

IMPACT OF INDIVIDUAL ATTRIBUTES AND WORK EFFORT ON EMPLOYEE PERFORMANCE: THE MEDIATING ROLE OF ORGANIZATIONAL SUPPORT IN ISLAMIC RURAL BANKS

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Abstract

Introduction to The Problem: To determine the effect of individual attributes and work effort variables that can affect employee performance with organizational support as a moderating variable.

Purpose/Objective Study: The object of this research is the employees of PT BPRS Barokah Dana Sejahtera in three branches of D.I. Yogyakarta.

Design/Methodology/Approach: The data collection technique in this study used a questionnaire with a Likerts measurement scale with a total of 40 respondents who were employees of PT BPRS Barokah Dana Sejahtera. The data analysis method used is Structural Equation Modeling (SEM) using the Partial Least Squares (PLS) approach and tested with the WarpPLS 8.0 statistical tool.

Findings: The results showed that all hypotheses had a positive and significant effect. Individual attributes and work effort have a significant influence on employee performance. Organizational support moderates individual attribute variables on employee performance. And organizational support moderates work effort variables on employee performance.

Paper Type: Research Article.

Keywords: Individual Attributes; Work Effort; Performance; Organizational Support



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INTRODUCTION

The organization currently faces many conflicting issues that must be balanced in order to compete with the development of the world economy. Organizations are required to improve performance, continue to innovate for product development, improve quality and productivity (Ishak et al., 2025). There is an important factor that greatly influences all of the organizational performance improvements mentioned above, namely individual employee performance. Employees are one of the most important factors in the growth of an organization, the development and performance of employees is highly emphasized to stay productive (Silaen et al., 2021). A person must have excellent performance in order to be able to work optimally in an organization (Parinsi & Musa, 2023).

Competition between companies in Indonesia is getting tighter lately, both companies engaged in services and production. Employees or labor are an important factor needed by companies to participate in competition and provide the best for customers. Employees refer to individuals who have the ability to do work in order to produce goods or services, both to fulfill personal needs and the needs of society (Goraahe et al., 2025). Even so, there are still many workers in the company who are unable to do their jobs effectively and efficiently, so that labor problems become a major issue that often arises in the company. To overcome this problem, efforts need to be made to improve existing human resources so that employee performance can improve and provide optimal results for the company. In improving employee performance, it is necessary to pay attention to factors that affect the needs of employees, such as attributes owned by employees, employee efforts at work, or organizational support in achieving company goals (Bakiyah et al., 2022).

The most serious management task is to improve employee performance, because the success of the company in achieving its goals and survival is highly dependent on the quality of the performance of its human resources (Herlambang, 2023). There is a performance formula to improve performance, namely individual attributes x work effort x organizational support. According to them, there are factors that can affect the quality of performance possessed by employees, namely individuals having the right abilities in an organization, working hard in carrying out their duties, and having the necessary support (Amalia et al., 2023).

In accordance with the description above, the author determines the object of research at one of the BPRS located in D.I. Yogyakarta, namely PT. BPRS Barokah Dana Sejahtera or commonly referred to as PT. BPRS Barokah Dana Sejahtera. PT. BPRS Barokah Dana Sejahtera has been organizing Islamic banking activities for more than 10 years, from the beginning of its establishment, PT. BPRS Barokah Dana Sejahtera became the leading BPRS in D.I. Yogyakarta. At this moment,

PT. BPRS Barokah Dana Sejahtera has three office networks located in D.I. Yogyakarta, namely the Head Office of PT. BPRS Barokah Dana Sejahtera, Sleman Branch Office of PT BPRS Barokah Dana Sejahtera, and Kulonprogo Branch Office of PT BPRS Barokah Dana Sejahtera. Along with the rapid market growth and business volume, PT. BPRS Barokah Dana Sejahtera continues to develop in various aspects. Not focused on the physical infrastructure of operations and service facilities only, but also the development of the quality of human resources (PT. BPRS Barokah Dana Sejahtera, 2022).

