THE INFLUENCE OF INTERPERSONAL SKILLS, *LOCUS OF CONTROL* AND ORGANIZATIONAL CULTURE ON EMPLOYEE PERFORMANCE AT INDONESIAN SHARIA BANK IN PALU CITY

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ABSTRACT	ARTICLE INFO
This research aims to test and analyze the influence of interpersonal skills, locus of control and organizational culture simultaneously or partially on Palu employee performance and Islamic work ethics as a moderating variable that moderates the variables of interpersonal skills, locus of control and organizational culture on employee performance at Sharia Bank Indonesia City. This research uses a survey method and the data collection process is carried out by distributing questionnaires to employees of Bank Syariah Indonesia in Palu City. The total population is 181 employees. Sampling used the Slovin method and 65 samples were obtained. The data alysis technique uses multiple linear regression and Moderated Regression Analysis (MRA).The research results show that (1) interpersonal skills, locus of control and organizational culture simultaneously have a positive and significant effect on employee performance. (2) interpersonal skills partially have no effect on employee performance. (3) partial locus of control has no effect on employee performance. (4) organizational culture partially has a positive and significant effect on employee performance. (5) Islamic work ethics does not moderate the influence of interpersonal skills, locus of control and organizational culture on employee performance. (6) there is no difference in performance between male and female employees at Bank Syariah Indonesia in Palu City. Implkication in researh to improve employee performance and work ethics so that the existence of Bank Syariah Indonesia is truly successful. can truly represent Islamic values in its services to customers/potential customers.	

Introduction

The rapid development of the business world over time has resulted in companies having to prepare to face competition with other business entities. *Human resources* are a very important thing that must be considered in creating a good organization. Therefore, organizations are required to utilize human resources better. Quality *human resources are the key to the success of an organization.* The quality of the organization will be determined by *human resources* which are always developing. The better the quality of *human resources* then it makes it easier to achieve organizational goals, the people who are the organizers, managers, and drivers of all activities in the organization are humans.

An important problem that companies will face today is the problem of quality performance, therefore companies must look for several factors that more often influence employees' ability to work, namely what is usually called performance. Policy making by the company will affect employee performance. Interpersonal skills, locus of control and organizational culture are several factors that influence employee performance or abilities.

Interpersonal skills are ability, stature, attitude and personality, encouragement, and the expectation of others to recognize and respond appropriately. Interpersonal skills are visible on how we can build harmonious relationships and respond to people. In fact, the success of a business will be determined by the ability of employees, namely humans who fight directly.

All individuals have a direct influence as a substantial influence on opinions and reactions to the surrounding environment. Influence According to Rooter (1996), *Locus of Control* is usually known as an individual's belief in whether he can control the events that happen to him . *Locus of control* has the function of controlling a person's role, hence *locus of control* will play a role in determining the quality of employees.

Robbins and Coulter say that every organization has a culture, but only some company cultures influence employee attitudes and actions simultaneously **.** The organizational culture of employees will have an impact on optimizing employee performance.

According to Adab and Rokhman (2015) in their writing, Islamic work ethics is a system, Islam, which has maqassid Shari'a (the intention of Allah's law) through the application and implementation of Shari'a in order to translate it into behavior and

actions. The Islamic work ethic is also able to moderate the causes that influence employee performance

will continue to increase from year to year , marked by the emergence of sharia banking companies. The presence of Bank Syariah Indonesia has contributed to the development of the community economy in Palu City. Seeing that the existence of Bank Syariah Indonesia in Palu is quite good, Bank Syariah Indonesia must improve the performance of its employees. In order to realize the goals of an institution. Performance improvement will be supported by several factors including interpersonal skills, *locus of control* and organizational culture as well as Islamic work ethics which can strengthen the relationship with performance. The gap in this study is that researchers try to see the effect of Islamic work ethics variables as indirect or moderating variables where previous research has tested these variables directly.

