Islamic Work Culture as a Moderation of the Influence of Abilities, Motivation and Opportunities on Employee Performance Pt. Mandiri Syariah Bank Area Palu

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Abstract: The objectives of this study are 1). To analyze the effect of ability, motivation and ability simultaneously on employee performance at PT. Bank Syariah Mandiri Palu Area. 2). To analyze the effect of ability on employee performance at PT. Bank Syariah Mandiri Palu Area. 3). To analyze the influence of motivation on employee performance at PT. Bank Syariah Mandiri Palu Area. 4). To Determine the effect of opportunity on employee performance at PT. Bank Syariah Mandiri Palu Area. 5). To analyze the influence of Islamic performance culture in moderating ability to employee performance at PT. Bank Syariah Mandiri Palu Area. 6). To analyze the influence of Islamic work culture in moderating motivation towards employee performance at PT. Bank Syariah Mandiri Palu Area. 7). To analyze the influence of Islamic work culture in moderating opportunities for employee performance at PT. Bank Syariah Mandiri Palu Area. The population in this study were permanent employees of PT. Bank Syariah Mandiri in Palu Area, with a total sample of 100 employees, using the MRA (Moderated Regression Analysis) analysis tool. From the research results found 1). Abilities, motivation and opportunities simultaneously positive and significant effect on employee performance. 2). Ability positive and significant effect on performance. 3). Motivation positive and significant effect on employee performance. 4). Opportunity positive and significant effect on employee performance. 5). Islamic work culture can moderate the influenceability to employee performance. 6). Islamic work culture can moderate the influencemotivation to employee performance. 7). Islamic work culture can moderate the influenceopportunity to employee performance.

Keywords: Work Culture, Ability, Motivation, Employee Opportunity And Performance

I. INTRODUCTION

Human resources are the only ones who have a sense of feeling, desire, knowledge, drive, power and work. An employee is the most valuable investment in an organization which is a major and valuable asset and must be recognized for its existence as the main key, even a determining factor for the success of an organization in carrying out the organization's vision and mission. (Li et al., 2017; Tsarenko et al., 2018). The demands of employees for high performance are not only aimed at the goods industry sector, but the service

sector is in dire need of it, especially in the Islamic financial services industry sector such as PT Bank Syariah Mandiri (BSM). As the largest Sharia Bank in Indonesia to date, BSM is committed to always strengthening the company's competitiveness. This includes strengthening business competencies and improving digital services in 2019. Various efforts to strengthen competence have been carried out through various special training, including leadership training in the form of Bank Staff and Management Schools, Management Development Programs, and Graduate Development Program. Among them are by assigning employees to various trainings both in and outside the country at the level of Group Head, Department Head, Officer, up to the Executive level. In addition to increasing competence through various trainings, PT Bank Syariah Strengthens Competitiveness through Increased Excellence. Mandiri companies have also changed employee grading patterns, grade promotion patterns, and various awards, both individuals and teams, so as to be able to effectively boost employee productivity.

The results of the strategies and efforts that have been made, BSM has received recognition from various parties for the achievements it has made every year. For 2019 BSM received awards as Islamic Bank of the Year 2019, Indonesia Best Islamic Retail Bank and Indonesia Best Islamic Trade Finance Bank. The three awards were from The Asset Triple A based in Hong Kong. In 2018, BSM also received an award as The Strongest Islamic Bank. Apart from this award, Mandiri Syariah also received awards from the Islamic Retail Bank in Indonesia, Best Brand Experience and The Best Chief Risk Officer. Of course, the various achievements obtained by Bank Syariah Mandiri from year to year are not free from contributions, the work of the human resources currently owned. (Kristanto, 2015; Vardarlier, 2016; Sakban et al., 2019).

From the various achievements and strategies to increase human resources. BSM still faces a number of internal problems, mainly related to employee performance. Based on

information from PT. Bank Syariah Mandiri Area Palu through interviews with the manager who is responsible for human resources at the company, August 7, 2019, data for 2017 and 2018 performance level (PL) assessments for employees, employee scores are in PL 1, PL2, and PL3. For PL4 there are no employees at that level, PL4 is the lowest level of the employee appraisal level, employees who have PL3 scores, whose performance is below the average, for 2017 approximately 10%, for 2018 approximately 18% (BSM, 2019). In addition, several organic employees were stopped for committing fraud and disciplinary violations. Various improvement efforts were made by BSM management to overcome human resource problems, namely making improvements starting from the recruitment process for new employees, carrying out training alternately according to the job description of each employee, so as to improve work ability and knowledge that can affect individual performance results and will have an impact on company performance, besides that BSM management provides rewards for employees who excel and punishes employees who violate company rules, to provide motivation and warnings to employees in carrying out their respective responsibilities. BSM also ensures the application of corporate culture to the lowest level, by carrying out massive socialization, routinely carry out spiritual activities so that employees can protect themselves from things that are not in accordance with religious norms and company regulations. Internal supervision is strictly applied but systems and people certainly have limitations to ensure employee performance is in line with stakeholder expectations (Navarro et al., 2017). The hope is that human resources in Islamic financial institutions, besides having the criteria of bankers in general, are not only smart but also have to have better morals. So that the authors want to know more clearly through research, what factors affect employee performance in the Islamic banking company.

II. RESEARCH METHODS

Types of research

The design of this research is survey in nature, namely analyzing facts and data that support the information needed to support the research discussion, in solving and answering the main problems posed, namely the influenceability, motivation and opportunity on employee performance moderated by Islamic work culture in PT. Bank Syariah Mandiri Palu Area.

This research approach is a quantitative approach. Quantitative research approaches are methods for testing certain theories by examining the relationship between variables.

Time and Location of Research

This research was planned to take place more or less 6 months, starting from June 2020 to December 2020 or until the required data on a specified number of samples and secondary data as supporting data. This research was

conducted in PT. Bank Syariah Mandiri in Palu Area, which consists of 1 area office and 8 branches in Central Sulawesi Province (KC Palu, KC Luwuk (validity test location), KCP Palu Plaza, KCP Palu Tadulako, KCP Parigi Moutong, KCP Poso, KCP Ampana, KCP Toli-Toli). The location selection is based that on PT. Bank Syariah Mandiri Palu Area this is representative to represent research regarding ability, motivation and opportunity for employee performance moderated by Islamic work culture.

Research Population

The research population is a generalization area consisting of a group of objects or subjects that are used as the source of research data. The subjects of the study population were all permanent employees of PT. Bank Syariah Mandiri Palu Area with the number of research population as much as 100 people, who will provide data and information about ability, motivation, opportunity, employee performance and culture Islamic work.

Data analysis technique

The data analysis technique used in this research is quantitative analysis method. Data analysis is a scientific method used to prepare, compile, present and analyze data in the form of numbers. Hadi (1998: 257). Data processing is a critical step in research, where analysis will determine the conclusion of a study.

