

## ANALYSIS OF EMPLOYEE PERFORMANCE OF BANK ACEH SYARIAH, LHOKSEUMAWE CITY IN 2025

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### Abstract

In the era of globalization and digitalization, the banking industry faces increasingly complex challenges, such as intense competition, regulatory changes, and rising customer expectations for fast, secure, and high-quality services. In this context, employee performance becomes a key factor in determining the bank's ability to adapt and grow. Employee performance not only includes technical competence in carrying out banking tasks but also skills in serving customers, mitigating risks, and maintaining the institution's reputation and trust. Theoretically, this research is based on the concept of business administration, which views organizations as a series of interconnected activities to achieve objectives, including effective human resource management. In the workplace, employees' perceptions of their environment and the feedback provided by supervisors play an important role in shaping attitudes, motivation, and performance. This study employs a qualitative approach using in-depth interviews, direct observation, and documentation, resulting in a comprehensive understanding of employee performance dynamics in the field. The findings indicate that employees who consistently apply the principles of Amanah, Shiddiq, Fathanah, and Tabligh tend to receive constructive feedback that encourages performance improvement. Conversely, employees who are less optimal in applying these principles generally receive corrective feedback as a form of guidance. Properly delivered feedback has been shown to strengthen positive employee behavior, as explained in reinforcement theory, which states that behavior is more likely to be repeated when it results in favorable consequences. Overall, the performance of BAS Lhokseumawe Branch employees is categorized as good, as reflected in the achievement of targets and compliance with sharia principles. This study suggests that management should enhance the quality of communication in providing feedback, including through training for unit leaders to deliver objective, constructive, and empathetic feedback, thus improving employee motivation without creating psychological pressure.

**Keywords:** *Employee, Performance, Productivity, Service Quality, Islamic, Work Values*

### INTRODUCTION

In the era of globalization and digitalization, the banking industry faces increasingly complex challenges, such as intense competition, regulatory changes, and increasing customer expectations for fast, secure, and high-quality service. In this context, employee performance is key to determining a bank's ability to adapt and grow. Employee performance encompasses not only technical skills in carrying out banking tasks, but also skills in serving customers, mitigating risks, and maintaining the institution's reputation and trust. Banking services rely heavily on employee-customer interactions, making employee professionalism and effectiveness crucial for creating a positive customer experience. Customer satisfaction and loyalty will increase if service is provided quickly, accurately, and meets customer expectations. Furthermore, high-performing employees can help banks achieve financial targets, improve operational efficiency, and ensure compliance with applicable regulations. Therefore, employee performance management through training, motivation, and ongoing evaluation is crucial for supporting a bank's success in a dynamic marketplace. Banks that are able to continuously improve employee performance will be better prepared to face challenges and achieve a stronger competitive position in the banking industry (Sasongko, 2021). Employee performance is one of the key factors that determine the success of an organization, especially in the highly competitive banking industry. PT . Bank Aceh Syariah Kota Lhokseumawe (hereinafter referred to as BAS) , as a financial institution that plays an important role in the local economy, employee performance greatly influences

customer service and business sustainability. Roberts & Dowling (2002) stated that employee performance perceptions are influenced by expectations and standards set within the organization. Employees tend to evaluate their performance based on the feedback received. As a bank that has transformed into a Sharia Commercial Bank, BAS requires its employees to not only possess technical competence in banking and digital technology, but also to understand and apply Sharia principles in all service activities. Employee performance is a key factor in determining the bank's success, as they play a direct role in building trust in the eyes of the public, especially for employees who deal directly with customers, such as tellers and customer service. Professional and friendly service is a crucial factor in creating customer satisfaction and loyalty (Pramuditha, R. 2021).

