

The Effectiveness of Rewards, Punishments, And Work Motivation on Employee Performance at Bank Mitra Syari'ah Gresik Regional Office

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Abstract

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In the midst of an increasingly competitive business environment, employee performance is a vital factor in achieving organizational goals. The performance of Bank Mitra Syariah employees has shown a decline over the past three years, prompting the implementation of an annual reward system alongside penalties such as salary deductions and performance evaluations. This study aims to examine the influence of rewards, punishments, and work motivation on employee performance at the Gresik Regional Office of Bank Mitra Syariah. Using a quantitative associative approach with a saturated sampling method, the research involved 65 employees as respondents. Data were collected through questionnaires and analyzed with multiple regression using SPSS version 29.0.2.0. The independent variables consist of Reward (X1), Punishment (X2), and Work Motivation (X3), while Employee Performance (Y) serves as the dependent variable. The findings are expected to contribute both theoretically, by enriching the human resource management literature in the Islamic banking context, and practically, by providing managerial insights for designing effective policies related to reward, punishment, and motivation systems in line with Sharia principles.

INTRODUCTION

In the midst of an increasingly competitive and volatile global business climate, employee performance has become the main foundation that determines the competitiveness and sustainability of any organization. Employees are not just a resource, but an invaluable strategic asset, which directly drives innovation, operational efficiency, and the quality of products or services, which in turn determines the company's position in the market (Soxon & Maura, 2023). Optimal individual performance will cumulatively contribute to the achievement of organizational targets, increased productivity, and revenue growth. Conversely, stagnant or substandard performance can trigger a series of negative consequences, ranging from a decline in the quality of products/services, waste of resources, loss of market share, to substantial financial losses. Therefore, for every business entity, including financial institutions, the ability to deeply understand and manage the factors driving employee performance is an absolute prerequisite to be able to survive and excel in the current era of VUCA (Volatility, Uncertainty, Complexity, Ambiguity) Andy Pratama & Putri Handayani (2022).

According to Harjanti and Hetika (2021), the dynamics of economic growth in Indonesia, particularly in East Java, are closely linked to the role of the banking industry. Law Number 10 of 1998 on Banking defines a bank as a business entity that collects community funds through credit, financing, and other financial instruments with the aim of improving the standard of living of the community. In this regard, Bank Perkreditan Rakyat Konvensional (BPRK) and Bank Pembiayaan Perdesaan Syariah (BPRS) are positioned as strategic pillars to strengthen regional economic development. Bank Mitra Syariah Gresik Regional Office, as a key player in this sector, bears

substantial responsibility for providing Sharia-compliant financial services to the Gresik area and its surroundings.

Bank Mitra Syariah is classified as a Sharia People's Financing Bank (BPRS) operating in the service sector. However, the performance level of its employees remains relatively low, as many have not been able to achieve the set targets. Based on an interview with the Marketing Manager of Bank Mitra Syariah, it was revealed that the bank has experienced a notable performance decline over the past three years. One of the main factors influencing employees' ability to accomplish their tasks and meet organizational targets is work motivation (candra Irawan, 2024). Each employee has their own target, with the number determined by the company according to their position or position. employees who cannot achieve the target in carrying out Superior Product Offerings owned by Bank Mitra Syari'ah, will receive punishment in accordance with the company's regulations. And vice versa, if the specified target is achieved, the company will provide a reward (Nadhifah, 2024).

The Islamic banking sector in Indonesia is recognized as having achieved substantial progress. Based on statistical data released in December 2024, there are 33 Islamic banking institutions in operation, which include 18 Sharia Commercial Banks (BUS), 36 Sharia Business Units (UUS), and 26 Sharia Rural Banks across East Java (Financial Services Authority, 2024). One of the factors that increases it is the spin-off policy. The term spin-off can be called separation, which is a legal action with the aim of separating itself that occurred previously in a legal entity, which then splits itself with the law for its division. Spin off or separation is one of the parts of the company's restructuring, this separation can have implications for

At Bank Mitra Syari'ah itself, since the beginning of 2024, Rewards are given every year, while in the previous period, Rewards are given every month. The purpose of providing Reward Punishment at Bank Mitra Syari'ah is to achieve high work discipline for the company's employees so that employees can maximize their performance potential. Based on the problems found, the author conducted a study on Rewards, Punishment and Work Motivation on Employee Performance at PT BPRS Mandiri Mitra Sukses. (Soxon & Maura, 2023).