Data analysis is the process of interpreting or giving meaning to the raw data that has been collected. The collected raw data is solved in groups, categorization is held so that it has meaning to answer problems and is useful for testing hypotheses. In the process of calculating the regression will be carried out, previously it will be done by testing the normality of the data using the classical assumption test. There are only 3 classical assumption tests used by researchers, namely: Normality Test, Multicollinearity Test, and Heteroscedasticity Test.

Classic assumption test

The purpose of the classical assumption test is to determine whether the regression model used in the study actually shows a significant and representative relationship. The classic assumption tests themselves include:

A. Normality test

According to Ghazali (2016) the normality test aims to test whether in the regression model, confounding or residual variables have a normal distribution. As it is known that the t test and F test assume that the residual value follows a normal distribution. If this assumption is violated, the statistical test will be invalid for a small sample size. There are two ways to detect whether the residuals are normally distributed or not, namely by graph analysis and statistical tests.

Normality detection is done by looking at the distribution of data (points) on the diagonal axis of the graph.

Basis for decision making:

- If the data spreads around the diagonal line and follows the direction of the diagonal line, the regression model fulfills the normality assumption.
- If the data spreads far from the diagonal line and / or does not follow the direction of the diagonal line, the regression model does not meet the assumption of normality.

B. Multicollinearity Test

According to Ghazali (2016), the multicollinearity test aims to test whether the regression model finds a correlation between independent (independent) variables. A good regression model should not have a correlation between the independent variables. If the independent variables are correlated, these variables are not orthogonal. Orthogonal variables are independent variables in which the correlation value between independent variables is equal to zero. The detection of multi-risk is as follows:

- VIF (Variance Inflation Factor) and Tolerance

The value commonly used to indicate multicollinearity is the Tolerance value <0.10 or equal to the VIF value >10 .

- The magnitude of the correlation between the independent variables

The guideline for a multiple risk-free regression model is that the correlation coefficient between the independent variables must be weak (below 0.5). If the correlation is strong, then there is a multi-risk problem.

C. Heteroscedasticity Test

According to Ghazali (2016) the heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. If the residual variance from one observation to another is constant, it is called Homoscedasticity and if it is different it is called heteroscedasticity. A good regression model is one that does not occur heteroscedasticity.

To detect the presence of heteroscedasticity is done by looking at the presence or absence of certain patterns on the graph, where the X-axis is the predicted Y, and the X-axis is the residual (Y prediction - real Y) that has been studentized. Basis for decision making:

- If there is a certain pattern, such as the points that form a certain regular pattern (wavy, widened then narrowed), then there has been heteroscedasticity.
- If there is no clear pattern, and the dots spread above and below the 0 on the Y axis, then there is no heteroscedasticity.

Multiple Linear Regression Test

Multiple linear regression is intended to determine the linear relationship between several independent variables, commonly called X1, X2, X3, and so on with the dependent variable called Y (Situmorang, 2008).

The data that has been collected is then analyzed using multiple regression to determine whether there is an effect of the independent variables, which consist of abilities, motivation and opportunities, and the dependent variable, namely employee performance. Multiple linear regression analysis is used to determine the effectability (X1), motivation (X2) and opportunity (X3) to employee performance (Y1).

The equation model is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \dots + b_nX_n + \epsilon$$

Where :

Y = dependent variable (dependent)

X1, X2, X3, ... Xk, = independent variable (independent)

a = constant

b1, b2, b3, ... bk = regression coefficient

ϵ = distraction variable

Equation above is the described in this study with the following equation:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \epsilon$$

Information:

Y1 = employee performance

X1 = ability

X2 = motivation

X3 = opportunity

β = regression coefficient

α = Constant

ϵ = error term

Moderate Regression Analysis

To test the relationship between the independent variable, the dependent variable, the control variable and the moderating variable, multiple linear regression analysis was used. To test the relationship between the independent and dependent variables in which there are factors that strengthen or weaken (moderating variables), the test uses *Moderate Regression Analysis* (MRA). The data that has been collected in the study, is processed using statistical data processing applications, namely SPSS software version 16.

Moderate Regression Analysis (MRA) or interaction test is a special application of multiple linear regression where the regression equation contains an element of interaction

(multiplication of two or more independent variables) with the regression equation formula is as follows (Liana, 2009: 93-94):

$$Y = \alpha + b_1X_1 + b_4M + b_5X_1M + e_1$$

$$Y = \alpha + b_2X_2 + b_4M + b_6X_2M + e_2$$

$$Y = \alpha + b_3X_3 + b_4M + b_7X_3M + e_3$$

Information:

Y = Employee performance

α = Constant

X1 = Ability

X2 = Mmotivation

X3 = Kopportunity

M = Islamic work culture

b1 = The regression coefficient for X_1

b2 = The regression coefficient for X_2

b3 = The regression coefficient for X_3

b4 = Moderating variable coefficient

b5 = Moderated regression coefficient for X_1

b6 = Moderated regression coefficient for X_2

b7 = Moderated regression coefficient for X_3

e = residual value

Hypothesis test

a. First Hypothesis Testing

The F statistical test is used to test the first hypothesis or analysis simultaneously by testing the goodness of fit test which shows the variation in the effect of the independent variable (X) together on the dependent variable (Y). The hypothesis used in this study is formulated as follows:

- H0: $b_1 = b_2 = b_3 = 0$ (the three independent variables together have no influence on the dependent variable).
- H1: $b_1 \neq b_2 \neq b_3 \neq 0$ (the three independent variables together have an influence on the dependent variable).

The significance of the effect of the independent variable simultaneously on the dependent variable is carried out by looking at the sig value. of F the ratio of all independent variables at the test level $\alpha = 5\%$. The conclusion is accepted or rejected H₀ and H₁ as proof is:

- If the value is sig. smaller than α , then H0 is rejected and H1 is accepted, which means that the independent variables together have a significant effect on the independent variable.
- If the value is sig. greater than α , then H0 is accepted and H1 is rejected, which means that the independent

variables together do not have a significant effect on the independent variable.

b. Second to Fourth Hypothesis Testing

The t statistical test is used to test the second, third and fourth hypotheses by using partial analysis. The test tool used to determine whether or not the effect is significant on the independent variable by looking at the sig value. of the t ratio of each independent variable at the test level $\alpha = 5\%$.

