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THE INFLUENCE OF FINANCIAL AND NONFINANCE COMPENSATION ON THE PERFORMANCE OF PT EMPLOYEES. INDONESIAN PEOPLE'S BANK (PERSERO) TBK. BANJARMASIN REGION

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ABSTRACT: This study aims to determine the effect of financial compensation on the performance of employees of PT. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region, the influence of non-financial compensation to the performance of employees of PT. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region, the influence of financial and nonfinancial compensation simultaneously to the performance of employees of PT. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region and whether the performance difference between regular employees and contract employees of PT. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region.

The sample in this study amounted to 44 respondents were distributed to the employees of PT. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin Region Data analysis methods used are quantitative analysis using the validity test, reliability test, test for normality, the assumption of classical test, multiple linear regression analysis and mean difference test.

The results of studies using multiple linear regression analysis are financial compensation and a significant positive effect on the performance of employees of PT. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region, nonfinancial compensation and a significant positive effect on the performance of employees of PT. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region, financial and nonfinancial compensation simultaneously positive and significant effect on the performance of employees of PT. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region, while the test results by using the average difference is there is no performance difference between regular employees and contract employees of PT. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region.

KEYWORDS: Financial Compensation, Nonfinancial Compensation, Employee Performance, Permanent Employees, Contract Employees.

1. INTRODUCTION

Background Behind

In the era of global competition, the existence of reliable human resources has a more strategic role than other resources. Human resources are the most important assets owned by an organization, while effective management is the key to the success of an organization.

Aware of the importance of human resources for the survival and progress of a company, a company must pay special attention to this production factor and it is natural for company owners to view human resources as more than just company assets and make them partners in business. Companies must be able to act fairly in what human resources have provided to the company, because every employee has the right to receive appreciation and fair treatment from their leaders as reciprocity for the services they provide, so that it can encourage employees to be more motivated in carrying out their obligations as a person. worker. A mutually beneficial working relationship between the company and employees is very necessary in order to encourage employee morale. Employees provide good work performance for the company's progress, while the company provides appropriate compensation for the work performance that employees have given to the company.

Different from previous research, this research took a population of employees at PT. Bank Rakyat Indonesia (Persero) Tbk. Banjarmain area. This research was carried out using a survey method, namely collecting data by giving questionnaires to PT employees. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin area, with a sample of 44 people.

Based on the background stated above, the author took the title " **The Influence of Financial and Nonfinancial Compensation on the Performance of PT Employees. Bank Rakyat Indonesia (Persero) Tbk. Banjarmain region".**

Formulation Problem

Based on the background stated above, the formulation of the problem put forward is as follows:

1. Does financial compensation have a positive and significant effect on employee performance? ?
2. Does non-financial compensation have a positive and significant effect on employee performance? ?
3. Does financial and non-financial compensation have a simultaneous effect on employee performance? ?
4. Is there a difference in performance between permanent employees and contract employees? ?

2. OBJECTIVE STUDY

The aims of this research are:

1. To determine the effect of financial compensation on the performance of PT employees. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region .
2. To determine the effect of non-financial compensation on the performance of PT employees. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region .
3. To determine and analyze the simultaneous influence of financial and non-financial compensation variables on the performance of PT employees. Bank Rakyat Indonesia (Persero) Tbk. Region Banjarmasin .
4. To find out whether there is a difference in performance between permanent employees and contract employees of PT. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region .

Benefit Study

It is hoped that the results of this research will provide benefits to several parties, including:
Man benefits for company

It is hoped that the results of this research can be used as input to determine the extent to which the implementation of the compensation program can improve employee performance.

3. LITERATURE REVIEW

Understanding Compensation

Anthony and Govindarajan (2005:249) state that:
Every organization has a goal. An important role of the management control system is to motivate organizational members to achieve these goals. One of the most effective ways to motivate organizational members is to provide compensation or incentives to them. Managers typically spend more effort on activities that are valued and less on activities that are not valued.

There are several definitions of compensation put forward by experts, including Sastrohadiwiryo (2005:181) who states that:

Compensation is a reward for services or remuneration provided by the company to its workers, because these workers have contributed energy and thoughts for the progress of the company in order to achieve the goals that have been set.

According to Martoyo (2007: 116) "compensation is the overall arrangement of providing remuneration to *employers* and *employees* , both directly in the form of money (financial) and indirectly in the form of money (non-financial)". According to Hasibuan (2008:118) "compensation is all income in the form of money, direct or indirect goods received by employees as compensation for services provided to the company".

Types Compensation

Mulyadi (2001:419-420) classifies awards into two groups, namely:
Intrinsic reward is a sense of self-satisfaction obtained by someone who has succeeded in completing their work well and has achieved certain goals, for example by adding responsibility , job *enrichment* and other efforts that

increase a person's self-esteem and which encourage people to be the best . Extrinsic rewards consist of compensation given to employees in the form of financial compensation such as salaries, honorariums and bonuses, indirect rewards such as accident insurance, holiday honorariums and sick period allowances as well as non-financial rewards in the form of work space that has a special location, special office equipment , special parking , special title and secretary personal.

Mondy *et al.*, (1993:442-443) stated that the forms of compensation provided by companies to employees can be grouped into 2 (two), namely:

1. Financial Compensation

a. Direct Financial Compensation
   Direct financial compensation consists of the pay that a person receives in the form of wages, salaries, bonuses, and commissions.
b. Indirect Financial Compensation
   Indirect financial compensation (benefits) includes all financial rewards that are not included in direct compensation. This form of compensation includes a wide variety of rewards that are normally received indirectly by the employee. This form of compensation includes:

1. Insurance plans: life, health, surgical, dental, casualty, etc.
2. Social assistance benefits : retirement plans, social security, workers' compensation, educational assistance, employees services.
3. Paid absences : vacations, holidays, sick leave, etc.

2. Nonfinancial Compensation

Nonfinancial compensation consists of the satisfaction that a person receives from the job itself or from the psychological and/or physical environment in which the person works. This type of nonfinancial compensation consists of the satisfaction received from performing meaningful job-related tasks. This form of nonfinancial compensation involves the psychological and/or physical environment in which the person works. This form of compensation includes :

a. The Job: interesting duties, challenge, responsibility, opportunity for recognition, feeling of achievement, advancement opportunities.
b. Job environment : sound policies, competent supervision, congenial coworkers, appropriate status symbols, comfortable working conditions, flextime, compressed workweek, job sharing, cafeteria compensation, telecommuting.

Nawawi (2005:316-317) broadly divides compensation into three types, namely:

1. Compensation Direct

Awards/rewards called salary or wages, which are paid regularly based on a fixed period of time.

2. Compensation No Direct

Providing a share of profits/benefits to workers outside of salary or fixed wages, can be in the form of money or goods.

