

ORGANIZATIONAL EMPOWERMENT, WORK MOTIVATION, LEADERSHIP AND WORK ENVIRONMENT TOWARDS THE PERFORMANCE OF KSPPS BMT BINA IHSANUL FIKRI EMPLOYEES IN YOGYAKARTA CITY

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ABSTRACT

Objectives: this study aims to determine the influence of organizational culture, motivation, leadership, and work environment on the performance of BMT Bina Ihsanul Fikri employees in Yogyakarta. **Method:** The population in this study was BMT Bina ihsanul fikri employees in Yogyakarta city which amounted to 90 employees and the sample used was 90 employees with $\alpha = 0.05$ and used the jenih sample method. The data used questionnaires. **Analysis tools :** Data used multiple regression multiple multiple liniear. **The results of** the study: the findings of this study show that organizational culture, work motivation, leadership and work environment have a significant effect on the performance of KSPPS BMT Bina Ihsanuk Fikri Yogyakarta employees. Organizational culture has a positive influence on performance. Work motivation has a negative influence on employee performance. Leadership has a positive influence on employee performance. The work environment has a positive influence on employee performance .

Keywords :organizational culture, work motivation, leadership, work environment, employee performance

INTRODUCTION

In today's era, every company to improve employee performance needs to be encouraged to be done as an organizational culture in a close-knit company ina running company that is planned to be as expected. There are several other factors that make performance better including kerja motivation, leadership andwork environment which can make employees more complacent in work that has been trusted by the company tenaciously and meticulously in carrying out their duties.

BMT Bina Ihsanul Fikri (BIF) is a Sharia keuangan institution that focuses on the economic empowerment of special areas in the lower class surrounding environment which was founded and owned by the community in 1996 in the Gedong Kuning area of Yogyakarta. BMT BIF Yogyakarta in principle the BMT BIF business is divided into two, namely: Baitul maal social enterprise and Baitul tamwil business venture.

The strategy at BMT Bina Ihsanu Fikri as a financial institution of Shari'ah BMT Bina Ihsanul Fikri Yogyarta strengthening the member base of growing the number of members and expanding the market reach is an effort to strengthen the business, the closeness of members efforts to build closeness with members will create transparent and fair business relationships, proactively improving product and service innovation as a whole is our effort to increase business growth and strengthen the network of building entities Shari'a business will increase business volume and also develop human resources.

Isnada (2016:65) states that the definition of organizational culture is an value that these members strongly or believe, and can be developed and also implemented continuously and also continuously and also continuously, whose function is as one of the systems that can strengthen, and will later be used as a reference in carrying out actions or

behaviors in an organization or company in order to fulfill various previous goals that have been planned and determined.

Defined work motivation is the individual's work impulses to act that cause the person to behave in a certain way that leads to goals.

The task of a leader is to supervise or monitor employees within the scope of the organization in the process of carrying out work as well as factors that exist in each self or individual employees that cause the employee to be active in work and responsibility for the work of each employee, so that it can supervise the duties of the leaders can be easily carried out. Kartono (2017) expressed the opinion that the definition of leadership is the ability to influence other people or subordinates or groups that lead to the behavior of subordinates and people around the organization to achieve the goals of the organization or company. A leader must have a fair attitude and also understand what his subordinates want. We recommend that the company or organization apply all different leadership styles according to the conditions that exist in the company or organization, in order to be able to handle all situations or different conditions.

The work environment is also something that needs to be considered in the activities around BMT BIF. The work environment, namely a company, is very important for management to pay attention to. Although work does not carry out production in a company, but this factor is important and has a big influence, but many companies are equally less concerned about this factor. With a good work environment, employees will become more comfortable and feel at home at work. Employees will also feel excited and full of ideas if they work in a good and supportive work environment. Suprayitno and Sukir (2017) stated that a pleasant work environment and can also meet the performance needs of employees who will provide satisfaction and also encourage the morale of oneself

and also other employees. And vice versa, poor work environment can cause negative impacts and also reduce employee performance in carrying out their duties.

