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RELATIONSHIP MODEL OF WORKLOAD, WORK MOTIVATION, AND WORK DISCIPLINE ON THE PERFORMANCE OF SHARIA BANKING EMPLOYEES IN JAKARTA

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Abstract: This study was conducted to analyze the relationship model between workload, work motivation, and work discipline on the performance of banking employees in Jakarta. The research design is descriptive quantitative causal, where the object of this research is banking employees in Jakarta as many as 100 people. Data analysis using SPSS test tool will be tested for validity, reliability test, normality test, multicollinearity, heteroscedasticity, multiple linear regression, and hypothesis testing. In this study there are three hypotheses where the test results show that partially the workload, work motivation, and work discipline variables affect the performance of Islamic banking employees in Jakarta.

Keywords: Workload, Work Motivation, Work Discipline, and Employee Performance

INTRODUCTION

Banking is one of the most important financial institutions, a means of driving growth and economy whose functions cannot be separated from development. The development of sharia banking in Indonesia has been growing steadily over the years. Bank Indonesia devised a plan to develop the sharia banking system, causing conventional banks to flock to open sharia business units. Clearly, this development could not be underestimated. Sharia banking has become a prospective industry, and is a business that requires professional management. For this reason, qualified human resources are needed for running the sharia banking business. Human resources need to be managed properly and professionally in order to create a balance between HR needs and the demands and progress of the company's business. This balance is the most important key to success for the company in order to develop and grow productively and naturally.

The company's goals are to make a profit and to run its business smoothly and continuously. In relation to achieving these goals, it is necessary to have a professional workforce with high morale to achieve the specified targets.

It is proven that the companies which tend to survive are the companies associated with reliable human resources and have good performance. As stated by Moeheriono (2012), one of the most important factors and determinant of success or failure of an organization is the human resource factor.

One of the efforts to improve employee performance is to pay attention to workloads. Load or burden is a condition in which a person experiences tension due to conditions that affect said person, these conditions can be obtained from within, or from the external environment. Stress may cause a negative impact on the psychological and biological state of employees. According to Siagian (2012), load or burden is a condition of tension that affects a person's emotions, thoughts, and physical condition. Load that are not handled properly are prone to cause one's inability to interact with one's environment, both at work or outside.

A person's workload is determined in the form of company work standards according to the type of work. The workload assigned to employees occurs in three conditions. First, the workload according to standards. Second, the workload is too high (*over capacity*). Third, the workload is too low (*under capacity*). Workloads that are too heavy or too light will have an impact on work inefficiency. A workload that is too light means that there is an excess of manpower. This excess causes the organization to have to pay more employees with the same productivity resulting in cost inefficiency. Conversely, if there is a shortage of manpower or there are many jobs with a small number of employees, it will cause physical and psychological fatigue for employees. Finally, employees become unproductive from the exhaustion.

Based on the amount of output or work that can be produced by each employee, it can be calculated how many employees are actually needed by the company to achieve the target. This can be done through a workload measurement, so that employees are able work optimally according to their abilities.

Banking is a company engaged in finance or financial services. Its main activities are collecting funds from the public and channeling them back to the community and providing other bank services. Based on banking activities, it can be concluded that working in a bank requires high creativity to be able to compete with other existing banks. The products produced by all banks are almost the same, so competition between banks is increasing all the time. Bank employees are required to work according to targets, the targets given at each stage are increased so that employees may feel burdened with high targets, all the while competition is very tight.

The first phenomenon found by researchers in this study is a decrease in employee performance due to workload, namely providing a workload that are exceeding their work assignments according to employees, adding targets every month without being measured by the employee's ability, being required to work overtime which resulted in exhaustion. The second phenomenon is the lack of motivation from co-workers to help each other, or the lack of team support at work. The third phenomenon is the lack of work discipline, especially in time and attendance compliance, there are still late arrivals.

The decline in performance is caused by several individual and organizational factors. Moreover, the cause of the decline in performance has been seen from the results of surveys and interviews that have been conducted before. Based on the results of interviews conducted to several employees, it was shown that employees have done their best in carrying out their duties and responsibilities, even working more than the specified time (overtime) to achieve the targets desired by the leaders. However, they find it difficult to voice their aspirations because they consider themselves as only subordinates. It is exactly this kind of situation that leads to the factors of the decrease in employee performance.

