THE INFLUENCE OF FINANCIAL COMPENSATION, LEADERSHIP STYLE AND EDUCATION LEVEL ON THE PERFORMANCE OF PT EMPLOYEES UPAKARA BUILDING INSURANCE

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Abstract

This study aims to analyze the effect of financial compensation, leadership style, and education level on the performance of employees of PT Asuransi Binagriya Upakara.
The method used in this research is quantitative descriptive method by distributing questionnaire to employees of PT Asuransi Binagriya Upakara, especially head office employees, totaling 50 respondents. The results of this study indicate that: First, financial compensation has no significant effect on employee performance. Second, leadership style has a significant effect on employee performance. Third, the level of education does not have a significant effect on employee performance. And the results of the f test concluded that there was an effect on financial compensation, leadership style, and level of education on employee performance simultaneously.
Keyword: Financial Compensation, Leadership Style, Education Level, Employee Performance

Human Resource Management is a process of dealing with various problems in the scope of employees, managers and or all workers who support all activities of the organization or company to achieve the desired goal has been established. Human Resources become one of the main factors that need to be well managed and done properly professional so that human resources generated will be able to increase performance of the individual for the company.

Employee performance is a actions taken by employees in carry out the given job company. So that it becomes foundation that must be built and developed within the company so that have a positive impact on company both in quality and the quantity. Every company must expect employees to have achievement, because by having employees those who excel will contribute to the company to improve the company's competitiveness against the company competitor. Economic development cannot be separated from the banking sector. This is because the bank is one of the means that have an important role in economic activity, as an intermediary institution that collects and distributes public funds effectively and efficiently.

As a living being that has high social spirit that is mutual dependent on one another, then human resources in the company can determine the performance of each according to the income given by company to satisfy their needs. It can be said in performance employees there are several indicators as increase or decrease performance. In this study, the authors focused on three indicators that influence performance employees, namely: financial compensation, style
leadership and education level.

Literature Review

Financial Compensation

Financial compensation is something that an organization gives or company in the form of awards intrinsic and extrinsic to its employees in appreciation of contributions to industry or company (Mulyadi, 2015). According to Simamora (2016) compensation financial can be defined as follows:

a. Direct financial compensation may consist of the fees that one earns in form of salaries, wages, bonusses and commissions.

b. Indirect financial compensation as an allowance, which covers all financial rewards that are not included in direct financial compensation.

It is concluded that if financial compensation in the form of salary, allowances and incentives received by employees turns out not to be in line with expectations, then the thing this will have effect on performance employee. Apart from financial compensation There is also an important role for a leader in building an employee performance in company.

Compensation is an acceptance of rewards from service providers to service recipients as an important factor in improving employee performance and as an incentive to encourage employees to achieve organizational goals. Financial compensation is compensation in the form of a nominal amount that must be given to employees when the time comes (Putra, 2021).

Leadership Style

According to Hasibuan (2016) what is meant by leadership style is the way a leader influences behavior subordinates to want to work together and want to work productively to achieve organization goals. Successful management subordinates in the organization are one of the efficient implementation work, and deeper can lead to success so that achieve company goals.

The main task of a leader brings a positive environment to the organization, provide clues when difficulties, educate, guide, and various easy ways to move subordinates synergize together to achieve organizational goals. But only can be done well and successful if a leader carries out his use as it should be.

Leadership style is the ability of a leader in directing, influencing, encouraging and controlling subordinates to be able to do work on their awareness and volunteering in achieving a certain goal (Razak et al., 2018)