Performance is a result of work or also the finish of what is done by an employee in achieving goals or what is expected by the organization or company

Employee performance is the result of work in quality and also quality achieved by seseorang in carrying out duties in accordance with the responsibilities given to him according to the opinion of Mangkunegara (2010: 67). According to Hasibun (2012: 34) states that performance is a work result that a person can achieve in carrying out the tasks charged to him based on skills and also experience and sincerity of time. BMT Bina Ihsanul Fikri (BIF) is a Sharia keuangan institution that focuses on the economic empowerment of special areas in the lower class surrounding environment which was founded and owned by the community in 1996 in the Gedong Kuning area of Yogyakarta. BMT BIF Yogyakarta in principle the BMT BIF business is divided into two, namely: Baitul maal social enterprise and Baitul tamwil business venture.

THEORETICAL BASIS

Definition of organization culture

A strong organizational culture will provide stability to the organization or company. For some organizations, culture can be a major obstacle to change. Every organization has a culture that depends on strength, can have a significant influence that on the behavior and behavior of the members of the organization

Pasaribu (2015) states that budaya organization is as a norm, values, assumptions, beliefs, philosophy, organizational habits budaya organization and so on (the content of organizational culture) that is carried out for a long time by the founders, leaders and members of the organization which is socialized and taught to new members and applied in organizational activities so as to influence

the mindset of the attitudes and behaviors of members of the organization in producing, products, serving the consumers and achieving the tujuan organization.

Atmosoeprapto (2011) stated that organizational culture is as a rule of the game in the organization that will be the handle of human resources in carrying out obligations and values to behave in the organization. It can also be said that organizational culture is an integrated pattern of human behavior in organizations, organizations including thoughts, actions, talks that are learned and taught to the next generation.

Factors that affect organizational culture

There are factors according to Wibowo (2010) that affect organizational culture as follows:

- 1) Communication
- 2) Motivation
- 3) Characteristics of the organization
- 4) Administrative processes
- 5) Organizational structure
- 6) Organizational structure

Indicators on organizational culture

According to Rivai RA (2013) states that the indicators of organizational culture are as follows:

1. Respect and cooperation
2. Honest, sincere, and open
3. Discipline, consistency, thinking, saying and acting
4. Innovative, proactive, and responsive
5. Prioritizing service
6. Prioritizing customer satisfaction
7. Competent, responsible
8. Encouragement to do your best
9. Orientation to value added and continuous improvement

Work Motivation

Robbin and Judge (2019) explain that it is defined by a series of processes that show or clarify with regard to perseverance, strength and also the direction of an individual in his efforts to complete a certain goal. Fahmi (2016: 87) states that this motivation is defined by activities or

behaviors in work that seek to meet or complete the various necessary needs.

Manullang (2012) states that motivation is a force from within or outside the human self to encourage the spirit to pursue certain desires and goals

Factors affecting work motivation

According to Alderfer (1972) in the quote of Muhammad syafei (2016) there are several factors of work motivation as follows :

- 1) The need for existence
- 2) The need for affiliation
- 3) The need for growth

Indicators -indicators on work motivation

According to Alderfer (1972) et al Muhammad syafei (2016) the motivational indicators are as follows :

1. Fulfilling needs as a human being
2. Salary gives the impetus to work better
3. Old-age health insurance
4. Career opportunities open to all employees
5. Interactive relationships that make a positive impact
6. The existence of media for employee interaction
7. Leadership commitment in transparency of work assessment
8. Employee competency development programs at all levels
9. The existence of incentives for performance

Leadership

Kartono (2017) states that leadership is the ability to influence others, or groups, to encourage the practice of subordinates or others to achieve the goals of an organization or group. Meanwhile, Edison et al (2018) leadership is an action that influences others or their subordinates to be willing to work together to achieve certain goals.

