



Key Performance Indicator Analysis and Sharia Product Knowledge on Sales Force Performance with Work Motivation as an Intervening Variable at Bank Muamalat Indonesia

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Abstract

The growth of Islamic banking is influenced by various factor, including the performance of sales personnel in offering products. Selling skills should also be supported by a deep product knowledge product sharia. In addition, work motivation is an integral part of performance enhancement. The use of Key Performance Indicator (KPIs), Products Knowledge, and work motivation and their relationship with performance need to be measured to what extent these variables are interconnected. This research aims to analyze Key Performance Indicators and Sharia Product Knowledge on the performance sales personnel, with work motivation as an intervening at Bank Muamalat Indonesia. The background of the study is based on understanding how Key Performance Indicators and Knowledge Product Sharia owned by sales personnel can explain the relationship with performance, with work as mediation. This research is a quantitative study and utilizes a questionnaire distributed to sales force or marketing employees. Data collection was done by distributing the questionnaire through online media to the sales force. The data processing and analysis software used is SMARTPLS 3.0. The results of the direct effect variable test show that the Key Performance Indicator (X_1) has a significant effect on Sales Force Performance (Z) at 0.192 with a t -statistic ($2.444 > 1.96$) or p -value ($0.015 < 0.05$). The effect of Key Performance Indicator (X_1) on Work Motivation (Y) is a significant at 0.291 with a t -statistic ($3.525 > 1.96$) or p -value ($0.000 < 0.05$). The effect of Work Motivation (Y) on Sales Force Performance (Z) is significant at 0.366 with t -statistic ($4.581 > 1.96$) or p -value ($0.000 < 0.05$). The effect Knowledge Product sharia (X_2) on Sales Force Performance (Z) is significant at 0.241 with a t -statistic ($2.652 > 1.96$) or p -value ($0.008 < 0.05$). The Effect of Knowledge Products Sharia (X_2) on Work Motivation (Y) is significant at 0,453 with a t -statistic ($5.542 > 1.96$) or p -value ($0.000 < 0.050$). Meanwhile, for the indirect effect analysis, the indirect effect of Key Performance Indicator (X_1) on Sales Force Performance (Z) through Work Motivation (Y) is 0.106 with p -value of $0.012 < 0.05$, which means that Work Motivation (Y) mediates the effect of Key Performance Indicator (X_1) on Sales Force Performance (Z). The indirect effect of Knowledge Product Sharia (X_2) on Sales Force Performance (Z) through Work Motivation (Y) is 0.166 with p -value of $0.001 < 0.05$, which means that Work Motivation (Y) mediates the effect Knowledge Product Sharia (X_2) on Sales Force Performance (Z).

Keywords: *Key Performance Indicators; Sharia Product Knowledge; Work Motivation; Part Least Square.*

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Introduction

Banking or companies in their operational activities certainly have business goals based on the mission and vision of the organization or company. In carrying out its business goals, the company needs performance measurement tools. On the objects of Performance measurement tools is employees as human resources (HR) in the company. Employees are a resource and the most important component that company must be owned by the company in achieving the company's business target. Employees are a resource that is the main component apart from other resources such as technology, business capital, machines, and other materials. In general, humans as resources are divided into 2 (two) categories, namely human as macro

as resources and humans as micro resources. Those included in the macro category are citizens who are of productive age or entering working age, while those included in the micro category are individuals who carry out work responsibilities in an organization or company, hereinafter referred to as employees (Susan, 2019).

No matter how sophisticated a technology or system is, it will not achieve productivity and efficiency without human resources. In achieving the mission and vision goals of a bank or organization where human resources have dominant influence. Thus a good and large bank must pay attention to production factors such as capital, information technology and human resources which aim to achieve the bank's mission and vision (Haholongan et al., 2022).

Human resource management is generally long term and requires a large dominant investment cost and usually the process is integrated starting from the selection process, training evaluation, salary, and development. The flow of the recruitment process will be certainly creating human resources with a good attitude and high dedication to the bank or organization. Improved performance and work productivity can be achieved through improving the quality human resources (Hidayat et al., 2018). Human resources or employees in the sales department who are commonly called marketing or sales for later in the writing researchers use the term sales force. Sales force have a very important role as mediators of relationships between Islamic banks and customers. Salespeople not only perform their function as sellers of banking products and services, but they are required to be able to read the dynamics of customers desires and then communicate to related units in responding to market demands. This important task can be carried out for sales force who have a high level of initiative and are skilled at working even under low supervision (Indriani, 2005).

Sales force on Islamic Banks should actually have good sharia products knowledge. It is intended that salespeople are able to explain all Islamic banking products to customers when offering or acquiring banking products and services. The level of understanding of sales force in Islamic banks of Islamic banking products is called the competence or expertise of these sales force in offering and explaining Islamic banking products to these potential customers (Ikatan Bankir Indonesia, 2018).

To measure the level of success of the sales force at Islamic Banks on the growth of Islamic Banking can be measured by the Key Performance Indicator (KPI). In a simple definition, Key Performance Indicator (KPI) is a set measuring instruments that can assist management in understanding the business objectives that the company wants to achieve. Key Performance Indicator (KPI) will be effective when followed up and easily communicated to stakeholders. In another sense, the Key Performance Indicator (KPI) is a medium between the company and the goals it wants to achieve. (Budiarto, 2017).

The elements in the Key Performance Indicator in this study consist of the following elements:

Table 1: Key Performance Indicator Calculation Components

Aspects	Products	Baseline (a)	Target (b)	Actual (c)	Achievement (d)	Weighted (e)	Value
Funding	CASA	(million)	(million)	(million)	$(c) - (a) - (b) - (a)$	30%	$(a) \times (b)$
	TD	(million)	(million)	(million)	$(c) - (a) - (b) - (a)$	5%	$(a) \times (b)$
Financing	Volume Booking		(million)	(million)	$(c) / (b)$	15%	$(a) \times (b)$
Fee Base Income	Point Fee		Unit point	Unit point	$(c) / (b)$	20%	$(a) \times (b)$
	Point Service		Unit point	Unit point	$(c) / (b)$	30%	$(a) \times (b)$

The following is a description of the achievement of the Key Performance Indicator (KPI) of the average during 2022 from main branches in Bank Muamalat and the results of observation on the understanding of Sharia Products.

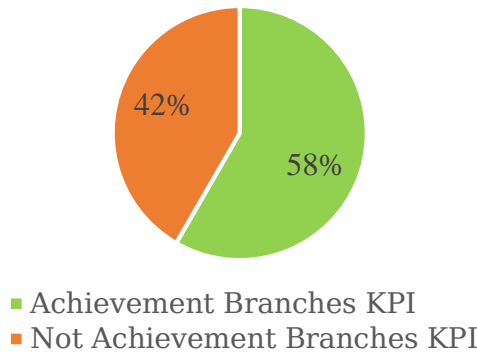


Figure 1: Branch Performance Based on Average KPIs in 2022

In the figure above out of 60 branches with 58% of branches of perform or achieve KPIs and 42% branches do not perform or do not achieve.

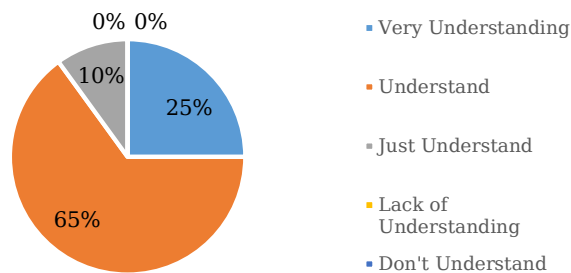


Figure 2 Initial Observation of Sharia Products Knowledge

In the figure above, the level of Sharia Products Knowledge is 65% in the understanding category and only 25% in very understanding category.