PT BPRS Barokah Dana Sejahtera has a habit of rotating positions according to company needs. The impact of the policy is that some employees feel unsuitable for the new position given and need time to relearn in order to understand the mandated tasks. This is related to the individual abilities of employees, which is one of the important attributes in the workplace. In addition, employees are also required to carry out various additional activities such as Ramadan activities, company anniversary celebrations, and daily or monthly work programs that have been scheduled in accordance with the direction of the leader. This requires employees to give more work effort because they are not only thinking about their work-related tasks in the company. However, the organizational support provided by PT BPRS Barokah Dana Sejahtera is quite high. This is evidenced by the amount of salary in this company is the highest when compared to other BPRS in Yogyakarta, BPJS facilities, and others. And last but not least, the employees have a high work ethic (PT. BPRS Barokah Dana Sejahtera, 2022).

The performance of PT. BPRS Barokah Dana Sejahtera employees provides satisfactory results. Because the company often wins awards, one of which is in the 11th Infobank Sharia Award 2022 which took place at The Stones Hotel Legian with the title "excellent". The category carried is as BPRS with assets above 100 billion to 250 billion. Thus PT. BPRS Barokah Dana Sejahtera became one of the BPRS and the only BPRS in Yogyakarta that bears the award with this category. Therefore, PT BPRS Barokah Dana Sejahtera needs to increase commitment and maximize services and performance to face future challenges (Bilianou, 2022).

There is previous research conducted by Puspokusumo & Cathleen (2019) which found that employee ability, employee effort, and organizational support have a strong relationship and have a significant effect on employee performance at Gramedia Semanggi bookstore. In addition, there is research conducted by Bodroastuti *et al.* (2020) showed that ability, effort, organizational support simultaneously have a positive and significant effect on performance so that if ability, effort, and organizational support are increased, performance will increase. In research conducted Parinsi & Musa (2023) explained that Individual attributes, organizational support, demographic factors, and have a strong positive relationship with job performance.

Based on several previous studies which state that employees who experience high organizational support will feel that the organization appreciates their hard work. This is corroborated by several studies including Eisenberger *et al.* (2020) dan Masterson *et al.* (2019). So that the organization can internally provide opportunities for continued development, increase employee capacity and ability, individual employee career growth. Because it has been proven that organizational support affects a person's performance. So that the Organizational Support variable is positioned as a moderating variable to measure the extent to which it strengthens or even weakens the relationship between the independent and dependent variables. In this study, researchers sought to develop a framework that is more complex and useful for several parties.

In this study, researchers used independent variables, namely individual attributes and work effort. Performance as the dependent variable and organizational support is a variable that moderates the independent variable on the dependent variable. There are several previous studies examining the same variables as this study, but the authors have not found the four variables to be used in one research framework and moderated by one of the variables. The use of organizational support variables which are positioned as moderating variables is based on the statement of Baron & Kenny (2016) that one of the conditions for using moderating variables is that these variables originate from the independent variable.

Based on the explanation above, researchers want to examine more deeply about several factors that can affect employee performance, research will be conducted that is more focused on the four variables with PT. BPRS Dana Sejahtera as the object of research so that the research conducted is more accurate.

LITERATURE REVIEW

Bank Pembiayaan Rakyat Syariah (BPRS)

Islamic banks in Indonesia were formally recognized during the enactment of Law No. 7 of 1992 as amended by Law No.10 of 1998 on banking. The law explains that there are two types of Islamic banks in Indonesia, namely *Bank Umum Syariah dan Bank Perkreditan Rakyat Syariah (BPRS)* (Buchori et al., 2023). BPRS needs to be developed so that this industry is able to make a more tangible contribution to the economy of the region or region, especially in order to provide financial access to the community and Micro and Small Enterprises (MSEs) in the region or area (OJK, 2021a).