In the workload table, many respondents answered that employees rarely go home during office hours, in fact there are often overtime, making employees tired. The off-duty time after they got off from work that should be used to rest is actually used to do more work, resulting in exhaustion. One of the causes of ups and downs in employee performance is from a high workload, namely targets that always have to be completed. The workload in question is that employees have to do many things in their work and can be a source of job stress. The comparison of the supposedly working hours with the actual situation can be seen in Table 1.

Table 1 Comparison of Working Hours with the Actual Situation

Month	Operating Hours (WIB)	Actual Situation (WIB)	Working Hour Gap
January	08:00 – 16:00	08:00 – 20:30	4 hours 30 minutes
February	08:00 – 16:00	08:00 – 19:10	3 hours 10 minutes
March	08:00 – 16:00	08:00 – 20:00	4 hours
April	08:00 – 16:00	08:00 – 20:00	4 hours 30 minutes
May	08:00 – 16:00	08:00 – 20:00	4 hours 15 minutes
June	08:00 – 16:00	08:00 – 21:00	5 hours
July	08:00 – 16:00	08:00 – 16:00	3 hours 20 minutes
August	08:00 – 16:00	08:00 – 16:00	2 hours
September	08:00 – 16:00	08:00 – 16:00	3 hours
October	08:00 – 16:00	08:00 – 16:00	1 hours 45 minutes
November	08:00 – 16:00	08:00 – 16:00	3 hours 10 minutes
December	08:00 – 16:00	08:00 – 21:00	5 hours 30 minutes

Source: (Data processed 2020)

Based on Table 1. it can be seen that every month there are always overtime, the number of overtime hours is not always the same because it depends on the existing task. The impact of excessive workload will cause physical or mental fatigue or both and appear in the form of emotional reactions (Manuaba, 2015). One of the causes of stress from external environment is the workload, namely the condition where the individual experiences heavy pressure due to demands and pressures related to work.

In making the title, the researchers saw that from previous research, there were many previous journals that had researched on things which affected employee performance. The results of research conducted by Yudha (2015), Dani (2016), and Kusuma (2017), concluded that workload has a significant positive effect on employee performance. Research results by Muhammad (2015), Dody (2017), Olivia (2015) concluded that work motivation has a positive effect on employee performance. And research done by Astadi (2016), Hendri

(2015), Hepiana (2012) concluded that work discipline has a positive effect on employee performance.

Research Problems

Based on the research background, the researchers can formulate the following main research problems:
1. Does workload affect the performance of sharia banking employees in Jakarta?
2. Does work motivation affect the performance of sharia banking employees in Jakarta?
3. Does work discipline affect the performance of sharia banking employees in Jakarta?

Research Objectives

In this case, the research objectives can be concluded into three things:
1. To determine the effect of workload on employees' performance.
2. To determine the effect of work motivation on employees' performance.
3. To determine the effect of work discipline on employees' performance.

LITERATURE REVIEW

Workload

Munandar (2012) stated that workload is a situation where workers are faced with tasks that must be completed at a certain time. Another definition of workload is a combination of quantitative and qualitative workloads. Quantitative workload is the result of too many or too few tasks. While the qualitative workload is when the workers feel that they are unable to perform the task or do not use the skills or the potential. Workload is a set of activities that must be completed by an organizational unit or position holder within a certain period of time. Every job is a burden for the perpetrator, the burden in question is both physical, mental, and social. The higher the work skills possessed, the more efficient the mental load of the worker, so that the workload becomes equal (Munandar, 2012).

Work Motivation

Pamela & Oloko (2015) said that motivation is the key to a successful organization to maintain the continuity of work in the organization with a strong way and assistance to survive. Motivation is providing the right guidance or direction, resources, and rewards to keep them inspired and interested in working the way you want them to. Chukwuma & Obiefuna (2014) stated that motivation is the process of generating behavior, maintaining behavioral progress, and channeling specific behaviors. Thus, motives (needs and desires) encourage employees to act. Motivation is a process that begins with a need in humans that creates a void within. Motivation is a process in which needs encourage a person to carry out a series of activities that lead to the achievement of certain goals. Goal, which, if successfully achieved, will satisfy or fulfil these needs (Munandar, 2012).

In a general sense, motivation is said to be a need that encourages action towards a certain goal. Work motivation is something that creates enthusiasm or work motivation. Therefore, work motivation in work psychology is usually called a booster of work morale.