3. Incentive

Awards or rewards given to motivate workers so that work productivity is high, it is not permanent or anytime.

Based on various expert opinions, it can be concluded that in general compensation can be divided into two large groups, namely based on the form of compensation and the method of giving it. Syaifullah (2005:9) divides compensation into two large groups, namely:

Compensation based on its form, consists of financial compensation and non-financial compensation. Compensation is based on how it is given, consisting of direct compensation and indirect compensation. Direct financial compensation consists of payments *(pay)* that a person receives in the form of salary, wages, bonuses, or commissions. Meanwhile, indirect financial compensation, which is an allowance, includes all financial rewards that are not included in direct financial compensation, such as labor insurance programs (Jamsostek), social assistance, payment of sick expenses (treatment), leave and so on. Non-financial compensation is a reward in the form of a person's satisfaction obtained from the work itself, or from the physical environment or psychology where the person works. The characteristics of this non-financial compensation include satisfaction obtained from carrying out meaningful tasks related to work.

Function and Purpose of Giving Compensation

Hasibuan (2008:120) suggests that:

Compensation or remuneration programs are generally aimed at the interests of the company, employees and government/society. In order to achieve and provide satisfaction for all parties, compensation programs should be based on fair and reasonable principles, labor laws and pay attention to internal consistency and external.

The aim of providing compensation according to Hasibuan (2008:121-122) is as follows:

1. Cooperation Bond . By providing compensation, a formal cooperative bond is established between the employer and the employee. Employees must carry out their duties well, while entrepreneurs/employers are obliged to pay compensation in accordance with the agreement agreed.
2. Job satisfaction. With remuneration, employees will be able to fulfill their physical, social status and egoistic needs so as to obtain job satisfaction from his position.
3. Effective Procurement. If *the* compensation program is set to be large enough, the company will provide more qualified employees easy.
4. Motivation. If the remuneration provided is large enough, managers will find it easy to motivate his subordinates.
5. Employee Stability . With a compensation program based on fair and appropriate principles and competitive external consistency, employee stability is more guaranteed due to relative *turn-over* small.
6. Discipline. Providing large enough remuneration will improve employee discipline. They will be aware of and comply with applicable regulations.
7. Influence of Labor Unions. With a good compensation program the influence of labor unions can be avoided and employees will concentrate on their work.
8. Government Influence. If the compensation program complies with applicable labor laws (such as minimum wage limits), then government intervention is possible avoided.

In simple terms, it can be concluded that providing compensation should provide satisfaction to employees, so that reliable and quality employees can be obtained and can retain existing employees. This.

Understanding Performance Employee

A company or institution is a form of system that consists of several subsystems that are related to each other in achieving the desired goals or targets. Demanding good performance from each individual as part of the system, in this case there is actually a close relationship between *individual performance* and *institutional performance* . If individual/employee performance is good, then it is likely that the company/institution's performance will also be good. According to Mangkunegara (2004:67) "employee 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 her".

The relationship between financial and non-financial compensation
Performance Employee

Hasibuan (2008:117) suggests that:
The amount of remuneration is determined and known in advance, so that employees know exactly the amount of remuneration/compensation they will receive. This compensation will be used by the employee and his family to meet their needs. The amount of compensation received by employees reflects the status, recognition and level of fulfillment of needs enjoyed by the employee and his family. If the remuneration received by employees is greater, it means that their position is higher, their status is better, and their needs are fulfilled more and more. In this way, job satisfaction will also improve. Herein lies the importance of compensation for employees as salespeople (physical and thought).

If the compensation received by employees (financial and non-financial compensation) is greater, then employee performance will be higher, conversely, if the compensation received by employees (financial and non-financial compensation) is lower, then employee performance will also low.

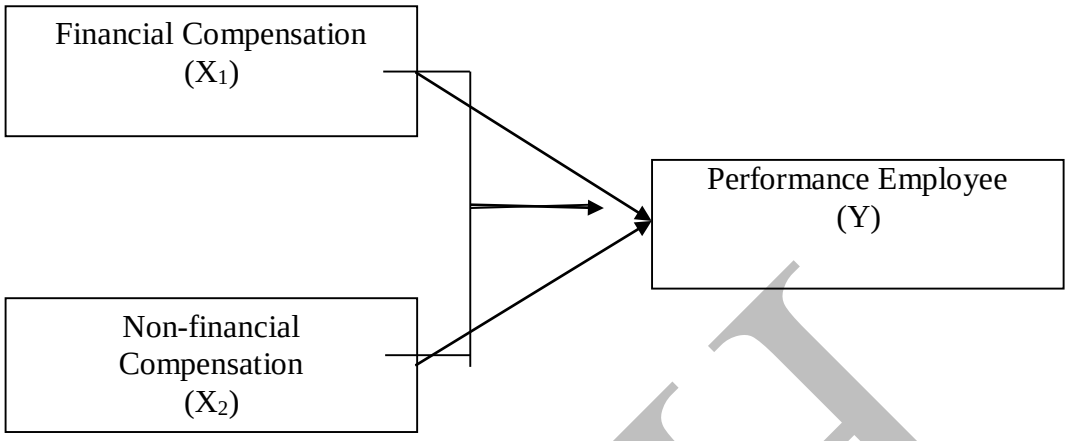
Performance of Permanent Employees and Employees Contract

Permanent employees are employees who are employed by the company and there is no limit to the length of time they work. Contract employees are employees who are employed by the company for a certain period of time, the time is limited to a maximum of 3 years. The employment relationship between the company and permanent employees is outlined in the Work Agreement for an Indefinite Time/PKWTT, while the employment relationship between the company and contract employees poured in the Work Agreement for a Certain Time/PKWT.

Permanent employees who work in a company tend to feel more secure, because future certainty is largely determined by the positive attitude shown while working and is not burdened by time or future.
contract.

Framework Theoretical

Figure 1
Conceptual Research



Hypothesis

Based on the theoretical framework that has been put forward, the hypothesis of this research is as follows:

H_1 : Financial compensation has a positive and significant effect on employee performance.

H_2 : Non-financial compensation has a positive and significant effect on employee performance.

H_3 : Financial and non-financial compensation simultaneously has a positive and significant effect on performance employee.

H_4 : There is a difference in performance between permanent employees and PT contract employees. Bank Rakyat Indonesia (Persero) Tbk. Region Banjarmasin .

4. RESEARCH METHODS

Population, Sample and Collection Methods Sample

Sugiyono (2012:80-81) stated that:

Population is a generalization area consisting of objects/subjects that have certain qualities and characteristics determined by the researcher to be studied and then drawn conclusions, while the sample is part of the number and characteristics possessed by the population the.