Literature Review

Theory study

Attribution theory was first discovered by Heider in 1958. Attribution theory assumes that people try to determine why people do what they do. There are three stages that underlie the attribution process according to Heider (1958) in Purnaditya and Rohman (2015), namely:

a. Someone must see or observe a behavior.

b. A person must believe that the behavior was intentional

c. A person must determine whether or not they believe that another person was coerced into engaging in the behavior.

Attribution is one of the processes of impression formation. Attribution refers to how people explain the causes of other people's behavior 11 or themselves. Attribution theory is a theory that discusses the causes of someone's or our own behavior, which will later form an impression. The impression formed will be concluded as factors that influence other people's behavior. According to Robbins and Judge (2008) in Purnaditya and Rohman (2015) determining whether behavior is caused internally or externally is influenced by three factors, namely:

1. Specificity. Specificity means that someone will perceive the behavior of other individuals differently in different situations. If someone's behavior is considered normal, it will be assessed as an internal attribution. On the other hand, if the behavior is considered extraordinary then other individuals acting as observers will provide external attribution.

2. Consensus. Consensus means if everyone has the same view in responding to someone's behavior in the same situation . If the consensus is high, then it includes internal attribution. Conversely, if the consensus is low, then external attribution is included.

Previous research

important role in conducting research is studying previous research , which will enrich the theory used in research. Results of previous research will be a reference for the research that will be carried out. Susanti (2017) researched "The influence of interpersonal skills, Islamic work ethic and organizational culture on employee performance (Case study of PT. BRI Syariah)". The type of research used is survey research (*exploratory research*). This study uses a quantitative approach. Then the analysis method used is multiple linear regression. Based on the test results and discussions contained in the research, the research results obtained were that Interpersonal Skills, Islamic Work Ethic, and Organizational Culture had a significant effect on employee performance (Y) both simultaneously and partially. Lina (2014) researched "The influence of leadership and organizational culture on employee performance with the *Reward system* as a moderating variable". The type of research used is quantitative research with the analytical method used, namely multiple linear regression analysis. Based on the test results and discussion contained in this research, the research results obtained are that the independent variable, namely Leadership, partially has a significant effect on the Performance of Bureau Employees at the Muhammadiyah University of Sumatra, while the independent variable is Organizational Culture does not have a significant effect on the performance of the Muhammadiyah University of Sumatra bureau employees. Leadership has a positive direction towards performance while Organizational Culture has a negative direction. However, the independent variables, namely Leadership and Organizational Culture, simultaneously influence the performance of employees at the Muhammadiyah University of Sumatra bureau. Leadership and Organizational Culture are not strong enough to influence the Performance of Bureau Employees at the Muhammadiyah University of Sumatra. Then the *Reward* System moderation variable does not influence or moderate the relationship between Leadership and Organizational Culture and the Performance of Bureau Employees at the Muhammadiyah University of Sumatra.

Research methods

The object of this research is Interpersonal Skills (X1), *Locus Of Control* (X2) and Organizational Culture (X3) as the independent variable and employee performance (Y) as the dependent variable and Islamic work ethics as the moderating variable (Z). Research location at Bank Syariah Indonesia in Palu City. The type of research used is a survey. According to Suliyanto (2006), researchers in survey research collect data by directly or indirectly asking for responses from respondents. The willingness, honesty and condition of the respondents greatly influence data collection using the survey method. The type of data in this research is quantitative data. The data sources in this research use the following data sources is Primary data and secondary data. The data collection technique in this research is by distributing questionnaires or known as questionnaires which contain a well-structured list of questions.

Population and Sample

The population in this study were all employees of Bank Syariah Indonesia in Palu City, which has 6 branch offices, totaling 181 people. The sample in this research were employees at Bank Syariah Indonesia in Palu City. Samples are drawn using the Slovin formula as follows:

formula :

n $= \dfrac{N}{1 + N\,(e\,)^2}$

Information :

n   : Sample Size

N   : Population Size

e   : Percentage of accuracy allowance due to errors that are tolerable or desired (10%).

