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2. **THEORETICAL AND EXPERIMENTAL STUDIES OF DYNAMIC BEHAVIOR OF UNDERGROUND CYLINDRICAL STRUCTURES UNDER THE INFLUENCE OF SEISMIC EXPLOSION WAVES**  
Page No: 15-39 https://doi.org/10.37896/JXAT12.07/2301

3. **Development tools for Dapp of Etherum in Blockchain**  
Amrita Jyoti, Dr.R. K. Chauhan - Kurukshetra University, Kurukshetra, India.  
Page No: 40-53 https://doi.org/10.37896/JXAT12.07/2302

4. **An innovative interactive educational software on refrigeration systems to support virtual thermodynamic Class**  
Gonzalo Romero Garcia, Javier Cardenas Gutierrez, Edwin Espinel - Universidad Francisco de Paula Santander, Ocaña, Norte de Santander, Colombia.  
Page No: 54-63 https://doi.org/10.37896/JXAT12.07/2303

5. **Banking Employee Performance During Pandemic Covid-19: Remuneration And Motivation**  
Murpin Josua Sembiring, Didin Fatihudin, Mochamad Mochklas, Iis Holisin - University of Muhammadiyah Surabaya, Indonesia.  
Page No: 64-71 https://doi.org/10.37896/JXAT12.07/2304

6. **Enhancing Students’ Public Speaking through Da’wah**  
Umi Faizah, Sarwiji Suwandi, Andayani, Ani Rakhmawati - Universitas Sebelas Maret, Indonesia.  
Page No: 72-80 https://doi.org/10.37896/JXAT12.07/2305

7. **Analysis of Vehicle Detection using Region-based Convolutional Neural**
Networks (RCNN)
KMN Syed Ali Fathima, DR.K. Merrilance - Sarah Tucker College, Manonmaniam Sundaranar University.
Page No: 81-90 https://doi.org/10.37896/JXAT12.07/2306

8. **Optimal Generation Scheduling Considering Renewable Energy Sources**
Dr.S. Sivasakthi, Mr. J. Jayakumar - Krishnasamy College of Engineering and Technology, Cuddalore, Tamil Nadu, India.
Page No: 91-99 https://doi.org/10.37896/JXAT12.07/2307

9. **An Efficient Survey on Energy Conservation System with Video Surveillance**
G. Shankar, T.P. Latchoumi, M. Chithambarathanu, N. Balayesu, C. Shanmugapriya - VFSTR (Deemed to be University), Guntur, Andhra Pradesh, India., PTLCNPC-P T Lee Chengalvaraya Naicker Polytechnic College, Chennai, Tamil Nadu, India.
Page No: 100-106
https://doi.org/10.37896/JXAT12.07/2308

10. **TEACHING CONSUMER BEHAVIOUR FOR GENERATION-Z WITH INSTAGRAMBEST TEACHING PRACTISE POST COVID 19 PANDEMIC FOR MANAGEMENT STUDENTS**
Dr. (h.c). D.M. Arvind Mallik - PESITM Shivamogga, India Page No: 107-119
https://doi.org/10.37896/JXAT12.07/2309

11. **On Eccentricity Sum Energy of Some Graphs**
D. S. Revankar, M. M. Patil, B. S. Durgi, S. R. Jog - KLE Dr. M. S. Sheshgiri College of Engineering & Technology, Belagavi, Karnataka, India.
Page No: 120-127
https://doi.org/10.37896/JXAT12.07/2310

12. **Travancore-Cochin Integration: A model to Native states of India**
Dr Suresh J - University College, Thiruvananthapuram Kerala University Page No: 128-134
https://doi.org/10.37896/JXAT12.07/2311

13. **Switching from Static to Dynamic Modeling to Forecast Market Share**
Dr. Muwafaq M. Al Kubaisi, Dr. Omar Rabeea Mahdi, Dr. Islam A.Nassar -University of Bahrain., Applied Science University -Bahrain.
Page No: 135-140
https://doi.org/10.37896/JXAT12.07/2312
14. **Masks of Assam (Special Reference with the Mask artform of Chamguri Satra, Majuli, Assam)**
   Dr. Ambeswar Gogoi, B.D. Nisha, Bikash Chetia, Minakshee Boruah - Cotton University, Panbazar, Guwahati, Assam, India.
   Page No: 141-148
   https://doi.org/10.37896/JXAT12.07/2313