The population in this study were several employees who worked at PT. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin area located on Jalan Achmad Yani KM 3 No.8 Banjarmasin, both permanent and contract employees. Determination of the sample in this study used the *proportionate stratified random sampling method* with an accuracy level of 10%. This *proportionate stratified random sampling* method is taking samples from members of the population randomly and proportionally stratified.

Collection Method Data

The data collection method used in this research is:

1. **Overview Literature**
   Literature review, namely research carried out by collecting reading and studying literature and books and references that are relevant to the problem being studied to obtain clarity on concepts in an effort to prepare a theoretical basis that is very useful in the discussion.
2. **Overview Field**
   Field reviews are research carried out by obtaining direct field data, through questionnaires and documentation.

Types and Sources Data

The type of data used in this research is quantitative data in the form of values or the score for the answers given by respondents to the questions in the questionnaire. The data source used is primary data, namely data obtained directly from respondents in the form of answers to questionnaires.

Operational Definition and Measurement Variable

Variable Independent

The independent variable in this research is compensation, namely everything that employees receive as compensation for their work. The variables of compensation are:

1. The variable (X_1) is financial compensation which consists of dimensions:
1. Wages.
2. Bonus.
3. Protection programs with indicators, namely labor insurance, health insurance, pension benefits (severance pay).
2. The variable (X_2) is non-financial compensation which consists of dimensions:
1. Work, with indicators namely interesting tasks , challenges, responsibility, recognition and feeling achievement.
2. Work environment, with indicators of healthy policies, competent supervision, pleasant work colleagues and a friendly work environment pleasant.

The measurement of financial and non-financial compensation variables used instruments developed by Rahayu (2007) and Polnaya (2007), but made slight changes to suit the respondents' circumstances. This instrument consists of 12 questions for the financial and compensation variables
12 questions non-financial compensation variables. This question instrument uses a 5-point Likert scale by asking respondents to indicate a choice between strongly disagree to strongly agree for each question asked.

Variable Dependent
The dependent variable in this research is performance, where performance is the result of work in terms of quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. Employee performance consists of dimensions:

1. The criteria are based on nature, with indicators namely ability, loyalty, transparency, creativity and capability lead.

2. Criteria are based on behavior, with indicators namely carrying out tasks, following instructions, reporting problems, maintaining equipment, following rules and submitting suggested.
3. Criteria are based on results, with indicators namely results achieved in accordance with planning, quality of work, remaining work and ability to improve equipment.

Measuring employee performance variables uses instruments adopted from the Rahayu (2007) questionnaire. This instrument consists of 30 statements, arranged using a 5-point Likert scale (strongly disagree to strongly agree).

Sugiyono (2012:93) stated that "the Likert scale is used to measure the attitudes, opinions and perceptions of a person or group of people about social phenomena". In a Likert scale, the variables to be measured and described become variable indicators, then these indicators are used as a starting point for compiling instrument items which can be in the form of statements or questions. In writing this thesis, for each item of each indicator above, both the independent variable and the dependent variable are used as the basis for creating a questionnaire where the answers are given a score as follows:

a. Strongly Disagree (STS) = scored 1
b. Disagree (TS) = given a score 2
c. Doubtful (R) = scored 3
d. Agree (S) = given a score 4
e. Very Agree (SS) = given a score 5

Data analysis method
The analysis steps that will be carried out in this research are as follows:

1. Research Instrument Test/Quality Test Data
The first step in the analysis that will be carried out in this research is measuring and testing a questionnaire. A questionnaire or hypothesis really depends on the quality of the data used in the test. Research data will not be useful if the instruments used to collect research data do not have high *reliability* and *validity* . These tests and measurements each demonstrate the consistency and accuracy of the data collected.

a. Validity Test or Validity
Priyatno (2010:90) suggests that:
Validity is the accuracy or accuracy of an instrument in measuring what it wants to measure. Validity tests are often used to measure the accuracy of an item in a questionnaire or scale, whether the items in the questionnaire are correct in measuring what they want to measure.

Testing the validity of the data in this study used the *Bivariate Pearson correlation method (Pearson Product Moment* Correlation). This method is often used in tests validity.
Priyatno (2010:90) suggests that:
This analysis is carried out by correlating each item score with the total score. The total score is the sum of all items. Question items that correlate significantly with the total score indicate that these items are able to provide support in revealing what they want to reveal.

b. Reliability Test or Reliability

According to Priyatno (2010:97) "reliability testing is used to determine the consistency of measuring instruments, whether the gauge used is reliable and remains consistent if the measurement is repeated". The reliability test is used to assess whether the questionnaire/questionnaire data can be trusted/reliable or not. In this research, the reliability test was carried out using *Cronbach's method Alpha* .

2. Test Normality

The second step is testing data normality. The data normality test is used to determine whether the data population is normally distributed or not. A good regression model is a normal or close to normal data distribution. Normal detection is carried out by spreading data (points) on the diagonal axis of the graph. Basis for decision making :

1. If the data spreads around the diagonal line and follows the direction of the diagonal line, then the regression model meets the assumptions normality.
2. If the data spreads far from the diagonal line and does not follow the direction of the diagonal line, then the regression model does not meet the assumptions normality.

3. Test Assumptions Classic

The third step is the classical assumption test, where this test is used to obtain unbiased results/values or the best unbiased linear estimator *(Best Linear Unbiased Estimator/BLUE)* . The classic assumptions are:

a. Multicollinearity

Priyatno (2010:81) suggests that:
Multicollinearity is a situation where there is a perfect or near perfect linear relationship between the independent variables regression model. The multicollinearity test is needed to determine whether or not there is a linear relationship between the independent variables in the regression model. The prerequisite that must be met in the regression model is the absence of multicollinearity.

The multicollinearity test in this research is by looking at the *Inflation Factor* (VIF) value in the regression model. According to Santoso (1992) in Priyatno (2010: 81) "in general, if the VIF is greater than 5, then the variable has a multicollinearity problem with other independent variables".

b. Heteroscedasticity

Priyatno (2010:83) suggests that:
Heteroscedasticity is a situation where there is unequal variance in the residuals for all observations in the regression model. The heteroscedasticity test is used to determine whether or not there is inequality in the variance of the residuals in the regression model. The prerequisite that must be met in the regression model is the absence of symptoms of heteroscedasticity.

To detect heteroscedasticity, it is done by looking at whether there is a certain pattern on the *scatterplot graph* , where the X axis is the Y that has been predicted and the X axis is the residual (predicted Y – actual Y that has been studentized *)* .
Basis for decision making:

1. If there is a certain pattern , such as the dots forming a certain regular pattern (wavy, widening then narrowing), then there has been heteroscedasticity.
2. If there is no clear pattern, and the dots spread above and below the number 0 on the Y axis, then it doesn't happen heteroscedasticity.