Level of education

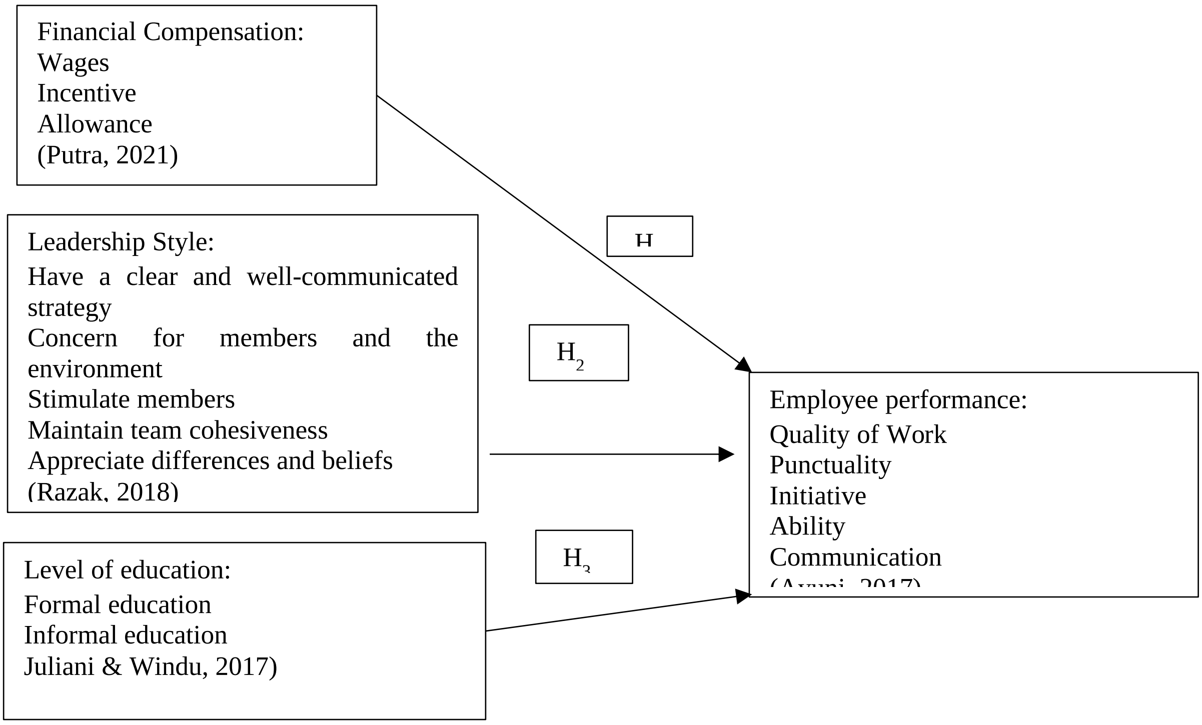
Effort to improve high employee performance then depends on determining the recruitment in accordance with the prerequisites required by company, one of which is on condition that appropriate education. Definition of education (George F. Kneller in Adriana Ridho Nuryani and Murdiyanto, 2019) has a broad and narrow meaning. In the sense broadly, education is defined as action or experiences that affect development of the soul, character, or

individual physical abilities. In a narrow sense, education is a process transform knowledge, values, and the skills of the generations carried out by the community through institutions education such as school, higher education or other institutions. Level of education an employee can be competitive in a company and can become factors to trigger improvement productivity so it won't eliminated by others.

Education is often defined as a human effort to foster his personality according to cultural values and society. Education is an effort undertaken by a person or group of others to become mature or to achieve a higher level of living or livelihood in a mental sense. Formal, nonformal, informal (Juliani & Windu, 2017)

Research Purposes

Framework



This study aims to examine the effect of the compensation variable financial, leadership style and level of education on employee performance. The research method used is descriptive quantitative method. The study took a population of all employees of PT Asuransi Binagriya Upakara. In this study the independent variable are financial compensation, leadership style and education level. For variable bound in this research is employee performance

Research Hypothesis

Based on the problem formulation, theoretical study, and research framework that have been described previously, the author proposes several hypotheses in this study.

H1: The effect of financial compensation on employee performance.
H2: The effect of leadership style on employee performance.
H3: The effect of education level on employee performance.

Method

Data Sources

In this study the sample is all employees's PT Asuransi Binagriya Upakara in 2021, totaling 50 people.