The strength and weakness of a workforce's work motivation will determine the size of their achievements (Munandar, 2012).

Based on several opinions expressed by experts, it can be concluded that work motivation is a process in which needs encourage a person to carry out a series of activities that lead to the achievement of certain goals and organizational goals and to fulfil several needs. The strength and weakness of a workforce's work motivation will determine the size of their achievements (Munandar, 2012).

Work Discipline

According to Rivai & Veithzal (2011), work discipline is a tool used by managers to communicate with employees so that they are willing to change a behavior and to increase awareness as well as one's willingness to obey all the rules and social norms that apply in a company. According to Setyaningdyah (2013), work discipline is a policy of shifting individuals to become self-responsible to comply with environmental (organizational) regulations. According to Harlie (2015), work discipline is essentially how to raise awareness for the workers to carry out the tasks that have been given, and the formation of this work discipline does not arise by itself.

With this explanation, work discipline is indeed needed for a company in relation to making it easier and smoother for the company to achieve its goals, because the work discipline that is embedded in every employee will provide their willingness to comply with and carry out the rules that have been set in order to further develop the company. This is because in everyday life, rules and regulations are needed to regulate and limit our every activity and behavior, especially within the scope of work. Regulations are needed to provide guidance and counselling for employees in creating good code of conduct within the company. With good code of conduct; employee's passion, work morale, efficiency, and work effectiveness will increase. Punishment is needed to improve discipline and educate employees to comply with all company regulations. Punishment must be fair and firm to all employees. Discipline must be emphasized in a company organization. Without the support of good employee discipline, it is difficult for the company to realize its goals. So, discipline is the key to the success of a company in achieving its goals.

According to Rivai & Veithzal (2011), the better the discipline carried out by employees in a company, the greater the work performance that can be generated. On the other hand, without good discipline, it is highly unlikely for companies to achieve optimal results.

Employee Performance

According to Mangkunegara (2011), performance is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. Then according to Helfert which is translated by Rivai & Veithzal (2011), performance is a view of the complete state of the company over a certain period of time, it is the result or achievement that is influenced by the company's operational activities in utilizing its resources.

Based on the above definition, it is shown that employee performance is the result of the work of employees in quality and quantity that helps the organization in achieving its goals. Employee performance that is common to most workers includes elements namely quantity and results, quality of results, timeliness of results, attendance, and ability to work together.

Hypothesis Development
Effect of Workload on Employee Performance

Workload is an individual extrinsic factor which is one of the sources of the emergence of performance problems, because the workload it faces is too high. This condition requires employees to provide greater energy than usual in completing their work, not all employees have the level of resistance to pressure from the same workload, but all of this depends on each individual, meaning that the tasks will be completed well or not. it does not depend on how a person perceives the workload he feels. Based on observations and interviews with some of the employees, it is clear that employees of BNI Syariah Bendungan Hilir feel a fairly heavy workload, this is indicated by many employees who work more than the specified working hours and have to undergo overtime due to unresolved work demands. According to Iskandar (2012), if the workload continues to increase without an appropriate division of the workload, the employee's performance will decrease. This is supported by the results of Dani's research (2016) which showed that workload has a significant negative effect on employee performance.
H1: Effect of Workload on Employee Performance

Effect of Workload on Employee Performance

The work motivation is about how to direct the power and potential of employees, so they would want to work productively and pursue the goals that have been determined. Work motivation is important because motivation causes and supports employee behavior so that they want to work hard and be enthusiastic to achieve optimal results. According to Dody (2017), it can be seen that employee motivation has a significant positive influence on employee performance so far. Then the results of the research from Olivia (2015), motivation affects a person to do something that is expected of them. Therefore, motivation has an effect on employee performance. So, the relationship between motivational variables with performance is, Ha: Motivation has a positive effect on employee performance. Based on the explanation above, it can be concluded that the hypothesis is:
H2: Motivation has an effect on employee performance.

Effect of Work Discipline on Employee Performance

According to Hasibuan (2012), discipline is the sixth most important operative function of Human Resource Management because the better the employee discipline, the higher the employee work performance that can be achieved. Without good employee discipline, it is highly unlikely for companies to achieve optimal results. Therefore, with the creation of a good work discipline within a company, it is expected to have implications to a stable and significant increase in employee performance which will ultimately help the company and all parties involved in achieving and realizing common goals. According to Hendri (2015), work discipline has a significant positive effect on employee performance. This is also supported

by the results of research by Astadi (2016), that work discipline will support and improve employee performance.