The conclusions of whether H0 and H1 are accepted or rejected as proof are:

- If the value is sig. smaller than α , then H0 is rejected and H1 is accepted, which means that the independent variable partially has a significant effect on the independent variable.
- If the value is sig. greater than α , then H0 is accepted and H1 is rejected, which means that the independent variable partially does not have a significant effect on the independent variable.

c. Fifth, Sixth and Seventh Hypothesis Testing

To test the existence of moderating whether it is true as a pure moderator, quasi moderator, or not a moderating variable at all, it can be observed with the following criteria (Tambun, 2013):

- a. *Pure moderator*, if the effect of M on Y on the first output and the interaction effect of $M * X_1$ on the second output, one of them is significant
- b. *Quasi moderators*, if the effect of M on Y at the first output and the interaction effect of $M * X_1$ on the second output are both significant
- c. *Not a moderator*, if the effect of M on Y on the first output and the interaction effect of $M * X_1$ on the second output, none of them is significant

Determination Coefficient Test (R^2)

Model testing using R^2 shows that the independent variables used in multiple linear regression models are independent variables that are able to represent all of the other independent variables in influencing the dependent variable, then the magnitude of the influence is shown in the form of a percentage. The coefficient of determination is between 0 (zero) and 1 (one). A small value of R^2 (zero) means that the ability of the independent variables is very limited. Likewise, the value (R^2) which is close to 1 (one) means that the independent variables (independent) provide almost all the information needed to predict the variation in the dependent variable (Ghozali, 2011). The coefficient of determination is carried out to detect the best accuracy in this regression analysis,

Multiple linear regression and Moderated Regression Analysis (MRA)

a. Regression Results

Multiple Linear Regression is one of the Parametric statistical tools with the function of analyzing and explaining the relationship between two or more research factors with different names, through observations on several observations in various fields of activity. In connection with this research, the analysis tool of Parametric Statistics of Multiple Linear Regression is used to determine the effect of independent variables (X1, X2, and X3) on the dependent variable (Y). In the context of this research, Multiple Linear Regression is used to measure the effect of ability (X1), motivation (X2) and opportunity (X3), on employee performance at PT. Bank Syariah Mandiri Palu Area.

In accordance with the results of multiple linear regression analysis using the SPSS For Windows Release 16.0 computer assistance, the research results of 100 respondents were obtained with the alleged influence of the three independent variables (ability, motivation and opportunity) on employee performance at PT. Bank Syariah Mandiri in Palu Area can be seen from the following calculation results:

Table 1: Multiple Regression Calculation Results

Dependent Variable Y = Employee Performance				
Variable	Coefficient Regression	Standard Error	t	Sig
C = Constanta	1,573	0.206	7,632	0,000
X1 = Ability	0.285	0.051	5,572	0,000
X2 = Motivation	0.175	0.037	4,736	0,000
X3 = Opportunity	0.198	0.042	4,751	0,000
R- = 0.764 F-Statistics = 44.9444382 = the State Assets Service Office d R-Square = 0.584 Sig. F = 0,000 Adjusted R-Square = 0.571				

Source: Regression Results

The regression model obtained from the table above is:

$$Y = 1.573 + 0.285X1 + 0.175X2 + 0.198X3$$

The equation above shows, the independent variables analyzed in the form of variables (X1, X2 and X3) have an influence on the dependent variable (Y) regression analysis model of employee performance at PT. Bank Syariah Mandiri Area Palu can be seen as follows:

From the above equation it can be explained:

1. For a constant value of 1.573 means the performance of employees at PT. Bank Syariah Mandiri Area Palu before the independent variables (ability, motivation and opportunity) amounted to 1.573.
2. Ability (X1) with a regression coefficient of 0.285 means that there is a positive influence between ability and employee performance. This means that the higher the ability of employees at Bank Syariah Mandiri Area Palu, it will increase employee performance.

3. Motivation (X2) with a regression coefficient of 0.175 means that there is a positive influence between motivation and employee performance. This means that the more motivated employees at PT. Bank Syariah Mandiri Area Palu, it will increase employee performance.
4. Opportunity (X3) with a regression coefficient of 0.198 means that there is a positive influence between opportunity and employee performance. This means that the better the opportunities provided by employees at PT. Bank Syariah Mandiri Area Palu, it will increase employee performance.

B. Moderated Regression Analysis (MRA) Test

Testing using the MRA method or Moderated Regression Analysis is an analysis that uses moderating variables. In this study using a moderating variable, namely Islamic work culture.

Table 2: MRA Regression Analysis Results with Ability Variables

Variable	Coefficient Regression	Standard error	t	sig
Constanta	2,472	0.373	6,621	0,000
Abilities (X1)	0.176	0.086	2,056	0,043
Islamic Work Culture (M)	0.017	0.101	0.169	0.867
Moderate 1	0.045	0.022	2,012	0,047

The regression test results table above can produce a regression equation model as follows:

$$Y = 2.472 + 0.176X1 + 0.017M + 0.045X1M$$

From the above equation, it can be explained as follows

1. For a constant value of 2.472 means the performance of employees at PT. Bank Syariah Mandiri Area Palu before the independent variable (ability) was 2.472.
2. Ability (X1) with a regression coefficient of 0.176 means that there is a positive influence between ability and employee performance. This means that the higher the ability of employees at Bank Syariah Mandiri Area Palu, it will increase employee performance.
3. Islamic work culture (M) with a regression coefficient of 0.017 means that there is a positive influence between Islamic work culture and employee performance. This means that the better the work culture that is implemented at PT Bank Syariah Mandiri Area Palu, the better the employee's performance.
4. Moderate 1 (X1M) with a coefficient of 0.045 means that there is a positive influence between moderate 1 and employee performance. This means that the better the moderate variable 1 will strengthen the relationship between ability and employee performance at PT Bank Syariah Mandiri Palu Area.

Table 3: Results of MRA Regression Analysis with Motivation Variables

Variable	Coefficient Regression	Standard error	t	sig
Constanta	2,689	0.535	5,023	0,000
Motivation (X2)	0.009	0.135	2,063	0.950
Islamic Work Culture (M)	0.059	0.130	0.452	0.652
Moderate 2	0.065	0.032	1,993	0.049

The regression test results table above can produce a regression equation model as follows:

$$Y = 2.689 + 0.009X_2 + 0.059M + 0.065X_{2M}$$

From the above equation, it can be explained as follows

1. For a constant value of 2.689 means the performance of employees at PT. Bank Syariah Mandiri Area Palu before the independent variable (motivation) amounted to 2.689.
2. Motivation (X2) with a regression coefficient of 0.009 means that there is a positive influence between motivation and employee performance. This means that the more motivated employees at Bank Syariah Mandiri Area Palu, it will increase employee performance.
3. Islamic work culture (M) with a regression coefficient of 0.059 means that there is a positive influence between Islamic work culture and employee performance. This means that the better the Islamic work culture that is applied to PT Bank Syariah Mandiri Palu Area, the better the employee's performance at the company.
4. Moderate 2 (X2M) with a coefficient of 0.065, this means that there is a positive influence between moderate 2 and employee performance. This means that the better the moderate variable 2 will further strengthen the relationship between motivation and employee performance at PT Bank Syariah Mandiri Palu Area.