The existence of BPRS currently adds to the list of Islamic banking names in Indonesia, this is because BPRS in the banking system is a financial institution aimed at meeting the needs of the community for financing transactions that do not contain elements of usury (Husaeni, 2017). According to data in January 2022 the number of BPR and BPRS was 1,467 and 164 banks. In June 2022, the number of BPRs decreased by 14 to 1,453 banks, while BPRS increased to 165 banks (Republika).

co.id., 2022). The BPRS industry has structural challenges from the internal side, some of which are aspects of capital, governance, risk management, infrastructure, services, and products. Some of these are fundamental for BPRS to improve competitiveness in facing external challenges in the future, as well as facing competition between Lembaga Jasa Keuangan (LJK) which is getting tighter every day (OJK, 2021b).

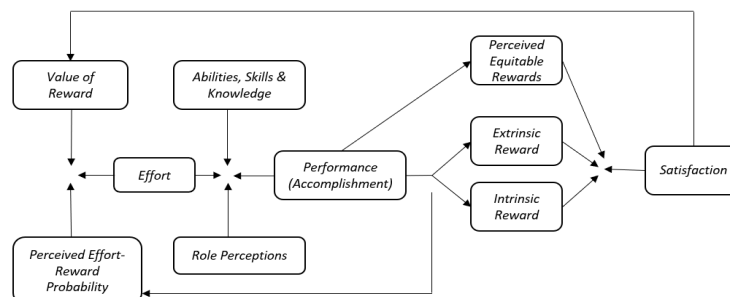
Performance

Performance is derived from the elements of quantity and quality of results, timeliness of results, attendance, and ability to cooperate with coworkers. Performance is a record of the results produced from job functions or activities contained in a certain period of time. Performance usually refers to the level of success in carrying out tasks and the ability to carry out and be able to achieve the goals set by the organization beforehand, so that performance will be considered successful and successful if the desired goals of the organization are achieved (Kosali & Nabila, 2024).

Job performance is behavior related to organizational goals and can be measured in terms of the ability or level of contribution of each individual. So that employee performance explains the achievement of work done by a person or employee, not the result of these actions. Therefore, performance is closely related to the behavior that exists in the mission and goals of the organization, or the products and services produced are the output of behavior. In other words, the definition distinguishes performance from effectiveness and productivity. Where effectiveness relates to performance results that depend not only on the ability, knowledge, experience, and willingness of employees to perform. But also on the resources available to employees and support by the organization. Furthermore, performance is subjective to individual attributes (Setiadi et al., 2024).

This theory proposes that job performance is the outcome of an employee's job performance and involves three variables, namely: Abilities, skills, and knowledge, Effort, and Role perceptions, or in other words, what is expected by an employee. The figure below is Porter and Lawler's Model of Job Performance:

Figure 1. Porter and Lawler's Model of Job Performance



Sources: Researcher (2024)

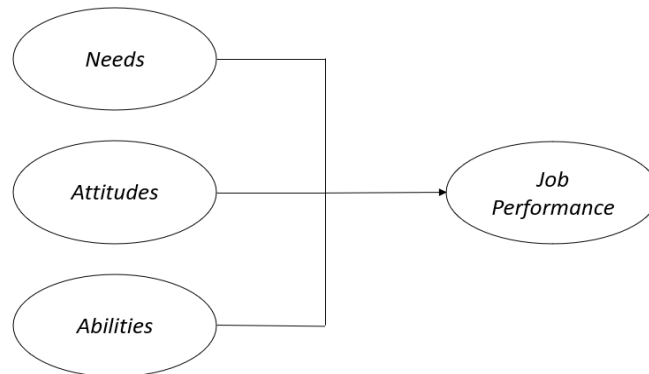
This is in line with the performance formula derived from Blumberg & Pringle (2019), which states that $\text{Performance} = \text{Individual Attributes} \times \text{Work Effort} \times \text{Organizational Support}$. There is also an “AMO” formula proposed by Boxall & Purcell (2023) that $\text{Performance} = \text{Ability} + \text{Motivation} + \text{Opportunity to Participate}$.

Individual Attributes

Individual characteristics, attributes, and personal skills of managers (learned life skills, learned management skills, innate characteristics of a person) are considered as one that is very influential in the ability to perform. There are three factors that can affect performance, one of which is individual attributes. Individual attributes inherent in an employee will differentiate the employee from other employees. This factor is a form of employee proficiency in completing the work that has been determined (capacity to perform) (Pangestu & Asy’ari, 2024).