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Leadership Factors

The factors that influence the leadership of Fauzi (2012) are as follows:

- 1) Knowledge
- 2) Awareness
- 3) Communication skills
- 4) Energy mobilization capabilities
- 5) Determining the purpose
- 6) Take the initiative.

Leadership Indicators

According to Sutarto (2006) states that about leadership indicators as follows:

1. Ability to analyze problems
2. Encouragement and attention
3. Able to see conditions
4. Professional division of work responsibilities
5. Emotional intelligence
6. Able to dilute the atmosphere
7. Ability to listen to aspirations
8. Easy access to communicate with superiors and subordinates
9. The message or instruction conveyed is clearly received and executed
10. Able to provide solutions to the problems faced
11. Able to convince employees
12. Motivating ability
13. Assertiveness
14. Delegation of authority
15. Able to unite various interests
16. Make decisions by considering all incoming information
17. Providing aspirations
18. Evaluating the results of the work of employees

Understanding the work environment

Sutrisno (2013) stated that the work environment is the entire facility in the work infrastructure around employees who are doing work that can affect the implementation of work. Simanjuntak (2011) States that the work environment is a work environment that concerns the

workplace, the layout of equipment, work rooms, light, ventilation or air circulation, occupational safety and health care devices.

Factors that challenge the work environment

According to Sedarmayati (2011) states that the factors that affect performance are as follows :

- 1) Physical work environment
- 2) Non-physical work environment

Indicators of the working environment

In the opinion of Kesuma (2007) there are several indicators that affect the work environment as follows:

1. Availability of work support facilities and infrastructure
2. Application of the 5R rule in the work environment
3. Sufficient level of illumination
4. The existence of security guarantees
5. Interaction between employees
6. The level of relations between employees

Employee Performance

Refer statement that founded Fahmi (2016:137) explain that Performance Ini Defined with result that Obtained and Generate one organization certain. Good that organization that its nature *non-profit oriented* Or that *profit oriented* that Obtained or Generated to one period time certain. Hasibun (2017:94) explain that Performance employee be Generated by seorang official to Implement all obligation that Entrusted him that grounded with time, Intensity, experience and also Skills.

Factors affecting performance

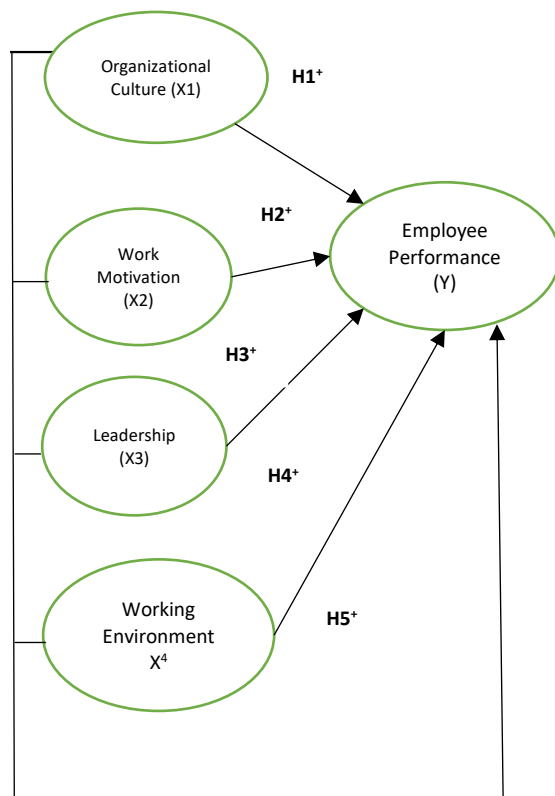
Surisno's opinion (2009) states that there are several factors of employee performance, namely as follows:

- 1) Quality of work
- 2) Quality of work
- 3) Knowledge of the work
- 4) Teamwork
- 5) Creativity
- 6) Innovation
- 7) Inisaiatif