Table 4: MRA Regression Analysis Results with Opportunity Variables

Variable	Coefficient Regression	Standard error	t	sig
Constanta	2,856	0.401	7,115	0,000
Chance (X3)	0.052	0.114	0.456	0.649
Islamic Work Culture (M)	0.020	0.104	0.187	0.852
Moderate 3	0.057	0.028	2,024	0.046

The regression test results table above can produce a regression equation model as follows:

$$Y = 2.856 + 0.052X_3 + 0.020M + 0.057X_{3M}$$

From the above equation it can be explained as follows:

1. For a constant value of 2.856 means the performance of employees at PT. Bank Syariah Mandiri Area Palu

before the independent variable (opportunity) amounted to 2.856.

2. Opportunity (X3) with a regression coefficient of 0.052 means that there is a positive influence between opportunity and employee performance. This means that the better the opportunities given to employees of Bank Syariah Mandiri in the Palu Area, the better the employee's performance.
3. Islamic work culture (M) with a regression coefficient of 0.020 means that there is a positive influence between Islamic work culture and employee performance. This means that the better the work culture that is implemented at PT Bank Syariah Mandiri Area Palu, the better the employee's performance.
4. Moderate 3 (X3M) with a coefficient of 0.057, this means that there is a positive influence between moderate 3 and employee performance. This means that the better the moderate variable 3 will strengthen the relationship between opportunities and employee performance at PT Bank Syariah Mandiri Palu Area.

Hypothesis test

A. First Hypothesis Testing

Simultaneous test is a test to determine whether the independent variable (X) under study has an influence on the dependent variable (Y) means all independent variables, namely ability (X1), motivation (X2) and opportunity (X3) with the dependent variable of employee performance at the Bank. Syariah Mandiri Area Palu, namely:

From Table 1, it can be seen that the results of the determination test (model reliability) show the value of Adjusted R-Square = 0.571 or = 57.10%. This means that 57.10% of the independent variables are influenced by the three dependent variables, the rest is influenced by the independent variables that are not studied. Furthermore, based on table 1 from the calculation results obtained Fcount = 44.944 at the real level $\alpha = 0.05$ or $\alpha < 0.05$. The table shows that the significance value is F = 0.000. Thus it can be stated that simultaneously (simultaneously) the dependent variable has significant influence on the independent variable.

Thus, the first hypothesis which states that: Ability, motivation and opportunity together have a positive and significant effect on employee performance at Bank Syariah Mandiri Area Palu based on the results of the F-Test is proven.

B. Second, Third and Fourth Hypothesis Testing

Partial testing is intended to see the effect of each independent variable on the dependent variable, as follows:

1. Ability (X1)

For the ability variable, the calculation results show that the regression coefficient value is 0.285, while the significance

level of t is 0.000. Thus the value of $\alpha < 0.05$ at the 95% confidence level. So it can be stated that the ability variable has a significant effect on employee performance at PT Bank Syariah Mandiri Palu Area. Thus, the second hypothesis which states that: Ability has a positive and significant effect on employee performance at PT Bank Syariah Mandiri Area hammar, based on the results of the t -test is proven.

2. Motivation (X2)

For the motivation variable, the calculation results show that the regression coefficient value is 0.175, while the significance level of t is 0.000. Thus the value of $\alpha < 0.05$ at the 95% confidence level. So it can be stated that the motivation variable has a significant effect on employee performance at PT Bank Syariah Mandiri Palu. Thus, the third hypothesis which states that: Motivation has a positive and significant effect on employee performance at PT Bank Syariah Mandiri Area Palu, based on the results of the t -test is proven.

3. Chance (X3)

For the opportunity variable, the calculation results show that the regression coefficient value is 0.198, while the significance level of t is 0.000. Thus the value of $\alpha < 0.05$ at the 95% confidence level. So it can be stated that the opportunity variable has a significant effect on employee performance at PT Bank Syariah Mandiri Palu. Thus, the fourth hypothesis which states that: Opportunity has a positive and significant effect on employee performance at PT Bank Syariah Mandiri Area Palu, based on the results of the t -test is proven.

C. Testing the Fifth, Sixth and Seventh Hypotheses

1. Islamic work culture moderates the ability of employee performance

For moderate variable 1 (X1M) the calculation result is the regression coefficient value of 0.045, while the significance level of t is 0.047. Thus the value of $\alpha < 0.05$ at the 95% confidence level. Thus, moderate variable 1 has a significant effect on employee performance.

Based on the results of the t test, Islamic work culture is a moderate variable between ability and employee performance. Thus, the fifth hypothesis which states that: Islamic work culture can moderate the effect of ability on employee performance at PT Bank Mandiri Syariah Area Palu based on the results of the t -test is proven.

2. Islamic work culture moderates motivation on employee performance

For moderate variable 2 (X2M) the result of the calculation is the regression coefficient value of 0.065, while the significance level of t is 0.049. Thus the value of $\alpha < 0.05$ at the 95% confidence level. Thus, moderate variable 2 has a significant effect on employee performance.

Based on the results of the t test, Islamic work culture is a moderate variable between motivation and employee performance. Thus, the sixth hypothesis which states that: Islamic work culture can moderate the influence of motivation on employee performance at PT Bank Mandiri Syariah Area Palu based on the results of the t -test is proven.

2. Islamic work culture moderates opportunities for performance

For moderate variable 3 (X3M) the result of the calculation is the regression coefficient value of 0.057, while the significance level of t is 0.046. Thus the value of $\alpha < 0.05$ at the 95% confidence level. Thus the moderate variable 3 has a significant effect on employee performance.

Based on the results of the t test, Islamic work culture is a moderate variable between opportunity and employee performance. Thus, the seventh hypothesis which states that: Islamic work culture can moderate the effect of opportunity on employee performance at PT Bank Mandiri Syariah Area Palu based on the results of the t -test is proven.

D. Determination Coefficient Test

The coefficient of determination (R^2) test is a test conducted to determine how much the variables of ability, motivation and opportunity are independent variables when explaining the influence of the dependent variable, namely the employee performance variable.

The coefficient of determination is between 0 and 1. This study produces three coefficient of determination tests, namely the MRA regression coefficient of determination for ability, the MRA regression coefficient of determination of motivation and the coefficient of determination of the MRA of opportunity regression.

Table 5: Results of MRA Determination Coefficient of Variable Ability Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.704a	0.496	0.480	0.39877

a. Predictors: (Constant), moderation 1, Islamic workculture, ability.

Based on the results of the SPSS summary model above, the Adjusted R^2 value is 0.480. This value shows that the independent variable (ability and moderate 1) affects the performance of employees at PT Bank Syariah Mandiri Area Palu by 48.00%, the rest is influenced by other variables.

Table 6: Results of the MRA Determination Coefficient of Motivation Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.596a	.355	.335	.45118
a. Predictors: (Constant), moderation 2, Islamic workculture, motivation				

Based on the results of the SPSS summary model above, the Adjusted R Square (R²) value is 0.335. This value shows that the independent variables (motivation and moderate 2) affect the performance of employees at PT Bank Syariah Mandiri Area Palu by 33.50%, the rest is influenced by other variables.