In the highly competitive and dynamic banking industry, a bank's success is determined not only by the size of its assets or number of customers, but also by the extent to which each internal division is able to carry out its functions effectively and efficiently. Therefore, clear and measurable performance standards are needed for each division to ensure that all work units move in harmony towards the company's strategic goals. Each division within the bank's organizational structure, such as credit, funds, operations, treasury, compliance, information technology, human resources, and marketing and product development, has specific duties and responsibilities. Therefore, each requires Key Performance Indicators (KPIs) that are appropriate to its characteristics and workload. For example, the credit division will be assessed based on its non-performing loan ratio, approval speed, and loan collectibility. Meanwhile, the funds division will focus more on increasing third-party funds and cost efficiency. These performance standards serve not only as an evaluation tool but also form the basis for strategy development, service quality improvement, and risk management. By implementing systematic and consistent performance standards across each division, banks can maintain operational stability, increase profitability, and build long-term public trust. This has led BAS to actively encourage improvements in the quality of human resources through training and development, both in technical and soft skills. This reflects management's commitment to creating an adaptive, innovative, and performance-oriented work culture. However, employees also face various challenges, such as the pressure to achieve targets, adapt to digital technology developments, and adjust to policies and regulations from financial authorities. In this context, work motivation, effective leadership, and a supportive work environment are important factors influencing overall employee performance.

The performance of BAS employees not only impacts individual work results, but also the achievement of broader organizational goals. With good performance management, a fair system, and the implementation of local values that align with sharia principles, BAS should be able to create a productive and harmonious work environment. However, in practice, various challenges are still found that can affect the quality of employee performance, such as limited mastery of information technology, high workloads, inequality in the reward system, and the influence of external factors such as local politics on managerial policy-making. These phenomena are important to study further, in order to understand the extent to which employee performance contributes to the operational success and growth of BAS as a sharia financial institution in Lhokseumawe City. This analysis relates not only to individuals' assessments of their tasks but also to how they perceive management support, organizational culture, and external factors influencing the work environment. A better understanding of BAS employee performance analysis is expected to assist management in formulating more effective human resource development strategies, improving overall performance, and providing better service to customers. The employee performance analysis is also believed to be influenced by their field and position.

## LITERATURE REVIEW

Author/Year	Title	Research result	Equality	Difference
Nabilah Alyani H (2021)	The Influence of Work Environment and Leadership On Employee Performance at PT. Bank Aceh Syariah Subulussalam Branch	The results of the study show that work environment and leadership variables have a positive and significant effect on employee performance.	Having the same focus on positive impact on employee performance significantly with use approach study qualitative.	This research refers to how leadership simultaneously influences employees.
Wahdinal Husna (2022)	The Influence of Work Stress, Motivation and Work Leadership on the Performance of Employees of Bank Aceh Syariah, Banda Aceh Branch	Based on the results of research conducted at Bank Aceh Syariah Banda Aceh Branch, it was found that there was a significant influence between several independent variables on employee performance.	Together we examine how employees perform at PT. Bank Aceh	Use method quantitative, discuss variable financing time package front, different Location study.
Cut Siska Safira (2021)	An Analysis of Employee Perceptions at PT. Bank Aceh Syariah Head Office, Banda Aceh, Regarding the Implementation of Corporate Social Responsibility (CSR)	Based on the results of the research conducted, the implementation of Islamic Corporate Social Responsibility (I-CSR) at Bank Aceh has been running very well and fulfills six main criteria, namely sharia compliance, justice, work responsibility, welfare, environmental preservation, and social assistance.	Together we look at the perceptions of PT. Bank Aceh employees.	This research refers more to how to implement the Islamic Corporate Social Responsibility System.
Novi Ayu Lestari (2022)	A Descriptive Study of Employee Perceptions of Performance and Work Culture at PT. Bank Aceh Syariah	The results of the study show that most employees have a positive perception of their own and their co-workers' performance, which is influenced by the collective work culture, family atmosphere, and sharia values applied in the work environment.	Has exploratory objectives that try to understand employee perspectives regarding performance aspects.	Conduct in-depth interviews, observations, documentation

## METHOD

This research was conducted at Jl. Merdeka No. 8, Simpang Empat, Banda Sakti District, Lhokseumawe City, Aceh Province, precisely at the Bank Aceh Merdeka Branch Office. Based on the problem, this location was chosen because the researcher was interested in studying how employee performance perceptions at Bank Aceh were so that the researcher could identify what factors most influenced employee performance perceptions. In addition, this location also attracted the researcher's attention because of the large number of employees at the branch office.