Analysis Method

Validity test is used to measuring the validity and validity of a questionnaire. A questionnaire stated valid if the question on the questionnaire is able to reveal something that the questionnaire will measure the. Significant test done by comparing the value of r count for r count each item can be seen of value (corrected item – total correlation) with r table forcorrelation r product moment of pearson.

The leadership style variable can be seen that out of 10 (ten) statements, 9 (nine) statements are declared valid because the value of r count > r table or r count > 0.361 and 1 (one) statement
declared invalid because the value of r count < r table 0.361. With validity test the original leadership style variable statement (X2) consisted of the 10 statements have changed to 9 statements because there are 1 invalid statement. Based on this, the statement that will be tested as many as 29 statements, namely 6 statements about financial compensation, 9 statements about leadership style, 4 statements about the level of Education, and 10 statements about employee performance.

According to Ghozali (2016) reliability test is to measure a questionnaire which is an indicator of a variable or construct. A questionnaire said to be reliable or reliable if someone's answer to the question is consistent or stable over time. Data processing is done by using SPSS 22. The data reliability test can be done by using the Cronbach statistic test Alpha (α). A variable is said to be reliable if it gives a Cronbach Alpha value > 0.70.

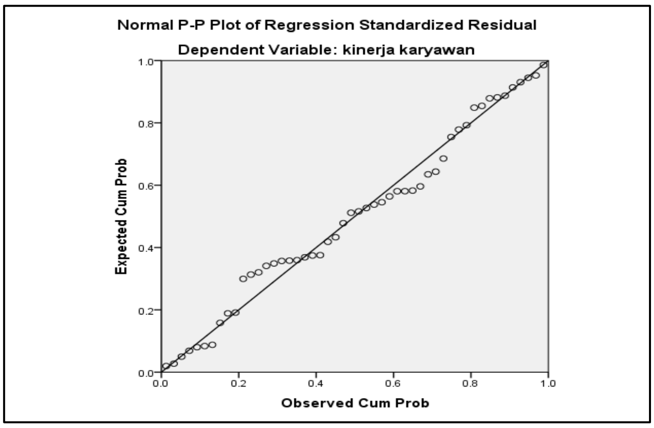
The results of the reliability test show that all the variables that will be used for research is reliable because it has a Cronbach Alpha value of 0.901 > 0.7.

Classic Assumption Test

Classical Assumption Test is an analysis conducted to assess whether in a linear regression model there are classical assumption problems. Classical assumption test is done before using multiple linear regression model. Classical assumption test consists of normality test, multicollinearity test, autocorrelation test, heteroscedasticity test.

Normality Test

According to Riyanto and Hatmawan (2020) the normality test aims to test whether the data obtained are normally distributed or not. The regression model that both are normally distributed. There are two events to detect whether residual normally distributed or not is by graphical analysis and statistical analysis. Analysis The graph is done by looking at the normal probability plot that compares the distribution of cumulative and normal distribution. The distribution will be compared with a diagonal line. In graph analysis normality is detected by looking at the spread of data (dots) on the diagonal axis of the graph. If the data is spread around the diagonal line and following the direction of the diagonal line, the regression model satisfies the assumption of normality and if the data spreads away from the diagonal and does not follow the direction of the diagonal line, then the model regression does not meet the assumption of normality. Statistical analysis was carried out with Kolmogorov-Smirnov. K-S test is done by making a hypothesis.
Ho: Data is not normal distributed if sig < 0.05
Ha: Data is normal distributed if sig > 0.05



Picture 1: Normalitiy Grafic

It can be explained that the points spread around the diagonal line and follow the direction of the diagonal line, it can be interpreted that the regression model is declared to be normally distributed