Table 7: Result of Chance MRA Determination Coefficient Test Result Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.632a	.400	.381	.43512
a. Predictors: (Constant), moderation 3, Islamic workculture, opportunity				

Based on the results of the SPSS summary model above, the Adjusted R Square (R²) value is 0.381. This value shows that the independent variable (opportunity and moderate variable 3) affects the performance of employees at PT Bank Syariah Mandiri Area Palu by 38.10%, the rest is influenced by other variables.

IV. DISCUSSION

A. Ability, Motivation and Opportunities for Employee Performance at Bank Syariah Mandiri in Palu Area

Based on the test results, it was found that ability, motivation and opportunity had an effect on employee performance as the dependent variable, ability, motivation and opportunity had a contribution to employee performance by 57.10% while the remaining 42.90 was influenced by other variables not explained in this study. To determine the simultaneous relationship between the variables of ability, motivation and opportunity to performance can be seen from the calculation of $F_{count} = 44.944$ at the real level $\alpha = 0.05$ or $\alpha < 0.05$. It shows that the significance value is $F = 0.000$. Thus it can be stated that together (simultaneously) the dependent variable has a significant effect on the independent variable.

Duncan in Indrawijaya (1999) argues the importance of ability and motivation factors in carrying out work, namely as follows: "A person who has low ability, even though he has high motivation, will produce lower achievement compared to people who have higher ability the same motivation. Conversely, someone who has high ability but with lower motivation will produce lower achievement than someone who has the same ability with higher motivation.

The ability, motivation, and opportunity (AMO) framework (Appelbaum, Bailey, Berg & Kalleberg, 2000; Boxall & Purcell, 2003) has been widely accepted to explain the relationship between human resource management and performance. The AMO framework was originally proposed by Bailey (1993), who suggested that ensuring employee discretionary efforts requires three must-have components: employees must have the necessary skills, they need the right motivation at work and employers as job providers must offer

them opportunities to participate (Appelbaum et al., 2000). The acronym stands for three elements that enhance employee performance: individual ability (A) Ability, motivation (M) Motivation, and opportunity to participate (O) Opportunity.

B. Capability Towards Employee Performance of Bank Syariah Mandiri in Palu Area

Based on the results of multiple linear regression analysis, it shows that the ability variable has a regression coefficient of 0.285, while the significance level of t is 0.000. Thus the value of $\alpha < 0.05$ at the 95% confidence level. This value means that the work ability variable has a positive or unidirectional effect on employee performance. If the work ability increases by one unit, the employee's performance will increase by 0.285 units, assuming the other variables are constant. The results of regression analysis show that work ability is one of the factors that has a significant effect on employee performance, or in other words, the level of work ability is a factor that affects employee performance.

The findings are in accordance with the opinion of Armstrong (2009), Armstrong stated that the ability of employees greatly affects the level of performance produced, so it is very reasonable if the ability will affect employee performance.

The Islamic banking industry continues to grow. This is reflected in the growth percentage of Islamic banking, both in terms of assets, financing, and third party funds, which is higher than conventional banking and national banking. The market share of Islamic banking also continues to show an increase, although not significant, namely 5.78% in 2017 to 6.18% in June 2020 (www.mandirisyariah.co.id). Bank Syariah Mandiri as the largest national sharia bank that has been able to enter the top 20 national commercial banks still has challenges related to the low level of literacy and inclusion of Islamic banks, one way to deal with these challenges is by improving the quality of human resources, increasing the ability of employees to carry out work in a professional manner,

The level of formal education possessed by employees will affect the process of increasing abilities, the higher the education of employees, the easier it is to receive and understand information. Independent Islamic bank employees are recruited with a minimum education level of undergraduate (S1). After graduating from the recruitment selection process, an independent Islamic bank employee must first go through basic training in Islamic banking (Basic Training), this is so that new employees have an understanding of all basic knowledge related to Islamic banking and are able to communicate to customers by providing a clear and complete explanation, and easy to understand.

According to Octaviani (2009) seniority or tenure is the length of time an employee contributes his tenure to a particular company. The extent to which efforts can achieve satisfactory performance results depends on ability. The tenure is an

individual experience that determines growth in employment and position. Job growth can be experienced by a person only if he undergoes a learning process and is experienced and is expected to have a more progressive and positive work attitude, have increased work ability in terms of quality and quantity (Faizin and Winarsih, 2008). Dominant independent Islamic bank employees have work experience 6-10 years, as many as 54 people, employees with a long working period have quite a lot of work experience, work performance and mastering the job well, relative employee integrity has also been tested.

C. *Work motivation Against the Employee Performance of Bank Syariah Mandiri in Palu Area*

Based on the results of multiple linear regression analysis, it shows that the motivation variable has a regression coefficient of 0.175, while the significance level of t is 0.000. Thus the value of $\alpha < 0.05$ at the 95% confidence level. This value means that the motivation variable has a positive or unidirectional effect on employee performance. If the work motivation increases by one unit, the employee's performance will increase by 0.175 units, assuming the other variables are constant. The results of the regression analysis show that work motivation is one of the factors that has a significant effect on employee performance, or in other words, the level of work motivation is a factor that affects employee performance. These findings are in line with research conducted by Anwar et al (2015) and Darmawan et al (2012),

Motivation is influenced by several factors that can be differentiated into internal factors and external factors according to Sutrisno (2011).

1. Internal factors, including the desire to live, the desire to have, the desire to gain appreciation, the desire to gain recognition and the desire to have power.
2. External factors, including working conditions, good supervision, job security, reward for performance, flexible regulations, status and responsibilities.

Achievement is a result that has been achieved in carrying out an activity. Achievement is a task-oriented behavior that allows individual achievement to be evaluated according to internal and external criteria, involving individuals to compete with others. Achievement is evidence of efforts that have been achieved (WS Wingkel, 1996: 165).

Independent Islamic bank employees feel proud and happy to do their job so that work performance is not impossible to achieve. Employee achievements get rewards every certain period. Every month, 6 months and 1 year there are always competitions for all sections, which are held from the branch office level to the head office level. This is done for the development of employee competencies. The winners of the competition are announced openly and given direct prizes in the form of cash, precious metals and umrah appreciation for employees according to the competition criteria being held

and the challenges that employees feel from the competition. Recognition of achievement is considered very important to motivate employee morale, not only for employees who get awards, but to encourage other employees to achieve more. In addition, employees who have good achievements will be given opportunities for promotion and get good performance appraisals, which will affect the bonuses that employees receive each year.

Performance appraisal plays a very important role in increasing motivation in the work environment. Employees want and need recognition and rewards related to their performance, if performance is not up to standard, then the assessor provides an opportunity to review the employee's progress and to develop a performance improvement plan.