So, to determine the sample size in this study, the Slovin formula (Umar, 2000:146) is used as follows:

$$n = \frac{N}{1 + N(e)^2}$$

$$\frac{181}{1 + 181(0,1)^2}$$

$$\frac{181}{1 + 1,81} = 64,4 \;\; \approx \;\; 65 \text{ Sampel}$$

Operational Variables

Operationalization of a variable has no other function than to determine the characteristics (indicators) of the variable.The independent variabel in this research are Interpersonal Skills (X1), *Locus Of Control* (X2), and Organizational Culture (X3). The Moderating Variable in this research is Islamic Work Ethics (Z).   In this research, the dependent variable is employee performance (Y)

Analysis Method

Multiple Linear Regression Analysis

Multiple Linear Regression Analysis is used to analyze the influence between several independent variables (X) and the dependent variable (Y).).

Y = a + b1X1 + b2X2 + b3X3 ...+ bnXn + e

Where :

Y   : *Dependent* Variable

X1 – Xn   : Free Variable (*Independent Variable*)

A   : Constant

B1 – bn   : Regression coefficient

e   : Nuisance variable (*standard error*)

Independent difference test (T test)

The t difference test is carried out by comparing the difference between the two means with the standard error of the difference in the means of the two samples and the standard error of the difference in this study on normally distributed means comparing the means of two unrelated groups.

Moderated Regression Analysis (MRA) Test

Moderate Regression Analysis (MRA), or interaction test , is a special application of multiple linear regression where the regression equation contains interaction elements with the following equation formula:

$$Y = a + b1X1 + b2X2 + b3\,X1X2 + e$$

Hypothesis test

The F statistical test was carried out in research aimed at testing and seeing the simultaneous influence on the dependent variable. The t test was carried out in this

research to test and see the significance of the independent variable with one dependent variable.

Results

The banking system in Indonesia is regulated in Law No. 21 of 2008 concerning banking that banking in Indonesia consists of 2 (two) types, namely general banks and people's credit banks. Both types of banks carry out conventional or sharia activities. This means that Indonesia adheres to a dual banking system, namely when conventional banks and Islamic banks operate side by side. Since then, sharia banks have begun to grow rapidly in Indonesia in the form of sharia commercial banks (full-fledged Islamic banks), sharia business units (conventional banks that open sharia branches), and office channels (syariah outlets in conventional bank offices) .

PT Bank Syariah Indonesia Tbk (hereinafter referred to as BSI) officially began operating on February 1 2021. BSI is the largest sharia bank in Indonesia resulting from the merger of three sharia banks from the Association of State-Owned Banks (Himbara), namely: PT Bank BRI Syariah (BRIS) , PT Bank Syariah Mandiri (BSM), and PT Bank BNI Syariah (BNIS). It is hoped that the government's policy breakthrough in merging three sharia banks will provide new financial institution options for the community while also being able to boost the national economy. Previously, the Ministry of State-Owned Enterprises (BUMN) on October 12 2020 officially announced that the merger process of three Islamic commercial banks, subsidiaries of state-owned banks, had begun and was targeted for completion in February 2021.

Data for all variables in this research were obtained from filling out questionnaires by respondents as well as other supporting data from various sources. The results of data collection are grouped into 3 categories, namely questionnaire descriptions, respondent descriptions and the results of respondent responses which are described as follows:

This research was carried out at the Indonesian Sharia Bank Unit in Palu City by distributing questionnaires. The questionnaires were distributed by delivering them directly to branch offices, after which the questionnaires were given directly/entrusted to employees who were willing to fill out the questionnaire. The respondents in this research were employees of Bank Syariah Indonesia in Palu City. The total number of respondents was 65 respondents from 6 Bank Syariah Indonesia Branch Offices, thus the number of questionnaires distributed was 65 copies with the number of questionnaires that were not returned (scattered) being 11 copies so that the total number of questionnaires that were collected was 54 copies. Taking the questionnaire takes 1-2 weeks.

Respondent Profile

In general, the profile of the respondents who constitute the sample in this study consists of gender, age and education which can be explained in the following diagram :

Table 1. Respondent Profile Based on Gender

Gender	Presentation
Male	51,9%
Female	48,1%

From Table 1 above, it can be seen that the variation in Bank Syariah Indonesia employees in Palu City as respondents in this study based on gender is dominated by male employees with a percentage of 51.9% or 28 people . Meanwhile, Bank Syariah Indonesia employees who are female show a percentage of 48.1 % or 26 people. This information provides an illustration that in general Bank Syariah Indonesia employees in Palu City are generally male.