Referring to previous research, according to Parinsi & Musa (2023) there are three individual attributes considered in this study, namely: 1) needs, 2) ability, and 3) attitude. Work performance is influenced by individual differences, which consist of three components as shown below:

Figure 2. Individual Differences Impact Job Performance



Sources: Researcher (2024)

The explanation of the figure above is that, Needs refer to what an individual lacks at any certain time. Definitions include physiological (e.g., need for food), psychological (e.g., need for self-esteem), and sociological (e.g., need for social interaction). Needs can be viewed as a source of energy or a source of problem solving. If Needs are not acquired or lacked in an organization then individuals are more susceptible to motivational efforts.

The ability to perform various tasks required to complete a particular job, both knowledge and skills. Ability is a current assessment of what a person can do, recognizing that everyone has strengths and weaknesses to determine whether their ability is high or low in carrying out tasks.

Figure 3. Ability dan Performance



Sources: Researcher (2024)

Work Effort

Work effort is one of the important aspects for a person in influencing quality of life as well as work achievement. In simple terms, work effort refers to the behaviors operationalized by employees of an organization that have been offered which refers to the amount of resources expended on the job. A lack of work effort that can be associated with poor performance at work and high levels of burnout. It is defined as a general feeling of fatigue or lack of energy due to excessive effort (Rosyid et al., 2023).

Effort is an indispensable practice for a good organization. Effort is the willingness, seriousness, enthusiasm, needs, and rewards of the organization. Effort in performance is an individual probability effort in expending certain efforts to achieve performance. There is an expectancy theory that employees are motivated to maximize effort to achieve good work appraisals (Pratami, 2022). There are three aspects that have an influence on a person's motivation, namely expectancy, instrument, and valence:

- a. Expectancy (E), how likely it is that if individuals perform certain behaviors, they will get the expected work results. Such as high work performance.
- b. Instrument (I), how much relationship there is between work performance and higher work outcomes. For example, income, whether in the form of salary or other from the organization.
- c. Valence (V), the level of importance a person assesses the income that the organization has given him. That is, some things that the individual wants at that time, for example promotion, then promotion is the highest valence that occupies the highest valence.

So that Pratami (2022) described there are three variables in expectancy theory, which are:

- a. Expectancy (effort-work), is the possibility that can be perceived by individuals that if they make certain efforts will produce certain performance.
- b. Instrumentalist (performance-reward), which is the degree to which individuals believe that working at a certain level makes the means to achieve the desired results.

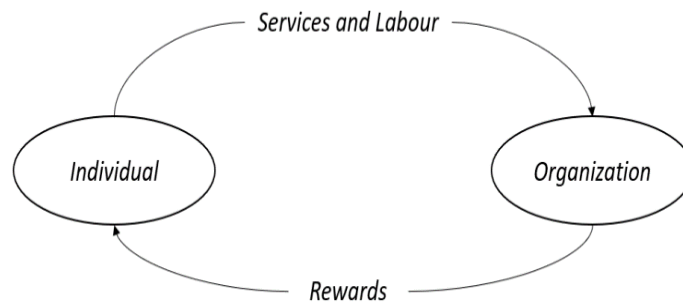
- c. Valence (reward-attractiveness), is the weight placed by the individual on the potential outcomes/rewards to be gained from the workplace. Valence considers an individual's desired goals and needs.

Organizational Support

Organizational support is by which employees form global beliefs about the extent to which the organization values their contributions and cares about their well-being. This set of beliefs is called Organizational Support (OS), it can be interpreted as a measure of organizational commitment to its employees. Companies can increase their profits by improving human resources, such as training, skills, and work motivation. In addition, performance improvement and cooperation among employees are also carried out. Deming, as well as job design theorists in Human Resource Management (HRM) emphasize the structural and cultural nature of work as a key determinant of effectiveness. Through work individuals can gain benefits such as economic benefits, relationships, and social status (Swabawa et al., 2024).

