

ABSTRAK

Skripsi dengan judul “Pengaruh Pengalaman, Latar Belakang Pendidikan Dan Motivasi Kerja terhadap Kinerja Karyawan Di Baitul Maal wat Tamwil Sahara Tulungagung Dan Baitul Maal wat Tamwil Istiqomah Tulungagung” ini ditulis oleh Rika Shoviatul Mahmudah, NIM 17401153004 pembimbing Dr. Hj. Chusnul Chotimah, M.Ag.

Penelitian ini dilatar belakangi oleh perkembangan ekonomi di Indonesia yang semakin pesat. Perkembangan ekonomi tersebut kemudian menjadi faktor yang mendorong banyak bermunculannya lembaga keuangan syariah atau Baitul Maal wat Tamwil. Kinerja karyawan, sebagai salah satu indikator pada keberhasilan pemasaran lembaga, dapat dilihat dari berbagai macam variabel. Beberapa diantaranya adalah pengalaman karyawan, latar belakang pendidikan karyawan, serta motivasi kerja yang dimiliki oleh karyawan.

Rumusan masalah penelitian sebagai berikut: 1) Apakah pengaruh pengalaman terhadap kinerja karyawan Baitul Maal wat Tamwil Sahara Tulungagung dan Baitul Maal wat Tamwil Istiqomah Tulungagung? 2) Apakah pengaruh latar belakang pendidikan terhadap kinerja karyawan Baitul Maal wat Tamwil Sahara Tulungagung dan Baitul Maal wat Tamwil Istiqomah Tulungagung? 3) Apakah pengaruh motivasi kerja terhadap kinerja karyawan Baitul Maal Wat Tamwil Sahara Tulungagung? 4) Apakah pengaruh pengalaman, latar belakang pendidikan dan motivasi kerja secara bersama-sama terhadap kinerja karyawan Baitul Maal wat Tamwil Sahara Tulungagung dan Baitul Maal wat Tamwil Istiqomah Tulungagung ?

Penelitian ini menggunakan metode kuantitatif, dengan pengolahan data menggunakan model SPSS 24.0. Adapun jenis penilitiannya adalah deskriptif murni atau survei verifikatif. Peneliti melakukan survei verifikasi lapangan melalui sebaran angket. Sebaran angket meliputi variabel bebas: Pengalaman (X1), Latar Belakang Pendidikan (X2), serta Motivasi Kerja (X3). Adapun variabel terikat yakni Kinerja Karyawan (Y).

Hasil dari penelitian ini adalah: *Pertama*, Variabel Pengalaman (X1) berpengaruh positif namun tidak signifikan terhadap kinerja karyawan (Y) Baitul Maal wat Tamwil Sahara Tulungagung dan Baitul Maal wat Tamwil Istiqomah Tulungagung. *Kedua*, Variabel Latar belakang pendidikan (X2) berpengaruh positif dan signifikan terhadap kinerja karyawan (Y) Baitul Maal wat Tamwil Sahara Tulungagung dan Baitul Maal wat Tamwil Istiqomah Tulungagung. *Ketiga*, Variabel Motivasi kerja (X3) berpengaruh positif dan signifikan terhadap kinerja karyawan (Y) Baitul Maal wat Tamwil Sahara Tulungagung dan Baitul Maal wat Tamwil Istiqomah Tulungagung. *Keempat*, Variabel Pengalaman (X1), Latar belakang pendidikan (X2), dan Motivasi kerja (X3) secara simultan berpengaruh terhadap kinerja karyawan (Y) Baitul Maal wat Tamwil Sahara Tulungagung dan Baitul Maal wat Tamwil Istiqomah Tulungagung.

Kata Kunci: Pengalaman, latar belakang pendidikan, motivasi kerja, kinerja karyawan, dan Baitul Maal wat Tamwil(BMT).

ABSTRACT

This research entitled "The Influence Of Experience, Education Background And Motivation To The Work Of Employees Performance In Baitul Maal Wat Tamwil Sahara Tulungagung And Baitul Maal Wat Tamwil Istiqomah Tulungagung " Was written by Rika Shoviatul Mahmudah, NIM. 17401153004, tutor Dr. Hj. Chusnul Chotimah, M.Ag.

This research was based on the economic development in Indonesia rapidly. Economic development then as the factor that encouraged many emerging Islamic financial institutions or Baitul Maal wat Tamwil. Employee performance, as an indicator institutions at success of marketing, could be observed from several kinds of variables. Some of them are employee's experience, employee's education background, as well as work motivation owned by employees.

The research problem is as follows: 1) Is there any influence on the performance of employees of Baitul Maal wat Tamwil Sahara Tulungagung and Baitul Maal wat Tamwil Istiqomah Tulungagung? 2) Is there any influence of educational background on the performance of employees of Baitul Maal wa Tamwil Sahara Tulungagung and Baitul Maal wat Tamwil Istiqomah Tulungagung? 3) Is there an influence of work motivation on the performance of employees of Baitul Maal Wa Tamwil Sahara Tulungagung? 4) Is there any influence of experience, educational background and work motivation together on the performance of employees of Baitul Maal wa Tamwil Sahara Tulungagung and Baitul Maal wat Tamwil Istiqomah Tulungagung?

This research used quantitative methods, and to processing data was used the SPSS 24.0 model. The type of research is pure descriptive or verification survey. The researcher conducted a field verification survey through a questionnaire distribution. The distribution of questionnaires includes the independent variables: Experience (X1), Educational Background (X2), and Work Motivation (X3). The dependent variable is Employee Performance (Y). Furthermore, data that has been processed through SPSS 24.0 will be written descriptively and in accordance with theories relating to the research variable.

The findings were: First, Experience Variables (X1) have had a positive impact but not significantly to employee performance (Y) at BMT Sahara Tulungagung and BMT Istiqomah Tulungagung. Second, Variable Educational background of (X2) influential positive and significantly to employee performance (Y) at BMT Sahara Tulungagung and BMT Istiqomah Tulungagung. Third, Work Motivation Variable of (X3) influential positive and significantly to employee performance (Y) at BMT Sahara Tulungagung and BMT Istiqomah Tulungagung. Fourth, Experience Variables (X1), Educational Background (X2), and Work Motivation (X3) simultaneously influence employee performance (Y) at BMT Sahara Tulungagung and BMT Istiqomah Tulungagung.

Key words: experience, education background, motivation to the work, employee performance, and Baitul Maal wat Tamwil (BMT)