Responsibility is the ability to determine an attitude towards an action or task that is carried out and the ability to assume the risk of an action that is carried out, Burhanuddin (2000). Each employee has their respective responsibilities according to their position, the four-pillar system implemented by the Mandiri Islamic bank gives authority to each employee based on the risk of their position, each pillar consisting of business, risk, operation, compliance, and recovery, each pillar is given responsibility responsibility and independence in carrying out tasks based on standard operating procedures (SOP). The business pillar is responsible for finding business, risk is responsible for verifying and mitigating all risks, operations are responsible for carrying out operational processes, compliance as a pillar on the back line that guards all processes, both business and operational, must be in accordance with the SOP, and recovery is responsible for solving problems caused by business processes. All pillars collaborate in carrying out their respective duties, so that the process runs smoothly.

D. *Opportunity Against the Employee Performance of Bank Syariah Mandiri in Palu Area*

Based on the results of multiple linear regression analysis, it shows that the opportunity variable has a regression coefficient of 0.198, while the significance level of t is 0.000. Thus the value of $\alpha < 0.05$ at the 95% confidence level. This value means that the opportunity variable has a positive or unidirectional effect on employee performance. If the opportunity increases by one unit, the employee's performance will increase by 0.198 units assuming the other variables are constant. The results of the regression analysis show that opportunity is one of the factors that has a significant effect on employee performance, or in other words, the level of opportunity is a factor that affects employee performance.

According to Supriyadi (2003), work is a burden, obligation, source of income, pleasure, prestige, self-actualization. Independent Islamic bank employees know what the goals of their work are, so that in working, employees have a plan as an effort in designing the employee's future.

Mandiri Islamic bank management provides opportunities for all employees to develop competencies, opportunities to contribute, opportunities to get promotions, of course, in accordance with the provisions and policies of the company where they work.

Each year the management conducts a performance review of each individual who works at an independent Islamic bank and employees are given the opportunity to provide feedback on the assessments given by their respective superiors, for employees who have good performance, for 2 consecutive years and not having problems in disciplinary violations, will be given the opportunity to take educational tests in the context of promotion which of course will also affect the remuneration that will be received by employees.

Employees with unsatisfactory achievements will be given the opportunity to improve their performance with the guidance of their superiors through the stages of the guidance program, until the employee is able to achieve the best performance.

The guidance process is carried out in several ways, namely training, mentoring, coaching and counseling, managers are equipped with this knowledge, so that it is hoped that later they will be able to explore the potential of employees and be able to encourage employees to improve the quality of their performance so that they are able to develop their careers.

According to Robbins (2006), career development is a process of increasing individual work abilities in order to achieve the desired success. The aim of all career development programs is to match the needs and goals of employees with job opportunities available in the company at present and in the future.

E. Islamic Work Culture as Moderation of Ability Influence Against the Employee Performance of Bank Syariah Mandiri in Palu Area

Based on the results of the test analysis using the Moderated Regression Analysis (MRA) method, it is an analysis that uses the moderating variable (Islamic work culture). Moderate 1 for the ability variable (X1M) with a coefficient of 0.045, this means that there is a positive influence between moderate 1 and employee performance. This means that the moderate variable 1 is able to strengthen the relationship between the abilities and performance of employees at PT Bank Syariah Mandiri Palu Area.

Previous research on the relationship between ability and performance has different results. Research conducted by Kristiani et al. (2013) found that work ability has a significant effect on performance, while research conducted by Setiawan and Hotlan (2017) shows that ability does not have a significant effect on employee performance. The researcher adds a moderating variable between the relationship between the two variables, whether the moderating variable will

strengthen the relationship or even weaken the relationship between the ability and performance variables.

The research hypothesis that the presence of Islamic work culture as a moderating variable is able to strengthen the relationship between the ability and performance variables of the Bank Syariah Mandiri Palu Area employees is proven, although researchers have not been able to find similar research with the same variables, so they cannot convey a comparison of previous research results for the results from the influence of the moderating variable.

The highest mean result of the respondents' questionnaire answers for the ability variable is the ability to work, meaning that the employees of Bank Syariah Mandiri in the Palu Area are able to do their job well, if it is strengthened by an Islamic work culture that teaches to work hard, and upholds the trust given to them in the form of mandates, duties are a must, so an employee will always produce quality output, there is or is not supervision from superiors, employees will still complete their responsibilities properly, so that in general in the banking world, employee recruitment selection, not only prioritizes employee work ability but the most important thing is the integrity of the recruited employees, not taking what is not their right, being able to protect their own good name and the good name of the company.

The ability variable is measured by three dimensions, namely the ability to work, education and years of service. The dimension of the ability variable if it is related to the variable dimension of Islamic work culture is very closely related, employees who are able to work do not necessarily want to do well if they do not have self-awareness of the responsibility of the tasks assigned to them. Resilience to work is also an important thing for a bank employee to have considering the work done is quite risky, and for the risk of each position it will be adjusted to the remuneration for each of these positions, the higher the risk of the position the higher the remuneration obtained from that position. The risk measure for a teller will be higher than the risk of a customer service position. The leader as the decision maker also has a level of risk in accordance with the limit authority given by the management of Bank Syariah Mandiri.

A high level of education and knowledge does not guarantee that an employee can perform high, have extensive knowledge but is not implemented in work, work only based on habits so that they do not have innovations or creative ideas that can be developed for the progress of the company, and what is more worrying if science the knowledge possessed by employees is actually used to do things that result in losses to the company.

Islam teaches us to always improve our abilities by learning various sciences. Rasulullah, the prophets and the companions are professionals who have expertise and work hard, work hard and professionally is a practice imitating the Prophet's character, namely siddiq, istiqomah, fathanah, amanah and tabligh. The nature of the Prophet in running his business

must be emulated by sharia business actors in accordance with the work culture of Bank Syariah Mandiri, namely Competent culture which means: Competent, continues to learn and develop capabilities

Religious people also need to increase their knowledge, so that they become intelligent / clever people, have knowledge and wisdom, especially for managers as policy makers. The extraordinary advances in science and technology give positive results for humans, but science without being based on religion will cause problems for humans. Therefore, the development of science and technology should not eliminate the role of religion, science and religion should be seen as mutually constructive and complementary.

Science can create something extraordinary, but if someone who is knowledgeable does not have faith in God, does not have a conscience, then this knowledge can make someone do something wrong. There are quite a lot of banking employees who commit disciplinary violations with various modes, while working even though they have received high positions, they still commit fraud. The development of employee capabilities must be balanced between general knowledge and religion, one of which is through the application of an Islamic work culture whose dimensions have religious values, and Bank Syariah Mandiri employees have both with different portions of each individual. Religion and knowledge are very closely related because people have a lot of knowledge if they are not supported by religion, all knowledge will not bring good to mankind. The work culture of Bank Syariah Mandiri is relevant to the characteristics of the Prophet Muhammad, which are in accordance with the teachings of the Islamic religion, namely Siddiq, Fathanah, Istiqomah, Amanah and Tabliq.