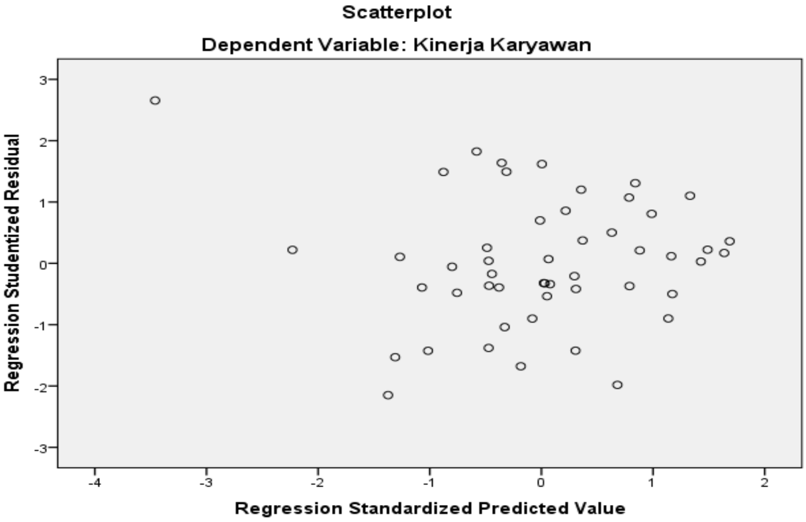
Tabel 1:Heteroscedasticity

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		50
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	4.86519720
Most Extreme Differences	Absolute	.094
	Positive	.081
	Negative	-.094
Test Statistic		.094
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Asymp value. Sig. Kolmogorov-Smirnov is 0.200 with a significance value of 0.05. This means that 0.200> 0.05 so that the data has been normally distributed

Heteroscedasticity test aims to test whether the regression model occurs variance inequality from the residual of one observation and to another observation. If the variance from the residual of one observation to another observation remains, it is called homoscedasticity and if different is called heteroscedasticity. Good model is homoscedasticity or there is no heteroscedasticity. To detect the presence or absence of heteroscedasticity by looking at the presence or absence of certain patterns in the scatterplot graph between SRESID and ZPRED where the Y axis is Y which has been predicted, and the X-axis is the residual. If a certain pattern is regular then it happens heteroscedasticity. And if there is no clear pattern and the dots spread above and below the number 0 on the Y axis, there is no heteroscedasticity. And if not
there is a clear pattern and the dots spread above and below the number 0 on the Y axis, then there is no heteroscedasticity (Ghozali, 2016).



Picture 2: Heteroscedasticity

Based on the scatterplot, that it does not form a certain pattern so that it can be said that the data used in this research does not occur heteroscedasticity.

The autocorrelation test aims to test whether there is a correlation in the linear regression model between the confounding error in period t and the confounding error in period t-1 (previously). If there is a correlation, it is called an autocorrelation problem. Autocorrelation arises because successive observations over time are related to one another same other. This problem arises because the residual (interference error) is not free from one observation to another. This is often found in time series data because "disorder" in an individual/group tends to affect “disruption” to the same individual/group in the next period (Ghozali, 2016)

Tabel 2: Autocorrelation

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.314a	.098	.040	5.02134	2.113

a. Predictors: (Constant), education level, financial compensation, leadership style

b. Dependent Variable: employee performance

Durbin Watson's value is 2.113 with a significance table value of 5%, the amount of data (n) = 50 and the number of independent variables (k) = 3, then the dL value is 1.421 and the dU value is 1.674. Then it can be determined the value of 4-dL = 2.579 and 4-dU = 2.326. Then it can be concluded that du < d < 4-du (1.674 < 2.113 < 2.326)

The multicollinearity test aims to test whether the regression model is found there is a correlation between variables (independent). A good regression model and it shouldn't there is a correlation between the independent variables. If the independent variables are correlated, then these variables are not orthogonal. Orthogonal is the independent variable whose value correlation between independent variables is equal to zero. A good regression model should not have a correlation between the independent variables. Multicollinearity test can be done by looking at VIF (Variance Inflation Factors) and tolerance value. Decision making by looking at the tolerance value:

1. There is no multicollinearity, if the tolerance value is greater than 0.10.
2. Multicollinearity occurs, if the VIF value is greater than or equal to 10.0.