Test Hypothesis

The final step is hypothesis testing using multiple linear regression analysis and the mean difference test *(Independent Samples T Test)* .

For the first, second and third hypotheses, multiple linear regression analysis was used. This analysis is to predict the value of the dependent variable if the value of the independent variable increases or decreases and to determine the direction of the relationship between the independent variable and the dependent variable, whether each independent variable is positively related or not. negative.

In this research, the dependent variable is employee performance, while for the independent variable, researchers use financial compensation and non-financial compensation variables. If entered into the multiple linear regression formulation, the following multiple linear regression equation will be obtained:

$Y = a+b_1 X_1 + b_2 X_2 +e$

Information :

Y = Employee Performance a =Constant
X_1 = Compensation Financial
X_2 = Compensation Nonfinancial b_1, b_2 = Coefficient Regression
e =Factor Bully

To test the fourth hypothesis, the difference test is used average *(Independent Samples Q test).* Priyatno (2010:32) put forward that "test This used to determine whether or not there is a difference in the average between two unrelated sample groups. In this research, the two sample groups are permanent employees and contract employees.

There are two stages of analysis, namely:

a. The first stage of analysis, namely the equality of variance (homogeneity) test with *the F test* (*Levene's Test*), tested whether the population variances of the two samples were the same or not. different.
b. The second stage, namely the *T Test* and based on the results of the analysis in part a, a decision.
The decision making criteria are as follows:

a. If the probability with a sig value is <0.05 , it can be concluded that there is a significant difference between the groups analyzed. Thus, there are significant differences between permanent employees and PT contract employees. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region.
b. If the probability with sig > 0.05 then it can be concluded that there is no significant difference between the groups analyzed. Thus, there is no significant difference in performance between permanent employees and PT contract employees. Bank Rakyat Indonesia (Persero) Tbk. Region Banjarmasin.

CHAPTER 5 RESULTS AND DISCUSSION

5.1 Collection Data

The population of all employees at PT. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region which is located on Jalan Achmad Yani KM 3 No.8 Banjarmasin , there are 127 people, both permanent and contract employees. According to data obtained from PT. Bank Rakyat Indonesia (Persero) Tbk. The Banjarmasi area currently has 127 employees with the following details :

a. Permanent employees: 91 people employee
b. employees : 36 people employee

Determination of the sample in this study used the *proportionate random sampling method* with an accuracy level of 10%. This *proportionate random sampling* method is taking samples from members of the population randomly and proportionally stratified.

The steps for determining the sample are as follows :

a. Determining the number of samples from the population with a level of accuracy 10% $n = \frac{N}{Nd^2 + 1} = \frac{127}{(127) . (0,1)^2 + 1} = \frac{127}{2.27} = 55.95 - 56$

So, the total sample is 56 respondents (employees)

b. Determine stratified samples with formulas :

$n_i = (N_i : N) . n$ (Sugiyono 1999:67 in Ridwan 2011:66) Employees fixed = 91 : 127 x 56 = 40.12 ≈ 40 employee

Contract employees = 36 : 127 x 56 = 15.87 ≈ 16 employee

So, the sample size for permanent employees is 40 respondents and the sample for contract employees is 16 respondents.

The sample used was 44 respondents. Primary data collection was carried out by distributing questionnaires to respondents with the assistance of the human resources management department who delivered the questionnaires directly to respondents.

Details of returning the questionnaire are shown in the table.1.

Table 1
Data Characteristics

No.	Employee Type	·ibuted Questionnaire	ırned Questionnaires
1.	Permanent employees	40	28
2.	Contract employees	16	16
Total questionnaire		56	44

Rate of Return = (44/56) X 100% = 78.57

Source: processed primary data, 2023

In table 2 you can see the characteristics of respondents from 44 questionnaires that can be used in data processing, where male employees are more dominant than female employees. The majority of employees are of productive age (20-30 years) with a percentage of 51.22%. The majority of employees' last education is Bachelor's degree with a percentage of 79.54%. In table 5.2 we can also see that the majority of employees work for 0-5 years with a percentage of 56.82%.

Table 2
Respondent Characteristics

		Frekuensi	Persentase
Jumlah Sampel		44	100%
Female	Man	25	56,82%
	Women	19	43,18%
Age	20-30 Years	28	63,64%
	31-40 Years	9	20,45%
	41-50 Years	5	11,36%
	>50 Years	2	4,55%
Pendidikan	SD	-	-
Ditamatkan	SLTP	-	-
	SLTA	6	13,64%
	Diploma 3	2	4,55%
	S1	35	79,54%
	S2	1	2,27%
Lama Bekerja	0-5 tYears	25	56,82%
	6-10 Years	11	25%
	11-15 years	-	-
	16-20 years	3	6,82%
	>20 years	5	11,36%

Source: processed primary data, 2023

5.2 Descriptive Analysis of Variables Study

The results of descriptive statistical tests will be described in this section. The independent variable is financial compensation (X_1) which consists of 12 statement items and non-financial compensation (X_2) also consists of 12 statement items, while the dependent variable is employee performance (Y) which is divided into 3 dimensions with 30 statements. For greater clarity, the following will describe the description of the research variables.

5.2.1 Financial Compensation (X_1)

The financial compensation variable consists of three dimensions, namely salary, bonuses and protection programs. The salary dimension consists of 3 statement items.

The bonus dimension consists of 3 statement items. The dimensions of protection programs with indicators of health insurance, work safety insurance and pension benefits (severance pay) consist of 6 statement items, thus

there are 12 statement items for the financial compensation variable (X 1).

Respondents' answer choices consisted of strongly disagree, disagree, doubtful, agree and strongly agree which were transformed into a Likert scale of 1 to 5 with the number 1 indicating the perception of strongly disagreeing and the number 5 indicating strongly agreeing with the statement proposed.

The descriptive statistical results of respondents' answers to the financial compensation variable in table 5.3 show an average financial compensation variable of 4.05 with a standard deviation of 0.569. This shows that the majority of respondents answered in agreement with the statement put forward. In the appendix, the answer option agree has the greatest frequency for each dimension of the financial compensation variable. This shows that respondents, in this case employees, agree with the amount of compensation provided by the company, both for salary, bonuses and protection programs.

Table 3
Descriptive Statistics of Financial Compensation Variables

Scale	Frequency	Percentage
1 = Strongly Disagree 2 = Disagree	10	1.9%
	15	2.84%
3 = Undecided	43	8.14%
4 = Agree	347	65.72%
5 = Strongly Agree	113	21.40%
Total	528	100%

Mean = 4.05 Standard Deviation = 0.569

Source: processed primary data, 2023

5.2.2 Nonfinancial Compensation (X 2)

The non-financial compensation variable consists of two dimensions, namely the work dimension and the work environment. The work dimensions with indicators namely interesting tasks, challenges, responsibility, recognition and sense of achievement consist of 6 statement items. The work environment dimension with indicators namely healthy policies, competent supervision and pleasant work colleagues consists of 6 statement items, thus there are 12 statement items for the non-financial compensation variable (X 2).