To achieve banking growth or the objectives of Islamic banks in addition to being formed from a reliable sales force, adequate knowledge of Islamic products and performance measurement tools of Key Performance Indicator which SMART (*Specific, Measured, Attainable, Realistic, Time Bound*) the company also provides motivation in the form of incentives and awarding to sales force. who succeed in achieving sales targets or achieving Key Performance Indicator (KPI). The influence of management on employee performance is very large, when management motivation employees, it also has impact on the motivation of these employees. Motivation can be categorized into two, namely positive motivation as “rewards” or prizes and there is negative motivation in the form of sanction or punishments even to demotion (Guntur et al., 2022).

Based on this, the background of researcher to make a journal with the title “Analysis of The Effect of Key Performance Indicator (KPI) and Sharia Products Knowledge on Improving Sales Force Performance with Work Motivation as an Intervening Variable at Bank Muamalat Indonesia.”

Literature Review

Sales Force

Sales force or marketing is defined by marketing expert Philip Kotler as an organization that performs the function of creating, communicating and generating value for customers and maintaining relationships that generate profits for banks and all *stakeholders*. Sales people are a part that has a vital function in the success of baking operations, Banks are required to be able

to read market needs and tastes of segments that are changing and highly competitive conditions. Therefore, it is necessary to design strategy that can win the market by paying attention to *product, price, place and promotion* (Ikatan Bankir Indonesia, 2018).

According to (Aprianto et al., 2020) there are 9 elements that becomes principles of sharia sales force and 4 characteristic of Sharia sales force, namely : have devoted personality, Speak the truth (*Shidq*). Being fair (*al-adl*), Service (*khidmah*), Trustworthy and honest or not cheating and not breaking promises (*amanah*), having good prejudice, not bad prejudice and not making bribes (*risywah*).

While the 4 characteristics of a sharia sales force are Godliness (Rabbaniyyah), Ethical (Akhlaq), Realistic (Al- waqi'iyah) dan humanity (*Insaniyah*).

In the Quran itself, the rules or buying and selling activities either acting as a seller or buyer in this case the customer is reminded by Allah SWT in verse 92 QS Annisa, meaning "O you who have believed, do not consume one another's wealth unjustly but only (in lawful) business by mutual consent. And do not kill yourselves (or one another), indeed, Allah is to you ever merciful".

Performance

Performance is an achievement by sales force carrying out this job description. Employee performance is measured by their attitudes, skills, and abilities in carrying out their work activities (Fauzi et, al., 2020).

Definition Performance according to (Riani, 2013) in the title of his book "*Human Resource Management Nowadays*" explained that performance is the level of productivity of individual employees or teams that are oriented towards the targets produced and activities related to the task. It is also explained that performance can be influenced by several other variables such as the work environment such as "*role-stress*" and competition related to work and nonwork.

Meanwhile according to (Sinambela, 2012) argues that there is no definition of "performance" that has a comprehensive explanation. Because the use of the word performance is sometimes often defined by work results, work effectiveness, work achievement, work productivity and how many other meanings, so although there are similarities between performance and these terms, there are differences in the basic understanding and process.

Key Performance Indicator (KPI)

According to (Soemohadiwidjojo, 2017) Key Performance Indicator or abbreviated as KPI has definition is several key parameters that have a valuable nature and explain the description of the extent to which the strategic objective given by the company have been achieved. The points in the Key Performance Indicator (KPI) are composed of strategic achievements, key parameters that are in line with these strategic achievements. The achievement is used as be *benchmark* and the period of use when the Key Performance Indicator (KPI) is implemented.

According to (Budiarto, 2017) Key Performance Indicator is a measurement tool that can help management understand what the company must do in achieving its goals. Key Performance Indicator must be effective when followed up, and easily communicated to the company. Broadly speaking, it is concluded that the Key Performance Indicator acts as a link between the company and the goals it wants to achieve.

According to (Parmenter, 2010) the definition of a Key Performance Indicator is "*Key Performance Indicator (KPIs) represent a set measures focusing on those aspects of organizational performance that are the most critical for the current and future success of the organization*

Meanwhile, according to researchers Key Performance Indicator is tool in measuring performance applied by management in assessing employee performance which is compiled based of the elements of the company's objective to be achieved. They Key Performance Indicator provides a rating format or rating scale either in the form of numbers such as 1 to 5 or with a description format from less to very good.

Sharia Product Knowledge

Products Knowledge is a collection of various information about products. This knowledge consists of product group, benefits, uses and product type. If the sales force is able to master a variety of products knowledge properly and also correctly, of course the sales force will easily explain the product to consumers to customer to ensure product acquisition (Wijoyo et al., 2020).

Meanwhile, the definition of Islamic Bank according to (Maika, 2017) is a bank in the operation of its business using Islamic rules or Sharia principles and following fatwas issued by the Indonesia Ulema Council (MUI) such as balance, justice and benefit, reaching all groups and not containing “maghrib” namely “*maysir, gharar, riba*” and doing business on prohibited objects and doing despicable traits.

The most fundamental differences between Conventional Banks and Islamic Banks is that Islamic Banks forbid the addition of usury or interest in the operational of their business. The difference between the two is explained on the following table.

Table 2: Differences between Islamic banks and conventional banks

Islamic Bank	Conventional Bank
Make halal investments only	Halal and haram investments
Based on the principles of profit sharing, sale and lease	Eating flower devices
Profit and happiness oriented	Profit oriented
Relationship with customers in the form of partnership	Relationship with customers in the form of debtor and creditor relationships
The collection and distribution of funds must be in accordance with the fatwa the Sharia Supervisory Board	Can't be a council of the same kind

Source: Islamic Banking from Theory to Practice (Antonio, 2017)

In addition, to explore the differential between Islamic banks and non- Islamic banks (conventional) is the term contract in every financial transaction. In Islamic banking the term contract is known, the term contract is taken from the arabic language, namely ‘*aqada* which means to bind or strengthen, the contract can also be said to be a bond (*al-rabath*). Which according (Ichsana, 2016) means uniting or collecting two threads or rope and linking one to the other so that the two are connected and become a series of ropes.

According to (Maika, 2017) for Islamic banking products and services, the pattern or contract scheme can be grouped into six group schemes, namely:

1. The deposit scheme uses that “*wadi'ah yad amanah dan wadi'ah yad dhamanah*”.
2. The scheme loan uses contract such as *qardh* and *qardhul hasan*.
3. Profit sharing scheme, *mudharabah* and *musyarakah*.
4. Sale and purchase scheme, contract uses *murabahah, salam* and *isthina*.
5. Lease scheme, *ijarah* and *ijarah waiqtina* contract used.

Other schemes include *wakalah, kafalah, hiwalah, ujr, sharf* and *rahn*.

Motivation

Motivation in English to move which means to move. Motive is defined as energy that arises in the individual himself and has a strong desire to do something activity (driving force). Motive is dependent or not independent, which means that is has relationship with other parameters such as parameters from within (internal) of from outside (external), The factor that cause motive is called motivation. Meanwhile, Michel J Jucius calls motivation as an activity to encourage an individual or someone to take the initiative to take the desired action (Prihartanta, 2015).

From the definition of motivation, it can be concluded that there are 2 (two) parameters that cause individuals to be motivated, namely external parameters such as awards, promotions, and incentive. Internal parameters of motivation are usually influences by the desire to be the best, avoid sanctions or punishment for achieving below average. In the research described here there are 2 (two) motivational parameters that are part of relationship between the achievement of Key Performance Indicator (KPI) and performance which makes

motivation a mediating variable. Motivation variables are in the form of incentives (external) and avoidance of punishment or KPIs below average (internal).