15. **Analyzing the Buckling Strength of Stiffened Steel Plates with Longitudinal Stiffeners Subjected To Uniaxial Compression**
   A. Aruljothi - Karpaga Vinayaga College of Engineering and Technology, Chennai.
   Page No: 149-153
   https://doi.org/10.37896/JXAT12.07/2314

16. **The use of Machine learning to energy research: a bibliometric and geopolitical focus**
   Alfredo Morris, Sofia Orjuela, Carlos Acevedo - E2 Energía Eficiente, Barranquilla, Atlántico, Colombia., Universidad Francisco de Paula Santander, Cúcuta, Norte de Santander, Colombia.
   Page No: 154-163
   https://doi.org/10.37896/JXAT12.07/2315

17. **The Internet of Things IoT, a new ecosystem in an interconnected world: Bibliometric Analysis of 2009 - 2018**
   Héctor Javier Arciniegas Palomino, Sofia Orjuela, Carlos Acevedo - Universidad Santo Tomas, Bogotá, Cundinamarca, Colombia., Universidad Francisco de Paula Santander, Cúcuta, Norte de Santander, Colombia.
   Page No: 164-173
   https://doi.org/10.37896/JXAT12.07/2316

18. **Utilization of Ambon Banana Tree Stems (Musa paradisiaca var. Sapientum) To Accelerate Blood Clotting**
   Page No: 174-179
   https://doi.org/10.37896/JXAT12.07/2317

19. **Implementation Of Outdoor Education On The Formation Of Student Characters**
   Samsul Azhar, Silvi Aryanti, Dian Imam S - Universitas Muhammadiyah Tangerang, Indonesia., Universitas Sriwijaya, Indonesia., STKIP Darrusalam, Cilacap, Indonesia.
   Page No: 180-191
20. **Perceived Benefits of ‘Online Shopping, Trust, and Safety’ & Relationship with Purchase Intension: Women Customers perspective.**
Nisha Singh, Dr. Archana Bhatia - DAV Centenary College, Faridabad.
Page No: 192-204
https://doi.org/10.37896/JXAT12.07/2318

21. **Evaluation of Antioxidant Activities of a Marine Brown Alga Padina gymnospora (Kutz.) Sond from the Pamban Coast of Rameswaram, Tamil Nadu, India**
Dr. G. Subramanian, P. Ravi, P. Sona, J. Sasikala and M. Manivannan - Arignar Anna Government Arts College, Namakkal, Tamil Nadu, India.
Page No: 205-211
https://doi.org/10.37896/JXAT12.07/2319

22. **An experimental analysis of Warm Mix Asphalt By Using Sasobit as WMA additive**
Raveesh J, Nanadini K - REVA University, Bengaluru, Karnataka, India.
Page No: 212-215
https://doi.org/10.37896/JXAT12.07/2320

23. **Heat Transfer Rate and Exergy Losses Experimental Study of a Shell and Tube Heat Exchanger**
Javier Cardenas Gutierrez, Gaudy Prada Botia, Carlos Acevedo Peñaloza - Universidad Francisco de Paula Santander, Cúcuta, Norte de Santander, Colombia.
Page No: 216-227
https://doi.org/10.37896/JXAT12.07/2321

24. **An investigation of birth environment in UK and Saudi Arabia**
Rehab Aburas - Prince Sultan University, Riyadh, Saudi Arabia
Page No: 228-232
https://doi.org/10.37896/JXAT12.07/2322

25. **Description Of Information Technology Use To Maximize Sales Of Agricultural Products In Panggung harjo Village, Bantul Regency, Indonesia**
26. **Assessment of Compaction Character of Thar Sand with Clay**  
Dr. Pratibha Choudhary - Govt. College of Engineering & Technology, Bikaner, Rajasthan.  
Page No: 239-241  
https://doi.org/10.37896/JXAT12.07/2325