Table 2. Respondent Profile Based on Age

Age	Presentation
20 tahunn- 30 tahun	72,2%
31 tahun – 40 tahun	27,8%

Source: Primary data reprocessed

Information that can be obtained from table 2 above shows the age range of Bank Syariah Indonesia employees in Palu City. Employees with a background aged 20 - 30 years dominate the number of Bank Syariah Indonesia employees in Palu City with a percentage of 72.2% or as many as 39 people, next in second place are Bank Syariah Indonesia employees in Palu City with a background aged 30-40 years with a percentage amounting to 27.8% or as many as 15 people.

The results of observations made in this research show that most of the employees of Bank Syariah Indonesia in Palu City are aged 20 -30 years. This indicates that the majority of respondents are in the mature and productive age group at work, so they are considered to understand and comprehend more quickly

Table 3. Respondent Profile Based on Education.

Education	Presntation
SMA	7,4%

Diploma	5,2%
Sarjana / S1	85,2%
Magister/ S2	2,2%

Source: Primary data reprocessed

Table 3 above depicts the educational background of the employees of Bank Syariah Indonesia in Palu City who were studied. Respondents with a Bachelor's educational background dominate the number of Bank Syariah Indonesia employees in Palu City with a percentage of 85.2% or as many as 46 people, then in second place are Bank Syariah Indonesia employees with a high school/vocational school educational background with a percentage of 7.4% or as many as 4 person. Then 5.6% or 3 people have a diploma background and finally there are 1.9% or 1 employee of Bank Syariah Indonesia with a master's education background.

The results of observations made in this research show that the majority of Bank Syariah Indonesia employees have a bachelor's degree, this indicates that the respondents have an adequate level of education, so it is possible to have good work skills. Apart from that, the level of education can also influence the mindset and actions of employees in carrying out work so that it can encourage increased performance of the company/Indonesian Sharia Bank.

Research Instrument Test Results

Research instrument testing consists of validity tests and reliability tests. The results of instrument testing in this research can be explained as follows:

Validity Test Results

The results of the validity test of the research questionnaire used in this study consisted of 27 statement items representing the independent variable (X), 8 statement items representing the dependent variable (Y), and 6 statement items representing the moderating variable (Z) which were then carried out with the help of SPSS for Windows program version 26. The results of validity testing for each variable can be explained as follows:

1.   Interpersonal Skills Variable Validity Test Results (X1)

The validity test results for the Interpersonal Skills variable consist of 4 question items in the questionnaire. The results of validity testing can be seen in the following table:

Table 4. Validity Test Results of Interpersonal Skills Variables

Statement items	r-count	r-critical	status
1	0.899	0.263	Valid
2	0.936	0.263	Valid
3	0.804	0.263	Valid
4	0.890	0.263	Valid

Source: Processed data, 2022.

2.   *Locus of Control* Variable Validity Test Results (X2)

The validity test results for the Locus of Control variable consist of 10 question items in the questionnaire, there is 1 question item that is invalid (attachment III), so the item must be removed from the test model because it is considered that the indicator cannot construct/measure a variable. The results of validity testing can be seen in the following table:

Table 5. *Locus of Control* Variable Validity Test Results

Statement items	r-count	r-critical	Status
1	0.600	0.263	Valid
2	0.610	0.263	Valid
3	0.598	0.263	Valid
4	0.565	0.263	Valid
5	0.517	0.263	Valid
6	0.767	0.263	Valid
7	0.759	0.263	Valid
8	0.692	0.263	Valid
9	0.598	0.263	Valid

Source: Processed data, 2022.