Method

Research can be distinguished based on the type data, in this case the type of research use is quantitative research, and quantitative method use because the object under study is general and the scope is broad and the level of difference is also complex.

In this study, researchers selected Bank Muamalat sales force as respondents by distributing questionnaire to fill in number of questions and the analyzing statistical data. This study aims to determine the results of the analysis of the influence of Key Performance Indicator and Sharia Products Knowledge which are then called X_1 and X_2 value as “*independent variable*”, Work Motivation is called Y value as “*intervening variable*”, and Sales Force Performance is called Z value as “*dependent variable*”.

In order for the research to be directed and focused, the researchers only conducted research on the following research objects:

1. Sales Force or marketing, how the role of this sales force role in achieving targets and utilizing Key Performance Indicator (KPI) in monitoring their performance.
2. Key Performance Indicator (KPI), is expected to be powerful and friendly performance monitoring tool by sales force is an effort to achieve the targets that have been set.
3. Products Knowledge, in the case sharia products knowledge is the variable measured to determine the Sales Force Performance.
4. The relationship between Key Performance Indicator (KPI) and Sales Force Performance improvement.

Simple random sampling is as sampling method or technique applied in this study use *The Solvin formula* there were 108 respondents who were willing to input the questionnaire. The step after the data is collected and recapitulated is data analysis, to get information the data must be analyzed. The following is the data analysis used : (1) Descriptive Statistical Analysis, (2) Inferential Statistical Analysis are generally called inductive statistics, meaning the statistical techniques are used in sample analysis and the output can be used for the population. (3) Data analysis uses the SMARTPLS 3.0 application The basic reason why using the SMARTPLS 3.0 application is that the tool or software is easy to manage data that is correlated, regressive and also able to identify variables. This software can be interpreted as a combination of multiple regression analysis and factor analysis to build a research model based on an explained theoretical basis or a strong reasoning process, therefor relevant factor analysis is *confirmatory factor analysis* which aims to estimate the relationship between hypothesized variables (Waluyo et al, 2020).

Result and Discussion

This type of research is quantitative in nature which produces statistical numbers by utilizing the SmartPLS 3.0 application. The research was conducted using the distribution of questionnaire through online media and was closed using a likert scale distributed to sales force. As explained in the previous chapter, the purpose of this research is to analyze the effect Key Performance Indicators and Sharia Products Knowledge on Sales Force Performance with Work Motivation as an intervening variable. From the questionnaire that the researcher distributed, there were 108 respondents who were willing to input the questionnaire.

The following is the profile of respondents based on gender, length of work, age and region.

- a) Respondents Based on Gender

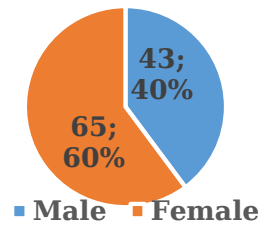


Figure 3: Respondents by Age

The results of the distributed questionnaires resulted in 108 respondents. Of the 108 respondents, there were 43 male respondents or 39,8% and 65 female respondents or 60,2%. It can be concluded that the number of female respondents is greater than male respondents.

b) Respondents Based on Length of Work

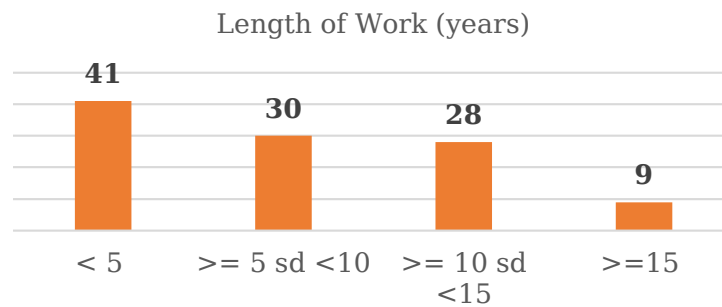


Figure 4: Respondents by Length of Work

Based on the length of work background of the respondents, respondents with a length of work of less than 5 years old were 41 respondents or 38,0%, more than equal to 5 years old and less than 10 years old were in 30 respondents or 27,8%, more than to 10 years old and less than 15 years old were in 28 respondents or 25,9%, and more than 15 years old only 9 respondents or 8,3%.

c) Respondents by Age

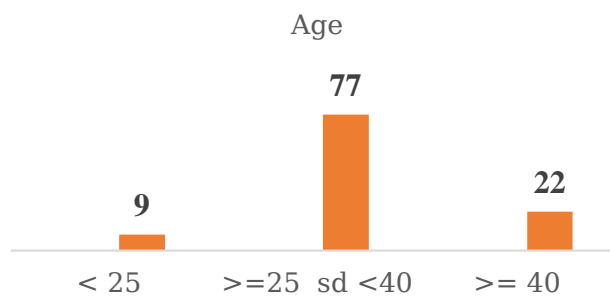


Figure 5: Respondents by Age

Based on the age background of the respondents, the age level of the respondents is follows, 9 respondents or 8,3% are less than 25 years old, 77 respondents or 71,3% are more than equal to 25 years old and less than 40 years old, and 22 respondents or 20,4% are more than 40 years old.

d) Respondents Based on Region

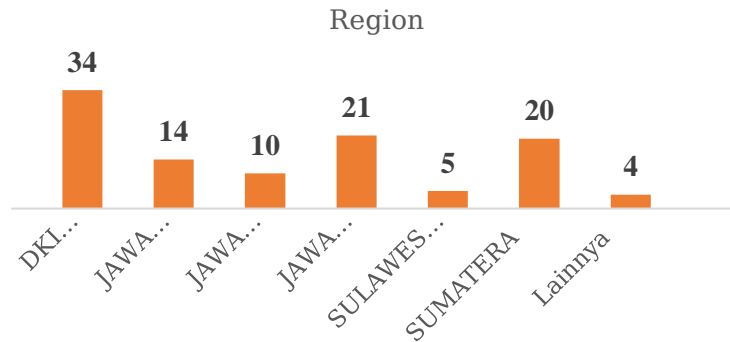


Figure 6: Respondents by Region

Based on the region background of respondents, the distribution of respondents was as follows: 34 respondents or 31,5% were in DKI Jakarta, 14 respondents or 13,0% were in Jawa Barat, 10 respondents or 9,3% were in Jawa Tengah, 21 respondents or 19,4% were in Jawa Timur – Bali- NTT- NTB, 5 respondents or 4,6% were in Sulawesi - Papua, 20 respondents or 18,5% were in Sumatera, and 4 respondents or 3,7% were in other areas.

Description of Research Variables

The following is a description of the variables and questionnaire from the research.