Bank Mitra Syariah itself has several branches including Bawean branch office, Tuban branch office, and Bojonenogoro branch office. Its headquarters are located in Gresik, East Java. The employees of the Bank Mitra Syariah Gresik office are 65 people. (Nadhifah, 2024).

Table 1
Employee Data of Bank Mitra Syari'ah Gresik

No	Wilayah Kantor	Pr	Lk
1.	Pusat	7	7
2.	Suci	5	2
3.	Kota	5	-
4.	Menganti	6	3
5.	Balongpanggang	5	1
6.	Bawean	4	8
7.	Sidayu	9	3

Jumlah	41	24
Total	65	

Source : Interview of Bank Mitra Syariah Gresik 2024

Based on the data in the employee table above, the largest number of employees is found at the head office, which is 14 people. Overall, Bank Mitra Gresik's employees are dominated by women, with a total of 41 employees, while male employees total 24 people. The Sidayu office has the highest proportion of female employees, while the least number of employees is in the Bawean office. The number of employees an office has a great influence on the work performance of individuals which ultimately affects the company's overall performance. Therefore, an optimal balance of employees is needed so that the company's operations can run effectively and efficiently. Excess labor can increase operational costs and decrease efficiency, while labor shortages can lead to excess workload and decreased work quality. The difference in the number of employees in each office reflects the variation in market potential in each region, which also determines the need for labor in Bank Mitra Syari'ah offices (Hulu et al., 2021)

To continue to strengthen its position, gain customer trust, and face competition from conventional banks and fellow Islamic banks, Bank Mitra Syari'ah is required to have a competitive advantage. One of the main keys to this excellence is the quality and performance of its human resources (HR). However, facing the complexity of HR management is a necessity. These challenges include high work motivation among employees, encouraging productivity, and creating a work environment that is not only in accordance with sharia values but also conducive to maximizing individual potential. Given that employee characteristics and preferences can vary, a systematic approach is needed to measure and understand the effectiveness of HR management interventions (R. Anggraini, 2022).

Work motivation is something that causes motivation or work spirit and a driving force that is able to direct a person's behavior in an effort to achieve organizational goals. If employees have motivation to work, then employee morale will also increase. Increased work morale is believed to make these employees more productive at work. If employees in the company are able to work optimally, then the company or organization will be able to achieve the goal. The indicators of motivation are work performance, expertise, and ability to complete tasks. The factors that affect individual motivation are through the provision of rewards and punishments to employees. (Pradnyani et al., 2020)

Various theories of HR management and organizational behavior have long identified work motivation as the core of effective employee performance. Motivated employees tend to exhibit more positive work behaviors, are proactive, responsible, and have a high commitment to organizational goals. To stimulate and maintain this level of motivation, organizations generally implement two powerful behavioral instruments in the form of reward and punishment. Rewards function as positive reinforcement, which is an incentive or recognition given to employees for desired achievements or behaviors, both in financial form (e.g. bonuses, salary increases) and non-financial (e.g. promotions, praise, career development opportunities).

The reward system plays a crucial role for organizations in retaining and attracting competent employees to improve performance. Rewards provided by an organization or company foster a sense of appreciation among employees and reflect the institution's commitment to supporting their career development. Rewards are generally categorized into two types: intrinsic rewards, which relate to personal satisfaction and positive self-esteem derived from successfully

completing challenging tasks, and extrinsic rewards, which consist of direct compensation, indirect compensation, and other benefits. This study focuses on assessing the relationship between rewards, punishments, and employee performance. To obtain empirical evidence, the researchers observed and surveyed 60 respondents, including all employees of Bank Mitra Syariah, Gresik Office (Gentari & Sunaryo, 2022).