H3: Work Discipline affects Employee Performance

Framework of Thought

    The framework of thought in this study aims to clarify the direction of research which shows that there is a relationship between workload, work motivation, and work discipline that affects employee performance, so the conceptual framework can be taken with the line of thought depicted in the structure diagram as shown below:
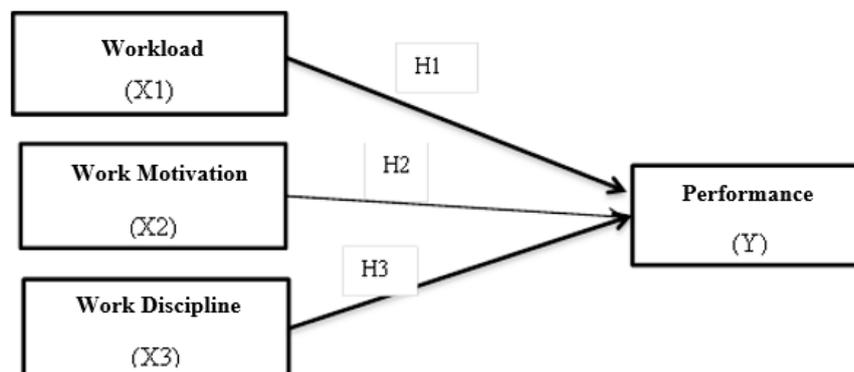

Figure 1: Framework of Thought

RESEARCH METHODS

Research Time and Place

    The study was conducted from April to June in 2018. The location of this research was chosen by the author in the area of PT BNI Syariah Bendungan Hilir which is located at Jalan Bendungan Hilir Raya No. 84A-B RT 005/RW 003 Tanah Abang, Central Jakarta 10210.

Research Design

    Based on the research objectives that have been chosen, this type of research can be classified as quantitative research, i.e., this research explains the influence between variables through the submission of hypotheses or explanatory research on certain populations or samples (Sugiyono, 2013). The research design used in this study is a causal relationship. Causal relationship is a type of research that is useful for measuring associations between variables.

    In addition, Djam'an (2011) said that qualitative research is carried out because the researchers want to explore descriptive phenomena that cannot be quantified such as the process of a work step, the formula of a recipe, the notions of a variety of concepts, the characteristics of an item or services, pictures, styles, manners of a culture, physical model of a culture, and physical model of an artefact.

    Based on the explanations of some of these experts, it can be concluded that this research uses quantitative descriptive. In this case, workload, work motivation, and work discipline affect or cause changes in employee performance.

Variable Measurement

The measurement scale used is a Likert scale with a rating method. The rating measurement scale is quantitative data (numbers) which is then interpreted in a qualitative sense. In the rating scale respondents will choose one of the quantitative answers that have been provided (questionnaire). The reason the researchers used the Likert scale in this study was to make it easier for respondents to answer every question presented in the research questionnaire and also easier to manage data from the results of respondents' answers.

Population and Research Sample

According to Sugiyono (2013), population is an area of generalization that occurs on objects or subjects that have certain qualities and characteristics set by researchers to be studied and then drawn conclusions. In this study, the population was all employees of the PT BNI Syariah Area Bendungan Hilir Branch Office, as many as 134 people.

Research Sample

According to Sugiyono (2012: 81), the sample is part of the number and characteristics possessed by the population. In this study, the researchers narrowed the population, namely the total number of employees as many as 134 employees by calculating the sample size calculated using the Slovin technique. This study used Slovin formula because in sampling, the number must be representative so that the research results can be generalized and the calculations do not use the number of samples table, but it can be done with simple formulas and calculations. Slovin's formula to determine the sample:

$$n = \frac{N}{1 + Ne^2}$$

Notes:

n= sample size/number of respondents

N= population size

e= percentage of margin of error

Samples that are still tolerated e = 0.1

The slovin formula has several provisions, the conditions are:

The value of e = 0.5 (5%) for a large population

The value of e = 0.1 (20%) for a small population

So, the range of samples that can be taken from the slovin technique is between 5% - 20% of the research population.