Table 4: Indicators of KPI variables

Variables	Indicator Code	Indicators/Question Questionnaire
Key Performance Indicator (X ₁)	KPI1	Sales force understand the KPI or goal setting objective that bank wants to achieve
	KPI2	Sales force understand the KPI scheme well
	KPI3	KPIs are already SMART-based (<i>Specific</i>)
	KPI4	KPIs are already SMART-based (<i>Measured</i>)
	KPI5	KPIs are already SMART-based (<i>Attainable</i>)
	KPI6	KPIs are already SMART-based (<i>Realistic</i>)
	KPI7	KPIs are already SMART-based (<i>Time Bound</i>)?
	KPI8	Sales force are satisfied with the measurement system (KPI) provided
	KPI9	KPI reports are easy for sales force to read and understand
	KPI10	KPI reports are very helpful in achieving the given target

Table 5: Indicators of Sharia Products Knowledge

Variables	Indicator Code	Indicators/Question Questionnaire
Sharia Products Knowledge (X ₂)	PPS1	Sales force understand what is meant by contract in Islamic banking products
	PPS2	Sales force understand “wadiyah contract” on funding products
	PPS3	Sales force understand “mudharabah contract” on funding products
	PPS4	Sales force understand “murabaha contract” on financing products
	PPS5	Sales force understand “musyarakah contract” on financing products
	PPS6	Sales force understand “musyarakah mutanaqisah contract” on financing products
	PPS7	Sales force understand the Ijarah contract of financing products
	PPS8	Sales force understand what “ujroh” means
	PPS9	The sharia training provided can be understood well
	PPS10	Training is very helpful for sales force in marketing sharia products

Table 6: Indicators of Work Motivation variable

Variables	Indicator Code	Indicators/Question Questionnaire
Work Motivation (Y)	MTV1	Incentives motivate to achieve KPI targets
	MTV2	Awarding is a motivation to achieve the best KPIs,
	MTV3	Not subject to sanction (KPI below minimum) motivates you to achieve the Best KPI
	MTV4	Appreciation from the company can motivate to achieve the given sales target
	MTV5	A comfortable work environment can motivate you to work
	MTV6	Supervisor always provide coaching so that it can motivate at work
	MTV7	Wanting to be the best in KPIs can generate motivation
	MTV8	Promotion opportunities increase motivation
	MTV9	Advancing the economy /Islamic banking can motivate in achieving sales targets
	MTV10	Working in Islamic Bank makes its own motivation in achieving sales targets

Table 7: Indicators of Performance Variables

Variables	Indicator Code	Indicator/Question Questionnaire
Sales Force Performance (Z)	KTP1	Met KPI target achievement with KPI average above KPI minimum limit.
	KTP2	Work in accordance with procedures and do violate the provisions
	KTP3	Make every effort to achieve the KPI targets set
	KTP4	The company appreciates the performance that has been achieved
	KTP5	Work atmosphere affects performance improvement
	KTP6	Always ready to accept task from superiors by doing your best
	KTP7	The marketing tools provided are very helpful for sales performance
	KTP8	Creating a structured customer visit schedule program can improve performance
	KTP9	Logging activities (Logbook Activity Daily) is very helpful in improving KPIs.
	KTP10	Customer lead data provided is very helpful in achieving KPI targets.

Testing Research Instruments (Outer Model)

The first step before testing the data is to ensure that the data from respondent’s questionnaire is inputted correctly, nothing is incorrect. The is so that the data to be processed produces the correct analysis.

The first step before the validity test is modelling by connecting the indicators with each variable.

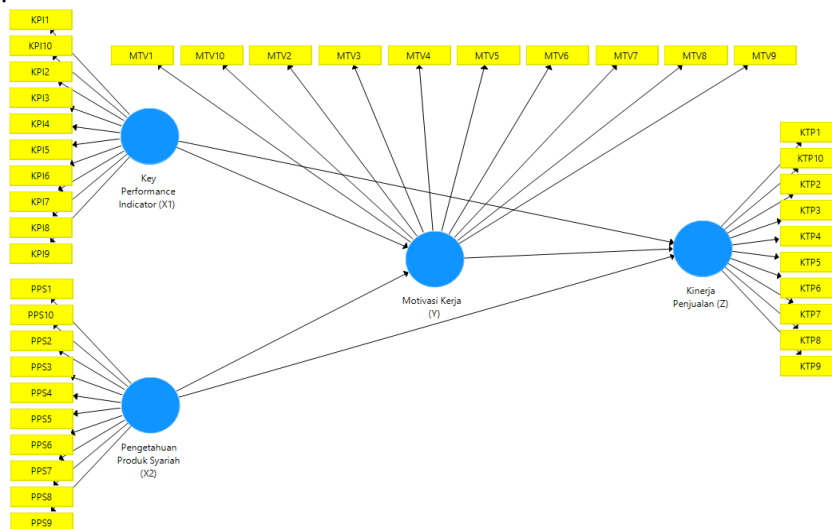


Figure 7: Indicators of the variable

Perform a validity test to ensure that the indicator is valid. The validity test is carried out to determine the indicators or questions given can represent variables. The validity test is carried out with a factor weight (*loading factor*), from the results of PLS calculations obtained indicators that meet the requirements so that the indicators to be used are valid. The table of factor weight value (*loading factor*) can be seen in Table 8 the outer model value is run by paying attention to convergent validity.

Table 8: Outer Loading Table

Indicator	Key Performance Indicator (X ₁)	Sales Force Performance (Z)	Work Motivation (Y)	Sharia Products Knowledge (X ₂)	Description
KPI1	0.700				Valid
KPI10	0.775				Valid
KPI2	0.765				Valid
KPI3	0.820				Valid
KPI4	0.811				Valid
KPI5	0.839				Valid
KPI6	0.764				Valid
KPI7	0.794				Valid
KPI8	0.714				Valid
KPI9	0.765				Valid
KTP1		0.453			Invalid
KTP10		0.669			Invalid
KTP2		0.673			Invalid
KTP3		0.690			Invalid
KTP4		0.557			Invalid
KTP5		0.514			Invalid
KTP6		0.748			Valid
KTP7		0.742			Valid
KTP8		0.770			Valid
KTP9		0.812			Valid
MTV1			0.745		Valid
MTV10			0.732		Valid
MTV2			0.761		Valid
MTV3			0.736		Valid
MTV4			0.789		Valid
MTV5			0.701		Valid
MTV6			0.461		Invalid
MTV7			0.761		Valid
MTV8			0.774		Valid
MTV9			0.733		Valid
PPS1				0.826	Valid
PPS10				0.642	Invalid

Indicator	Key Performance Indicator (X ₁)	Sales Force Performance (Z)	Work Motivation (Y)	Sharia Products Knowledge (X ₂)	Description
PPS2				0.783	Valid
PPS3				0.807	Valid
PPS4				0.817	Valid
PPS5				0.809	Valid
PPS6				0.757	Valid
PPS7				0.858	Valid
PPS8				0.824	Valid
PPS9				0.702	Valid

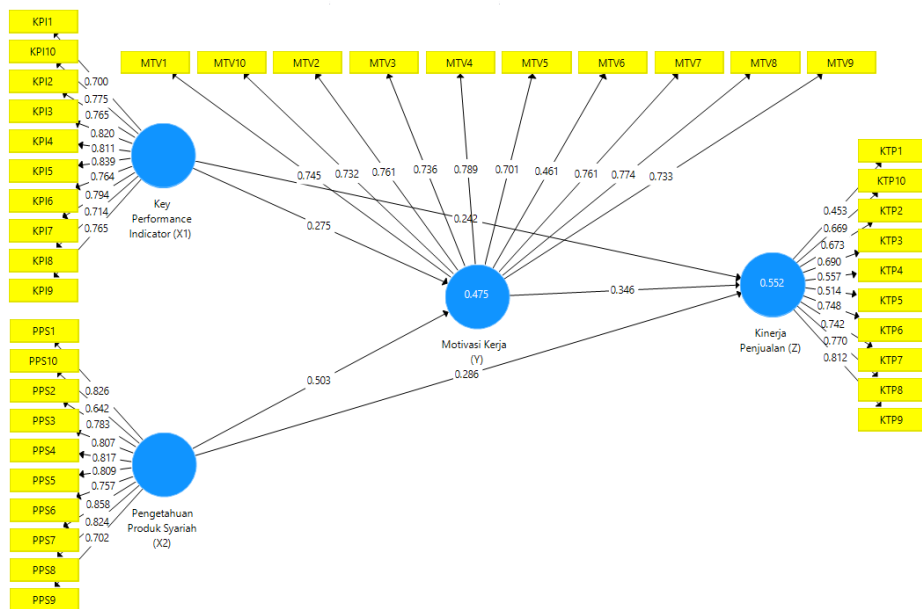


Figure 8: Initial Stage Model

The initial construct model before calculating the factor weight (*loading factor*), the factor weight (*loading factor*) is the relationship between each assessment item between variables. This assessment explains how well an item represents the variable. General guidelines are usually for *loading factor* > 0.70 for confirmatory research while >0.6 for exploratory research (Ghazali et al 2015).