On that basis, working is akin to investing. Employees offer their skills and talents in the hope of getting something in return. If based on this thought, then the workplace is a place of business to seek a good return on the investment they have made. Returns would include monetary compensation as well as intangible rewards such as respect and other rewards (Jayanti & Rifani, 2022).

Figure 4. Individual Investment



Sources: Researcher (2024)

As with any other investments, the decision to work will involve certain risks. An unpleasant organization will be a source of negative experiences for employees. So that employees will be more careful in investing their abilities and stay with the organization that offers the best benefits. Some organizations pay attention to employee well-being is a picture of organizational support. A well-managed organization should be able to provide fairness and equality in compensating its employees so that employees can devote more time and effort to the organization.

Methodology

This study employs a quantitative method to predict human behavior and objectively measure social reality. Data collection is conducted through questionnaires, which consist of a set of written questions designed to obtain direct information from respondents. The measurement scale used in this study is the Likert scale, which is considered one of the easiest scales to apply in measuring attitudes, opinions, and perceptions. The sampling technique used is purposive sampling, where samples are selected based on specific criteria. In this case, the sample consists of 40 employees working at PT. BPRS Barokah Dana Sejahtera. The study utilizes the SEM-PLS model, which is suitable for small sample sizes ranging from 35 to 50 respondents, ensuring that the model remains identifiable and can still be estimated effectively.

The data analysis method applied in this study is Structural Equation Modeling (SEM) using the Partial Least Squares (PLS) approach with WarpPLS 8.0 as the statistical tool. WarpPLS is chosen due to its capability in handling complex models, user-friendly interface, and comprehensive analytical features. This software provides various tools such as robustness testing, moderation and mediation path analysis, calculation of the R-square coefficient, and measurement of both direct and indirect effects between variables. The independent variables in this study are Individual Attributes and Work Effort, which influence the dependent variable, namely employee performance at PT. BPRS Barokah Dana Sejahtera. Additionally, Organizational Support is used as a moderating variable, which strengthens or weakens the relationship between independent and dependent variables.

RESULTS AND DISCUSSION

Responden Profile

The table below is the demographic information of respondents in the research conducted. There are several variables, including gender, age, latest education, and domicile. The number of respondents in this study were 40 people who were employees of PT BPRS Barokah Dana Sejahtera. The following is detailed data on research respondents.

Table 1. Respondent Characteristics

Variable	2 Description	Frequency	Percentage (%)
Gender	Male	21	52,5 %
	Female	19	47,5 %

Age	<20 years	0	0 %
	21 - 30 years	18	45 %
	30 - 40 years	17	42,5 %
	40 - 50 years	4	10 %
	> 50 years	1	2,5 %
Last education	High School/ Equivalent	4	10 %
	Diploma	3	7,5 %
	Bachelor degree	33	82,5 %
	Others	0	0 %
Domicile	Yogyakarta City	16	40 %
	Bantul Regency	7	17,5 %
	Sleman Regency	11	27,5 %
	Kulon Progo Regency	4	10 %
	Magelang Regency	2	5 %

Sources: Researcher (2024)

Based on table 5 above. First, respondents are dominated by male gender. There were 40 respondents who were male as many as 21 respondents or 52.5% and women as many as 19 respondents or 47.5%. Second, based on the age of the respondents in this study, it is dominated by the age of 21 - 30 years as many as 18 respondents or 45%, 30 - 40 years as many as 17 respondents or 42.5%, 40 - 50 years as many as 4 respondents or 10%, and > 50 years as many as 1 respondent or 2.5%. Third, based on the latest education, respondents are dominated by graduates, namely 33 respondents or 82.5%, high school / equivalent as many as 4 respondents or 10%, diploma as many as 3 respondents or 7.5%. Fourth, the domicile of respondents is dominated by the Yogyakarta City area, namely 16 respondents or 40%, Sleman Regency as many as 11 respondents or 27.5%, Bantul Regency as many as 7 respondents or 7.5%, Kulon Progo Regency as many as 4 respondents or 10%, and Magelan Regency as many as 2 respondents or 5%.