On the other hand, punishment is a negative consequence that is applied to prevent or reduce undesirable behavior and harm the organization. A strategic combination of a fair, transparent, and relevant reward system, consistent and educational punishment implementation, and other internal motivational approaches, are believed to be able to shape employee behavior that aligns with the organization's goals, encouraging them to reach their best potential. Punishment refers to corrective action taken with the aim of improving the performance of employees who violate regulations, ensuring compliance with established rules, and providing a deterrent effect for violators. In principle, punishment has a constructive purpose, as it is expected to increase employee awareness of their mistakes and encourage them to correct inappropriate work practices. Furthermore, punishment is designed to guide and educate employees towards positive behavior while fostering work motivation. There is a significant relationship between punishment and work motivation, where harsher punishments tend to increase motivation, while mild or minimal punishments can lead to decreased employee motivation levels (Ismah dkk., 2023).

Although the relationship between rewards, punishments, motivation, and performance has been widely discussed in theory and supported by numerous empirical studies, their effectiveness in practice often varies. This variation is shaped by several factors, including organizational culture, employee demographic and psychographic characteristics, and industry-specific contexts. A company's sustainability and progress depend heavily on its leadership in managing the organization, as the implementation of rewards, punishments, and work motivation can be driving factors that support employee performance. Motivation, in particular, plays a crucial role as an internal force within individuals that stimulates enthusiasm and encourages employees to perform their tasks more effectively, thus contributing significantly to overall work performance (Siti Nur Aisah, 2020).

Most previous research has focused more on organizations in general or conventional industry sectors with a survey approach and statistical analysis. However, there is still a research gap in understanding the interaction and influence of the three variables on employee performance in the Islamic banking environment. Islamic financial institutions have unique Islamic ethical principles, so conventional approaches are not necessarily fully relevant. Therefore, quantitative measurements with multivariate statistical methods are necessary to obtain accurate empirical evidence. Special research on the reward, punishment, and motivation strategies system at Bank Mitra Syari'ah Gresik Regional Office and its influence on employee performance is still very limited. If there are performance issues, difficulty in achieving targets, or employee retention issues, this reinforces the need for in-depth research with a quantitative approach.

With this in mind, the purpose of this study is to examine the extent to which rewards, punishments, and work motivation influence employee performance. The implementation of policies at Bank Mitra Syariah extends beyond rewards to sanctions, such as agreed-upon salary deductions and evaluations of employees who fail to meet predetermined targets. (Gentari & Sunaryo, 2022).

The study entitled “The Effectiveness of Rewards, Punishments, and Work Motivation on Employee Performance at Bank Mitra Syari’ah Gresik Regional Office” is considered highly urgent and significant to be conducted. This research aligns with prior studies, including the work of Dihan & Hidayat (2020) , which demonstrated that rewards and punishments influence performance through work discipline. Employing a quantitative approach using questionnaires and multiple regression analysis, this research is expected to provide theoretical contributions to the development of human resource management knowledge, particularly within the Islamic banking sector, and to generate relevant theoretical models. From a practical perspective, the findings may serve as strategic recommendations for the management of Sharia Partner Banks in formulating policies on rewards, sanctions, and work motivation that align with sharia values. The implementation of such policies, based on the study’s results, is anticipated to enhance employee performance sustainably and support the optimal achievement of the bank’s vision and mission. (Aisyar Mata et al., 2023).

METHODS

Sugiyono (2022) states that a research method is a scientific procedure designed to obtain data to achieve specific research objectives. This research used a quantitative approach and was conducted at PT BPRS Mandiri Mitra Sukses, Gresik Branch. The research design applied was associative, which aims to analyze the relationship between two or more variables. Descriptive research is limited to explaining phenomena, while comparative research examines differences between groups; conversely, associative research focuses on testing the significance of relationships between variables. In this study, Reward, Punishment, and Work Motivation are the independent variables, while Employee Performance is set as the dependent variable. Data collection was carried out using the Saturated Sampling method, involving all members of the population, totaling 65 people. The research hypothesis was tested using multiple regression analysis with the help of SPSS version 29.0.2.0.

RESULTS AND DISCUSSION

Data Validity Test

According to Sanaky (Sanaky, 2021) a validity test is conducted to determine the extent to which a measuring instrument is able to measure what it is intended to measure. A test is considered to have high validity if it effectively performs its measurement function and produces results that are accurate and aligned with the intended purpose. Conversely, a test that generates information unrelated to its measurement objectives is categorized as having low validity. Moreover, validity also encompasses the element of precision, as a valid instrument should not only function properly in measurement but also demonstrate a high level of accuracy. Accuracy, in this context, refers to the ability of the instrument to detect subtle differences in the attributes being measured.