Then outer loading is carried out to get *Convergent validity* value. All variables are measured to get the *loading factor* value, if the loading factor >0.70 is declared valid. While if the weight factor > 0,50 - 0,60 there is still tolerance as long as the model is still in development. For indicators that are not valid, dropping is done and calculate again to get the validity fo the data in accordance with the loading value>0,50 so that the following model can be obtained:

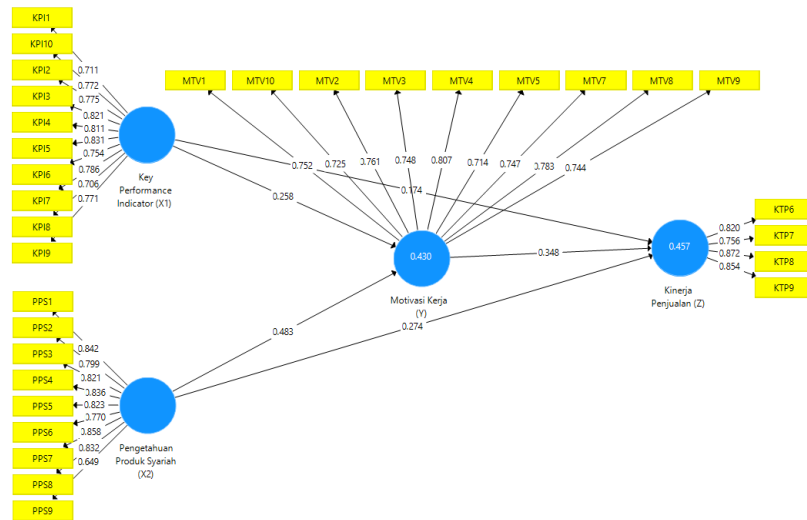


Figure 9: Second Stage Model

The second stage model after dropping the outer loading so that the loading factor table can be as follows:

Table 9. Second Stage Loading Factor

Indicator	Key Performance Indicator (X ₁)	Sales Force Performance (Z)	Work Motivation (Y)	Sharia Products Knowledge (X ₂)	Description
KPI1	0.711				Valid
KPI10	0.772				Valid
KPI2	0.775				Valid
KPI3	0.821				Valid
KPI4	0.811				Valid
KPI5	0.831				Valid
KPI6	0.754				Valid
KPI7	0.786				Valid
KPI8	0.706				Valid
KPI9	0.771				Valid
KTP6		0.820			Valid
KTP7		0.756			Valid
KTP8		0.872			Valid
KTP9		0.854			Valid
MTV1			0.752		Valid
MTV10			0.725		Valid
MTV2			0.761		Valid
MTV3			0.748		Valid
MTV4			0.807		Valid
MTV5			0.714		Valid
MTV7			0.747		Valid
MTV8			0.783		Valid

Indicator	Key Performance Indicator (X ₁)	Sales Force Performance (Z)	Work Motivation (Y)	Sharia Products Knowledge (X ₂)	Description
MTV9			0.744		Valid
PPS1				0.842	Valid
PPS2				0.799	Valid
PPS3				0.821	Valid
PPS4				0.836	Valid
PPS5				0.823	Valid
PPS6				0.770	Valid
PPS7				0.858	Valid
PPS8				0.832	Valid
PPS9				0.649	Invalid

The second model test still found outer loading <0,70. So the indicators with outer loading <0.70 were dropped again.

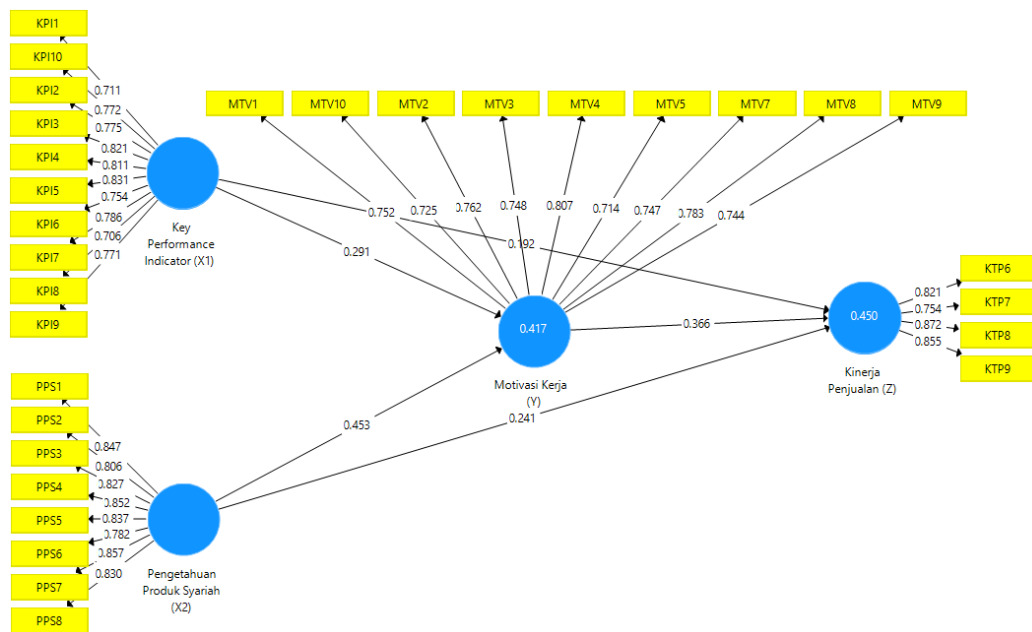


Figure 10: Third Stage Model Drawing

The third stage model after dropping the outer loading so that the loading factor table can be as follow:

Table 10: Outer Loading of the Third Model

Indicator	Key Performance Indicator (X ₁)	Sales Force Performance (Z)	Work Motivation (Y)	Sharia Products Knowledge (X ₂)	Description
KPI1	0.711				Valid
KPI10	0.772				Valid
KPI2	0.775				Valid

Indicator	Key Performance Indicator (X1)	Sales Force Performance (Z)	Work Motivation (Y)	Sharia Products Knowledge (X2)	Description
KPI3	0.821				Valid
KPI4	0.811				Valid
KPI5	0.831				Valid
KPI6	0.754				Valid
KPI7	0.786				Valid
KPI8	0.706				Valid
KPI9	0.771				Valid
KTP6		0.821			Valid
KTP7		0.754			Valid
KTP8		0.872			Valid
KTP9		0.855			Valid
MTV1			0.752		Valid
MTV10			0.725		Valid
MTV2			0.762		Valid
MTV3			0.748		Valid
MTV4			0.807		Valid
MTV5			0.714		Valid
MTV7			0.747		Valid
MTV8			0.783		Valid
MTV9			0.744		Valid
PPS1				0.847	Valid
PPS2				0.806	Valid
PPS3				0.827	Valid
PPS4				0.852	Valid
PPS5				0.837	Valid
PPS6				0.782	Valid
PPS7				0.857	Valid
PPS8				0.830	Valid

After testing the third model, the loading factor value >0.70 was obtained, so that the indicator was declared valid.