Outer Model Test

The Outer Model test is carried out to check the reliability and validity of the model used in the research. In the context of this study, testing the Outer Model in SEM-PLS aims to test the validity and reliability of the model through the validity and reliability test approaches. Researchers used two approaches in the validity test, namely: First, the convergent validity test with a loading factor value >0.50 . Second, the discriminant validity test using the Average Variance Extracted (AVE) value >0.5 or more. In the reliability test using Romposite Reliability and Cronbach's Alpha assessments where both can be said to be reliable if they have a value of >0.70 .

Tabel 2. Validity Test Result

Item Variable	Code	Loading Factor	Parameter	AVE	Parameter	Description
Individual Attributes	X1.1	0.696	$>0,50$	0.786	$>0,50$	Valid
	X1.2	0.793				
	X1.3	0.905				
	X1.4	0.732				
Work Effort	X2.1	0.505	$>0,50$	0.709	$>0,50$	Valid
	X2.2	0.945				
	X2.3	0.852				
	X2.4	0.671				
Performance	Y.1	0.758	$>0,50$	0.723	$>0,50$	Valid
	Y.2	0.703				
	Y.3	0.760				
	Y.4	0.669				
Organizational Support	Z.1	0.835	$>0,50$	0.814	$>0,50$	Valid
	Z.2	0.911				
	Z.3	0.860				
	Z.4	0.790				
	Z.5	0.650				

Sources: Researcher (2024)

The results of the data processing from the validity test above show that all loading factors of the Individual Attributes, Work Effort, Organizational Support, and Employee Performance variables are >0.50 and AVE >0.50 . So it can be concluded that all question indicators are valid.

Table 3. Reliability Test Result

Variable	Cronbach's Alpha	Composite Reliability	Parameter	Description
Individual Attributes	0.789	0.865	>0.70	Reliable
Work Effort	0.715	0.789	>0.70	Reliable
Performance	0.795	0.814	>0.70	Reliable
Organizational Support	0.869	0.907	>0.70	Reliable

Sources: Researcher (2024)

Based on the results of the data that has been done, all Cronbach Alpha and Composite Reliability have a value > 0.70. Thus, the conclusion that can be drawn is that all variables are considered reliable and can be continued to the next stage.

Table 4. Inner Model Test

Indicator	Value	Parameter	Description
R ²	0.81	0.33 < R ² ≤ 0.00 (good) 0.33 < R ² ≤ 0.67 (moderatd) 0.67 < R ² ≤ 1.00 (weak)	Good
Tenenhaus GoF	0.761	Small ≥ 0.1 Medium ≥ 0.25 Large ≥ 0.36	Large
Average Path Coefficient (APC)	0.364 P=0.003	Fit < 0,005	Fit
Average R-Squared (ARS)	0.806 P<0.001	Fit < 0,005	Fit
Average Adjusted R-Squared (AARS)	0.784 P<0.001	Fit < 0,005	Fit
Average Block VIF (AVIF)	2.716	Acceptable ≤ 5 Ideal ≤ 3.3	Ideal
Average Full Collinearity VIF (AFVIF)	2.680	Acceptable ≤ 5 Ideal ≤ 3.3	Ideal

R-squared Contribution Ratio (RSCR)	1.000	Acceptable ≤ 0.9 Ideal ≤ 1	Ideal
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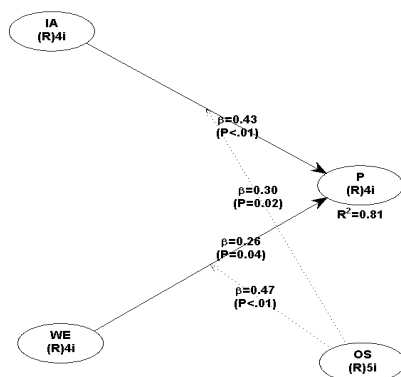
Sources: Researcher (2024)