Respondents' answer choices consisted of strongly disagree, disagree, doubtful, agree and strongly agree which were transformed into a Likert scale of 1 to 5 with the number 1 indicating the perception of strongly disagreeing and the number 5 indicating strongly agreeing with the statement . submitted.

The descriptive statistical results of respondents' answers to non-financial compensation variables in table 5.4 show an average non-financial compensation variable of 4.25 with a standard deviation of 0.438. This shows that the majority of respondents answered in agreement with the statement put forward. In the appendix, the answer option agree has the greatest frequency for each dimension of the non-financial compensation variable. This shows that respondents, in this case employees, agree with the amount of non-financial compensation provided by the company.

Table 4
Descriptive Statistics of Nonfinancial Compensation Variables

Scale	Frequency	Percentage
1 = Strongly Disagree 2 = Disagree	1	0.19%
	2	0.38%
3 = Undecided	27	5.11%
4 = Agree	371	70.27%
5 = Strongly Agree	127	24.05%
Total	528	100%

Mean = 4.25 Standard Deviation = 0.438

Source: processed primary data, 2023

5.2.3 Employee performance (Y)

Employee performance variables consist of three dimensions, namely job-based criteria, behavior-based criteria, and results-based criteria. The criteria dimensions are based on traits, with indicators namely ability, loyalty, transparency, creativity and leadership ability consisting of 14 statement items.

The criteria dimension is based on behavior, with indicators namely carrying out tasks, following instructions, reporting problems, maintaining equipment, following rules and making suggestions consisting of 12 statement items. The criteria dimension is based on results, with indicators namely results achieved in accordance with planning, quality of work, remaining work and ability to repair equipment consisting of 4 statement items, thus there are 30 statement items for the employee performance variable (Y).

Respondents' answer choices consisted of strongly disagree, disagree, unsure, agree and strongly agree which were transformed into a scale Likert 1 to 5 with number 1 indicating the perception of strongly disagreeing and number 5 indicating strongly agreeing with the statement put forward.

The results of descriptive statistics in table 5 show that the average employee performance variable is 4.20 with a standard deviation of 0.462. This shows that the majority of respondents answered in agreement with the statement put forward. In the appendix, the answer option agree has the greatest frequency for each dimension of the non-financial compensation variable. This shows that respondents, in this case employees, agree with the amount of non-financial compensation provided by the company.

Table 5
Descriptive Statistics of Employee Performance Variables

Scale	Frequency	Percentage
1= Strongly Disagree 2=	- 12	- 0.9%
Disagree	39	2.96%
3 = Undecided	851	64.47%
4 = Agree	418	31.67%
5 = Strongly Agree		
Total	1320	100%
Average = 4.20		
Standard deviation = 0.462		

Source: processed primary data, 2023

5.3 Quality Test Data

5.3.1 Validity test Data

Priyatno (2010:90) stated that "validity tests are often used to measure the accuracy of an item in a questionnaire or scale, whether the items in the questionnaire are correct in measuring what is intended to be measured".Testing the validity of the data in this study used the *Bivariate Pearson correlation method (Pearson Product Moment* Correlation). Priyatno (2010:90) suggests that :

This analysis is carried out by correlating each item score with the total score. The total score is the sum of all items. Question items that correlate significantly with the total score indicate that these items are able to provide support in revealing what they want to reveal.

The test uses a two-sided test with a significance level of 0.05. Test criteria: The test criteria are if r count ≥ r table then the instrument or statement items are significantly correlated with the total score (declared valid). Total data (n) = 44, so the r table is 0.297.

After testing the validity of the data on the financial compensation variable, all statement items were declared valid, as well as on the non-financial compensation variable, all statement items were also declared valid. Meanwhile, in the employee performance variable, it is known that there is 1 statement item that is invalid, namely statement item 30. Therefore, this 1 item is not included in the testing phase. furthermore.

The validity test results for each research variable can be seen in table 6, table 7 and table 8.

Table 6
Financial Compensation Variable Validity Test Results

Item/statement to	r count	r table	Information
1	0.647	0.297	Valid
2	0.720	0.297	Valid
3	0.829	0.297	Valid
4	0.607	0.297	Valid
5	0.741	0.297	Valid
6	0.803	0.297	Valid
7	0.740	0.297	Valid
8	0.701	0.297	Valid
9	0.824	0.297	Valid
10	0.759	0.297	Valid
11	0.824	0.297	Valid
12	0.803	0.297	Valid

Source: processed primary data, 2023

Table 7
Validity Test Results for Nonfinancial Compensation Variables

Item/statement to	r count	r table	Information
1	0.613	0.297	Valid
2	0.545	0.297	Valid
3	0.552	0.297	Valid
4	0.577	0.297	Valid
5	0.748	0.297	Valid
6	0.527	0.297	Valid
7	0.674	0.297	Valid
8	0.724	0.297	Valid
9	0.844	0.297	Valid
10	0.92	0.297	Valid
11	0.675	0.297	Valid
12	0.566	0.297	Valid

Source: processed primary data, 2023

Table 8
Employee Performance Variable Validity Test Results

Item/statement to	r count	r table	Information
1	0.521	0.297	Valid
2	0.416	0.297	Valid
3	0.433	0.297	Valid
4	0.697	0.297	Valid
5	0.590	0.297	Valid
6	0.666	0.297	Valid
7	0.443	0.297	Valid
8	0.693	0.297	Valid
9	0.699	0.297	Valid
10	0.711	0.297	Valid
11	0.495	0.297	Valid
12	0.679	0.297	Valid
13	0.674	0.297	Valid
14	0.634	0.297	Valid

15	0.449	0.297	Valid
16	0.717	0.297	Valid
17	0.572	0.297	Valid
18	0.699	0.297	Valid
19	0.431	0.297	Valid
20	0.620	0.297	Valid
21	0.623	0.297	Valid
22	0.643	0.297	Valid
23	0.675	0.297	Valid
24	0.693	0.297	Valid
25	0.677	0.297	Valid
26	0.607	0.297	Valid
27	0.667	0.297	Valid
28	0.489	0.297	Valid
29	0.392	0.297	Valid
30	0.260	0.297	Invalid

Source: processed primary data, 2023

5.3.2 Reliability Test Data

According to Priyatno (2010:97) "reliability testing is used to determine the consistency of measuring instruments, whether the measuring instruments used are reliable and remain consistent if the measurements are repeated". Reliability testing is only carried out for valid statement items. Data reliability testing in this research used the *Cronbanch's Alpha method.*

According to Sekaran (1992) in Priyatno (2010:98), "reliability less than 0.6 is not good, while 0.7 is acceptable and above 0.8 is good". After testing the validity of the data for each research variable, there was one statement item that was invalid, so that statement item was not included in the reliability test, while valid items were included in the reliability test. The reliability test results for the financial compensation variable were 0.927, for the non-financial compensation variable it was 0.864 and the employee performance variable was 0.934. All of these variables were declared reliable, because they were greater than 0.6. The results of the reliability test can be seen in the table 9.