The dimension of tenure is that employees with long service periods do not guarantee that an employee has a good performance and occupies a higher position than employees whose work period is relatively short. The results of interviews with the human resources section of the Bank Syariah Mandiri Area Palu, tenure is one of the assessments in promotion selection, but the main thing is the assessment of individual performance that is the determining factor, so it becomes commonplace if employees with relatively not long working periods (1 s / d 5 years), occupy a higher position than employees who have a long working period (6 to 10 years) and an Islamic work culture is able to strengthen the dimensions of ability.

With the existence of dimensions in the Islamic work culture, employees take advantage of their past tenure by doing things that are beneficial for the progress of themselves and the company, time that is passed without progress is wasted. Allah SWT warns us about the time (period) in the Qur'an Surah Al-Asr verses 1-3 which means:

" For the sake of time. Truly humans are in loss, except those who believe and do good and advise each other for the truth and advise each other for patience "QS.Al-Asr: 1-3.

F. Islamic Work Culture as a Moderation of the Influence of Motivation on the Employee Performance of Bank Syariah Mandiri in Palu Area

Moderate 2 for the motivation variable (X2M) with a coefficient of 0.065, this means that there is a positive influence between moderate 2 and employee performance. This means that the moderate variable 2 is able to strengthen the relationship between motivation and employee performance at PT Bank Syariah Mandiri Palu Area

The relationship between motivation and performance in research conducted by previous researchers has different results. Research conducted by Darmawan et al. (2012) found that motivation has a significant effect on performance, but it is not in line with the results of research conducted by Anjani (2014) and research conducted by conducted by Julianry et al (2017), found that the motivation variable had a negative effect on employee performance. Based on this difference, the researcher added a moderating variable between the relationship between the two variables, whether the moderating variable would strengthen the relationship or even weaken the relationship between motivation and performance variables.

The research hypothesis that the existence of Islamic work culture as a moderating variable is able to strengthen the relationship between the motivation variable and the employee performance of Bank Syariah Mandiri in the Palu Area is proven, although for research related to moderation variables, the researcher has not been able to find similar research with the same variables so that he cannot convey a comparison. the results of previous research.

Motivation variables are measured by six dimensions, namely: achievement, recognition, work itself, responsibility, progress and development of individual potential. Employees of Bank Syariah Mandiri Area Palu have a deep desire to excel, compete well, not only be satisfied with what has been achieved today, so that employees feel enough and lazy to work more than they have achieved, and if there are obstacles, employees are easy to hopeless.

In the view of Islam, worship achievements cannot be separated from social, economic and cultural achievements. A complete Muslim personality (kaffah) is an integration of the quality of the relationship with Allah (mahdoh worship) and the relationship with creatures (ghoirmahdoh worship). Thus the career achievement of a community is the basic implementation and implementation of kekafaahan of divine calling (religious calling). Outstanding employees at Bank Syariah Mandiri Area Palu, receive appreciation and recognition from management at the Branch, Area, Region and Head Office levels, BSM people who have good

achievements will be given rewards in the form of awards, cash and opportunities for promotion to higher positions so that more motivated to always achieve the best performance.

The dimension of responsibility, Bank Syariah Mandiri is a financial institution that carries out its business activities based on the principles of sharia, in essence, the principles of sharia refer to Islamic sharia which is primarily guided by the Al-Quran and Hadith. Islam as a religion is a concept that governs human life comprehensively and universally, both in relation to the Creator (HambaluminAllah) and in human relations (Hablumminannas).

In its operations, Bank Syariah Mandiri Area Palu must always comply with the following corridors and principles:

1. Justice, namely sharing profits on the basis of real sales according to the contributions and risks of each party
2. Partnership, which means the position of investor customers (depositors of funds), and users of funds, as well as financial institutions themselves, are equal as business partners who synergize with each other to gain profit
3. Transparency, Islamic financial institutions will provide financial reports openly and continuously so that investor customers can know the condition of their funds
4. Universal, which means that it does not differentiate between ethnicities, religions, races and groups in society according to Islamic principles as rahmatan lilalamin.

The responsibilities of the employees of the Palu Area Bank Syariah Mandiri are not only limited to the tasks assigned by their superiors, but also carry a bigger responsibility, namely upholding the sharia economy, must be able to ensure that the process of business activities is in accordance with the principles of sharia, the products owned and marketed to have a legal basis through a fatwa from the Sharia Supervisory Board which is tasked with overseeing the activities of the Bank, assessing and ensuring compliance with sharia principles on operational guidelines and products issued by the Bank, so that an employee must be able to ensure that he can carry out his responsibilities properly, always maintain the trust given, strive to produce the best possible work and make improvements to the results of his work which are deemed there are still deficiencies and errors, working in a bank really needs the accuracy and accuracy of an employee, because the financial risk is inherent in banking operational transactions, a small mistake can result in a big loss.

Dimensions of individual progress, Employees of Bank Syariah Mandiri Area Palu are aware that the times will demand progress in human resources according to stakeholder expectations, employees who have a vision for the future, are able to keep up with the development of customer needs,

never give up and always strive to develop self-competence to perform well.

Allah SWT positions Muslims as servants and representatives of Allah (caliph) simultaneously. As servants of Allah, Muslims are obliged and subject to obey the normative Shari'a, how the law regulates Muslim personalities in religion and work. The normative shari'a in question is the Qur'an and the Sunnah. As khalifah fil ardi, humans are required to have creativity to always achieve a more prosperous life. Intellect is required to be more creative in carrying out the mandate of the caliph, while obedience is more dominant in carrying out the mandate as a servant. As the Word of Allah which means: And (remember) when your Lord said to the angels, "I want to make a caliph on earth." QS. Al-Baqarah: 30.

Overall, the motivation variable, the highest mean value in the answer to the dimension of individual potential development, on the indicator of employees feeling proud to work at the Bank Syariah Mandiri company in Palu Area, with the mean value of all dimensions of 4.13 in the very good category (Ridwan, 2011).

Bank Syariah Mandiri employees feel proud to work as employees in the company and have a desire to achieve achievement and prestige, the manifestation of working well apart from getting a halal sustenance is recognition from the environment for the achievements that have been achieved. This desire, if strengthened by the work culture of Islam, is to work sincerely because of Allah SWT. So, in the process of working to achieve it, Bank Syariah Mandiri employees always connect all matters only to Allah SWT, so that everything that is difficult becomes easy, all matters become a blessing, no matter how difficult the assignment is, employees still have the motivation to complete it well because they always expect pleasure. from Allah SWT.

Islam motivates its people to work and makes the media to pick up sustenance and means of increasing the standard of life, coupled with tawakal to Allah SWT, after making endeavors then simplifying everything to the Almighty. Ikhtiar and tawakal are two sides of a coin that cannot be separated and determine the work motivation of a Muslim, "Surely Allah will not change the fate of a people until they change themselves" (Surah Ar-Ra'd: 11).

G. Islamic Work Culture as a Moderation of the Influence of Opportunities on Employee Performance at Bank Syariah Mandiri in Palu Area

Moderate 3 for the opportunity variable (X3M) with a coefficient of 0.057, this means that there is a positive influence between moderate 3 and employee performance, meaning that moderate variable 3 is able to strengthen the relationship between opportunity and employee performance at PT Bank Syariah Mandiri Area Palu.