27. **A Systematic review of Caregiver burden in Mental Health Issues**  
Page No: 242-255  
https://doi.org/10.37896/JXAT12.07/2326

28. **EFFECT OF CUMIN POWDER ON OBESITY AMONG ADULTS IN URBAN AREA OF PUDUCHERRY, INDIA**  
Mrs. Suganya. J, M.Sc.(N), Dr. Singaravelu Ramasamy (s), Dr. K. Emayavarman - Saveetha University, Chennai, India., Primary Health Center, Villianur, Puducherry.  
Page No: 256-265  
https://doi.org/10.37896/JXAT12.07/2327

29. **A Mathematical Model Using Fuzzy Optimization for the Nutrient requirements of Legumes**  
A. Venkatesh, P. Manikandan - A. V. V. M. Sri Pushpam College (Affiliated to Bharathidasan University, Tiruchirappalli), Poondi, Thanjavur (Dt.), Anjalai Ammal Mahalingam Engineering College, Kovilvenni, Tiruvarur (Dt).  
Page No: 266-270  
https://doi.org/10.37896/JXAT12.07/2328

30. **Job Satisfaction among Female School Teachers in North 24 Parganas, West Bengal.**  
Dipanjana Roy, Kaushik Das - Gobardanga Hindu College, Gobardanga, P.O. Khantura, 24 Parganas (North), West Bengal.  
Page No: 271-281  
https://doi.org/10.37896/JXAT12.07/2329
Banking Employee Performance During Pandemic Covid-19: Remuneration And Motivation

Murpin Josua Sembiring  
University of Ma Chung, Malang, Indonesia  
murpin.sembiring@machung.ac.id

Didin Fatihudin  
Department of Management, Faculty of Economics and Business  
University of Muhammadiyah Surabaya, Indonesia  
dienafiloja@gmail.com

Mochamad Mochklas  
Department of Management, Faculty of Economics and Business  
University of Muhammadiyah Surabaya, Indonesia  
mnochklas@fe.um-surabaya.ac.id

Iis Holisin  
Department Of Mathematics Education, Faculty Teaching And Education Science  
University of Muhammadiyah Surabaya, Indonesia  
iis.trawan.1967@gmail.com

Abstract- The COVID-19 pandemic has the potential to disrupt banking performance, so that the company can continue to operate amid the co-19 pandemic, the employees are required to continue to have good performance. By knowing a number of factors that affect the performance of banking employees, among remuneration and work motivation in the midst of a co-19 pandemic it is expected that the banking industry can improve the performance of its employees. This research was conducted with quantitative methods, where the population and sample are employees who work at banks in the city of Surabaya, and the incoming data will be processed using SPSS 20. The results showed that remuneration and work motivation simultaneously affected employee performance and remuneration was the most dominant influence on the performance of banking employees during the Covid-19 pandemic.

Keywords – Banking Employee Performance, Remuneration, Motivation, Pandemic Covid-19

I. INTRODUCTION

The impact of Covid-19 aside from the increasing mortality rate, according to the Indonesian government data, there was an increase that caused a total of 19,189 cases of Covid-19 in Indonesia, starting from the first case announced on March 2, 2020 (Kompas, 5/20/2020), the Covid pandemic -19 also affects global mental health (Torales, O'Higgins, Castaldelli-Maia & Ventriglio, 2020), many people feel helpless because of pandemics, horror
and anxiety (Zhang & Ma, 2020), economic, social and psychological aspects (Razon, 2020), directly affects stock markets around the world (Liu, Manzoor, Wang, Zhang & Manzoor, 2020).

Pandemic COVID-19 also has the potential to disrupt banking performance (Disemadi & Shaleh, 2020), bank operational risk management must be carried out properly to improve the performance of bank services to customers. Superior innovation performance is needed with a systematic approach (Nwachukwu, Chladkova & Fadeyi, 2018) and it is necessary to retain highly qualified and motivated employees to remain competitive in unstable environments (Adeola & Adebiyi, 2016).