Table 9

Reliability Test Results

Variable	*Cronbanch's Alpha*	Information
Financial Compensation	0.927	Reliable
Nonfinancial Compensation	0.864	Reliable
Employee performance	0.934	Reliable

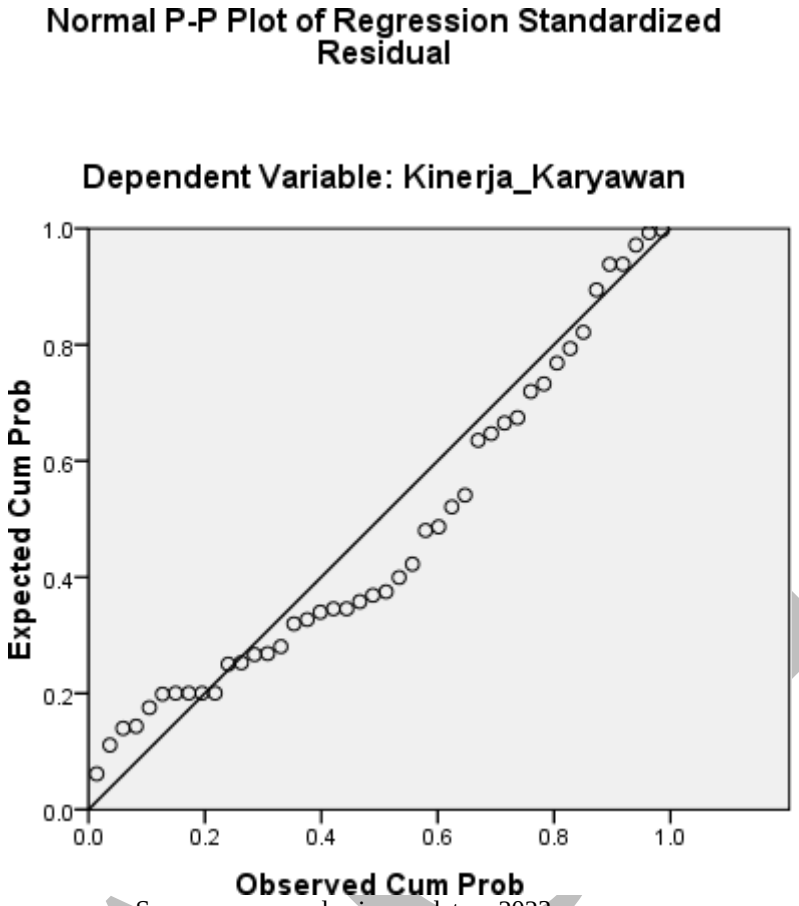
Source: processed primary data, 2023

5.4 Test Normality

The normality test is used to determine whether the data population is normally distributed or not. To detect data normality, it can be seen through the normal p-plot curve graphic *output* . A variable is said to be normal if the distribution image has data points spread around the diagonal line and the data points spread in the direction following the diagonal line.

p-plot graph in Figure 5.1 shows the distribution of data (points) around the regression line (diagonal) and the distribution of data points in the direction following the diagonal line, so it can be concluded that the regression model is suitable for use because it meets the normality assumption.

***P-plot* graph**



Source: processed primary data, 2023

5.5 Test Assumptions Classic

5.5.1 Test Multicollinearity

Priyatno (2010:81) suggests that:
The multicollinearity test is used to determine whether or not there is a linear relationship between independent variables in the regression model. The prerequisite that must be met in the regression model is the absence of multicollinearity.

Researchers conducted a multicollinearity test by looking at the *Inflation Factor* (VIF) value in the regression model. According to Santoso (2001) in Priyatno (2010: 81), "in general, if the VIF is greater than 5, then the variable has multicollinearity with other independent variables". Conversely, if the VIF value is smaller than 5, then the variable is free from multicollinearity problems.

The results of the multicollinearity test can be seen in table 5.10. In this table it can be seen that the VIF value for the financial compensation variable is 1,200. For non-financial compensation variables, the VIF value is 1,200. The VIF value for financial and non-financial compensation variables is less than 5, so this research data is free from assumptions multicollinearity.

Table 10
Multicollinearity Test Results

	Collinearity Statistics	
Variable	**Tolerance**	**VIF**
Financial compensation	0.834	1,200
Nonfinancial compensation	0.834	1,200

Source: processed primary data, 2023

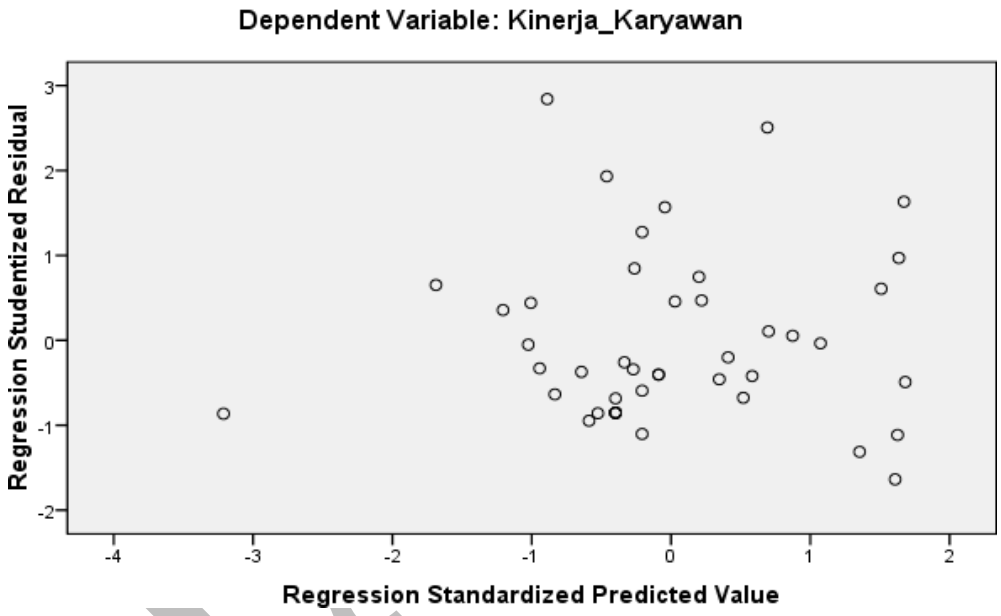
5.5.2 Test Heteroscedasticity

Priyatno (2010:83) suggests that:
The heteroscedasticity test is used to determine whether or not there is inequality in the variance of the residuals in the regression model. The prerequisite that must be met in the regression model is the absence of heteroscedasticity problems.