3.   Organizational Culture Variables Validity Test Results (X3)

The validity test results for the organizational culture variable consist of 13 question items in the questionnaire which can be seen in the following table:

Table 6. Validity Test Results for Organizational Culture Variables

Statement items	r-count	r-critical	status
1	0.673	0.263	Valid
2	0.697	0.263	Valid
3	0.638	0.263	Valid
4	0.540	0.263	Valid
5	0.426	0.263	Valid
6	0.517	0.263	Valid
7	0.451	0.263	Valid
8	0.616	0.263	Valid

9	0.639	0.263	Valid
10	0.697	0.263	Valid
11	0.494	0.263	Valid
12	0.497	0.263	Valid
13	0.561	0.263	Valid

Source: Processed data, 2022.

4.   Employee Performance Variable Validity Test Results (Y)
      Validity test results for variables

Table 7. Validity Test Results for performance of employees Variables

Statement items	r-count	r-critical	status
1	0.697	0.263	Valid
2	0.683	0.263	Valid
3	0.733	0.263	Valid
4	0.677	0.263	Valid
5	0.589	0.263	Valid
6	0.714	0.263	Valid
7	0.650	0.263	Valid
8	0.722	0.263	Valid

performance consists of 8 question items in the questionnaire which can be seen in the following table

5.   **Islamic Work Ethics Variables Validity Test Results (Z)**

Validity test results for the Islamic Work Ethics variable consists of 6 question items in the questionnaire which can be seen in the following table:

Table 8. Validity Test Results for Islamic Work Ethics Variables

Statement items	r-count	r-critical	Status
1	0.822	0.263	Valid
2	0.799	0.263	Valid
3	0.805	0.263	Valid
4	0.845	0.263	Valid
5	0.716	0.263	Valid
6	0.671	0.263	Valid

Reliability Test Results

After all statement items on the independent variables (interpersonal skills, locus of control, organizational culture) and dependent (employee performance) in the instrument are declared valid, the next step is to test the reliability of each variable. Reliability testing for each variable in the research instrument

Table 9. Reliability Test Results

Research variable	Cronbach's Alpha Value	Alpha Tolerance Value	Status
Interpersonal Skills (X1)	,905	0.60	*Reliable*
Locus Of Control (X2)	,781	0.60	*Reliable*
Culture (X3)	,825	0.60	*Reliable*
Employee Performance (Y)	,832	0.60	*Reliable*
Islamic Work Ethics (Z)	,869	0.60	*Reliable*

The classical assumption is intended to determine whether the regression coefficient obtained is valid (correct ; acceptable), as well as avoiding the possibility of violating the classical assumption which is the basic assumption in regression analysis. Thus, it can be expected that decision making (conclusions) from statistical test results will be close to the actual estimated value. The classical assumption test in this research was carried out using SPSS 26 tools, with the following test results :

Normality test

The normality test is intended to determine whether the data is normally distributed or not, as one of the conditions for using parametric statistics. This study used the Kolmogrov-Smirnov normality test. The criteria used are accepted if the value of Asymp. Sig (2-tailed) > the specified alpha level (5%). However, on the contrary, if the data has a probability value

Table 10. Normality Test Results (Kolmogorov Smirnov)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		54
Normal Parameters [a, b]	Mean	.0000000
	Std. Deviation	3.27791496
Most Extreme Differences	Absolute	.069
	Positive	.044

	Negative	-.069
Test Statistic		.069
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Sumber: Data diolah, 2022

Based on the results of the classical assumption test using the Kolmogrov-Smirnov method in table 10, it can be seen that the statistical value of the Kolmogorov-Smirnov Asymp. Sig (2-tailed) is greater than the alpha value of 5%, namely 0.200 > 0.05 . Thus it can be concluded that the data in this study meets the assumption of normality or that the data is normally distributed.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. Whether there is heteroscedasticity is seen from the points that form a certain pattern (wavy, widening then narrowing), this indicates that heteroscedasticity has occurred. If there is no clear pattern, and the points are spread above and below the zero number on the Y axis, then heteroscedasticity does not occur. The following is a scatterplot image of the heteroscedasticity test results.