In the midst of the COVID-19 pandemic, most banking services remained normal to provide services to customers, to avoid transmission of the virus, customers could conduct financial transactions through the Bank's electronic channels. Information and communication technology is changing jobs and organizations (Cascio & Montealegre, 2016), for banks that use internet banking services and banks that do not use internet banking services have an influence on the performance of the bank concerned. Margareth. 2015. The application of technology in the banking world has a positive impact (Mardiah. 2017). Social Media has a significant effect on performance (Marsal & Hidayati. 2018).

Rapid technological developments began to have an impact in the banking sector. The Communication Network of the Banking Workers Union (Jarkom SP Banking) said that there were already 50,000 bank employees who were laid off or terminated due to being replaced by machines (detikfinance, 2019). Employees are a key element of an organization, the success or failure of an organization depends on employee performance (Hameed & Waheed, 2011).

Banking performance is considered to be disrupted by the impact of the spread of the corona virus (covid-19). Although it has not been seen until the first quarter of 2020, the performance of the banking industry is feared to be disrupted throughout 2020 (lampost, 2020). So that the company can continue to run, in the midst of a 19-year pandemic, employees are required to continue to have good performance. According to Armstrong & Baron (1998: 159), performance is about how to do work and the results achieved from the work. Performance is the result of work that has a strong relationship with the organization's strategic objectives, customer satisfaction and economic contribution.

Performance becomes the foundation for an organization because if there is no performance then the goals of the organization cannot be achieved. Employee performance significantly influences service quality (Supit, Tampi & Londa, 2015), Amelia & Rodhiyah (2016) and Virgiawansyah, Utomo & Rosyid (2019) employee performance has a significant effect on customer satisfaction.

Mangkunegara (2010: 67), states that the factors that influence achievement are the ability and motivation factors. Employee performance can be improved through increased compensation to employees and better implementation of HR development (Hamzah, Subroto & Andayani, 2018). From several previous studies, Teja (2017) and Nawawi, Bachri & Dahniri (2018) that remuneration and motivation work simultaneously affects employee performance, Nasution, Sudiarti & Harahap (2019), remuneration, motivation, and job satisfaction together affect performance.

When this co-19 pandemic needs to know and analyze the effect of remuneration and work motivation on the performance of banking employees is very important. By knowing the performance of banking employees, it can be used as an evaluation material for leaders to determine the level of performance at the time of the co-19 pandemic. So that the bank's function as a collector and distributor of public funds and aims to support the implementation of national development in order to improve the distribution of development and its results, economic growth and national stability, towards improving the lives of many people, can still run well.

II. THEORETICAL BASIS

According to Mondy & Neo (1993), remuneration is a form of reward received by an employee for their contribution to the organization. Components of remuneration can be divided into two, namely financial remuneration and non-financial remuneration (Marwansyah, 2010: 269).

Financial remuneration includes direct financial remuneration, consisting of payments received by an employee in the form of salaries, wages, bonuses and incentives. and indirect financial remuneration, which covers all benefits including life and health insurance, social assistance, such as benefits (pension insurance, health insurance, educational assistance). Non-financial remuneration includes satisfaction obtained by employees from the work itself such as, interesting tasks, job challenges, responsibilities, recognition of adequate achievements, such as the promotion of outstanding employee positions, and other beneficial opportunities obtained. And the satisfaction employees receive from jobs that can be created by the organization and other employees is the psychological and
physical effects in which the person works. These include: competent employees, pleasant colleagues, status symbols, a comfortable work environment, fair work distribution, flexible working time and so on.

Motivation by Hasibuan (2012: 145) is the provision of power that creates excitement one's work, so they want to work together, work effectively, and integrated with all their strength and effort to achieve satisfaction. While Eko (2015:187), argues that motivation is a psychological process that reflects the interaction between attitudes, needs, perceptions and decisions that occur in a person and motivation as a psychological process that arises or is caused by factors themselves and others. As a form of process that includes the intensity, direction and perseverance of a person in achieving goals in work or targets (Robbins, 2013: 202).