The relationship between opportunity and performance in research conducted by previous researchers shows different

results, Research conducted by Pascalia (2015), found that opportunity has a significant effect on performance, but the results of research conducted by Sasmita (2012) and Diana (2013) which found that opportunity has no significant effect on performance. Based on this difference, the researcher tries to add a moderating variable between the relationship between the two variables, whether the moderating variable will strengthen the relationship or even weaken the relationship between the opportunity and performance variables.

The results of this study prove the researcher's hypothesis that the existence of Islamic work culture as a moderating variable is able to strengthen the relationship between the opportunity variable and the employee performance of Bank Syariah Mandiri in the Palu Area and researchers have not been able to find similar research with the same variables so that they cannot convey a comparison of the results of previous studies.

The opportunity variable is measured by eight dimensions, namely: individual activities, career counseling, career education, information providers, opportunities for growth, management support, feedback and a cohesive work group. The highest mean value in the dimension of individual activity, namely in the statement that the employee knows what the work goal means the employees of Bank Syariah Mandiri in Palu Area already know their purpose of work, the job opportunities provided by the company are not merely referring to looking for sustenance to support themselves and their families, by spending the day and night, from morning to evening, constantly not knowing tired, but work includes all forms of practice or work that have elements of goodness and blessings, they believe that the opportunity to get a position for each individual is a mandate and sustenance from Allah SWT which must be carried out responsibly and only as a deposit, which will not If they are exchanged between one another, to achieve that, it takes effort by working hard and praying to the giver of sustenance. Allah SWT, has the power to revoke positions,

Individual activities include individual career planning, mastery of work fields and knowing work goals, work planning is important for employees to know the targets of the work they are doing, planned work results will certainly be better than unplanned, banking companies that are business institutions, of course. have business targets which, if achieved by employees, will have an impact on the improvement of an employee's individual career. To achieve business targets, they must master not only their field of work, but also other fields of work outside their job description, so it is hoped that during rotation and transfer or promotion, employees must be able to master new fields of work and be able to adjust quickly.

The opportunity to learn various knowledge is very open, the opportunity to prepare for a higher position can be facilitated by the company through several supervisor guidance programs in the form of coaching to explore the potential of employees who will help achieve the intended position,

another program is a learning program through e learning system that can be accessed by all employees at any time, the reading forum program is discussed with direct superiors which is carried out routinely every week by each work unit in the Bank Syariah Mandiri Area Palu. This forum is a knowledge sharing forum from superiors and colleagues, Sharing knowledge is recommended, with the spirit of team work according to the company's work culture, namely Collaboration, Allah SWT says: in letter An-Nisa verse 66 which means: "And in fact, if they practice the lessons given to them, of course that kind of thing is better for them and strengthens them even more" QS. An-Nisa: 66.

The opportunity for employees to perform worship is also facilitated by the company, a very representative place of worship, sufficient time and advice to carry out worship on time is always conveyed by management, and it is ensured that it can be carried out consistently as an implementation of the values of the Islamic work culture owned by the company.

The feedback dimension, all employees of Bank Syariah Mandiri Area Palu, are given the opportunity to provide feedback as material for evaluating company management in making policies related to human resources through the employee information system (SIP), this system provides all information about employees, both personal data and information. employee performance information. From the description above it can be concluded that the existence of an Islamic work culture is able to strengthen the abilities, motivation, and opportunities that employees have to improve their performance, if the application of Islamic work culture is carried out massively to all employees of Bank Syariah Mandiri in the Palu Area, and management can ensure that it is carried out in an ongoing manner. consistent, because everything will depend on each individual as an ordinary human being who is not free from mistakes, encouragement from the environment also affects employee behavior, so company management can mitigate various risks with a system of supervision and guidance according to applicable regulations, so that employees always perform well, incidents of fraud and low-performing employees can be minimized and even eliminated, so that performance-related human resource problems can be resolved properly.

Based on the results of the research and discussion that has been done, it can be concluded as follows:

1. Abilities, motivation and opportunities simultaneously positive and significant effect on employee performance at PT. Bank Syariah Mandiri Palu Area
2. Ability positive and significant effect on employee performance at PT. Bank Syariah Mandiri Palu Area.
3. Motivation positive and significant effect on employee performance at PT. Bank Syariah Mandiri Palu Area.
4. Opportunity positive and significant effect on employee performance at PT. Bank Syariah

MandiriPalu Area.

5. Islamic work culture can moderate the influenceabilitytoemployee performance at PT. Bank Syariah MandiriPalu Area.
6. Islamic work culture can moderate the influencemotivationtoemployee performance at PT. Bank Syariah MandiriPalu Area.
7. Islamic work culture can moderate the influenceopportunitytoemployee performance at PT. Bank Syariah MandiriPalu Area.

Based on the above conclusions, the suggestions from this study are as follows:

1. The ability of employees of Bank Syariah Mandiri in Palu Area is included in the good category, however, the ability of employees must be improved because the demands of customer needs have increased from time to time along with the times, to accommodate these developments, employees must have adequate competence, this can be obtained. from training and education carried out by internal and external parties. Training is intended to help improve the ability of employees to carry out their duties according to their positions, while education is more oriented towards increasing employee productivity in the future.
2. Motivation for employees of Bank Syariah Mandiri in Palu Area is in the good category, however, there are still things that need to be considered regarding the suitability of positions with the achievements achieved by employees, promotion mechanisms based on achievement, availability of the intended promotion positions.
3. Career opportunities given to employees of Bank Syariah Mandiri in Palu Area are already in a good category, but in terms of submitting information or disclosing information regarding the availability of targeted promotion positions, the size of competency needed for these positions, the provisions for consideration related to tenure are considered still lacking. and needs to be improved.
4. The Islamic work culture at Bank Syariah Mandiri in the Palu Area has been able to moderate the influence of ability, motivation and opportunity on employee performance, meaning that the better the application of Islamic work culture will further strengthen the relationship between ability, motivation and opportunity to performance which has an impact on improving employee performance, but it must remain management attention regarding the implementation of a consistent Islamic work culture throughout the Bank Syariah MandiriPalu Area from the top level to the lowest position level so that the effectiveness of the influence on performance will continue.
5. Employee performance shows good results, where employees work according to predetermined

procedures, so it is suggested that this needs to be maintained, where every employee strives to uphold the applicable regulations in the company, also upholds religious values because this company is based on sharia, by him In acting it is also necessary to consider many things in order to smooth an activity, a strong monitoring system of operational implementation is very important to protect employees and companies from fraud, whetherintentionalorunintentional.

6. This research still needs to be followed up by further researchers to get better research results, such as other variables that have not been included in this study, in order to obtain better results and to expand the research sample so that the generalizability of the researchisalsoincreased.

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