Table 2. Validity Test

Variabel	Item	Sig.	Keterangan	Variabel	Item	Sig.	Keterangan
X1	1	<.001	Valid	X3	1	<.001	Valid
	2	<.001	Valid		2	<.001	Valid
	3	<.001	Valid		3	<.001	Valid
	4	<.001	Valid		4	<.001	Valid
	5	<.001	Valid		5	<.001	Valid
X2	1	<.001	Valid	Y1	1	<.001	Valid
	2	<.001	Valid		2	<.001	Valid
	3	<.001	Valid		3	<.001	Valid
	4	<.001	Valid		4	<.001	Valid
	5	<.001	Valid		5	<.001	Valid

Source : Processed from SPSS 29.0.2.0

The results of the validity test shown in Table 2 reveal that the significance value is below 0.05. This finding demonstrates that all research instruments utilized are valid. Therefore, both the independent and dependent variables have fulfilled the validity requirements and are appropriate for further analysis.

Reliability Test

Masri Singarimbun emphasized that reliability reflects the extent of an instrument's consistency and methodological trustworthiness in research. A measuring tool is regarded as reliable if it produces relatively consistent results when used multiple times to assess the same phenomenon. In other words, reliability reflects the consistency of a measuring instrument in capturing the attributes or symptoms being measured (Zulkifli, 2023).

Figure 1.

Case Processing Summary			
		N	%
Cases	Valid	65	100.0
	Excluded ^a	0	.0
	Total	65	100.0

a. Listwise deletion based on all variables in the procedure.

Source : Processed from SPSS 29.0.2.0

Table 1 above shows data on the number of respondents tested using SPSS, namely N as many as 65 respondents. Because the data has been filled in and nothing is empty, the validation is 100%.

Figure 2.

Reliability Statistics		
Cronbach's	N	of
Alpha	Items	
.919	5	

Source : Processed from SPSS 29.0.2.0

Table 2 indicates that the questionnaire consists of five items (N), yielding a Cronbach's Alpha coefficient of 0.919. According to Ghozali (2020) the minimum acceptable threshold for Cronbach's Alpha is 0.6. As the coefficient obtained exceeds this benchmark, the instrument can be considered reliable.

Figure 3

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	9.57	5.937	.567	.942
X1.2	9.94	5.027	.637	.931
X1.3	10.32	4.316	.953	.867
X1.4	10.29	4.116	.938	.869
X1.5	10.28	4.047	.922	.873

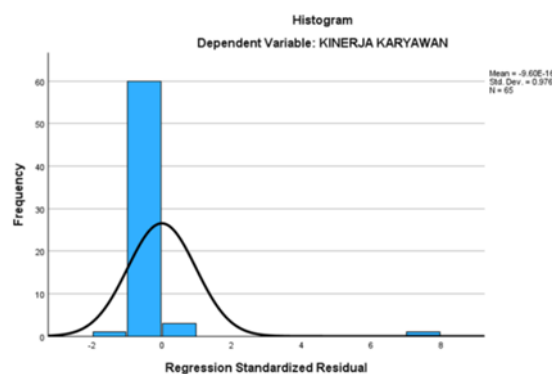
Source : Processed from SPSS 29.0.2.0

The results demonstrate that a Cronbach's Alpha coefficient greater than 0.6 indicates that the dataset is reliable. Such findings align with earlier research (Anggraini dkk., 2022);(Rosita dkk., 2021);(Ummah, 2024), which similarly confirmed instrument reliability.

Classic Assumption Test

The classical assumption test is conducted to ensure that the regression coefficients estimated using the Ordinary Least Squares (OLS) method qualify as Best Linear Unbiased Estimators (BLUE). Prior to hypothesis testing with multiple regression analysis, it is necessary to perform this test, which includes assessments of normality, heteroscedasticity, and multicollinearity.

Figure 4.
Normality Test Results Curve



Source : Processed from SPSS 29.0.2.0

The normality test presented in Figure 1 illustrates a bell-shaped curve, suggesting that the data are normally distributed. This outcome aligns with Suak (2017), who noted that a bell-shaped histogram indicates a normally distributed model.