Based on the results of the data processed, the result shows that R2 has a value of 0.76. So it can prove that performance is influenced by Individual Attributes, Work Effort, And Organizational Support 81%, while 19% is explained by other variables outside the construct. Furthermore, the Tenenhaus GoF value is 0.761 (large = ≥ 0.36). Average Path Coefficient (APC) value of 0.364 P=0.003 (P Value <0.005 = Fit). Average R-Squared (ARS) value of 0.806 P<0.001 (P Value <0.005 = Fit). Average Adjusted R-Squared (AARS) value of 0.784 P<0.001 (P Value <0.005 = Fit). The Average Block VIF (AVIF) value is 2.716 (ideal = ≤ 3.3). The Average Full Collinearity VIF (AFVIF) value is 2,860 (ideal = ≤ 3.3). And the R-squared Contribution Ratio (RSCR) value of 1,000 (ideal = ≤ 1). So it can be concluded that the research model is considered good and acceptable.

Hypothesis Test

The following is the result of the hypothesis test that has been carried out:

Figure 5. Hypothesis Test Results



Sources:
Researcher (2024)

Table 5. Hypothesis Test Result

Variable	P-Value	B	Parameter	Decision
Individual Attributes → Performance	<0.001	0.435	Significant P-Value ≤ 0.05	Supported
Work Effort → Performance	0.039	0.256	Significant P-Value ≤ 0.05	Supported

Individual Attributes → Performance * Organizational Support	0.019	0.300	Significant P-Value ≤ 0.05	Supported
Work Effort → Performance * Organizational Support	<0.001	0.467	Significant P-Value ≤ 0.05	Supported

Sources: Researcher (2024)

The results of data processing in this study show that the effect of Individual Attributes on Performance has a P-Value of <0.001. This shows that the P-Value ≤ 0.05 , so hypothesis 1 (H1) is supported. Based on the results of data processing in this study, it is indicated that the effect of Work Effort on Performance has a P-Value of 0.039. This showed that the P-Value ≤ 0.05 , so hypothesis 2 (H2) was accepted.

Furthermore, based on the results of data processing in this study, it is found that Organizational Support moderates the effect of Individual Attributes on Performance, which has a P-Value of 0.019. This indicates that the P-Value ≤ 0.05 , so hypothesis 3 (H3) is also supported. It shows that Organizational Support moderates the effect of Work Effort on Performance has a P-Value of <0.001. This indicates that the P-Value ≤ 0.05 , so hypothesis 4 (H4) is supported.

DISCUSSION

The Effect of Individual Attributes on Employee Performance

The result of the first hypothesis test in this study show that Individual Attributes on Performance have a P-Value of <0.001, which indicates that the value P-Value ≤ 0.05 . Thus, the Individual Attributes variable has a significant positive effect on performance. From the discussion above, the first hypothesis in this study is accepted. This shows that the higher the Individual Attributes possessed by employees, the better the Employee's Performance.

Individual Attributes are personal abilities possessed by employees. There are several things that are considered, namely 1) needs, 2) ability, and 3) attitude. Needs are things that are owned by employees or something that is needed by employees to improve their performance. Ability is the ability of employees to carry out their duties, both the knowledge and skills they have. Meanwhile, attitude is the behavior of employees in responding in a way that is consistent with good or bad towards certain objects.

This study states that the Individual Attributes owned by employees of PT BPRS Barokah Dana Sejahtera are able to influence employee performance. This is reinforced by previous research conducted by

Parinsi & Musa (2023) that individual differences or what we commonly call attributes contained in individuals are considered as one of the variables that affect the ability of employees to do their jobs. In accordance with the theory previously described, there are several factors that can affect performance, one of which is the individual attributes possessed by employees. In research conducted by Rahmawan *et al.*, (2019) stated that individual attributes are a form of employee proficiency in completing their work and this is a differentiator between one employee and another.

The effect of Work Effort on Employee Performance

The result of the second hypothesis test show that the effect of Work Effort on performance has a P-value of 0.039, which indicates that the value $P\text{-Value} \leq 0.05$. Thus, the Work Effort variable has a significant positive effect on Performance. From the discussion above, the first hypothesis in this study is accepted. So that it shows that, the higher the Work Effort made by employees, the greater or higher the Employee's Performance is. Work Effort is one of the aspects that is very important for company employees, because it will affect the achievement of work that has been targeted before. That a competent organization really needs effort or effort devoted by its employees. There is a theory of expectation (effort-work), where the possibility that will be obtained by individuals if they make a certain effort will also produce a certain performance.