The diagnosis of heteroscedasticity can be detected by looking at whether there is a certain pattern on the *scatterplot graph.* If the graph of the distribution of residual values against predicted values does not form a certain pattern, such as increasing or decreasing, then heteroscedasticity does not occur.

Figure 2 shows a clear pattern where the dots are spread out and the dots do not form a particular pattern. Therefore, it can be concluded that there is no heteroscedasticity problem.

Figure 2 ***Scatterplot graph***



Source: processed primary data (attachment 8 page 44), 2023

5.6 Analysis Regression

In analyzing the relationship between employee performance (Y) and financial compensation (X_1) and non-financial compensation (X_2), multiple linear regression analysis was used.

5.6.1 Multiple Linear Regression Analysis Hypotheses 1, 2 and 3

The multiple linear regression analysis used in this research aims to determine the effect of financial compensation on employee performance, the effect of non-financial compensation on employee performance as well as The influence of financial and non-financial compensation simultaneously on employee performance. The complete results of multiple linear regression analysis can be seen in table 11.

Table 11
Results of Multiple Linear Regression Analysis Hypotheses 1, 2 and 3

No.	Variable	Coefficient
1.	Constant	35,824
2.	Financial Compensation	0.482
3.	Nonfinancial Compensation	1,377

Source: processed primary data, 2023

Based on table 12, a multiple linear regression equation can be created as follows:
$Y = 35.824 + 0.482X_1 + 1.377X_2$

The regression equation above can be explained as follows:

a. The constant of 35.824 means that if financial compensation (X_1) and non-financial compensation (X_2) are 0, then the employee performance (Y) value is 35,824.
b. The regression coefficient for the financial compensation variable ($X1_)$ is 0.482, meaning that if financial compensation increases by 1%, then performance employee
(Y) will experience an increase of 0.482.
c. The regression coefficient for the non-financial compensation variable (X_2) is 1.377, meaning that if non-financial compensation increases by 1% then performance employee
(Y) will experience an increase of 1,377.

Multiple correlation analysis (R) is used to determine the relationship between two or more independent variables (X_1, X_2) and the dependent variable (Y) simultaneously. The R value ranges from 0 to 1, the value closer to 1 means

The stronger the relationship, conversely, the closer the value is to 0, the weaker the relationship.
The results of the multiple correlation analysis in this research obtained an R number of 0.791, so it can be concluded that there is a strong relationship between financial and non-financial compensation on employee performance. The results of multiple correlation analysis (R) can be seen in table 12.

Determination analysis (R^2) is used to determine the percentage contribution of the influence of the independent variables (X_1, X_2) simultaneously on the dependent variable (Y). R^2 is equal to 0, so there is not the slightest percentage contribution of influence given by the independent variable to the dependent variable, on the contrary, R^2 is equal to 1, so the percentage contribution of influence given by the independent variable to the dependent variable is perfect.

The results of the determination analysis obtained the number R^2 *(R Square)* of 0.626 or (62.6%). This shows that the percentage contribution of the influence of the independent variables (financial compensation and non-financial compensation) on the dependent variable (employee performance) is 62.6% or the variation of the independent variables used in the model (financial compensation and non-financial compensation) is able to explain 62.6% of the variables. dependent (employee performance), while the remaining 37.4% is influenced or explained by other variables not included in this research model. The results of the determination analysis (R^2) can be seen in table 12.

Table 12
Results of Multiple Correlation Analysis (R) and Determinant Correlation (R^2)
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate
1	0.791 [a]	0.626	0.607	6,008

Source: processed primary data, 2023

5.7 Test Hypothesis

5.7.1 Hypothesis Testing the Effect of Financial Compensation on Employee Performance

The first hypothesis in this research (H_1) states that financial compensation has a positive and significant effect on employee performance. The first hypothesis test was analyzed using multiple linear regression analysis . The results of multiple linear regression analysis can be seen in the table 13.

Table 13
First Hypothesis T Test Results
Coefficients [a]

Model	nstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.

1	(Constant)	35,824	11,431		3,134	0.003
	Financial Compensation	0.482	0.149	0.339	3,240	0.002
	Nonfinancial Compensation	1,377	0.244	0.590	5,632	0,000

a. Dependent Variable: Employee Performance
Source: processed primary data, 2023

In table 13 the calculated t value for the financial compensation variable is 3.240, while the t table value is 2.020 (df = 44-2-1 = 41).

Apart from that, the significance value is 0.002, which is smaller than the significance level (α) of 0.05. Because the calculated t value > t table (3.240 > 2.020) and the significance value is smaller than the significance level (α) of 0.05 (0.002 < 0.05), the first hypothesis is accepted, meaning that financial compensation has a positive and significant effect on employee performance.

The results of this research support the results of research conducted by Polnaya (2007) and Rahayu (2007). Polnaya (2007) states that financial compensation has a positive and significant effect on the performance of lecturers at the Indonesian Christian University, Maluku. This can be seen from the results of the t test, the calculated t value is 5.351, while the t table value is 1.997 (5.351
> 1,997). Apart from that, the significance value is 0.000, which is smaller than the significance level (α) of 0.05 (0.000 < 0.05).

5.7.2 Hypothesis Testing the Effect of Nonfinancial Compensation on Employee Performance

The second hypothesis in this research (H_2) states that non-financial compensation has a positive and significant effect on employee performance.

Testing the second hypothesis was analyzed using multiple linear regression analysis. The results of multiple linear regression analysis can be seen in table 14.

Table 14
Second Hypothesis T Test Results
Coefficients [a]

Model		nstandardized Coefficients		Standardized Coefficients		
		B	**Std. Error**	**Beta**	**t**	**Sig.**
1	(Constant)	35,824	11,431		3,134	0.003
	Financial Compensation	0.482	0.149	0.339	3,240	0.002
	Nonfinancial Compensation	1,377	0.244	0.590	5,632	0,000

a. Dependent Variable: Employee Performance
Source: processed primary data, 2023

In table 14 the calculated t value for the non-financial compensation variable is 5.632, while the t table value is 2.020 (df = 44-2-1= 41). Apart from that, the significance value is 0.000, which is smaller than the significance level (α) of 0.05. Because the calculated t value > t table (5.632 > 2.020) and the significance value is smaller than the significance level (α) of 0.05 (0.000 < 0.05), the second hypothesis is accepted, meaning that non-financial compensation has a positive and significant effect on employee performance.