Multicollinearity Test

Lesmana (2021) states that the multicollinearity test is a regression diagnostic procedure used to identify potential correlations among variables.

Figure 5.
Multicollinearity Test Results

		Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics
Model		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	-.316	.477		-.663	.510	
	REWARD	.033	.083	.022	.394	.695	7.632
	PUNISHMENT	.093	.341	.089	.273	.785	.131
	MOTIVASI KERJA	.904	.333	.877	2.719	.009	.004

a. Dependent Variable: KINERJA KARYAWAN

Source : Processed from SPSS 29.0.2.0

When the VIF is ≤ 10 and tolerance is ≥ 0.1 , multicollinearity is not present. The table indicates that Reward (X1) has a VIF of 7.632 (<10), while Punishment (X2) and Work Motivation (X3) show VIF values of 248.449 (<10). With tolerance values of 0.131 and 0.004 exceeding 0.1, the dataset is deemed free of multicollinearity, in line with findings from Ferlia and Ayuanti (2022).

Heterokedasticity Test

According to (Lesmana, 2021) The Heteroscedasticity test is a residual variant that is not the same in all observations from within the regression model.

Figure 6.
Heterokedasticity Test Results

		Coefficients ^a			
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t Sig.
1	(Constant)	-.470	.450		-1.044 .300
	REWARD	.038	.078	.167	.485 .629
	PUNISHMENT	.214	.321	1.304	.665 .508
	MOTIVASI KERJA	-.201	.314	-1.247	-.642 .524

a. Dependent Variable: ABS_RES

Source : Processed from SPSS 29.0.2.0

The decision criteria for heteroscedasticity testing using the Glejser method are as follows:

- A significance value greater than 0.5 indicates that the regression model is free from heteroscedasticity.
- A significance value less than 0.5 suggests the presence of heteroscedasticity.

In this study, Variable X1 recorded a significance value of 0.629 (>0.5), signifying no evidence of heteroscedasticity. Similarly, Variable X2 also exhibited a significance value above 0.5, confirming the absence of heteroscedasticity. Variable X3 produced a

significance level of 0.524 (>0.5), which likewise indicates that heteroscedasticity is not present. These results are consistent with the findings of Mardah et al. (2023), who also reported the absence of heteroscedasticity based on scatterplot analysis

Test Coherence Determination

According to Lesmana (2021), the coefficient of determination is obtained by squaring the correlation coefficient and serves as a measure to assess the explanatory power of each variable used in the analysis..

Figure 7.

Determination Coherence Test Results

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.987a	.974	.973	.645

a. Predictors: (Constant), Work Motivation, Reward, Punishment

Source : Processed from SPSS 29.0.2.0

The table shows an Adjusted R Square value of 0.973, meaning 97.3% of the variation in the dependent variable can be explained by the variation in the independent variable. Thus, it can be concluded that 97.3% of employee performance quality is influenced by work motivation, rewards, and punishments, while the remaining 2.7% is influenced by other variables outside this research model. These results indicate a strong relationship between the independent and dependent variables. Similarly, the findings of Wijaya et al. (2024) also showed a significant correlation between the independent and dependent variables in their coefficient of determination test.

Simultaneous Test F

Lesmana (2021), states that the F-test is used to evaluate the accuracy of the regression function in predicting actual values. When the F-statistical significance level is below 0.05, the regression model is considered appropriate to explain the dependent variable. In hypothesis testing, if the F-value <0.05 , the alternative hypothesis is accepted, indicating that all independent variables collectively have a significant influence on the dependent variable. The results of the F-test are summarized in the table below.

Figure 8.

Simultaneous Test Results F

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	950.381	3	316.794	761.633	<.001 ^b
	Residual	25.372	61	.416		
	Total	975.754	64			

a. Dependent Variable: KINERJA KARYAWAN

b. Predictors: (Constant), MOTIVASI KERJA, REWARD, PUNISHMET

Source : Processed from SPSS 29.0.2.0

When the significance value is less than 0.05, it implies that the independent variables jointly influence the dependent variable. The data confirm that Reward (X1), Punishment (X2), and Work Motivation (X3) significantly affect Employee Performance (Y). This result is consistent with Mardah et al. (2023), who likewise found that reward and punishment together

exert a positive and significant effect on employee performance.