Tabel 3: Multicollinearity

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	22.853	6.239		3.663	.001		
Financial compensation	.111	.144	.104	.771	.445	.957	1.045
Leadership style	.351	.123	.379	2.856	.006	.996	1.004
Education level	.287	.249	.156	1.153	.255	.956	1.046

a. Dependent Variable: Employee performance

Multiple linear regression analysis in this study aims to analyze is there an influence between the independent variable, namely Financial Compensation (X1) Leadership style (X2) and Education Level (X3) on the dependent variable, namely Employee Performance (Y). The form of multiple linear equations is as follows:

$Y = 22{,}853 + 0{,}111\ X1 + 0{,}351\ X2 + 0{,}287\ X3$

From the above equation it can be concluded that:

The constant (a) of 22.853 states that if the variables of financial compensation (X1), leadership style (X2), and education level (X3) are considered equal to zero, then the performance of employees at PT Asuransi Binagriya Upakara is 22.853.

b1 = 0.111, meaning that if the financial compensation variable increases by one unit, the employee performance variable will increase by 0.111 units.

b2 = 0.351, meaning that if the leadership style variable is one unit, then the employee performance variable will increase by 0.351 units.

b3 = 0.287, meaning that if the education level variable increases by one unit, the employee performance variable will increase by 0.287 units.

Findings and Discussion

Respondent profile

Tabel 4: Age

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	> 35 year	1	2.0	2.0	2.0
	20-25 year	32	64.0	64.0	66.0
	26-30 year	8	16.0	16.0	82.0
	31-35 year	9	18.0	18.0	100.0
	Total	50	100.0	100.0	

Based on tabel it can be explained that the majority of respondents are 2% >35 years old, 16% of respondents aged 26-30 years, 18% of respondents aged 31-35 years, and 64% of respondents aged 20-25 years.

Tabel 5: Gender

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	15	30.0	30.0	30.0
	Female	35	70.0	70.0	100.0
	Total	50	100.0	100.0	

Based on the table it can be explained that the majority of gender 70% of respondents for women and 30% of respondents for men.

Tabel 6: Education

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diplome	13	26.0	26.0	26.0
	Bachelor	35	70.0	70.0	96.0
	High School	2	4.0	4.0	100.0
	Total	50	100.0	100.0	

Based on the table it can be explained that the majority of respondents who have a high school education of 4%, respondents who have education. The last Diploma is 26%, and respondents who have the last education Bachelor by 70%.

Tabel 7: Experience

Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<1-1 year	6	12.0	12.0	12.0
	> 5 year	19	38.0	38.0	50.0
	2-3 year	17	34.0	34.0	84.0
	4-5 year	8	16.0	16.0	100.0
	Total	50	100.0	100.0	

Based on the table it can be explained that the majority of respondents who have a length of work <1-1 year by 12%, respondents who have a length of work 4-5 years by 16%, respondents who have worked 2-3 years by 34%, and respondents who have worked longer than 5 years by 38%.

This simultaneous test (F test) is used to see whether the independent variables, namely Financial Compensation (X1), Leadership Style (X2), and Education Level (X3) together have a positive and significant effect on the dependent variable, namely Employee Performance (Y). . The decision making criteria in the F test using SPSS 22 are:

1. If the significance value is > 0.05, then H0 is accepted and Ha is rejected, or the independent variable from th model is unable to explain the related variables.
2. If the significance value is <0.05, then H0 is rejected and Ha is accepted, or the independent variable from the linear regression model is able to explain the dependent variable.

The assessment criteria using calculated F are as follows:

1. If F count > F table, then H0 is reject and Ha is accept
2. If F count < F table then H0 is accept and Ha is reject

Tabel 8: Simultaneous Significance Test (F Test)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	126.483	3	42.161	1.672	.186[b]
	Residual	1159.837	46	25.214		
	Total	1286.320	49			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), education level, Financial compensation, leadership style

Based on the table, the calculated F value is 1.672 using a 95% confidence level = 5% and the denominator degrees of freedom (n – k) or 50 – 3 = 47 (n is the number of data and k is the number of independent variables) then the results obtained are the F value. table of 2.80.