This study uses a qualitative approach. This approach was chosen because the study aims to understand and explore in depth the performance of BAS Lhokseumawe employees. A qualitative approach allows researchers to gain a holistic understanding through in-depth interviews, direct observation, and documentation of work situations in the field (Sugiyono, 2016). With this approach, researchers can explore various aspects that influence employee performance, such as work motivation, work environment, leadership style, and organizational culture factors that cannot be fully revealed through quantitative data. Researchers will interact directly with research subjects (employees) to capture their perceptions, views, and experiences in carrying out their duties and responsibilities in the company. Furthermore, a qualitative approach also allows flexibility in the data collection and analysis process, allowing researchers to adjust the research focus according to the dynamics found in the field.

The data analysis technique used in this study follows the interactive data analysis model as proposed by Miles and Huberman ( Sugiyono, 2016, p. 336 ). This analysis was conducted with the aim of understanding and interpreting data obtained from the process and results of in-depth interviews , participant observation , and in-depth documentation. The analysis process was carried out through three main stages, namely data reduction, data presentation, and drawing conclusions. Data reduction was carried out by sorting, simplifying, and summarizing the raw data that had been collected to focus more on the problem being studied, in this case aspects related to employee performance. Then, the reduced data was arranged and presented in the form of a descriptive narrative to make it easier for researchers to recognize patterns and relationships between information. The final stage was drawing conclusions, where researchers interpreted the existing findings and carried out repeated verification to ensure data validity (Sugiyono, 2016) .

## RESULTS AND DISCUSSION

### Employee Performance Analysis and Feedback at Bank Aceh Syariah Lhokseumawe

#### Employee performance

Performance is a person's overall ability to work in such a way as to optimally achieve work goals and various targets that have been created with sacrifices that are relatively smaller compared to the results achieved. Assessment can be done by comparing the results achieved by employees with job standards. If the results obtained meet or exceed the work standards, an employee's performance can be considered good. Conversely, an employee whose work results do not meet the work standards is considered poor or low performance. (Nengsih 2023) Explains that performance appraisal is a process carried out by organizations to evaluate or assess the success of employees in carrying out their duties. Assessments can be conducted by comparing employee performance to job standards. If performance meets or exceeds job standards, an employee's performance can be considered good. Conversely, an employee whose performance falls short of standards is considered poor or low performance. As conveyed by Teuku Muhammad Azani as head of consumer financing in an interview conducted at Bank Aceh Syariah Lhokseumawe as follows:

“Employee performance is the result of an individual's work related to their role and responsibilities within the organization, and is an important indicator in achieving company goals. A person will be motivated to work hard if he believes that his efforts will produce good performance, that performance will bring the desired results, and that the results are valuable to the individual and that is why employee motivation and performance can increase if they see a logical relationship between effort, results, and rewards.” (interview, July 10, 2025)

Employee performance is one of the most important aspects of an organization, as it is the primary indicator used to measure the effectiveness and efficiency of human resource performance. According to researchers, particularly those studying management, economics, or other social sciences, employee performance is not only viewed as the end result of a job but also reflects the extent to which an employee is able to carry out their responsibilities professionally and in accordance with the standards set by the organization. Researchers interpret employee performance from various theoretical and practical perspectives. Theoretically, students understand that performance encompasses various dimensions, such as work quantity, work quality, punctuality, initiative, teamwork, and commitment to tasks. These dimensions are often used as indicators in academic research to assess the extent to which employees contribute to achieving organizational goals. Researchers also understand that employee performance measurement must be conducted objectively and systematically, using assessment methods that have been proven valid and reliable. Subjective assessments or those based solely on the personal judgment of superiors can lead to unfairness and negatively impact employee morale. From the researchers' perspective, improving employee performance is inseparable from continuous competency development. Training and development, they believe, are long-term investments that will strengthen the quality of human resources in facing ever-changing

organizational dynamics. Furthermore, students also see the importance of psychological aspects, such as job satisfaction, work-life balance, and emotional well-being, as key factors in maintaining high employee performance.