The population in this study was 134 employees, so the margin of error used was 5% and the results of the calculations could be rounded off to achieve conformity, so to find out the research sample, we used the following calculations:

$$n = \frac{134}{1 + 134(5\%)^2}$$

$$n = \frac{134}{1{,}335} = 100{,}374 = 100$$

Based on calculations, the sample of respondents in this study were 100 employees of PT BNI Syariah Bendungan Hilir.

Data Collection Techniques

The data used in this study is primary data. According to Sugiyono (2013), primary data is a data source that provides data directly to data collectors. The data in this study were obtained through survey techniques with questionnaires as a tool which would then be distributed to respondents.

RESULTS AND DISCUSSION

Reliability Test Results

A questionnaire is said to be reliable if a person's answer to the statement is consistent or stable from time to time, a variable is said to be reliable if the value of Cronbach's alpha (a) shows the results of >0.60, meaning that if this research is carried out again, it can produce similar conclusions. On the other hand, if the value of Cronbach's alpha (a) shows a result of <0.60, it can be said that if this research is carried out again, the variables that represent the research can be said to be less reliable to be used in further research. From the results of reliability testing for each variable in this study, we obtained data which can be seen in Table 4.13.

Table 2. Reliability Test Results X1, X2, X3, and Y

Variable	Reliability Test Results	Cronbach's alpha (a)	Notes:
Workload X1	0,635	>0,60	Reliable
Work Motivation X2	0,849	>0,60	Reliable
Work Discipline X3	0,829	>0,60	Reliable
Employee Performance X4	0,837	>0,60	Reliable

Source: Processed Research Data, 2019

From the results of the reliability test, it can be concluded that all variables used in the study can be said to be reliable in representing the study because they obtained a value of Cronbach's alpha (a) above the criteria, i.e., >0.60.

Classical Assumption Test Results

Normality Test

The normality test conducted in this study was used to test whether the regression model, from the dependent and independent variables, had a normal data distribution or not.

Table 3. One-Sample Kolmogorov-Smrinov Normality Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,69074247
Most Extreme Differences	Absolute	,047

	Positive	,047
	Negative	-,047
Kolmogorov-Smirnov Z		,047
Asymp.Sig (2 tailed)		,200

a.   Test distribution is normal

b.   Calculated from data

Source: Processed Research Data, 2019

Based on the table, it can be seen that the value of asymp.Sig (2-tailed) is 0,200 or greater than 0,05, so it can be concluded that the residuals in this study are normally distributed.

Multicollinearity Test

Multicollinearity testing was carried out by looking at the VIF value (Variant Inflated Factor) and the tolerance value. Test results can be seen in Table 4.

Table 4. Multicollinearity Test

Models	Collinearity Statistics	
	Tolerance	**VIF**
Workload	,316	3,164
Work Motivation	,712	1,404
Work Discipline	,285	3,515

Source: Processed Research Data, 2019

According to Ghozali (2013), if the VIF value is less than 10 or the tolerance value is more than 0.1, then there is no multicollinearity between the independent variables studied. Based on Table 4.15, it can be seen that the VIF value of workload (X1) is 3,164, the VIF value of work motivation variable (X2) is 1,404, and the VIF value of work discipline variable (X3) is 3,515. The three independent variables show a VIF value of <10 and a tolerance value of >0.1 so it can be concluded that there is no multicollinearity or high correlation between the independent variables.

Heteroscedasticity Test
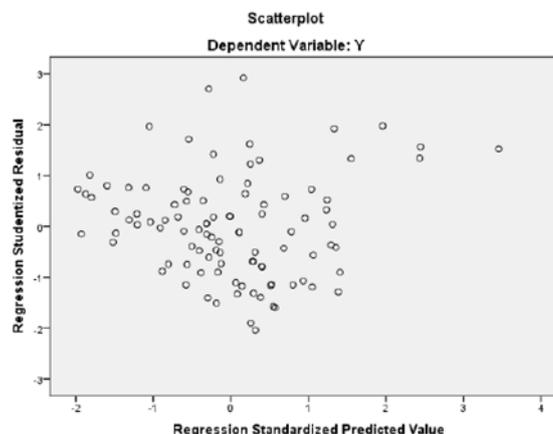
From the results of the scatterplot, it can be seen that the data does not form a certain pattern and the data points do not only collect above or below zero but spread above and below. So, it can be concluded that there is no heteroscedasticity problem in the residual data.