Employee performance indicators

Employee performance indicators that express the opinion of Taurisa (2012) state that performance defines something that will be calculated and also measured, there are several performance indicators as follows:

1. Work productivity
2. Compatibility of the amount of work with the workload
3. Working qualities
4. Discipline
5. Work in accordance with the procedures and time targets applied
6. Working time that matches the workload to be completed
7. Penciptakan goes
8. Willingness to cooperate
9. Initiative
10. Conformity with abilities
11. Ability to understand responsibilities
12. Understanding of running SOPs
13. Smooth communication
14. Ability to interpret work
15. Teamwork



Picture. 1 Model Penelitian

HYPOTHESIS

The impact of organizational culture on employee performance

Luthans (2011) states that organizational culture is defined as a pattern of thought or basis taught to new positors as a way to feel, think and also act correctly from day to day. Corporate culture and also management culture known by other terms work culture is the dominant values that are widely disseminated in organizations are also referred to as employee work philosophies from getting moeljono (2008). The results of research by et al Ainanur (2018) that organizational culture towards employee performance at PT. Perkebunan Nusantara IV is very strong and positive, allowing people to feel motivated to develop, learn and improve themselves. Increasing the performance of workers will also improve the performance of the organization. Thus increasing the motivation of workers will increase the performance of individuals, groups, and organizations.

H₁ : Organizational culture has a positive and significant influence on the performance of BMT Bina Ihsanul Fikri

The effect of work motivation on employee performance

Work motivation is a process that explains the intensity and also the perseverance of an individual person or himself to achieve his goals. Samsusdin (2010) expressed the opinion that work motivation is a process of influencing or encouraging from outside towards a person and also a working group so that they are willing to carry out something that has been set and someone's duties. According to Siagan (2009) states that expressing a motivational opinion is an encouragement or enthusiasm for a person to make the greatest possible contribution for the success or final result of achieving the agreed target or goal from the beginning. The results of research by Imelda andayani (2019) found that work motivation on employee performance has a positive and

significant influence between work motivation and performance. Referring to the various theories that exist and are used and the results of the research that has been carried out with this can be compiled research hypotheses as follows.

H₂: Work motivation contributes positively and significantly to the performance of BMT employees bina ihsanul fikri

The influence of leadership on employee performance

Kondalkar (2007) states that the definition of a leader is a person who has or is able to lead decisively, or as an influence and in a group the leader can influence people so that they will try to be willing and also enthusiastic about the goals of the group or company. Leaders can emerge from the group as well as by official appointments and leaders create a vision of the future and inspire members of the organization to achieve the vision that exists within the company. Research previously conducted by Siti Maisarah (2018) stated that there is a positive and significant influence together with leadership on employee performance.

H₃ : leadership contributes a positive and significant influence on the performance of BMT employees fostered by Ihsanul Fikri

The influence of the work environment on employee performance

Suprayitno and sukir (2017) stated that creating a pleasant work environment that can meet the needs of employees will provide a sense of satisfaction and encourage their morale. On the other hand, a work environment that receives less attention will have a negative impact and reduce work, this is because the pegawai in carrying out their duties is disturbed, so it is less comfortable and less responsive to the labor force and mind towards their duties. According to Sutrisno (2009) the definition of the work environment as a whole of advice and infrastructure around employees who are doing work or worker obligations in the company that can affect the implementation of work including

workplaces, facilities, hygiene and others and also includes the work relationship between people in the work environment. And the field can be seen that the conditions from the room are not good, so it must be office equipment that is not neatly arranged, at least facilities and infrastructure and is not friendly with colleagues. Nawawi (2013) stated that the definition of the work environment is the relatively continuous internal quality of operaganization felt by its members. Based on the above opinion, it is concluded that the work environment is all aspects of physical work, psychological work and work regulations that can affect performance and achieve productivity. Research previously conducted by et al Elizar and Hasrudy Tanjung (2018) stated that there is a positive and significant influence together with the work environment on employee performance.