### Reward

Performance rewards for Bank Aceh Syariah employees, including those at the Lhokseumawe branch, are a crucial tool implemented to increase employee motivation, productivity, and loyalty to the company. This reward system is typically based on the achievement of performance targets set through measurable and clear Key Performance Indicators (KPIs). Rewards come in two forms: financial and non-financial. (Nurfadilla 2022). As conveyed by Indra as Head of General Affairs in an interview conducted at Bank Aceh Syariah Lhokseumawe as follows:

"Giving rewards to employees who demonstrate good performance is a tangible form of appreciation from management for their dedication and hard work. At Bank Aceh Syariah, specifically the Lhokseumawe Branch, we have an objective assessment system based on employees' daily work achievements and professional attitudes. The rewards we provide can take the form of bonuses, written recognition, and opportunities for training and career development. We do this not only as a form of appreciation but also to motivate other employees to compete to provide their best contributions. Our principle is that every good and consistent effort should receive the recognition it deserves." (interview, July 10, 2025)

Financial rewards can take the form of monthly bonuses, incentives, or specific allowances, while non-financial rewards include awards such as certificates, opportunities for training or career development, and job promotions. The implementation of this reward system is also aligned with sharia principles, where rewards are given fairly and transparently according to each employee's contribution, and practices containing elements of usury or injustice are avoided. Through this system, Bank Aceh Syariah strives to foster a competitive, professional, and Islamically sound work environment, thereby improving the quality of service and overall institutional performance. This was confirmed by a statement from Hendra as an employee of Bank Aceh Syariah Lhokseumawe who received a reward, as expressed in the following interview:

"Alhamdulillah, I am very grateful for the award given by the management of Bank Aceh Syariah Lhokseumawe Branch. This award is not only a token of appreciation for my hard work, but also motivates me to continue improving our customer service in accordance with the sharia values we uphold. Hopefully, this will further fuel our team's enthusiasm to make the best possible contribution to the bank's development and the welfare of the Acehnese people." (interview, July 9, 2025)

Interviews with these informants revealed a positive impact on individual work motivation. Employees who received awards expressed gratitude, pride, and encouragement to continuously improve the quality of service to customers. This indicates that the implemented reward system successfully created job satisfaction and strengthened loyalty to the company. Based on employee statements expressing gratitude and renewed enthusiasm after receiving rewards, it can be concluded that awards not only provide material value but also serve as a form of recognition for contributions made. Rewards function as reinforcement that triggers sustainable positive behaviors, such as improved service, productivity, and teamwork. Furthermore, these statements indicate that a reward system based on sharia principles, such as fairness and recognition for hard work, is effective in building an Islamic and professional work culture in the Islamic banking environment. Properly targeted rewards will create a competitive yet harmonious work atmosphere and impact overall organizational performance.

### Feedback

In Islamic banking organizations such as Bank Aceh Syariah Lhokseumawe Branch, feedback on employee performance is a crucial component of human resource management. Providing feedback serves as a means to inform employees about the extent to which they have carried out their duties and responsibilities in accordance with established company standards. Feedback serves not only as a form of evaluation but also as a tool for employee coaching and development, particularly in encouraging optimal performance aligned with Islamic values, such as honesty (shidq), responsibility (amanah), and justice ('adl). In practice, Bank Aceh Syariah Lhokseumawe Branch implements a two-way feedback system, where superiors provide input to subordinates, and employees are given space to express aspirations, work obstacles, and suggestions for service improvements. This open communication model aims to create a healthy and transparent work climate. Feedback is usually provided through various forums, such as monthly work evaluations, team meetings, or directly in daily interactions. In addition, formal feedback is



also provided periodically through performance appraisals, which serve as the basis for decisions regarding promotions, training, awards, and corrective actions.