Multiple Linear Regression Analysis Test Results

To find out the results of the multiple linear regression analysis, it can be seen in Table 5.

Table 5. Multiple Linear Regression Analysis Test Results

Models	Unstandardized Coefficients		Stand Coefficients	t	Sig
	B	Std.Error	Beta		
(Constant)	17,703	4,197		4,218	,000
Workload	,174	,058	,208	3,023	,003
Work Motivation	,121	,053	,220	2,262	,026
Work Discipline	,533	,102	,540	5,207	,000

a. Dependent Variable: Employee Performance (Y)

Source: Processed Research Data, 2019

In Table 4.16, it can be seen that the independent variable (X) which has the dominant influence on employee performance (Y) is the work discipline variable (X3) of 0,533 which is the largest, compared to the workload variable (X1) of 0,174 and the variable of work motivation (X2) of 0,174 and the regression equation has the following meaning:

  a. The constant of 17,703 is the intersection of the regression line with the Y axis which shows the performance of employees of PT BNI Syariah Bendungan Hilir for the three independent variables, namely workload (X1), work motivation (X2), work discipline (X3).

  b. The workload variable (X1) has a positive regression coefficient, meaning that if the workload variable (X1) increases, the performance of PT BNI Syariah Bendungan Hilir employees will increase.

  c. The work motivation variable (X2) has a positive regression coefficient, meaning that if the work motivation variable (X2) increases, the performance of PT BNI Syariah Bendungan Hilir employees will increase.

  d. The work discipline variable (X3) has a positive regression coefficient, meaning that if the work discipline variable (X3) increases, the performance of PT BNI Syariah Bendungan Hilir employees will increase by the value of the regression coefficient.

Model Determination Test Results
Coefficient of Determination Test (R^2)

In the multiple linear regression test, the magnitude of the coefficient of determination was also analyzed (R *Square*). The coefficient of determination is the magnitude of the value of the influence of all independent variables on the dependent variable with a range of coefficient values between 0 to 1. The closer the value of the coefficient of determination is to 1, the better. To see the results of the determination test, it can be seen in Table 6.

<div align="center">

Table 6. Coefficient of Determination Test Results

Model Summary[b]
</div>

Models	R	R-square	Adjusted R-square	Std. Error of the Estimate
1	.651[a]	.423	**.405**	7,278

a. *Predictors : (Constant),* Workload, Work Motivation, Work Discipline

b. Dependent Variable: Employee Performance

Source: Processed Research Data, 2019

The results of Table 4.17 are the results of testing the coefficient of determination showing that the correlation coefficient (R) of 0,651 means that the relationship between perceptions of workload, work motivation, and work discipline on employee performance is 65,1%. Meanwhile, Adjusted R *Square* is 0.405 so it can be concluded that 40.5% of employee performance variables can be explained by the variables of workload, work motivation, and work discipline. While 59.5% is explained by other variables not examined in this study, namely organizational culture, communication, and employee placement.

F Statistics Test

The F test was conducted to determine whether all the independent variables included in the model have a joint effect on the dependent variable. The F statistic test is a necessary test in testing the hypothesis proposed in this study. The results of the F test can be seen in the Sig value of the ANOVA table. The hypothesis that the researcher proposes for this research is as follows:

H0: There is no statistically significant effect between workload, work motivation, and work discipline on employee performance. Ha: There is a statistically significant effect between workload, work motivation, and work discipline on employee performance. The results of the F test can be seen in Table 7.

<div align="center">

Table 7. F Test Results

ANOVA[a]
</div>

Models	Sum Of Squares	Df	Mean Square	F	Sig.
Regression	3735,229	3	1245,076	23,506	,000[b]
Residual	5084,881	96	52,968		
Total	8820,110	99			

The results of the F test in Table 7 showed that the Sig. number in the ANOVA table is 0,000. This value is smaller than the determined level of 0,05, and the F number in the ANOVA table is 23,506. Therefore, based on the test criteria, it can be concluded that the variables of workload, work motivation, and work discipline have a joint effect on employee performance.