Partial Test T

Dependent variables using a comparison between t calculation and t table. (Lesmana, 2021)

Figure 9.
Partial Test Results T

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	-.316	.477		-.663	.510
	REWARD	.033	.083	.022	.394	.695
	PUNISHMENT	.093	.341	.089	.273	.785
	MOTIVASI KERJA	.904	.333	.877	2.719	.009

a. Dependent Variable: KINERJA KARYAWAN

Source : Processed from SPSS 29.0.2.0

A significance value less than 0.05 indicates that the independent variable (X) simultaneously influences the dependent variable (Y). However, the data above shows a significance value greater than 0.05, indicating that Reward (X1) and Punishment (X2) do not affect Employee Performance (Y), while Work Motivation (X3) has a significant influence on Employee Performance. Similarly, the partial T-test results reported by Zulkifli (2023) show that rewards, punishments, and work motivation each have a significant influence on employee performance. Therefore, companies or organizations are encouraged to provide appropriate rewards, implement fair punishments, and foster strong work motivation to improve employee performance.

Effect of Reward (X1) on Employee Performance (Y)

The partial t-test results indicate that the significance value for Reward (X1) is 0.695 (>0.05), with a t-statistic of 0.394, which is lower than the critical t-value of 1.670. These outcomes suggest that Reward (X1) does not exert a positive or significant effect on employee performance. This finding diverges from the results of Dymastara (2020), who reported a significant association between rewards and employee performance. Conversely, Sunandar (2024) and Ummah (2024) argue that the newly adopted reward policies at Bank Mitra Syariah have not been effective in improving employee outcomes.

Effect of Punishment (X2) on Employee Performance (Y)

The statistical analysis further reveals that Punishment (X2) has no significant effect on employee performance. This is evidenced by a significance value of 0.785 (>0.05) and a t-statistic of 0.273, which falls below the critical t-value of 1.670. These results are partially consistent with Ferlia and Novia Ayuanti (2022), although their study reported that both Reward (X1) and Punishment (X2) had significant partial effects. Moreover, Hasyim (2024) and Khoirida (2024) observed that recent punishment policies have not been effective in fostering deterrence or enhancing employee performance.

Effect of Work Motivation (X3) on Employee Performance (Y)

In contrast, Work Motivation (X3) exhibits a significant positive influence on employee performance, as indicated by a significance level of 0.009 (<0.05) and a t-statistic of 2.719, which exceeds the critical t-value of 1.670. This confirms that higher work motivation contributes to improved performance. These findings are consistent with Zulkifli (2023), who also demonstrated statistically that employee motivation plays a crucial role in enhancing performance outcomes.

DISCUSSION

The partial test results indicate that rewards do not significantly enhance employee performance, and punishment also shows no significant effect, particularly when implemented in a less educational or overly repressive manner. However, work motivation emerges as the dominant factor that mediates the relationship between reward, punishment, and performance improvement. Employees who receive fair and consistent rewards feel valued, which fosters higher performance. Similarly, punishments that are applied in a consistent and educational way provide corrective effects that encourage discipline without reducing morale.

Work motivation serves as an internal driving force that amplifies the positive impact of rewards and punishments on individual performance outcomes. Therefore, evidence-based adjustments in HR policies are crucial to strengthen the incentive and employee control systems aligned with sharia principles. Both reward and punishment influence employees' work enthusiasm, but motivation plays a central role in linking HR management practices with sustainable performance improvement. A fair and consistent reward system, complemented by constructive punishment, creates balanced internal and external incentives that ultimately enhance employee performance.

CONCLUSION

The findings of this study indicate that rewards, punishments, and work motivation significantly influence employee performance in the Islamic banking sector. Collectively, these three variables demonstrate a strong relationship with improved performance. Partial test results indicate that fair and consistent rewards increase employee recognition and productivity, while punishments applied constructively and instructively encourage work discipline.

Work motivation emerges as a crucial factor that strengthens the effectiveness of rewards and punishments and acts as an internal driver that improves overall work quality. Therefore, an HR management system that integrates these three aspects is crucial for building an effective work culture aligned with Sharia principles. Evidence-based policy adjustments are also necessary to optimize employee performance and ensure the sustainable achievement of organizational goals.

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