Structural Model/Inner Model Test

R-Square

R-Square is a metric that measures the extent which the variation in the value of the affected variable (endogenous) can be explained by the influential variable (exogenous). R-Square is used to indicate the quality of the model, whether the model is effective or not.

The parameter are as follows:

- $R^2 = 0.75$ then model can be said to be substantial (strong).
- $R^2 = 0.50$ then model can be said to be moderate (moderate).
- $R^2 = 0.25$ then the model can be said to be weak (bad).

R Square			
Matrix	R Square	R Square Adjusted	
		R Square	R Square Adjusted
Kinerja Penjualan (Z)	0.450	0.434	
Motivasi Kerja (Y)	0.417	0.406	

Figure 12: Output R-Square

From the figure above, it shows that the R-Square adjusted model I = 0.434 shows the strength of the variables X_1, X_2 in explaining Z is 43,4%, which means it is in the moderate category. While the R-Square adjusted model II = 0.406 means that the ability of the variables X_1, X_2 in explaining Y is 40,6% or into moderate category.

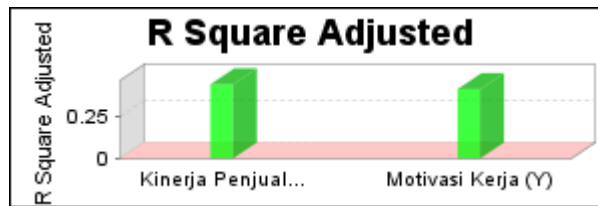


Figure 13: Output R-Square Chart

From the picture above, it can be explained that:

- R-Square model I = 0.434 is green or within the tolerance.
- R-Square model II = 0.406 is green or within the tolerance value.

F Square

f^2 effect size (F-Square) is a metric used to measure the relative influence of an influential variable (exogenous) on an affected variable (endogenous).

Using the change in R^2 when a particular exogeneous variable is removed from the model can be useful to assess whether the removal of the variable has a significant impact on the endogenous construct.

F-Square categories in view (Hair et al., 2019) as below:

- The value of $f^2 = 0.02$ is then has a small impact of exogenous variables on endogenous.
- The value of $f^2 = 0.15$ then has a moderate of exogeneous variables on endogenous.
- The value of $f^2 = 0.35$ then has a large impact of exogeneous variables on endogenous.

Table 15: Output F-Square

f Square				
Matrix	f Square			
		Key Performance Indicator (X1)	Kinerja Penjualan (Z)	Motivasi Kerja (Y)
Key Performance Indicator (X1)			0.046	0.111
Kinerja Penjualan (Z)				
Motivasi Kerja (Y)			0.142	
Pengetahuan Produk Syariah (X2)			0.064	0.270

Based on the picture above, it can be explained that:

- The effect of Key Performance Indicator (X_1) on Sales Force Performance (Z) is included in the medium category with a value F-Square of 0.046.
- The effect of Key Performance Indicator (X_1) on Work Motivation (Y) is included in the medium category with an F-Square of =0.111.
- The effect of Work Motivation (Y) on Sales Force Performance (Z) is included in the medium category with an F-Square of =0.142.

- The effect of Sharia Products Knowledge (X_2) on Sales Force Performance (Z) is included in the moderate category with an F-Square of = 0.064.
- The effect of Sharia Products Knowledge (X_2) on Work Motivation (Y) is included in the moderate category with an F-Square value of = 0.270.

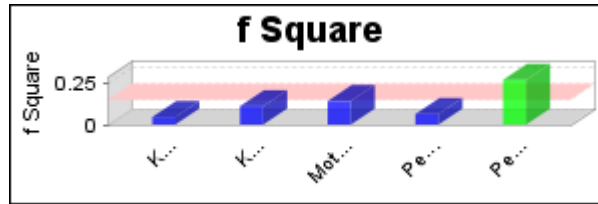


Figure 14: Output F-Square Chart

From the picture above, it can be explained that:

- Key Performance Indicator (X_1) to Sales Force Performance (Z) is red (intolerable).
- Key Performance Indicator (X_1) to Work Motivation (Y) is red (intolerable).
- Work Motivation (Y) to Sales Force Performance (Z) is red (intolerable).
- Sharia Products Knowledge (X_2) on Sales Force Performance (Z) is red (intolerable).
- Sharia Products Knowledge (X_2) on Work Motivation (Y) is green (tolerable).

Hypothesis Test

1) Analysis Direct Effect

Direct effect analysis is used in testing the hypothesis of the direct impact of the direct impact of an influential variable (*exogenous*) on the affected variable (*endogenous*).

The parameters used in measuring the direct effect analysis are as follows:

1. Path Coefficient

- If the path coefficient is positive, the effect of a variable on it is in line or in the same direction, if the value of an exogenous variable increases or increases, the value of the endogenous variable also increases or increases.
- If the path coefficient is negative, the effect of a variable on it is not in line or in the opposite direction, if the value of an exogenous variable increases or increases, the value of the endogenous variable decreases.

2. Probability/Significant (P-Value)

- P-Value <0.05 then significant
- P-Value >0.05 then not significant

Table 1: Output Path Coefficients

Path Coefficients						
Mean, STDEV, T-Values, P-Values	Confidence Intervals		Confidence Intervals Bias Corrected	Samples	Copy to Clipboard	
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O /STDEV)	P Values	
Key Performance Indicator (X1) -> Kinerja Penjualan (Z)	0.192	0.192	0.078	2.444	0.015	
Key Performance Indicator (X1) -> Motivasi Kerja (Y)	0.291	0.306	0.082	3.525	0.000	
Motivasi Kerja (Y) -> Kinerja Penjualan (Z)	0.366	0.372	0.080	4.581	0.000	
Pengetahuan Produk Syariah (X2) -> Kinerja Penjualan (Z)	0.241	0.239	0.091	2.652	0.008	
Pengetahuan Produk Syariah (X2) -> Motivasi Kerja (Y)	0.453	0.449	0.083	5.442	0.000	

Based on the picture above, it can be concluded as follows:

1. The effect of Key Performance Indicator (X_1) on Sales Force Performance (Z) is (0.192) and significant with t statistics (2.444>1.96) or p-value (0.015<0.05). The hypothesis can be accepted that the Key Performance Indicator (X_1) has a positive and significant effect on Sales Force Performance (Z). Any change in the Key Performance Indicator (X_1) variable will significantly affect Sales Force Performance (Z).
2. The effect of Key Performance Indicator (X_1) on Work Motivation (Y) is (0.291) and significant with t statistics (3.525>1.96) or p-value (0.000<0.05). The hypothesis can be accepted that the Key Performance Indicator (X_1) has a significant influence on Work

Motivation (Y). Any change in the Key Performance Indicator (X_1) variable will significantly increase Work Motivation (Y).

3. The effect of Work Motivation (Y) on Sales Force Performance (Z) is (0.366) and significant with t statistics ($4.581 > 1.96$) or p-value ($0.000 < 0.05$). The hypothesis can be accepted that Work Motivation has a significant effect on Performance. Any change in Work Motivation variables will significantly improve Performance.
4. The effect of Sharia Products Knowledge (X_2) on Sales Force Performance (Z) is (0.241) and significant with t statistics ($2.652 > 1.96$) or p-value ($0.008 < 0.05$). The hypothesis can be accepted that Sharia Product Knowledge (X_2) has a significant effect on Sales Force Performance (Z). Any change in the Sharia Product Knowledge variable (X_2) will significantly improve Sales Force Performance (Z).
5. The effect of Sharia Products Knowledge (X_2) on Work Motivation (Y) is (0.453) and significant with t statistics ($5.542 > 1.96$) or p-value ($0.000 < 0.05$). The hypothesis can be accepted that Sharia Products Knowledge (X_2) has a significant influence on Work Motivation. Any change in the Key Performance Indicator (KPI) variable will significantly increase Work Motivation.