H₄ : the work environment has a positive and significant influence on the performance of BMT employees fostered by Ihsanul Fikri

The influence of organizational culture, work motivation, leadership and work environment on employee performance

To find out how the employee's performance is perceived towards the organizational culture, motivation, leadership and work environment of the factors that affect the kinerya of employees. The results showed that the performance of PLI employees from et al Muhammad Syafei et al (2016) was influenced by organizational culture, work motivation, leadership and work environment. This can mean from the above the better the performance of employees.

H₅ : Organizational culture has the most positive and significant influence on performance and is further followed by factors of work motivas, leadership and work environment on employee performance

METHOD

This research applies a quantitative approach. For this research, it was carried

out at BMT Bina Ihsanul Fikri (BIF) Yogyakarta city at the head office in Gedongkuning on jalan Rejowinangun no 28 B kota gede Yogyakarta and spread all branches of BMT Bina Ihsanul Fikri there are 10 branches in the city of Yogyakarta. The population in this study was that all employees took KSPPS BMT BIF Bina Ihsanul Fikri Yogyakarta city as many as 90 respondents.

Saturated sampling is a sample determination technique when all members of the population are sampled, with sample determination when all populations are sampled, with the number of all employees who are not from 100 respondents. Sugiyono stated that (2018:140) census or total side is a sampling technique where all members of the population are sampled all the data to be taken is primary. According to Suharsimi Arikunto (2013: 172) primary data is data collected through first parties, usually through interviews, traces and questionnaires and others. From the above understanding, it can be concluded that primary data is a data source that directly provides data from the first party to the data collection that will be carried out, get data using a questionnaire that will be distributed to 10 branches of BMT Bina Ihsanul Fikri Yogyakarta, so that the correct data obtained directly from respondents of KSPPS BMT Bina I employees hsanul Fikri.

RESULTS AND DISCUSSION

This research was conducted at KSPPS BMT Bina Ihsanul Fikri Yogyakarta Respondents in this study were 90 employees from a total population of 90 in BMT BIF Yogyakarta. Questionnaires are distributed to all branches with a total number of employees of 90 employees.

- 1) Respondents who work in the HRD Division totaled 1 person or 1.1% of the total respondents as many as 90 people
- 2) Respondents who worked in the Manager Division amounted to 11 people or 12.22% of the total respondents as many as 90 people

- 3) Respondents who work in the Marketing Division totaled 48 people or 53.33% of the total respondents as many as 90 people
- 4) The respondents who worked in the Teller Division amounted to 14 people or 15.55% of the total respondents as many as 90 people
- 5) Respondents who work in the Operational Division totaled 4 people or 4.44% of the total respondents as many as 90 people
- 6) Respondents who work in the Financing Division totaled 3 people or 3.33% of the total respondents as many as 90 people
- 7) Respondents who worked in the Treasurer Division amounted to 2 people or 2.22% of the total respondents as many as 90 people
- 8) Respondents who worked in the Secretary Division were 2 people or 2.22% of the total respondents as many as 90 people
- 9) Respondents who work in the Admin Division totaled 4 people or 4.44% of the total respondents as many as 90 people
- 10) Respondents who work in the security guard division totaling 1 person or 1.1% of the total respondents as many as 90 people can be known the characteristics of respondents in BMT Bina Ihsanul Fikri employees, namely:
 - A. Respondents who worked for 1-3 years were 18 people or 20% of the total respondents as many as 90 people.
 - B. Respondents who worked for 4-6 years were 24 people or 26.66% of the total respondents as many as 90 people.
 - C. Respondents who worked for >6 years were 48 people or 53.33% of the total respondents as many as 90 people.