The results of this research support the results of research conducted by Polnaya (2007) and Rahayu (2007). Polnaya (2007) stated that non-financial compensation had a positive and significant effect on the performance of Maluku Indonesian Christian lecturers. This can be seen from the results of the t test, which shows that the calculated t value is 3.474, while the t table value is 1.997 (3.474 > 1.997). Apart from that, the significance value is 0.001, which is smaller than the significance level (α) of 0.05 (0.001 < 0.05).

Rahayu (2007) states that non-financial compensation has a positive and significant effect on employee performance at Perum Bulog, Palu Regional Division. This can be seen from the results of the t test, which shows that the calculated t value is 4.103, while the t table value is 2.024 (4.103 > 2.024). Apart from that, the significance value is 0.025, which is smaller than the significance level (α) of 0.05 (0.000 < 0.05).

5.7.3 Hypothesis Testing the Effect of Financial and Nonfinancial Compensation on Performance Employee

The third hypothesis in this research (H_3) states that financial compensation and non-financial compensation simultaneously have a positive and significant effect on employee performance. Testing the third hypothesis was analyzed using multiple linear regression analysis. The results of multiple linear regression analysis can be seen in the table 15.

Table 15
Third Hypothesis F Test Results
ANOVA [b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2472,872	2	1236,436	34,254	0,000 [a]
Residual		1479,924	41	36,096		
Total		3952,795	43			

a. Predictors: (Constant), Nonfinancial Compensation, Compensation Financial
b. Dependent Variable: Performance Employee
Source: processed primary data, 2023

In table 15 the calculated F value is 34.254, while the table F value is 3.226 (df 1 = 3-1 = 2 and df 2 = 44-2-1 = 41). Apart from that, the significance value is 0.000 smaller than the level significance (α) 0.05. Because the calculated F value > F table (34.254 > 3.226) and the significance value is smaller than the significance level (α) of 0.05 (0.000 < 0.05), the third hypothesis is accepted, meaning that financial compensation and non-financial compensation simultaneously have a positive effect and significant impact on employee performance.

The results of this research support the results of research conducted by Polnaya (2007) and Rahayu (2007). Polnaya (2007) states that financial and non-financial compensation simultaneously has a significant effect on lecturer performance. This can be seen from the results of the F test, which shows that the calculated F value is 55.021, while the table F value is 3.136 (55.021 > 3.136). Apart from that, the significance value is 0.000, which is smaller than the significance level (α) of 0.05 (0.000 < 0.05).

Rahayu (2007) stated that financial and non-financial compensation simultaneously had a positive and significant effect on employee performance at Perum Bulog, Palu Regional Division. This can be seen from the results of the F test, which shows that the calculated F value is 10.182, while the table F value is 3.245 (10.182 > 3.245). Apart from that, the significance value is 0.000, which is smaller than the significance level (α) of 0.05 (0.000 < 0.05).

5.7.4 Hypothesis Test of Performance Differences between Permanent Employees and Employees Contract

The fourth hypothesis in this research (H_4) states that there is a difference in performance between permanent employees and contract employees. Testing the fourth hypothesis was analyzed using *the Independent Samples T Test* . The results of *the Independent Samples T Test* can be seen in table 16.

Table 16
***Independent Samples T Test* Results Fourth Hypothesis**

		Employee performance	
		Equal Variances Assumed	Equal Variances Not Assumed
Levene'sTestFor Equality of Variances	F	1,908	
	Sig.	0.174	
t-test for Quality of Means	T	0.068	0.075
	Df	42	41,017
	Sig.(2-tailed)	0.946	0.940
	Mean difference	0.205	0.205

Std error difference	3,040	2,722
95% confidence interval of differences		
Lower	-5,930	-5,292
Upper	6,341	5,702

Source: processed primary data, 2023

Before carrying out the t test *(Independent Samples T Test),* a test for equality of variances (homogeneity) is carried out using the F test *(Levene's Test)* , meaning that if the variances are the same, then the t test uses *Equal Variances Assumed* (assumed to be the same variance) and if the variants are different use *Equal Variances not Assumed* (assumed different variants). Based on table 5.16, the significance value in the F test is 0.174, greater than 0.05, so it can be concluded that the two variants are the same, with this t test using *Equal Variances Assumed* (assuming both variants The same).

After carrying out the F test, the next test to determine whether there is a difference in performance between permanent employees and contract employees is to carry out a t test. Table 5.16 shows the results of the t test, where it can be seen that the calculated t value is 0.068, while the t table value isof 2.018 (df = 44-2= 42). Apart from that, the significance value is 0.946, which is greater than the significance level (α) of 0.05. Because the calculated t value < t table (0.068 < 2.018) and the significance value is greater than the significance level (α) 0.05 (0.946 > 0.05), the fourth hypothesis is rejected, meaning that there is no difference in performance between permanent employees and current employees. contract.

Group Statistics table (can be seen in attachment 10 page 48) it can be seen that the average *(mean)* for permanent employees is 128.14 and for contract employees is 127.94, meaning that the average performance of permanent employees is higher than the average performance of contract employees. The calculated t value is positive, meaning that the average of group 1 (permanent employees) is higher than group 2 (contract employees), while the mean difference is 0.205 *(* 128.14-127.94) and the difference ranges between - 5,930 to 6,341.

6.CHAPTER
CLOSING

6.1 Conclusion

This research aims to determine the effect of financial and non-financial compensation on employee performance and to determine the differences in performance between permanent employees and PT contract employees. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region . Based on the data analysis and discussion that has been carried out, conclusions can be drawn as follows following:

1. Financial compensation has a positive and significant effect on employee performance. This can be seen from the calculated t value > t table (3.240 > 2.020) and the significance value < significance level (α) 0.05 (0.002 < 0.05).
2. Non-financial compensation has a positive and significant effect on employee performance. This can be seen from the calculated t value > t table (5.632 > 2.020) and the significance value < significance level (α) 0.05 (0.000 < 0.05).
3. Financial compensation and non-financial compensation simultaneously have a positive and significant effect on employee performance. This can be seen from the calculated F value > F table (34.254 > 3.226) and the significance value < significance level (α) 0.05 (0.000 < 0.05).
4. There is no difference in performance between permanent employees and contract employees. This can be seen from the calculated t value < t table (0.068 < 2.018) and the significance value > significance level (α) 0.05 (0.946 > 0.05) through the *Independent Samples T test Test* .

6.2 Suggestion

Suggestions as follows:

1. PT. Bank Rakyat Indonesia (Persero) Tbk. The Banjarmasin region should maintain and increase its financial and non-financial compensation, because these two variables can improve employee performance.
2. Future research should expand the research sample, not only to PT employees. Bank Rakyat Indonesia (Persero) Tbk. Banjarmasin region only, but can take samples from trading and manufacturing companies, so that the research results an be more extensive generalized.

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