As stated by Teuku Muhammad Azani as head of consumer financing at Bank Aceh Syariah Lhokseumawe.

"Feedback is a key element in human resource management because it plays a role in increasing motivation, productivity, and individual development. Feedback also encourages behavior that is likely to be repeated if followed by favorable consequences, and vice versa. In an organizational context, praise or recognition for good performance will reinforce positive behavior. Emphasizing specific and challenging goals, when accompanied by appropriate feedback, can significantly improve performance." (interview, July 10, 2025)

Interview statements confirm that feedback is a fundamental element of a performance management system. Appropriate and constructive feedback not only helps employees understand their strengths and weaknesses but also reinforces the positive behaviors expected by the organization. This aligns with the principles of reinforcement theory, which states that behavior is more likely to be repeated if it receives a favorable consequence, such as praise or recognition. Furthermore, feedback accompanied by clear and challenging work goals creates an intrinsic drive for employees to achieve higher standards. Therefore, effective feedback implementation serves not only as an evaluation tool but also as a mechanism for improving individual and organizational performance as a whole. Within the Sharia-based management approach, feedback is also aimed at strengthening spirituality and morality at work. Employees are assessed not only on financial target achievement, but also on how they treat customers, comply with Sharia provisions, and uphold integrity in carrying out their duties. This aligns with Bank Aceh Syariah's mission, which not only pursues profitability but also prioritizes blessings and Sharia compliance in its operations. Therefore, feedback provided by management also includes elements of *taushiyah* (instructions), or constructive advice, aimed at improving work behavior from an Islamic ethical perspective.

Furthermore, the effectiveness of feedback is greatly influenced by the superior's ability to convey information clearly, objectively, and non-offensively. At Bank Aceh Syariah Lhokseumawe, unit leaders have received training in interpersonal communication and Islamic leadership, enabling them to deliver feedback with a persuasive and solution-oriented approach. Employees who receive feedback respond openly because they feel valued and guided, rather than criticized or judged. In the author's field research, several employees reported that regular feedback from their leaders significantly helped them understand work priorities, correct errors, and improve the quality of customer service. Employees also felt more motivated when feedback was accompanied by recognition for achievement, such as through rewards, public recognition in meetings, or opportunities to participate in career development training. This demonstrates that good feedback encompasses more than just corrections, but also positive reinforcement, which directly impacts work morale and company loyalty. Overall, the implementation of a feedback system at Bank Aceh Syariah Lhokseumawe Branch not only aims to improve individual performance but also serves as part of an overall organizational quality improvement strategy. Through structured, relevant feedback based on Sharia values, the company can build a productive, harmonious, and responsible work culture, which ultimately has a positive impact on customer satisfaction and long-term business sustainability.

### Factors Affecting Employee Performance

Feedback is a crucial element in human resource management, aimed at improving performance, correcting errors, and encouraging employee career development. However, in practice, providing feedback to every employee is not universal.

"We understand that every employee has a different personality, background, and way of working, so our feedback approach must be tailored. Some employees are more responsive to direct direction, while others require a more personalized approach. Internally, factors like motivation, personality, and work experience significantly influence how we deliver feedback. External factors like workload, team atmosphere, and interpersonal relationships also play a significant role. Therefore, it's not universal. We strive to ensure that the feedback we provide remains constructive and encourages individual performance improvement." (interview, July 9, 2025)

Based on an interview with Mr. Sugeng, a senior staff member and retiree with experience in employee performance analysis and feedback at Bank Aceh Syariah in Lhokseumawe City, it was discovered that in practice, feedback is provided to each employee differently and is not standardized. This is due to the influence of internal and external factors that each individual possesses. His statement indicates that the approach to delivering feedback must consider the employee's personal characteristics, including background, personality, work motivation, and level of

receptivity to criticism. At Bank Aceh Syariah in Lhokseumawe City, several factors contribute to differences in the way feedback is provided to each individual. These factors can be grouped into internal factors (originating within the employee) and external factors (originating outside the individual or work environment).