Figure 1. Heteroscedasticity Test Results
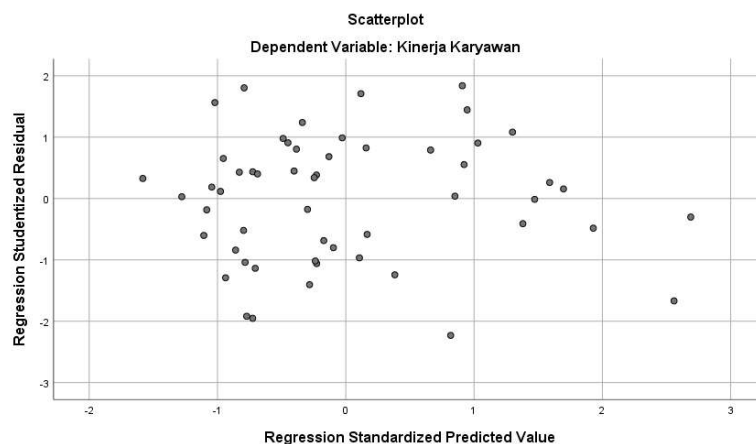
Source: SPSS Graphic Output

Figure 1 shows that the points are spread randomly and do not form a particular pattern and are spread above or below the number 0 on the Y axis. Based on the test results, it can be concluded that heteroscedasticity does not occur so the regression model is considered suitable for use.

Multicollinearity Test

One way to find out whether the independent variables do not have a linear relationship or are not correlated with each other in the regression model is to take an approach by testing the symptoms of multicollinearity. The multicollinearity test aims to test whether the regression model found a correlation between independent variables or not. Multicollinearity testing is carried out using tolerance and VIF values. The basis for decision making is that the VIF (variance inflation factor) value is less than 10 and the tolerance value is above 0.10 , so there are no symptoms of multicollinearity. The results of multicollinearity testing in this research can be seen in the following table:

Table 11. Multicollinearity Test Results

Variable	Tolerance	VIF
Interpersonal Skills (X1)	,550	1,817
Locus of control (X2)	,487	2,052
Organizational Culture (x3)	,549	1,823

Source: Processed data, 2022

Based on table 11 above, it can be seen that all variables have a tolerance value > 0.10 and a VIF value < 10. This means that the research variables in the regression model do not show any symptoms of multicollinearity.

Multiple Linear Regression Test Results

Multiple linear regression analysis was carried out to see how much influence the variables interpersonal skills, locus of control and organizational culture have on employee performance. Multiple linear regression functions to analyze the interrelationships and connections between two or more different research variables, namely the dependent (dependent) variable and the independent (free) variable.
The multiple linear regression equation above can be explained as follows:

1. The beta regression coefficient (b1) is 0.292 . This parameter value or regression coefficient (b1) means that a positive relationship is found between the interpersonal skills variable and employee performance, where every increase in the interpersonal skills variable by one will increase the employee performance variable by 0.292 with the assumption other independent variables remain.

2. The beta regression coefficient (b2) is 0.168 . This parameter value or regression coefficient (b2) means that a positive relationship is found between the locus of control variable and employee performance, where every increase in the locus of control variable by one will increase the employee performance variable by 0.168 assuming other independent variables remain constant.

3. The beta regression coefficient (b3) is 0.316 . This parameter value or regression coefficient (b3) means that a positive relationship is found between organizational culture variables and employee performance, where every increase in the organizational culture variable by one will increase the employee performance variable by 0.316 with the assumption other independent variables remain.

Moderated Regression Analysis (MRA) Test

Moderated Regression Analysis (MRA) or interaction test is an application of multiple linear regression where the regression equation contains elements of interaction (multiplication of two or more independent variables). This test was carried out to find out whether the moderating variable (Z) can moderate (strengthen or weaken) the relationship between the independent variable (X) and the dependent (Y).

