement item has a value of r count > r table. Based on the validity test shows that all statement items on the motivation variable are valid and can be used as research instruments.

Based on the results of data processing test the validity of the performance variables can be seen in the table below:

Table 3. Validity Test Results of Performance Variables

Statement item	r count	r table	Information
Carry out tasks according to applicable SOPs	0,429	0,2483	Valid
Correct mistakes in work mistakes	0,457	0,2483	Valid
Able to complete tasks assigned by the company on time	0,451	0,2483	Valid
Able to fulfill what the company is targeting	0,449	0,2483	Valid
Meet the monthly target	0,622	0,2483	Valid
Understand what is done	0,392	0,2483	Valid
Find ideas and new ideas in completing work	0,367	0,2483	Valid

Source: Researcher (2020)

Based on table 3, the above can be explained that, the performance variable (Y) consisting of 8 statement items. The results of the correlation value of each statement item has a value of r count > r table. Based on the validity test shows that all statement items on the performance variable are valid and can be used as research instruments.

*Reliability Test Results*

A measuring instrument is said to be reliable or reliable, if the tool in measuring a symptom at different times always shows relatively the same results. The reliability test of an instrument can be used Cronbach Alpha ( $\alpha$ ) statistical test, where a measuring instrument is said to be reliable if the Cronbach Alpha value is greater than 0.60.

The results of reliability testing for remuneration (X1), motivation (X2), and performance (Y) can be seen in the following table:

Table 4. Reliability Test Results

Cronbach's Alpha	N of Items
.621	18

Source: Researcher (2020)

5

Based on table 4, above it can be explained that the Cronbach's Alpha value of the remuneration variable, the motivation variable and the performance variable yield the Cronbach alpha value > 0.60. The number of 18 statements, it can be concluded that the statement of the questionnaire has been reliable because the Cronbach's Alpha value is greater than the specified value of 0.60 meaning this questionnaire can be used in research.

*Multiple Linear Regression Testing Results*

The results of multiple linear regression analysis conducted with the help of the SPSS (Statistical Product and Service Solutions) computer program 20.0 for windows with the aim of predicting a performance variable (dependent) with a change in the remuneration and motivation variables (independent) obtained the following regression equation:

3

Table 5. Multiple Linear Regression

Variabel	Unstandardized Coefficients (B)	Standardized Coefficients Beta	t count	Sig	Information
Constant	4.672		.831	.411	Not significant
Remuneration	.835	.435	3,151	.003	Significant
Motivation	.407	.210	1,521	.136	Not significant
R				.546 <sup>a</sup>	
Adjusted R.Square				.298	
F count				667,111	
Sig. F				.001 <sup>b</sup>	
A				0,05	

Source: Researcher (2020)

The results of table 5 above, obtained regression equations, namely:

$$Y = a + b1X1 + b2X2 + e$$

$$Y = 0.831 + 0.835X1 + 0.407X2$$

6

Based on the regression equation obtained from the above calculations it can be explained that the remuneration variable, motivation has a positive influence on the performance of the Bank in Surabaya. The constant value of 4.627 indicates that if the variable is free of remuneration, motivation is in a constant or constant condition, then the value of the employee's performance is 4.627 units.

The value of b1 indicates a value of 0.835 and has a positive regression coefficient sign. This means that if the remuneration variable increases by 1 unit, the performance of the Bank's employees will increase by 0.835 units. Assumption of motivational variables in a constant or constant condition. The b2 value indicates a value of 0.407 and has a positive regression coefficient sign. This means that if the motivation variable increases by 1 unit, the employee's performance will increase by 0.407 units. Assuming variable remuneration in a fixed or constant condition.

