

ABSTRAK

Skripsi dengan judul “Analisis Pengaruh Pengetahuan, Sikap dan Pengalaman Kerja Karyawan terhadap Kinerja Karyawan Lembaga Keuangan Mikro Syariah di Tulungagung” ini ditulis oleh Pingky Dwi Annisa Tamara, NIM. 17401153242, di bimbing oleh bapak Muhammad Aswad, MA..

Penelitian ini dilatar belakangi oleh persaingan yang ketat antara lembaga keuangan konvensional dan lembaga keuangan syariah dalam mendapatkan nasabah. Untuk mendapatkan nasabah, Lembaga keuangan syariah yang masih tergolong baru di masyarakat Indonesia, perlu memikirkan rencana-rencana untuk meningkatkan kinerja lembaganya yang dimulai dengan meningkatkan kinerja karyawannya. Karena karyawan merupakan karakter utama yang berhadapan langsung dengan nasabah setiap harinya. Oleh karena itu lembaga keuangan syariah, terutama lembaga keuangan mikro syariah perlu mengetahui faktor apa saja yang kira-kira bisa meningkatkan kinerja karyawannya sehingga tidak akan kalah dengan lembaga keuangan konvensional yang telah ada lebih dahulu di Indonesia.

Penelitian ini bertujuan untuk mengetahui: (1) Pengaruh pengetahuan karyawan terhadap kinerja karyawan lembaga keuangan mikro syariah di Tulungagung; (2) Pengaruh sikap karyawan terhadap kinerja karyawan lembaga keuangan mikro syariah di Tulungagung; (3) Pengaruh pengalaman kerja karyawan terhadap kinerja karyawan lembaga keuangan mikro syariah di Tulungagung; dan (4) Pengaruh pengetahuan, sikap dan pengalaman kerja karyawan secara simultan terhadap kinerja karyawan lembaga keuangan mikro syariah di Tulungagung.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis asosiatif. Populasi dalam penelitian ini adalah seluruh karyawan lembaga keuangan mikro syariah di Tulungagung, yang diwakili oleh 3 lembaga yaitu BMT Pahlawan Tulungagung, BMT Muamalah Tulungagung, dan BMT Harum Tulungagung, sejumlah 35 karyawan atau responden. Teknik pengambilan sampel menggunakan model sampel jenuh dimana seluruh populasi dijadikan sampel yang diteliti, dan menggunakan data primer yang diperoleh dari responden dengan mengisi kuisioner. Analisis penelitian ini menggunakan uji validitas dan reliabilitas, uji normalitas, uji asumsi klasik, uji regresi linier berganda, uji t, uji F, dan uji koefisien determinasi.

Dari hasil penelitian dinyatakan bahwa (1) Pengetahuan karyawan berpengaruh positif dan signifikan terhadap kinerja karyawan; (2) Sikap karyawan berpengaruh positif dan signifikan terhadap kinerja karyawan; (3) Pengalaman kerja karyawan berpengaruh positif dan signifikan terhadap kinerja karyawan; dan (4) Pengetahuan, sikap dan pengalaman kerja karyawan secara simultan berpengaruh positif dan signifikan terhadap kinerja karyawan lembaga keuangan mikro syariah di Tulungagung. Hasil uji koefisien determinasi sebesar 0,591 menunjukkan bahwa 59,1% variabel kinerja karyawan dipengaruhi oleh ketiga variabel independen dan sisanya dipengaruhi oleh variabel lain diluar penelitian ini..

Kata Kunci : Pengetahuan, Sikap, Pengalaman Kerja, dan Kinerja Karyawan

ABSTRACT

Thesis "Analysis of the Influence of Knowledge, Attitudes and Employee Work Experience on the Employee Performance of Islamic Microfinance Institutions in Tulungagung" was written by Pingky Dwi Annisa Tamara, NIM. 17401153242, supervised by Mr. Muhammad Aswad, MA

This research is motivated by intense competition between conventional financial institutions and Islamic financial institutions in getting customers. To get customers, Islamic financial institutions that are still relatively new in Indonesian people, need to think about plans to improve the performance of their institutions which begin by improving the performance of their employees. Because employees are the main characters who deal directly with customers every day. Therefore Islamic financial institutions, especially Islamic microfinance institutions need to know factors which can improve their employees' performance so that they will not lose to conventional financial institutions that already existed earlier in Indonesia.

This purposes of this research are to find out: (1) The effect of employee knowledge towards the employee performance of Islamic microfinance institutions in Tulungagung; (2) The effect of employee attitudes towards the employee performance of Islamic microfinance institutions in Tulungagung; (3) The effect of employee work experience towards the employee performance of Islamic microfinance institutions in Tulungagung; and (4) The effect of knowledge, attitudes and work experience of employees simultaneously towards the employee performance of Islamic microfinance institutions in Tulungagung.

This research uses a quantitative approach with an associative type. The population in this study were all employees of Islamic microfinance institutions in Tulungagung, represented by 3 institutions namely BMT Pahlawan Tulungagung, BMT Muamalah Tulungagung, and BMT Harum Tulungagung, 35 employees or respondents in total. In taking samples in this research uses a census sample model where the entire population is used as the sample, and use primary data which obtained from respondents by filling out the questionnaires. The analysis of this research uses validity and reliability test, normality test, classic assumption test, multiple linear regression test, t test, F test, and test coefficient of determination.

The results of the research stated that (1) The employee knowledge has a positive and significant effect towards employee performance; (2) The employee attitudes has a positive and significant effect towards employee performance; (3) The employee work experience has a positive and significant effect towards employee performance; and (4) Knowledge, attitudes and work experience of employees simultaneously have a positive and significant effect towards the performance of employees of Islamic microfinance institutions in Tulungagung. The results of the determination coefficient of 0.591 indicate that 59.1% of employee performance variables are influenced by the three independent variables and the rest are influenced by other variables outside of this research

Keywords : Knowledge, Attitudes, Work Experience, and Employee Performance.