2) Analysis Indirect Effect

Indirect effect analysis or indirect effect is used to test the hypothesis of the indirect effect of an influential variable (exogenous) on the affected variable (endogenous) and is mediated by an intervening variable (*mediator variable*).

The parameter for indirect effect are as follows:

- a) P-value < 0.05 show significant, which means that the intervening variable has an indirect effect between exogenous and endogenous variables.
- b) P-value > 0.05 indicates insignificance, which means that the intervening variable has a direct influence between exogenous and endogenous variables.

Table 17: Output Indirect Effect

Specific Indirect Effects						
Mean, STDEV, T-Values, P-Values	Confidence Intervals	Confidence Intervals Bias Corrected	Samples			
	Original Sa...	Sample Me...	Standard D...	T Statistics (...)	P Values	
Key Performance Indicator (X1) -> Motivasi Kerja (Y) -> Kinerja Penjualan (Z)	0.106	0.115	0.042	2.517	0.012	
Pengetahuan Produk Syariah (X2) -> Motivasi Kerja (Y) -> Kinerja Penjualan (Z)	0.166	0.167	0.049	3.391	0.001	

Based on the picture above, it can be concluded as follows:

1. The indirect effect of Key Performance Indicator (X_1) on Sales Force Performance (Z) with Work Motivation (Y) as an intervening variable is 0.106 with P-values $0.012 < 0.05$, which means significant, so Work Motivation (Y) mediates the effect of KPI (X_1) on Performance (Y). The hypothesis can be accepted that the Key Performance Indicator (X_1) has a significant effect on performance with the Work Motivation variable as the intervening variable.
2. The indirect effect of Sharia Product Knowledge (X_2) on Sales Force Performance (Z) with Work Motivation (Y) as the intervening variable is 0.166 with P-values $0.001 < 0.05$, which means significant, so work motivation (Y) mediates the effect of Sharia Products Knowledge (X_2) on Performance (Y). The hypothesis can be accepted that Sharia Products Knowledge (X_2) has a significant effect on Sales Force Performance with Work Motivation variables as intervening variables.

3) Total Effect

Total effect is the total of the direct effect and indirect effect.

Table 18: Output Total Effect

Total Effects						
Mean, STDEV, T-Values, P-Values	Confidence Intervals	Confidence Intervals Bias Corrected	Samples			Copy to Clipboard: Ex
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/(STDEV))	P Values	
Key Performance Indicator (X1) -> Kinerja Penjualan (Z)	0.298	0.306	0.079	3.754	0.000	
Key Performance Indicator (X1) -> Motivasi Kerja (Y)	0.291	0.306	0.082	3.525	0.000	
Motivasi Kerja (Y) -> Kinerja Penjualan (Z)	0.366	0.372	0.080	4.581	0.000	
Pengetahuan Produk Syariah (X2) -> Kinerja Penjualan (Z)	0.407	0.406	0.081	5.018	0.000	
Pengetahuan Produk Syariah (X2) -> Motivasi Kerja (Y)	0.453	0.449	0.083	5.442	0.000	

Direct Effect (X_1 to Z)	= 0.192
Indirect Effect (X1 to Z via Y)	= 0.106
Total Effect	= 0.298
Total effect for the relationship between X1, Y and Z is 0.298	
Direct Effect (X2 to Z)	= 0.241
Indirect Effect (X2 to Z via Y)	= 0.166
Total Effect	= 0.407
Total effect for the relationship X2, Y and Z is 0.407	

Discussion

- 1) Key Performance Indicator (X_1) has a positive and significant effect on Sales Force Performance (Z).

The results showed that the t statistic ($2.444 > 1.96$) or p value ($0.015 < 0.05$) which means that the Key Performance Indicator has a positive and significant effect on Sales Force Performance and the hypothesis can be accepted.

When compared to research (Rozi et al., 2021) then the results are in line, namely the Key Performance Indicator (KPI) has a significant effect on Sales Force Performance. Research from (Rozi et al., 2021) concluded that the effect of Key Performance Indicator on Employee Performance has a value of 0.308. This indicates that if the Key Performance Indicator increases by 1, the Employee Performance will increase by 0.308. The t-statistic value of $6.666 > 1.99$ and P. Value $0.000 < 0.05$ indicates that the Key Performance Indicator (KPI) has a significant effect on Employee Performance. So it can be concluded that "*the better the Key Performance Indicator (KPI) assessment, the better the level of employee performance*". This type of research uses quantitative methods with 78 samples and statistical analysis methods using Structural Equation Modelling (SEM) type Partial Least Squares (SEM-PLS).

This result reinforces the definition of Key Performance Indicator from the view of (Soemohadiwidjojo, 2017), (Budiarto, 2017) dan (Parmenter, 2010) and the researcher's conclusion of the definition of Key Performance Indicator is as follows:

- Key Performance Indicator is a fair performance measurement tool in providing value or rating for employees or sales force.
- The Key Performance Indicator can be used as one of the performance measurement tools in addition to the balance score in assessing the performance of employees or sales force.
- Key Performance Indicators must be owned by an organization or company as a performance indicator tool or tools.

The relationship between Key Performance Indicators and Sales Force Performance can be concluded as follows:

- Key Performance Indicators can be used to see the population of salespeople, which of the salespeople whose performance is achievement and which is not achievement so that it can be used as a decision maker to provide rewards or incentives, promotions, transfers, give sanctions and even termination.
- Key Performance Indicators can be used as a strategic decision-making tool, which aspects need to be monitored because business goals or targets have not been achieved to create accelerated achievement programs.

- 2) Key Performance Indicator (X_1) has a positive and significant effect on Work Motivation (Y).

The results showed that the t statistic ($3.525 > 1.96$) or p value ($0.000 < 0.05$) which means that the Key Performance Indicator has a positive and significant effect on work motivation and the hypothesis can be accepted.

When compared to research conducted by (Nugraha, 2016) the results are not in line, namely work motivation and employee commitment have no effect on the acquisition of Key Performance Indicator values in his research entitled "*Analysis of the Effect of Work Motivation and Employee Commitment on the Results of the Key Performance Indicator (KPI) Assessment of the Labor Focus Perspective at PT Jasa Marga (Persero) Tbk Cabang Purbaleunyi Pasteur Bandung*". The acquisition of the calculated $0.415 < F_{table} 3.3$ so that the hypothesis

is rejected. Work motivation and employee commitment simultaneously have no effect on the acquisition of the KPI value of PT Jasa Marga (Persero) Purbaleunyi Pasteur Bandung Branch. Research type with a quantitative approach involving 34 samples and data analysis using SPSS analysis application.

Analysis of the research results can be concluded that there is a positive and negative relationship between Key Performance Indicator and Work Motivation. The positive relationship of Key Performance Indicator to Work Motivation is as follows:

- a) Motivation to get incentives and "The Best Employee" encourages sales force to achieve the best KPI's.
- b) Motivation to avoid sanctions or punishment so as to encourage sales force to achieve the best KPI's.