*Correlation coefficient test results (R)*

To see the magnitude of the relationship between remuneration variables, motivation on performance. Interpretation of the level of relationship between variables X and Y can be seen from the table of interpretations of the correlation coefficient in Sugiyono (2012: 319) as follows:

Table 6. Interpretation of Correlation Coefficients

Correlation coefficient interval	Relationship level
0,00 – 0,734	Very low
0,20 – 0,399	Low
0,40 – 0,599	Is
0,60 – 0,799	Strong
0,80 – 1,000	Very strong

Source: Sugiyono (2012: 319)

Table 6, shows that the value of the correlation coefficient (R) of 0.546 and the value when seen in table 6 shows the moderate level of relationship. Means that there is a moderate relationship between remuneration and motivation on the performance of Bank employees in Surabaya.

#### *Coefficient of determination (Adjusted R<sup>2</sup>)*

The coefficient of determination R<sup>2</sup> is 0.298. This value indicates that remuneration and motivation contribute to employee performance variables by 27.8%, while the rest is caused by other variables not included in the study.

#### *Hypothesis Testing*

The first hypothesis testing, alleged remuneration and motivation simultaneously influence the Bank Employee Performance. Testing this hypothesis using the F-test, based on table 5 it can be seen that remuneration and motivation have a significance value of 0.001 so (0.001 < 0.05) of these results it can be stated that H1 is accepted.

The second hypothesis testing, alleged remuneration has a dominant influence on the performance of Bank employees in Surabaya. Testing this hypothesis uses a t test that aims to find out which variable is the most dominant influence on performance. Based on the results of table 5 shows that the remuneration variable has the most dominant effect on employee performance with a value of 0.835. While the motivation variable has no effect on employee performance which is indicated by a lower value than the remuneration variable with a value of 0.407. From the explanation above, H2 is accepted.

#### *4.2. Discussion*

Based on the results of the hypothesis test it is known that simultaneous remuneration and motivation significantly influence the performance of Bank employees in Surabaya, while according to the facts that occur in the field in accordance with the observations of researchers and direct interviews from several employees, it can be seen that the remuneration obtained by some employees is felt to be insufficient and not fair because there are some employees who rely on monthly targets for other marketing employees, as well as a lack of motivation in individuals in carrying out their duties and obligations in working at the Bank. From the findings of existing hypotheses and facts, it can be said that remuneration and motivation have a simultaneous effect on performance with the results of the correlation coefficient only (R<sup>2</sup>) 0.298 percentage of only 29.8% can be said according to the results and facts.

When remuneration is in accordance with what is expected of employees and employee motivation in working can be encouraged, the performance obtained will be maximal. Remuneration and motivation are closely related to employee welfare and also is a reward for services provided by the company to employees as a form of retribution in the form of money for labor, thoughts that have been donated salaries, incentives, benefits, bonuses and commissions, benefits provided by the company in order achievement of company goals.

Remuneration is a form of compensation received by employees for their contribution to the organization (Marwansyah, 2010:269). The results of this study support Nasution's previous research (2019) that remuneration research results have a positive and significant effect on employee performance.

While motivation is to determine the enthusiasm obtained in working, both individually and in groups and sourced from within oneself or sourced from someone. Eko (2015: 187) states that motivation is a psychological

process that reflects the interaction between attitudes, needs, perceptions and decisions that occur in a person and motivation as a psychological process that arises by factors themselves and others.

Based on the results of the hypothesis test, it is known that the remuneration variable has a dominant effect with a value of 0.835 from the motivational variable which has a lower value of 0.407 which affects the performance. The above results state that remuneration has a greater effect than motivation on the performance of Bank employees.

According to his theory Maslow's Hierarchy of Needs which contains five categories of human needs. These needs are ranked from the most priority, namely physiological needs, security needs, needs for ownership and love, self-esteem needs, and self-actualization needs. During the co-19 pandemic, many workers who were terminated from work by the company worked as a way to meet their needs for self-actualization. Even though in reality, someone works for various reasons and not just for self-actualization. To be able to work consistently and optimally, someone needs certain motivation.

## V. CONCLUSION

Based on data analysis and discussion of this research, it can be concluded that remuneration and work motivation simultaneously influence employee performance and remuneration has the most dominant influence on the performance of banking employees during the Covid-19 pandemic.