Based on statistical analysis using SPSS version 22, the calculated F value is 1.672 with a significance of 0.186, it can be explained that Ho is reject and Ha is accept, because it has a calculated F value of 1.672 < F table 2.80 and a significance value of 0.186 > 0.05, meaning the model does not have an effect between the variable X simultaneously on the variable Y.

Hypothesis Test

Hypothesis testing is a test of a statement using statistical methods so that the test results can be declared statistically significant. By doing statistical testing of the hypothesis we can decide whether the hypothesis can be accepted (data does not provide evidence to reject the hypothesis) or rejected (data provides evidence to reject the hypothesis).

T-Statistic Test (Partial Test)

According to Ghozali (2016) Partial test is used to measure strength relationship between two or more variables, also shows the direction of the relationship between dependent variable with independent variable. The test was carried out using the t-test with the level of testing at = 5% degrees of freedom (degree of freedom). Criteria decision making is as follows:

1. Ho is accepted if T count < T table
2. Ha is accepted if T count > T table

Tabel 9: Partial Significance Test (T Test)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	32.172	5.208		6.177	.000
	Financial compensation	.016	.168	.015	.094	.926
	Leadership style	.175	.114	.245	1.544	.129
	Education level	.250	.267	.136	.939	.352
a. Dependent Variable: employee performance						

The interpretation of each independent variable is as follows:

1. Financial Compensation

   The first hypothesis in this study states that there is no influence between financial compensation on employee performance at PT Asuransi Binagriya Upakara. This can be proven by the results of processed SPSS 22 data. As evidenced in the results of the t test, it shows the magnitude of t count 0.094 < t table 1.678 and shows a significant value of 0.926 > 0.05 then the hypothesis H01 is accepted and Ha1 is rejected, meaning that this study states that there is no the effect of financial compensation on employee performance at PT Asuransi Binagriya Upakara. This is because of the financial compensation indicators, namely salaries, incentives, and benefits. If these indicators are not met, the work environment on employee performance will have no effect.

2. Leadership Style
   The second hypothesis in this study states that there is an influence between leadership style on employee performance at PT Asuransi Binagriya Upakara. This can be proven by the processed results of SPSS 22 data. As can be proven in the results of the t test, it shows the magnitude of t arithmetic 1.544 > t table 1.678 and shows a significant value of 0.129 < 0.05 then the hypothesis Ha2 is accepted and H02 is rejected, meaning that there is an influence between the forces leadership on employee performance at PT Asuransi Binagriya Upakara. This is because the indicators of leadership style are having a clear and well-communicated strategy, caring for members and the environment, stimulating members, maintaining team cohesiveness, and respecting differences and beliefs. From these indicators it is evident that leadership style is very influential to improve performance.
3. Education Level
   The third hypothesis in this study states that there is no influence between the level of education on employee performance at PT Asuransi Binagriya Upakara.
   This can be proven by the results of processed SPSS 22 data. As evidenced in the results of the t test, the magnitude of t count is 0.939 < t table 1.678 and shows a significant value of 0.352 > 0.05, so hypothesis H03 is accepted and Ha3 is rejected, meaning that there is no influence between education level on the performance of employees at PT Asuransi Binagriya Upakara. This is because the indicators of education level are formal education and informal education. From these indicators, if it is not met, it will make the level of education on employee performance have no effect.

Findings and Discussion

The results showed that financial compensation had no effect on financial compensation on employee performance at PT Asuransi Binagriya Upakara. This study is in line with the results of research by Nurul Latifa (2020) which states that the results of the study are that there is no significant effect between financial compensation on employee performance. While the results of previous studies according to Usman Fauzi (2014) stated that the results of the study were the relationship between financial compensation variables on employee performance, there was a significant influence on employee performance. According to Oktavika Alrina Mardiyanti, et al (2018) stated the results of the study were that there was an influence between financial compensation (X1) on employee performance (Y). And according to Zuriana and Andika Rananda (2019), the results of the study, namely compensation, have a significant effect on employee performance.