MRA model equation :

$Y = + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 Z + \beta_5 X1*Z + \beta_6$

Tabel 12. Hasil Moderated Regression Analysis

		Coefficients[a]				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	-26.853	15.785		-1.701	.096

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Keterampilan Interpersonal	-1.262	1.317	-.815	-.958	.343
Locus Of Control	.329	.784	.361	.420	,677
Organizational culture	1,246	,643	1,733	1,938	,059
Islamic work ethics	1,410	,770	1,202	1,832	.073
skills*Islamic work ethics	,091	,072	1,695	1,261	,214
locus of control*Islamic work ethics	-.012	.041	-.439	-.284	,778
organizational culture*Islamic work ethics	-.053	,034	-2,629	-1,568	.124

a. Dependent Variable: Employee Performance

Source: Processed data, 2022

The effect of the interaction between interpersonal skills and Islamic work ethics on employee performance on SPSS output is not significant, 0.214 > 0.05, as well as the interaction between locus of control and Islamic work ethics, showing a significant value of 0.778 > 0.05, then the interaction between organizational culture and Islamic work ethics which has The significance value is 0.124 > 0.05. This means that the Islamic work ethics variable is not a moderator variable for interpersonal skills, locus of control and organizational culture on employee performance. So it can be concluded that variable Islamic work ethics is predictor moderation, It means variable moderation (Z) only acts as a predictor (independent) variable in the relationship that is formed, not a moderator variable for interpersonal skills, locus of control and organizational culture on employee performance.

Discussion

The influence of interpersonal skills, *locus of control* and organizational culture on the performance of Bank Syariah Indonesia employees in Palu City .

The results of hypothesis testing show that the variables interpersonal skills, *locus of control* and organizational culture together have a positive and significant effect on employee performance at Bank Syariah Indonesia in Palu City. The results of this test can be interpreted as meaning that individual ability to work and individual ability/confidence

in carrying out their responsibilities and supported by a good organizational culture can improve employee performance at Bank Syariah Indonesia in Palu City.

Apart from having good interpersonal skills for each employee, employee performance at Bank Syariah Indonesia in Palu City is also driven through *locus of control* and organizational culture. The results of this research are in line with previous research conducted by Lina (2014); Susanti (2017) and Sulistyorini (2016) stated that interpersonal skills, *locus of control* and organizational culture have a positive and significant influence on employee performance. A person's level of self-confidence and strong belief in themselves will encourage employees to be more productive and competent and able to complete their responsibilities well. This is in accordance with the opinion expressed by Jaya and Rahmat, (2005) that *locus of control* is a way in which individuals have responsibility for the activities that occur.

Furthermore, seen from the aspect of organizational culture, employee performance can also be improved through organizational culture. The results of this research indicate that a good organizational culture contributes to improving employee performance . This can be seen from the employee's ability to adapt and easily adapt to new policies/rules in order to encourage effective performance. The results of this research show that the combination of interpersonal skills, *locus of control and organizational culture* variables has been proven to improve employee performance.

The influence of interpersonal skills on the performance of Bank Syariah Indonesia employees in Palu City.

The results of testing the second hypothesis show that partially the interpersonal skills variable does not significantly influence the performance of Bank Syariah Indonesia employees in Palu City. The test results mean that the level of ability to interact with other people, namely being able to establish good relationships with other people, does not have a significant influence on improving employee performance at Bank Syariah Indonesia in Palu City. Interpersonal skills or what are usually called interpersonal skills are the ability to interact with other people, one of which is being able to establish good relationships with other people which banking employees should have, in this case between employees and leaders, employees and fellow employees, as well as employees with customers and prospective customer. The results in this research show that interpersonal skills do not affect employee performance. This happens because some Indonesian sharia bank employees do not have adequate interpersonal skills, in this case such as providing

assistance and support to other employees. It can also be seen from the lowest mean value in the respondents' responses to this statement.

The influence of *locus of control* on the performance of Bank Syariah Indonesia employees in Palu City.

The results of testing the third hypothesis show that partially *the locus of control variable* has no effect on the performance of Bank Syariah Indonesia employees in Palu City. The test results provide the meaning that the level of trust/self-confidence possessed by an employee can have a significant influence on improving employee performance at Bank Syariah Indonesia in Palu City.

If we look at the results of hypothesis testing, it shows that the lowest mean value for respondents' responses is found in the statement item "has high initiative". This shows that Bank Syariah Indonesia employees in Palu City do not have the inner drive to always look for initiatives in carrying out their performance, where this drive is part *of the locus of control.* So locus of control has no effect on bank employee performance.