Some suggestions that can be conveyed from the results of this study, banking companies during the Covid-19 pandemic conditions should be more concerned about remuneration, whether in the form of salaries, incentives, benefits, bonuses and commissions, as well as benefits to be more fair in order to improve employee performance. From this study, the remuneration variable had a greater influence on improving the performance of banking employees in the Covid-19 pandemic era than on work motivation variables.

From the findings of this study the results of the reliability test with the results of Cronbach's alpha of 0.621 from the limit of the measurement value of 0.600. Need to be developed further in determining the statement of the questionnaire so that the value obtained is higher. The next finding is the motivation variable has a small influence on employee performance, when the Covid-19 pandemic many employees had lower employee motivation because banks had to make new innovations so that employees possessed high motivation and morale.

## REFERENCES

- [1] Adeola, M.M., & Adebisi, S.O. (2016). Employee Motivation, Recruitment Practices And Banks Performance In Nigeria. *International Journal of Entrepreneurial Knowledge*, 4(2): 70-94. DOI: 10.1515/ijek-2016-0015
- [2] Amelia, R., & Rodhiyah. (2016). Pengaruh Kualitas Pelayanan Dan Kinerja Karyawan Terhadap Kepuasan Pasien (Studi Kasus Pada Pasien Rawat Inap RS.Pelabuhan Jakarta). *Jurnal Ilmu Administrasi Bisnis*, 5(4):163-172
- [3] Armstrong, M. & Baron, A. (1998). *Performance Management – The New Realities*. London: Institute of Personnel and Development
- [4] Cascio, W.F., & Montealegre, R. (2016). How Technology Is Changing Work and Organizations. *Annu. Rev. Organ. Psychol. Organ. Behav.* 3(3): 49–75
- [5] Detikfinance. Rabu, 16 Jan 2019 12:18 WIB. Digantikan Mesin, 50.000 Karyawan Bank di RI Kena PHK. <https://finance.detik.com/moneter/d-4386840/digantikan-mesin-50000-karyawan-bank-di-ri-kena-phk>
- [6] Dharma, S. (2010). *Manajemen Kinerja, Falsafah Teori & Penerapannya*. Yogyakarta: Pustaka Pelajar
- [7] Disemadi, H.S., & Shaleh, A.I. (2020). Banking Credit Restructuring Policy Amid COVID-19 Pandemic In Indonesia. *Jurnal Inovasi Ekonomi*, 5(2)
- [8] Eko, W.S.(2015). *Manajemen Pengembangan Sumber Daya Manusia*. Yogyakarta: Pustaka Pelajar
- [9] Fatihudin, D., Jusni & Mochklas, M. 2018. How Measuring Financial Performance. *International Journal of Civil Engineering and Technology (IJCIET)*, 9(6): 553–557
- [10] Gomes, F.C. (2010). *Manajemen Sumber Daya Manusia*. Yogyakarta: Andi
- [11] Hameed, A., & Waheed, A. (2011). Employee Development and Its Affect on Employee Performance A Conceptual Framework. *International Journal of Business and Social Science*, 2(13): 224- 229
- [12] Hamzah, A., Subroto, B., & Andayani, W. (2018). Efek Mediasi Kepuasan Pada Pengaruh Keadilan Kompensasi Dan Pengembangan SDM Terhadap Kinerja Pegawai. *Jurnal Akuntansi Aktual*, 5(2):178-189
- [13] Hasibuan, M. (2012). *Manajemen Sumber Daya manusia*. Jakarta: PT Bumi. Aksara
- [14] Kompas.com. 20 May 2020, 15:54 WIB. UPDATE: Total Ada 19.189 Kasus Covid-19 di Indonesia, Bertambah 693. <https://nasional.kompas.com/read/2020/05/20/15544381/update-total-ada-19189-kasus-covid-19-di-indonesia-bertambah-693>.
- [15] *Lampost*. Apr 10, 2020, 19:47. Wabah Covid-19 Ancam Kinerja Perbankan Tahun Ini. <https://www.lampost.co/berita-wabah-covid-19-ancam-kinerja-perbankan-tahun-ini.html>.
- [16] Liu, H.Y., Manzoor, A., Wang, C.Y., Zhang, L., & Manzoor, Z. (2020). The COVID-19 Outbreak and A ected Countries Stock Markets Response. *Int. J. Environ. Res. Public Health*, 17, 2800: 1-19; doi:10.3390/ijerph17082800
- [17] Mangkungegara, A.P. (2010). *Evaluasi Kinerja SDM*. Bandung: PT.Refika Aditama