The negative relationship Key Performance Indicator to work motivation is as follows:

- a) Unrealistic Key Performance Indicator targets are a burden for sales force, making them demotivated.
 - b) The burden of Key Performance Indicator targets makes sales force focus on volume rather than customer quality.
 - c) The possibility of unhealthy competition between teams, due to the motivation to the best.
- 3) Work Motivation (Y) has a positive and significant effect on Sales Force Performance (Z). The results showed that t statistics ($4.581 > 1.96$) or p value ($0.000 < 0.05$) which means that work motivation has a positive and significant effect on the performance of sales force and the hypothesis can be accepted,

When compared to research (Adha et al., 2019), the results are not in line, namely work motivation has no effect on the performance of employees of the Jember regency social service. Research (Adha et al., 2019) concluded a significance value of $0.549 > 0.05$ and t-count $-0.607 < t\text{-table } 1.703$. This type of research with a quantitative approach involved 32 samples and data analysis using the SPSS application.

While this research is in line with research conducted (Mahardhika et al., 2013) which shows that internal motivation and external motivation simultaneously have a significant effect on employee performance at PT. AXA Financial. Research (Mahardhika et al., 2013) concluded that the significant value of t was $0.000 < 0.05$ with a regression coefficient 0.475. This type of research uses quantitative methods involving 128 sample and the data is analysis with the SPSS application.

These results can be concluded that work motivation has a close relationship with sales force performance. The relationship can be positive and negative, The higher the motivation, the higher Sales Force Performance, while the lower the motivation, the lower performance.

The following are work motivation efforts in order to improve sales force performance:

- a) Create a "Sales Awarding" program to motivate sales force to improve their performance.
 - b) Create competition programs such as "The Best Competition" to motivate the sales force which has an impact on improving performance.
 - c) Provide interesting incentives or rewards.
- 4) Sharia Products Knowledge (X_2) has a positive and significant influence on Sales Force Performance (Z).

The research results show t-statistic of ($2.652 > 1.96$) or p-value ($0.008 < 0.05$). This indicates that Sharia Products Knowledge has a positive and significant impact on Sales Force Performance.

The results of this research are not in line with research conducted by (Ulfa et al., 2020) which concluded that product knowledge had no effect on employee performance in their research entitled "The Effect of Training and Products Knowledge on Employee Performance at Mojokerto City BPRS". Research (Ulfa et al., 2020) concluded that the significant value t was $0.261 > 0.05$ or had no significant effect. The research design uses quantitative methods with 85 samples and SPSS analysis methods.

From the research results, it can be concluded that Sharia Product Knowledge has a close relationship with Sales Force Performance. The following are the reasons or connections for this relationship:

- a) The sales force's extensive knowledge of Sharia Products makes it easier for the sales force to market their products.
- b) Customers will be more likely to choose sales force who are knowledgeable in Sharia Products so they can freely ask questions about sharia banking.

5) Sharia Products Knowledge (X_2) has a positive and significant effect on Work Motivation (Y).

The research results show that t statistics ($5.542 > 1.96$) or p-value ($0.000 < 0.05$) which means Sharia Products Knowledge has a positive and significant effect on work motivation and the hypothesis is acceptable.

When compared with research (Setyawati, 2021) the results are not in line where products knowledge has no effect on attitudes in his journal entitled "The Influence of Products Knowledge and Religiosity on Purchasing Decisions with Attitude is Intervening Variable". Research (Setyawati, 2021) concluded that t-count was $0.690 < t$ -table of 1.985 or products knowledge had no significant effect on attitudes so the hypothesis was rejected. This research used quantitative methods with 100 samples and SPSS analysis methods.

From the research, it can be concluded that there is a close relationship between knowledge of sharia products and work motivation. This research adding factors driving work environment, working motivation and work discipline. The following are several things that influence sharia products knowledge on work motivation.

- a) Sales force who has extensive sharia products knowledge increase their confidence in sales which leads to increased self-motivation.
 - b) Have satisfaction when a sales force is able to master sharia products knowledge which leads to increased motivation.
 - c) Confident in the target given because you are able to explain to customer about the products being sold, which of course is a motivation itself.
- 6) The indirect effect of the Key Performance Indicator (X_1) on Sales Force Performance (Z) with Work motivation as an intervening variable is 0.106 with p-value $0.012 < 0.05$. This result means that there is a positive and significant influence that work motivation (Y) is able to mediate the influence of the Key Performance Indicator (X_1) on Performance (Y). These results indicate that work motivation is a factor that influences KPI on Performance.

The indirect effect of Sharia Products Knowledge (X_2) on Sales Force Performance (Z) with work motivation as an intervening variable is 0.166 with p value of $0.001 < 0.05$. This result means that there is a positive and significant influence that work motivation (Y) is able to mediate the influence of Sharia Products Knowledge (X_2) on Performance (Y). There results indicate that work motivation is a factor that influences sharia product knowledge on performance.

Conclusion

Sharia banks must have a Key Performance Indicators (KPI) which is then supported by Sharia Products Knowledge in the Sales Force plus high work motivation, of course all of this leads to increased sales force performance. Increasing the performance of the sales force has an impact on portfolio growth for the sharia bank, as is the conclusion of this research:

- 1) Key Performance Indicator (X_1) as an independent variable has a positive and significant influence on the Sales Force Performance variable (Z). It can be defined as follows, namely a significant relationship between the Key Performance Indicator variable (X_1) and the Sales Force Performance (Z). The relationship between the two is positive or can be explained that if the key performance indicator variable (X_1) is high, the level of Sales Force Performance (Z) will also be high.
- 2) The Key Performance Indicator variable (X_1) has a positive and significant influence on the work motivation variable (Y). It can be defined as follows, namely that there is a significant relationship between the Key Performance Indicator variable (X_1) and the work motivation variable (Y). The better the implementation and use of Key Performance Indicators, the better the level of work motivation you want to achieve.
- 3) The work motivation variable (Y) has a positive and significant influence on the Sales Force Performance variable (Z). In other words, when the work motivation value is

higher, the higher their performance level will be. This conclusion shows the importance of organization or companies in maintaining, paying attention to and increasing work motivation as an effort to improve the performance of sales force.

- 4) Sharia Product Knowledge (X_2) has a positive and significant influence on the Sales Force Performance (Z). It can be interpreted that high knowledge of sharia products means high performance. This conclusion shows the importance of organization or companies in increasing and strengthening sharia product knowledge in an effort to improve the performance of sales force who focus on that market sharia.
- 5) The Variable Sharia Product Knowledge (X_2) has a positive and significant influence on Work Motivation (Y). It can be defined, a high level of knowledge of sales force about sharia product means a high level of work motivation of these sales force. These results show the importance of organizations or companies to increase knowledge of sharia products increasing sales force work motivation in developing sharia financial institutions.
- 6) The indirect effect of Key Performance Indicator (X_1) on Sales Force Performance (Z) or through Work Motivation (Y) as an intervening variable is significant. Which means that Key Performance Indicator (X_1) have an indirect or indirect influence on Sales Force Performance (Z) through Work Motivation (Y). The conclusion is that work motivation mediates the relationship between Key Performance Indicators and Sales Force Performance or in other words Work Motivation mediates or explains the relationship between Key Performance Indicators and Sales Force Performance.
- 7) The indirect effect of Sharia Product Knowledge (X_2) on Sales Force Performance (Z), through the intermediary of Work Motivation (Y) as intervening variable is significant. Which means that Sharia Products Knowledge (X_2) has an "indirect" effect on Sales Force Performance (Z) through the mediation of Work Motivation (Y). The conclusion is that Work Motivation mediates the relationship between Sharia Product Knowledge (X_2) and Sales Force Performance (Z) or in other words work motivation is very important in explaining the relationship between Sharia Product Knowledge (X_2) and Sales Force Performance (Z).

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