Based on this, it can be known the characteristics of respondents, namely:

- 1) Respondents who have a high school education level of 10 people or 11.11%

- of the total respondents as many as 90 people.
- 2) Respondents who have a DIPLOMA education level of 9 people or 9% of the total respondents as many as 90 people.
 - 3) Respondents who had an S1 education level were 63 people or 73.33% of the total respondents as many as 90 people.
 - 4) Respondents who have an S2 education level of 5 people or 5.55% of the total respondents as many as 90 people.
 - 5) Respondents who have an S3 education level of 0 people or 0% of the total respondents as many as 90 people.

Validity test

The validity test is used to measure the validity or not of the questionnaire at the beginning of the study using the CFA method. However, after testing from a valid or representative indicator. The validity test of 30 respondents was carried out in the same place, namely BMT Bina Ihsanul Fikri Yogyakarta with 2 branches spread between 10 branches.

1. Organizational culture

Based on the validity test using SPSS 22 on the question items, it is known that 9 question items are known to be 7 question items declared valid, namely: BO_1, BO_3, BO_4, BO_5, BO_6, BO_7, BO_8. In addition to these valid items, there are 2 invalid items, namely BO_2 and BO_9 that must be discarded because they have a *factor loading* value of > 0.50 . For more details see table 5.9 below :

Table 1. Variable validity test results

Component		
Question items	1	Information
BO_1	.635	Valid
BO_3	.773	Valid
BO_4	.740	Valid
BO_5	.703	Valid
BO_6	.765	Valid
BO_7	.756	Valid
BO_8	.856	Valid

Source : primary data (2022)

The results of the last stage of the organizational culture validity test in table 5.10 left 7 question items in the

questionnaire on organizational culture, namely: BO_1, BO_3, BO_4, BO_5, BO_6, BO_7, BO_8.

Table 2. KMO Results

Kaiser meyer-Oikin measure of sampling Adequacy	.772
Bartlett's Test of Approx Chi-Square	89.378
Sphericity df	21
Itself	.000

Source : 2022 primary data

2. Work motivation

Based on the validity test using SPSS 22 on the map item, it is known that 9 question items are known to be 6 question items declared valid, namely: MK_1, MK_3, MK_4, MK_6, MK_7, MK_8

Table 3. Validity test results

Component		
Item	1	Information
MK_1	.770	Valid
MK_3	.534	Valid
MK_4	.817	Valid
MK_6	.788	Valid
MK_7	.603	Valid
MK_8	.552	Valid

Source : primary data (2022)

Table 4. KMO Results

Kaiser meyer-Oikin measure of sampling Adequacy	.766
Bartlett's Test of Approx Chi-Square	42.463
Sphericity df	15
Itself	.000

Source : primary data (2022)

3. Leadership

Based on the validity test using SPSS 22 on the question items, it is known that 18 question items are known to be 15 question items declared valid, namely: KP_3, KP_4, KP_5, KP_6, KP_7, KP_8, KP_9, KP_10, KP_11, KP_13, KP_14, KP_15, KP_16, KP_17, KP_18. In addition to these valid items, there are 3 invalid items, namely: KP_1, KP_2 and KP_12

Table 5. Validity test results

Component		
Question items	1	Information
KP_3	.874	Valid
KP_4	.899	Valid
KP_5	.842	Valid
KP_6	.860	Valid
KP_7	.858	Valid
KP_8	.861	Valid
KP_9	.897	Valid
KP_10	.936	Valid
KP_11	.890	Valid
KP_13	.893	Valid
KP_14	.846	Valid
KP_15	.863	Valid
KP_16	.864	Valid
KP_17	.808	Valid
KP_18	.750	Valid

Source : primary data (2022)

Table 6. KMO test results

Kaiser meyer-Oikin measure of sampling Adequacy	.879
Bartlett's Test of Approx Chi-Square	573.797
Sphericity df	105
Itself	.000

Source : primary data (2022)

4. Working environment

Based on the validity test using SPSS 22 on the question item, it is known that 6 question items are known to be 6 question items are declared valid, all of which are: LK_1, LK_2, LK_3, LK_4, LK_5, LK_6.