The influence of organizational culture on the performance of Bank Syariah Indonesia employees in Palu City.

Based on the results of testing the fourth hypothesis (H_4), it shows that partially the organizational culture variable has a positive and significant effect on employee performance at Bank Syariah Indonesia in Palu City. This means that the better the culture in an organization, the employee performance will also increase. A good organizational culture is reflected in what is felt by employees, where employees will feel comfortable and emulate and be able to adapt to the norms in the organizational environment.

The ability of employees to adapt to policies and rules in an organization indicates the existence of a generally accepted (good) organizational culture. If seen from the respondents' responses with the highest *mean value* in the statement item " The organization has a code of ethics or rules that are carried out by employees ". The respondents' responses indicate that the organizational culture within Bank Syariah Indonesia in Palu City has implemented SOPs properly and correctly. When the organizational culture is in line with the ethical code, it will direct the behavior of each member of the organization to be better, so that employee performance will also increase.

The results of this research are in line with previous research conducted by Susanti (2017) and Lina (2014) which stated that organizational culture has a positive and significant effect on employee performance.

The results of this research show that organizational culture can influence the attitudes and behavior of organizational members. In this case, the organizational culture within the scope of Bank Syariah Indonesia in Palu City is considered good, because this culture is in accordance with generally accepted norms .

Organizational culture cannot be separated from the vision and mission of an organization, because employees will act in accordance with the behavior/norms within an organization (Susanto, 2006) . The ease of Bank Syariah Indonesia employees in Palu City in adapting to the organizational culture can make a positive contribution to achieving organizational goals. In this case, the role of organizational culture is as a tool for determining the direction of the organization, directing what can be done and what should not be done, how to allocate and manage resources and as a tool for dealing with problems of opportunity from internal and external circles.

Islamic work ethics are able to moderate the relationship between Interpersonal Skills, *Locus of Control* and organizational culture on performance

The effect of the interaction between interpersonal skills and Islamic work ethics on employee performance on SPSS output is not significant, 0.214 > 0.05, as well as the interaction between locus of control and Islamic work ethics, showing a significant value of 0.778 > 0.05, then the interaction between organizational culture and Islamic work ethics which has The significance value is 0.124 > 0.05. This means that the Islamic work ethics variable is not a moderator variable for interpersonal skills, locus of control and organizational culture on employee performance. So it can be concluded that variable Islamic work ethics is predictor moderation, It means variable moderation (Z) only acts as a predictor (independent) variable in the relationship that is formed, not a moderator variable for interpersonal skills, locus of control and organizational culture on employee performance.

Conclusion

Based on the results of hypothesis testing and discussion to test and analyze the influence of interpersonal skills, *locus of control* and organizational culture on employee performance at Bank Syariah Indonesia in Palu City, the following conclusions can be drawn in this research:

Interpersonal skills, *locus of control* and organizational culture together have a positive and significant effect on employee performance at Bank Syariah Indonesia in Palu City.

Interpersonal skills partially have no effect on employee performance at Bank Syariah Indonesia in Palu City. Locus of control partially has no effect on employee performance at Bank Syariah Indonesia in Palu City, Organizational culture partially has a positive and significant effect on employee performance at Bank Syariah Indonsia in Palu City, Islamic work ethics does not moderate the influence of interpersonal skills, *locus of control* and organizational culture on employee performance at Bank Syariah Indonesia in Palu City.

Suggestions

Suggestions that can be given based on the results of this research are as follows:

1. For companies, in this case Bank Syariah Indonesia, Palu City, it is best to be able to increase employee capacity through training and various seminars related to interpersonal skills, *locus of control* and organizational culture in order to improve employee performance and work ethics so that the existence of Bank Syariah Indonesia is truly successful. can truly represent Islamic values in its services to customers/potential customers.

2. For future researchers who wish to conduct research on the same topic , it is recommended that they research in sectors other than banking which may show different research results, because the results of this research are limited to Bank Syariah Indonesia in Palu City.

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