<div align="center">

Table 8. t Statistical Test Results (t test)
</div>

Models	Unstandardized Coefficients		Stand. Coefficients	t	Sig.
	B	Std.Error	Beta		
(Constant)	17,703	4,197		4,218	,000
Workload	,174	,058	,208	3,023	,003
Work Motivation	,121	,053	,220	2,262	,026

| Work Discipline | ,533 | ,102 | ,540 | 5,207 | ,000 |

a.　Dependent Variable: Employee Performance

Source: Processed Research Data, 2019

In the results of the analysis of this hypothesis testing, the researcher would test the effect of the independent/independent variable on the dependent/bound variable. Statistical tests in this hypothesis test were carried out partially using t-tables and F-tables. Based on the results from the table above, it can be concluded:

a) **The effect of workload on employee performance hypothesis test**
Based on Table 4.19, the probability of Sig is 0,003, smaller than the criterion value (0,05) so that H0 is rejected and Ha is accepted, it can be stated partially that workload has a positive effect on employee performance.

b) **The effect of work motivation on employee performance hypothesis test**
Based on Table 4.19, the probability of Sig is 0,026, smaller than the criterion value (0,05) so that H0 is rejected and Ha is accepted, it can be stated partially that work motivation has a positive effect on employee performance.

c) **The effect of work discipline on employee performance hypothesis test**
Based on Table 4.19, the probability of Sig is 0,000, smaller than the criterion value (0,05) so that H0 is rejected and Ha is accepted, it can be stated partially that work discipline has a positive effect on employee performance.

FINDING AND DISCUSSION

Effect of Workload on Employee Performance

Based on the results of the hypothesis, we obtained a significant result of 0.003, which means that the value is smaller than 0.05 and the magnitude of t is 3.023, so it can be partially concluded that workload has an effect on employee performance. This means that in sharia banking, there is a positive relationship between workload and employee performance, the higher the workload given to employees, the higher the sense of responsibility of employees in carrying out their work in order to improve performance. This means that the workload given by the company to employees is too much and exceeds the ability of employees, causing the physical condition of employees to decrease, resulting in a situation where it can reduce employee performance.

Workload is a number of activities that must be completed by an organizational unit or position holder within a certain period of time. Every job is a burden for the perpetrator, the burden in question is both physical, mental, and social. The better the work skills or the more workload you have, the more the work will increase. Too little workload will result in a lack of stimulation, which will lead to low enthusiasm and motivation to work, for employees will feel that they are not progressing, and will feel powerless to show their talents and skills (Munandar, 2012).

The results of Yudha's research in 2015, namely "Effect of Workload on Employee Performance of PT BRI Tbk Krekot Branch" showed that workload has a positive and significant direct effect on employee performance. The effect of workload on employee performance can be explained by several factors. Indicators of compliance with the use of

working time. This opinion is also reinforced by previous research from Dani (2016) "The Effect of Workload and Work Environment on Employee Performance" which showed that it can be concluded that if the workload felt by employees is large, then there must be a division of workload according to the capacity and ability of employees so that the targets can be achieved and this will affect the employee performance and motivate them to be on time in completing the work. In addition, there was also another opinion from Kusuma's research (2017) "Analysis of the Effect of Workload and Work Motivation on Employee Performance in the Administrative Section at Sanata Dharma University Yogyakarta" by concluding workload and simultaneous work motivation has a significant effect on the performance of employees in the administration section.

Effect of Workload on Employee Performance

Based on the results of the hypothesis, we obtained a significant result of 0.026, which means the significant value is less than 0.05 and the magnitude of t of 2.262 can be said that work motivation has a positive and significant effect on employee performance. That is, the higher the employee's work motivation, the higher the employee's performance. Employees are given the freedom to think, give ideas, and be creative in order to achieve company goals so that employee performance will increase.

Motivation is a stimulus for the desire to move one's willingness to work, each motive has a specific goal to be achieved, with the motivation given, subordinates will respond well and their work spirit will increase, work motivation affects employee performance (Hasibuan, 2012).

The results of research conducted by Dody (2017) which states that work motivation has a positive effect on employee performance, this means that the more employees feel advanced and do not fail in doing their work, the greater the output produced by employees. This means that the work motivation provided by the company is in accordance with what is expected by employees. Then the more useful employees are in their work, the greater the creativity in their work. Employees can also work in teams and respect each other in their duties, so there are no activities to bring each other down if there is a problem. The motivation expected by employees of PT BNI Syariah Bendungan Hilir is the support from the leader and management of the company.