### Internal Factors

#### a. Competency Level and Experience

Employees with higher competency levels or longer work experience tend to receive strategic or evaluative feedback, rather than just corrective feedback. They typically already understand their workflow and responsibilities, so the feedback they provide is more focused on improving quality and efficiency. Conversely, new or less experienced employees tend to receive feedback that is coaching and emphasizes correcting technical errors. As stated by Teuku Muhammad Azani, Head of Consumer Financing at Bank Aceh Syariah Lhokseumawe.

"Differences in employee competency levels and work experience are key factors influencing the form and focus of feedback provided by superiors. Employees with high competency or extensive work experience generally have mastered procedures and a deep understanding of their job responsibilities. Therefore, the feedback they receive is more strategic and evaluative, oriented toward improving service quality, process effectiveness, and achieving long-term targets. Meanwhile, for new employees or those with minimal experience, feedback is more geared toward coaching and correcting fundamental technical errors. It's important to ensure each employee is on the right track according to the bank's operational standards, while also supporting their gradual competency development." (interview, July 10, 2025)

#### b. Personality Characteristics

Employee performance feedback encompasses individual traits and behaviors that influence how they receive, understand, and respond to feedback. Open-minded employees tend to receive feedback positively and use it as a source of self-development, while defensive or introverted employees may reject or ignore feedback. Factors such as self-confidence, emotional intelligence, and intrinsic motivation also determine the effectiveness of feedback on performance improvement.

"Personality differences influence how feedback is received. Employees who are confident and open to criticism can accept direct feedback, even if it's harsh. However, for employees who are sensitive or defensive, a more subtle and supportive approach is needed to avoid causing resistance or reducing motivation." (interview, July 9, 2025)

Based on the results of an interview with Mr. Sugeng, a senior staff member and retiree with experience in employee performance analysis and feedback at Bank Aceh Syariah in Lhokseumawe City, every individual has different personality traits, such as self-confidence, openness to criticism, and communication style. An employee who is open and responsive to input will more easily accept direct feedback, even in the form of sharp criticism. However, employees who tend to be sensitive or defensive require a more subtle and supportive approach so that the feedback provided does not cause resistance or demotivation.

#### c. Motivation and Work Orientation

The level of work motivation also influences the type of feedback that is effective. Employees who are intrinsically motivated (for example, a drive to achieve) will more likely appreciate feedback that includes challenges and development opportunities. Meanwhile, employees who are motivated by extrinsic factors (such as bonuses or incentives) may be more responsive to feedback linked to specific rewards or consequences. In this regard, Mr. Sugeng also stated the following:

Employees with intrinsic motivation, such as a drive to achieve or improve their skills, typically prefer feedback that presents new challenges and opens up opportunities for self-development. They view feedback as a means to reach their maximum potential. Conversely, for employees who are more driven by extrinsic motivation, such as bonuses, incentives, or formal recognition, feedback that includes an explanation of the rewards or consequences is more motivating. (interview, July 9, 2025)

d. Perception of superiors and the company

Perceptions of superiors and the company are employees' views or assessments of their superiors' credibility, fairness, and caring, as well as the organization's reputation and culture. Positive perceptions encourage openness to feedback, while negative perceptions can lead to doubt, resistance, or defensiveness toward the feedback provided.

"The effectiveness of feedback is greatly influenced by employee trust in their superiors. If the relationship is good, feedback is more readily accepted; however, if there is a negative perception, the superior needs to adjust their approach to ensure the message remains effective." (interview, July 10, 2025)

As Teuku Muhammad Azani stated above, the feedback given will vary depending on the extent to which employees trust their superiors' intentions and integrity. If the interpersonal relationship between superiors and subordinates is well-established, feedback will be more open and effective. However, if there is a negative perception of the superior or the organization, feedback tends to be poorly received, requiring superiors to adjust their approach.