The results of the research for the leadership style variable show that there is an influence between leadership style on employee performance at PT Asuransi Binagriya Upakara. This is the same as the results of research from Renggani Nur'aini Vidianingtyas Wika Harisa Putri (2014) which states that the results of the study are the relationship between leadership style variables on employee performance has a significant effect on employee performance. Nadia Putri Shahara and Noor Indah Rahmawati (2021) stated that the results of the study were that leadership style had a positive and significant effect on employee performance. Meanwhile, according to Dwi Yuniarti and Erlian Suprianto (2014) stated the results of the study, namely the relationship between leadership style variables on employee performance did not have a significant effect on employee performance. According to the Iqbal N, et al (2015) there was no significant relationship between effective leadership style and increasing employee performance.

The results of the study for the variable level of education stated that there was no influence between the level of education on the performance of employees at PT Asuransi

Binagriya Upakara. This is in line with the results of research by Dwi Yuniarti and Erlian Suprianto (2014) which states that the results of the study is education on employee performance has no significant effect on employee performance. Meanwhile, according to Ketut Edy Wirawan, et al (2019), the results of the studyis the variable level of education on employee performance have a significant effect on employee performance. And according to Afiah Mukhtar (2019), the results of the study are that the level of education has a positive and significant effect on employee performance.

Conclusions and Suggestions

Conclusion

Based on the results of research and discussions that have been carried out, there are several conclusions that can be drawn in this study, including the following:

1. There is no influence between financial compensation on employee performance at the PT Asuransi Binagriya Upakara office. This is because of the financial compensation indicators of salaries, incentives, and benefits. From these indicators, if it is not met, it will make the financial compensation to employee performance have no effect.
2. There is an influence between leadership style on employee performance at the PT Asuransi Binagriya Upakara office. This is because the indicators of leadership style are having a clear and well-communicated strategy, caring for members and the environment, stimulating members, maintaining team cohesiveness, and respecting differences and beliefs. All of these indicators are interrelated with each other so that the better the leadership style, the better the effect on employee performance.
3. There is no influence between the level of education on the performance of employees at the head office of PT Asuransi Binagriya Upakara. This is because the indicators of education level are formal and informal education. From these indicators, if it is not met, it will make the level of education on employee performance have no effect.

Research Limitations

This research still has some limitations. The limitations in compiling this thesis are as follows:

1. The object of the research is the employees of PT Asuransi Binagriya Upakara.
2. This study only analyzes four variables. The independent variables are financial compensation, leadership style and education level. The dependent variable is employee performance. While there are many other variables that can describe the conditions at PT Asuransi Binagriya Upakara.
3. The statement given by the researcher is closed and is limited by five answer choices, namely strongly disagree, disagree, neutral, agree, and strongly agree. So that respondents have limitations in answering these statements.

Recommendations

Based on the results of research conducted, the suggestions that the author can give are:

1. Based on the results of the study, it is known that the financial compensation variable on the incentive indicator with the company where I work has given bonuses fairly to employees. There is the lowest score on the respondent's characteristics, it must be a concern for the company in fulfilling each employee's incentives. Providing appropriate incentives will improve the performance of employees.
2. Based on the results of the study, it is known that the leadership style variable on the indicators of respect for differences and beliefs with the statement of the leader where I work always holds team cohesiveness briefings. There is the lowest score on the respondent's characteristics, it should be a concern for the company's leadership in respecting the differences and beliefs of employees. Giving such attention will improve the performance of employees.
3. Based on the research results, it is known that the education level variable on the informal education indicator with the company statement requires me to have foreign language skills. There is the lowest score on the respondent's characteristics, it must be a concern for the company in handling the language skills of its employees because this will improve the performance of the employees.
4. Based on the results of the study, it is known that the employee performance variable on the ability indicator with the statement I am proficient in managing work in a practical and neat manner. There is the lowest score on the characteristics of the respondent, it must be a concern for the company in dealing with the ability to manage the work of its employees because this will improve the performance of the employees.

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