Table 7. Validity test results

Component		
Question items	1	Information
LK_1	.573	Valid
LK_2	.772	Valid
LK_3	.864	Valid
LK_4	.432	Valid
LK_5	.823	Valid
LK_6	.762	Valid

Source : primary data (2022)

In table 5.18 it is known that the questionnaire items have been grouped into one *matrix component* present in the output results of the work environment test that the columns as in table 5.18

Table 8. KMO test results

Kaiser meyer-Oikin measure of sampling Adequacy	.732
Bartlett's Test of Approx Chi-Square	59.902
Sphericity df	15
Itself	.000

Source : primary data (2022)

5. Employee performance

Based on the validity test using SPSS 22 in the question items, it is known that 14 question items in the questionnaire on employee performance are: KK_2, KK_3, KK_4, KK_5, KK_9, KK_10, KK_11, KK_13. In addition to invalid items

Table 9. Validity test results

Component		
Question items	1	Information
KK_2	.711	Valid
KK_3	.727	Valid
KK_4	.797	Valid
KK_5	.830	Valid
KK_9	.722	Valid
KK_10	.745	Valid
KK_11	.725	Valid
KK_13	.750	Valid

Source : primary data (2022)

In table 5.21 it is known that the questionnaire items have been grouped into one *matrix component* present in the output results of the work environment test that the columns as in table 5.21

Table 10. KMO Test Results

Kaiser meyer-Oikin measure of sampling Adequacy	.763
Bartlett's Test of Approx Chi-Square	114.743
Sphericity df	28
Itself	.000

Source : primary data (2022)

Reliability Test

Reliability is a tool for testing the results of questionnaires that are indicators of the variables studied. A questionnaire is said to be reliable, if the answers to the questions in the questionnaire are consistent over time. The SPSS for windows program provides facilities to measure reliability with *the Cronbach Alpha* statistical test. The data can be said to be reliable if *the Cronbach Alpha* is greater than 0.6.

Table 11. Reliability Test Results

Variable	Cronbach Alpha	Information
Organizational culture (X ₁)	.856	Reliable
Work motivation (X ₂)	.750	Reliable
Leadership (X ₃)	.975	Reliable
Working environment (X ₄)	.779	Reliable
Employee performance (Y)	.887	Reliable

Source : primary data (2022)

T test (Partial Test)

The t exam is used to partially test the influence of individual variables of organizational culture (X_1), work motivation (X_2), leadership (X_3) and work environment (X_4) on employee performance (Y).

Table 12. t Test Results (Partial Test)

Variable	Significant test results
Constant	0,036
Organizational Culture (X_1)	0,000
Work Motivation (X_2)	0,001
Leadership (X_3)	0,000
Working environment (X_4)	0,017

Source : primary data (2022)

Based on table 5.24 of significant results, the results of hypothesis testing in this study are as follows

A) Organizational culture variables

Judging from the significant in table 5.24, it can be seen that the significant value of the organizational culture variable obtained is 0.000 which shows that the significant value of organizational culture is $0.000 < 0.050$, it can be concluded that H_1 is accepted, namely the organizational culture variable partially positively affects employee performance in BMT Bina Ihsanul Fikri Yogyakarta employees.

B) Work motivation variables

Judging from the significant table 5.24, it can be seen that the significant value of the significant variable of work motivation obtained is 0.001 which shows that the significant value of work motivation obtained is $0.001 < 0.050$, it can be concluded that H_1 is rejected, because the value of B Unstandardized coefficient - 0.306, which is a variable of work motivation, partially negatively affects employee performance in BMT Bina Ihsanul Fikri Yogyakarta employees.