- [18] Mardiah, N. (2017). Penerapan Teknologi Dan Pengaruhnya Terhadap Rekrutmen Pada Lembaga Perbankan Islam. Al Masraf: *Jurnal Lembaga Keuangan Dan Perbankan*- 2(2): 167-175
- [19] Margaretha, F. (2015). Dampak Electronic Banking Terhadap Kinerja Perbankan Indonesia. *Jurnal Keuangan dan Perbankan*, 19(3): 514–524
- [20] Margono. (2010). *Metodologi Penelitian Pendidikan*. Jakarta: Rineka Cipta.
- [21] Marsal, A., & Hidayati, F. (2018). Pengaruh Penggunaan Media Sosial Terhadap Kinerja Pegawai Di Lingkungan UIN Suska Riau. *Jurnal Ilmiah Rekayasa dan Manajemen Sistem Informasi*, 4(1): 91-98
- [22] Marsal, A., & Hidayati, F. (2018). Pengaruh Penggunaan Media Sosial Terhadap Kinerja Pegawai Di Lingkungan Uin Suska Riau. *Jurnal Ilmiah Rekayasa dan Manajemen Sistem Informasi*, Vol. 4(1): 91-98
- [23] Marwansyah. (2010). *Manajemen Sumber Daya Manusia*. Bandung: Alfabeta
- [24] Mochklas, M., Panggayudi, D.S., & Soenarto. 2019. The Work Culture Of South Korean Companies In Indonesia. *Humanities & Social Sciences Reviews*, 7(4): 603-608
- [25] Mondy & Noe . (1993). *Motivation and Work Behavior*. New York: Mc Graw Hill Book Co.
- [26] Nasution, D.A.D. (2019). Pengaruh Remunerasi dan Semangat Kerja terhadap Kinerja Pegawai pada Kantor Kejaksaan Negeri Medan. *Jurnal Akuntansi dan Bisnis: Jurnal Program Studi Akuntansi*, 5(1): 71-80
- [27] Nasution, H.M., Sudiarti, S., & Harahap, I. (2019). Pengaruh Remunerasi, Motivasi dan Kepuasan Kerja Terhadap Kinerja Pegawai Universitas Islam Negeri Sumatera Utara Medan. *AT-TAWASSUTH*, 4(1): 66 – 88.
- [28] Nawawi, M., Bachri, A.A., & Dahniar. (2018). Pengaruh Remunerasi Dan Motivasi Kerja Terhadap Kinerja Pegawai Negeri Sipil (PNS) Studi Pada Kantor Rektorat Universitas Lambung Mangkurat . *Jurnal Wawasan Manajemen*, 6(3): 285-294
- [29] Nwachukwu, C., Chladkova, H., & Fadeyi, O. (2018). Strategy Formulation Process And Innovation Performance Nexus. *International Journal for Quality Research*, 12(1): 147–164
- [30] Robbins. S.P. (2013). *Perilaku Organisasi, Edisi 16*. Jakarta: Salemba Empat
- [31] Supit, Tissy. J.P.J., Tampi, R.E., & Londa, V.Y. (2015). Pengaruh Kinerja Pegawai Terhadap Kualitas Pelayanan Di Perusahaan Daerah Air Minum (PDAM) Kota Tomohon. *Jurnal Ilmu Sosial & Pengelolaan Sumberdaya Pembangunan*, Edisi XVII: 1-15
- [32] Teja, S.G.B.H. (2017). Pengaruh Remunerasi Dan Motivasi Kerja Terhadap Kinerja Karyawan (Studi Kasus Pada Kantor Pengawasan Dan Pelayanan Bea Dan Cukai Surakarta). *Daya Saing Jurnal Ekonomi Manajemen Sumber Daya*, 19(2):109-118
- Torales, J., O'Higgins, M., Castaldelli-Maia, J.M., & Ventriglio, A. (2020). The outbreak of COVID-19 coronavirus and its impact on global mental health. *International Journal of Social Psychiatry* 1–4. DOI 10.1177/0020764020915212
- [34] Valdez, C.D., & Nichols, T.W. (2013). Motivating Healthcare Workers to Work During a Crisis: A Literature Review. *Journal of Management Policy and Practice*, 14(4): 43-51
- [35] Virgia wansyah, E., Utomo, B.B., & Rosyid, R. (2019). Pengaruh Kinerja Karyawan Terhadap Kepuasan Konsumen
- [36] Wibowo, T.S., & M. Mochklas. 2020. Urgency Of Organizational Citizenship Behavior Towards Performance Of Nurses Of Type-C Hospitals In Surabaya. *International Journal of Scientific & Technology Research*, 9(2):4534- 4538
- [37] Zhang, M., Zhou, M., Tang, F., Wang, Y., Nie, H., Zhang, L., & You, G. (2020). Knowledge, attitude, and practice regarding COVID-19 among healthcare workers in Henan, China. *Journal of Hospital Infection* 105, 183-187
- [38] Zhang, Y., & Ma, ZF. (2020). Impact of the COVID-19 Pandemic on Mental Health and Quality of Life among Local Residents in Liaoning Province, China: A Cross-Sectional Study. *Int. J. Environ. Res. Public Health*, 17, 2381 (1-12). doi:10.3390/ijerph17072381