The results of this study state that the Work Effort owned by employees of PT BPRS Barokah Dana Sejahtera has a significant effect on employee performance. This is supported by previous research which states that there is a positive relationship between effort and performance that a person. That performance is enhanced when supported by the work effort of its employees.

The effect of Individual Attributes on Employee Performance moderated by Organizational Support

The result of the third hypothesis test calculation showed that the Organizational Support variable as a moderating variable from Individual Attributes to Performance obtained a P-Value of 0.019, which indicates that the value $P\text{-Value} \leq 0.05$, so H3 is accepted. This calculation explains that Organizational Support strengthens the influence of Individual Attributes on Performance. This means that indirectly Organizational Support is a moderating variable of the Individual Attributes variable on Performance. This suggests that the role of Organizational Support where the greater the Individual Attributes possessed by employees, the better the performance of employees.

It was explained by Parinsi & Musa (2023) above that there are three individual attributes considered in this study to achieve good employee performance, one of which is needs. The needs in question

are categorized into 3 things, namely physiological (such as the need for food), psychological (such as the need for self-esteem in the company environment), and sociological (such as the need for healthy social interaction). If the organization is unable or lacks in fulfilling needs, employees will be vulnerable to losing efforts to make efforts at work.

In this hypothesis states that the Organizational Support implemented by PT. BPRS Barokah Dana Sejahtera is able to moderate the relationship of Individual Attributes to the Performance of its employees. The author has not found the same research that uses the Organizational Support variable as a moderating variable from Individual Attributes to Performance. However, in some studies it is stated that organizational support has a significant effect on employee performance.

The effect of Work Effort on Employee Performance moderated by Organizational Support

The result of the fourth hypothesis test calculation showed that the Organizational Support variable as a moderating variable from Work Effort to Performance obtained a P-Value of 0.019, which indicates that the value $P\text{-Value} \leq 0.05$, so H4 is accepted. This calculation explains that Organizational Support strengthens the effect of Work Effort on Performance. In that sense, indirectly Organizational Support is a moderating variable of the Work Effort variable on Performance. This shows that Organizational Support has an important role in improving employee performance. The greater the work effort made by employees, the greater the performance that can be achieved.

In this final hypothesis states that Organizational Support carried out by PT. BPRS Barokah Dana Sejahtera is able to moderate Work Effort on employee performance. As explained in the previous hypothesis that the author has not found a construct model that exactly matches the hypothesis of this study. However, this research is supported by other studies which show that organizational support has a positive and significant effect on employee performance.

CONCLUSION

Based on the results of the above analysis, the following conclusions can be drawn. The first hypothesis shows that individual attributes have a significant positive effect on performance. So it shows that the higher the individual attributes possessed by employees, the better employee performance will be. So this study states that the individual attributes possessed by employees of PT BPRS Barokah Dana Sejahtera are able to influence employee performance. The second hypothesis, indicates that the work effort variable has a significant positive effect on performance. So, the higher the work effort made by employees, the greater or higher the employee performance. So that the results of this study state that the work effort carried out by employees of PT BPRS Barokah Dana Sejahtera has a significant effect on employee performance.

The third hypothesis, organizational support strengthens the influence of individual attributes on performance. In other words, indirectly organizational support is a moderating variable from individual attribute variables to performance. This shows that the role of organizational support where the greater the individual attributes of employees, the better the performance of employees. This hypothesis states that the organizational support carried out by PT BPRS Barokah Dana Sejahtera is able to moderate the relationship between individual attributes and employee performance. The fourth hypothesis, organizational support strengthens the influence of work effort on employee performance. In a sense, indirectly organizational support is a moderating variable from work effort variables to performance. This indicates that organizational support has an important role in improving performance. So it shows that the organizational support carried out by PT BPRS Barokah Dana Sejahtera is able to moderate work effort on employee performance.

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