C) Leadership Variables

Judging from the indigo in the significant table 5.24, it can be seen that the significant value of leadership obtained is 0.000 which shows that the significant

value of $0.000 < 0.050$, it can be concluded that H_1 is accepted, namely the leadership variable partially positively affects employee performance at BMT Bina Ihsanul Fikri Yogyakarta.

D) Work environment variables

Judging from the value in the significant table 5.24, it can be known on the significant value of the work environment variable obtained by 0.017 which shows that the significant value of the work environment obtained is $0.017 < 0.050$, it can be concluded that H_1 is accepted, namely the work environment variable partially affects employee performance in BMT Bina Ihsanul Fikri Yogyakarta employees.

F Test (Simultaneous Test)

The F test shows the influence of mutually beneficial organizational culture (X_1), work motivation (X_2), leadership (X_3), work environment (X_4) on employee performance (Y).

Table 13. Test Results F (Simultaneous Test)

F	Significant
33.228	0,000 ^b

Source : primary data (2022)

Based on the results in table 5.25 above, it is known that F counts 33,228 and is significant $0.000 < 0.000$ so it can be concluded that H_1 . Accepted, namely on the variables of organizational culture, work motivation, leadership and work environment simultaneously have a significant effect on the performance of BMT Bina Ihsanul Fikri Yogyakarta employees.

Coefficient of determination

This test can determine the proposal or percentage of the total variations in the following that are explained freely. The results of the *R Square* calculation can be seen in the output of the summary model in SPSS 22. In the *R Square* column, it can be

known what percentage can be explained by free variables or bound variables.

Table 14. Coefficient of Determination Test

Model	R. Square
1	0,610

Source : 2022 primary data

Based on table 5.26, it can be seen that the value of R^2 of 0.610 can be interpreted that organizational culture (X_1), work motivation (X_2), leadership (X_3), and work environment (X_4) simultaneously affect employee performance (Y) in employees of BMT Bina Ihsanul Fikri Yogyakarta, which is 61.0% and the remaining 39.0% was obtained by other variables outside this study.

CONCLUSION

Based on the results of the research conducted, the researcher can draw the following conclusions:

1. Organizational culture positively affects employee performance in KSPPS BMT Bina Ihsanul Fikri Yogyakarta employees.
2. Work motivation negatively affects employee performance in KSPPS BMT Bina Ihsanul Fikri Yogyakarta employees.
3. Leadership has a positive effect on employee performance in KSPPS BMT Bina Ihsanul Fikri employees.
4. The work environment has a positive effect on employee performance in KSPPS BMT Bina Ihsanul Fikri employees.
5. Organizational culture, work motivation, leadership and work environment simultaneously affect employee performance at KSPPS BMT Bina Ihsanul Fikri Yogyakarta

Research Limitations

This research has several limitations, including:

1. Respondents' understanding of the questionnaires given was lacking and respondents did not give actual answers.

2. The method of collecting data using the questionnaire method has limitations in the form of weak control over the accuracy of answers.
3. The distribution of questionnaires is carried out by the administrative department within the company or organization due to the dense division of working time within the company or organization.
4. The place where the research is located there are 10 branches and is far away from one branch to another.

Suggestion

Based on the results of the discussion and conclusions obtained, the suggestions from this study are:

1. For KSPPS BMT Bina Ihsanul Fikri Yogyakarta, it must have coordination crews in the 10 branches so that when there is research, they conduct a coordination group of 10 branches. Head of KSPPS BMT Bina Ihsanul Fikri Yogyakarta should maintain and further improve the existing benefits, even though they are good and in accordance with what employees need, so that employees feel more at home and more appreciated for their performance.
2. For authors and subsequent research
Researchers are then expected to be able to develop other variables by testing in this study in different work contexts. For example, developing an organizational culture and work environment which is more transporting about employee performance at KSPPS BMT Bina Ihsanul Fikri Yogyakarta.
3. For others
In this study can provide a guide that in the researcher to develop the same or different variables to be to develop a new knowledge every period to be studied on adding insight in the world of work

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