This is also supported by previous research conducted by Muhammad (2015) "The Influence of Motivation on Company Performance at PT Elsiscom Prima Karya" which can be concluded that, on average, respondents think that motivation which consists of Existence Needs, Social Relationship Needs, Growth Needs and Performance Employees are quite good. In addition, it is also supported by previous research by Olivia (2015). The results of the analysis showed that with changes in the work motivation of employees, in this case regarding the need for achievement, namely the efforts of employees to produce better work and get recognition and appreciation for the achievements produced. Then the increase in employee performance will be realized by itself. When viewed from the motivational need for power, in this case regarding being able to occupy a position against colleagues and the opinions expressed can determine a decision that will provide encouragement to maximize work results in the company.

Effect of Work Discipline on Employee Performance

Based on the results of the hypothesis, we obtained a significant result of 0.000, which means the significant value is less than 0.05 and the magnitude of t of 2,207 can be said that work discipline has a positive and significant effect on employee performance. This means that the higher the employee's work discipline, the higher the employee's performance, employees who have high discipline and obey company regulations will have high morale.

This means that if the quality of work discipline is high, it will lead to an increase in promotion of position. (Satria, 2017). Employees who have high discipline and comply with the existing company regulations will encourage morale to work optimally, so that employees who achieved something will most likely be given an award from the company such as a promotion. Hasibuan (2012) explains that discipline is a person's awareness and willingness to obey all existing regulations.

In a previous study by Astadi (2016), he stated that work discipline and work motivation have a significant influence on employee performance. Work discipline has an impact on improving employee performance. A company does not only need good enough work discipline, it needs better or even the best work discipline in order to produce a commendable employee performance as well as help foster the company.

In addition, it is supported by previous research by Hendri (2015). In his research, it was stated that companies should pay more attention to employee abilities, give remuneration to employees, give sanctions whenever there is a disciplinary violation, and monitor them strictly in an effort to improve or to better employee performance. These things prove that work discipline is an important factor in improving employee performance. With good work discipline from employees such as arriving on time, carrying out work in accordance with what has been set by the company, obeying company regulations, it will be able to improve the performance of these employees so that company targets will be achieved. This study is relevant to the research conducted by Hepiana (2013) who conducted research on the influence of leadership, compensation, and work discipline on employee performance at the Cendana Resort and Spa Hotel Ubud, Gianyar, Bali. The results of this study indicated that the work discipline variable affected employee performance. Good work discipline in sharia banking in Jakarta will maximize employee performance, and may bring a good image of the company and be more progressive for the following year.

CONCLUSIONS AND SUGGESTIONS
Conclusion

Based on the results and discussion of the effect of workload, work motivation, and work discipline on the performance of sharia banking employees in Jakarta, the conclusions in this study are as follows:

1. Workload has a positive effect on employee performance. This means that the better the workload applied, the more employee's performance will increase.
2. Motivation has a positive effect on employee performance. This means that the better the motivation given to employees, the more the performance will increase.
3. Work discipline has a positive effect on employee performance. This means that the better the work discipline applied, the more employee's performance will increase.

Suggestions

Based on the results of the study and the conclusions in this study, several suggestions need to be brought out:

For sharia banking:

a) The company must be able to provide a balanced workload between the marketing, back office, and also front liner division. The workload of marketing is more to the funding target, the workload of back office determines the number of approved data per day, while the workload of front liner is to always improve fast and accurate service.The difference in workloads can be used as a reference to see the performance of employees in each division. The workload of each division should not be too excessive, so that employees would be able to control the burden they face, so that physically, the employees would not get tired quickly. Providing workloads should be accustomed to the available time capacity, assigning the tasks to employees should be according to their fields so that work can be completed quickly.

b) Work motivation in sharia banking in Jakarta needs to be improved again by creating good new ideas for the progress of the company, these ideas must be accepted by all divisions (back office, marketing, front liner) in this way, they can keep respecting each other and be unified in carrying out the assigned task. Rules that are simple but can be understood by employees will be easier to do.

c) Work discipline in sharia banking in Jakarta must be maintained and improved so that employee performance will get even better by making the employees feel responsible for the work received, comply existing company regulations such as entering and leaving work according to regulations, and also to be neatly dressed in accordance with the regulations.

For future researchers:

Suggestions for further research are to be able to do further research with different company as the object, and involve more respondents in conducting research which may affect employee performance, by redeveloping variables and indicators that have yet to be used in this study such as organizational culture, communication, and employee placement. Therefore, this will provide more information.

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