### External Factors

a. Working Environment Conditions

The work environment, as an external factor in providing feedback, includes the atmosphere, culture, and dynamics of the workplace, which influence how feedback is delivered and received. A supportive and open environment encourages constructive, communicative, and constructive feedback, while a stressful or conflict-ridden environment tends to make feedback more assertive, formal, or even lead to employee resistance.

"Work environment factors significantly influence feedback delivery styles. When workloads are high, targets are tight, and pressure is high, superiors typically provide more assertive, direct feedback, and focus on achieving results. However, in a more flexible and supportive work environment, feedback tends to be delivered with a more humanistic and dialogical approach, creating a comfortable and constructive communication atmosphere." (interview, July 10, 2025)

As Mr. Hendra explained above, work environment factors, such as workload, target pressure, and team dynamics, significantly influence how feedback is delivered. In a stressful environment, feedback can be more assertive and results-oriented. Conversely, in a more flexible or supportive work environment, feedback can be delivered with a more humanistic and dialogical approach.

b. Local Organizational Culture

As a regional bank with strong Acehese cultural roots, feedback at Bank Aceh Syariah in Lhokseumawe City also takes into account local norms and values. For example, it emphasizes the importance of maintaining personal dignity when delivering criticism, or adopting an indirect approach to avoid offending. Feedback is provided politely, avoiding direct confrontation, and utilizing a more collaborative approach. This is confirmed by Mr. Hendra's statement, as expressed in the following interview:

"The work environment greatly influences the style of feedback given. According to him, when the workload is high, targets are tight, and pressure is high, superiors tend to provide more assertive and direct feedback oriented towards achieving results. Conversely, in a more flexible and supportive work environment, feedback is usually delivered." (interview, July 9, 2025)

### The specific context in Bank Aceh Syariah Lhokseumawe

As a financial institution based on Sharia principles, Bank Aceh Syariah also has its own characteristics in human resource management. In Lhokseumawe City, this bank is a key financial institution, making professionalism and public service its top priorities. Therefore, employee feedback is assessed not only from a technical perspective, but also from a moral perspective, Islamic work ethics, and adherence to Sharia values. Employees who demonstrate work behaviors consistent with the principles of Amanah, Shiddiq, Fathanah, and Tabligh (the four principles of Islamic business ethics) typically receive constructive feedback for further development. Conversely, employees who exhibit behavioral deviations or lack discipline toward these values will receive corrective feedback aimed at fostering better work ethics.



## CONCLUSION

Based on the research results, the performance of employees at Bank Aceh Syariah (BAS) Lhokseumawe Branch can be said to be quite good. This is evident in the employees' ability to achieve targets set by management, adherence to sharia principles as the basis for the bank's operations, and the existence of objective performance assessments by comparing work results to applicable standards. Furthermore, employees also demonstrate professional responsibility in carrying out their duties according to their respective roles. The implementation of a reward system, both financial, such as bonuses and incentives, and non-financial, such as training, awards, and job promotions, is also an important factor in encouraging increased motivation, loyalty, and the creation of a productive work environment. The performance of BAS Lhokseumawe employees is influenced by various internal and external factors. Internal factors include employee competencies, work experience, personality, work motivation, and perceptions of leaders that influence loyalty and work ethic. Meanwhile, external factors include position or title within the organization, work environment conditions, organizational culture based on Islamic values and local wisdom of Lhokseumawe, and the leadership style implemented by branch leaders. Feedback mechanisms that are carried out in two directions, both through formal and informal forums, are also an important part in shaping good performance, because they are carried out by paying attention to ethical communication, deliberation, and politeness. Thus, it can be concluded that the performance of BAS Lhokseumawe employees in general is not only oriented towards achieving results, but also in line with Islamic values and local culture.

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