# Banking

---

## ORIGINALITY REPORT

---

17%

SIMILARITY INDEX

13%

INTERNET SOURCES

12%

PUBLICATIONS

15%

STUDENT PAPERS

---

## PRIMARY SOURCES

---

1	<a href="http://ijseas.com">ijseas.com</a> Internet Source	2%
2	Submitted to Universitas Jenderal Soedirman Student Paper	2%
3	Priyono. "Effect of Wage, Inflation and Exchange Rate on the Investment Policy in Sidoarjo District, Indonesia", East Asia, 2018 Publication	2%
4	<a href="http://repository.stiesia.ac.id">repository.stiesia.ac.id</a> Internet Source	2%
5	<a href="http://www.gbmrjournal.com">www.gbmrjournal.com</a> Internet Source	1%
6	<a href="http://download.atlantis-press.com">download.atlantis-press.com</a> Internet Source	1%
7	Submitted to School of Business and Management ITB Student Paper	1%
8	Submitted to Ciputra University Student Paper	1%

---

9	Submitted to Bayard Rustin High School Student Paper	1%
10	Submitted to STIE Kesuma Negara Blitar Student Paper	1%
11	Submitted to University of Economics Ho Chi Minh Student Paper	1%
12	repository.warmadewa.ac.id Internet Source	1%
13	Submitted to Coventry University Student Paper	1%
14	eksis.unbari.ac.id Internet Source	1%

Exclude quotes  On  
Exclude bibliography  On

Exclude matches  < 1%

# Banking

---

## GRADEMARK REPORT

---

FINAL GRADE

**/100**

GENERAL COMMENTS

**Instructor**

---

PAGE 1

---

PAGE 2

---

PAGE 3

---

PAGE 4

---

PAGE 5

---

PAGE 6

---

PAGE 7

---

PAGE 8

---