Dharma (2010:1) holds that performance management is a way to get better results for organizations, groups and individuals by understanding and managing performance in accordance with planned targets, standards and competency requirements that have been determined.

Gomes (2010: 142), argues that employee performance can be measured using some criteria produced from the work in question, these criteria are work quality, work quantity, knowledge of work, creativity, cooperation, self-awareness, initiative and personal quality. In case of two-dimensional image, after a DWT transform, the image is divided into four corners, upper left corner of the original image, lower left corner of the vertical details, upper right corner of the horizontal details, lower right corner of the component of the original image detail (high frequency). You can then continue to the low frequency components of the same upper left corner of the 2nd, 3rd inferior wavelet transform.

III. RESERACH METHODE

In accordance with the title of this research that is the effect of remuneration and motivation on the performance of marketing division employees, the research approach used in this study is to use a quantitative approach and assisted with SPSS version 20, the type of this research is to obtain information about the effect of remuneration and motivation on performance Bank employees in Surabaya and evaluate performance by distributing questionnaires to Bank employees in Surabaya to obtain accurate and accountable data.

Population and sample

The population in this study are employees who work with banks in Surabaya, according to Margono (2010: 121), that the determination of the size of the sample is not an absolute determination, meaning that there is no stipulation on what percentage of a sample should be taken. The sample in this study were 45 employees whoworked at banks in the Surabaya area.

Conceptual Framework

Based on the background, problem formulation and theory study above, the conceptual framework in this study is as follows:

![Figure 1. Conceptual Framework](Source: Researcher (2020))

Based on the problem formulation and conceptual framework described above, the hypotheses in this study are:

H1: Alleged remuneration and motivation have a simultaneous influence on the performance of banking employees

H2: Alleged remunization has the most dominant influence on the performance of banking employees
IV. RESULTS AND DISCUSSION

4.1. Research result

Variable Validity Test

Item validity analysis aims to test whether each statement item in the questionnaire has been truly appropriate, to determine the suitability and accuracy of the model, then the Pearson product moment correlation coefficient value must meet a certain level of significance. The results of the validity test in this study of each statement item submitted in the questionnaire that has been distributed to respondents. The results of processing the remuneration variable validity test data can be seen in Table 1, below:

<table>
<thead>
<tr>
<th>Statement item</th>
<th>r count</th>
<th>r table</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>The retribution policy is in line with employee expectations</td>
<td>0.546</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
<tr>
<td>With the achievement of targets get incentives</td>
<td>0.579</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
<tr>
<td>The company provides promotions for outstanding employee positions</td>
<td>0.395</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
<tr>
<td>Bonuses given by the company are appropriate</td>
<td>0.402</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
<tr>
<td>Provision of benefits according to workload</td>
<td>0.410</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
</tbody>
</table>

Source: Researcher (2020)

Based on Table 1, above it can be explained that the remuneration variable consists of 5 statement items. The results of the correlation value of each statement item has a value of r count > r table. Based on the validity test, it shows that all remuneration variable statements are declared valid and can be used as research instruments.

Based on the results of data processing the validity test of motivational variables can be seen in the table below:

<table>
<thead>
<tr>
<th>Statement item</th>
<th>r count</th>
<th>r table</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>The amount of salary received by the employee</td>
<td>0.603</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
<tr>
<td>The company cares about the work performance achieved by employees</td>
<td>0.536</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
<tr>
<td>Support from colleagues</td>
<td>0.398</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
<tr>
<td>Monthly targets are always achieved</td>
<td>0.529</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
<tr>
<td>Opportunity to reach career path</td>
<td>0.408</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
</tbody>
</table>

Source: Researcher (2020)

Based on Table 2, above it can be explained that, the motivation variable (X2) consists of 5 statement items. The results of the correlation value of each statement item has a value of r count > r table. Based on the validity test, it shows that all statement items on the motivation variable are valid and can be used as research instruments.

Based on the results of data processing the validity test of the performance variables can be seen in the table below:

<table>
<thead>
<tr>
<th>Statement item</th>
<th>r count</th>
<th>r table</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carry out tasks according to applicable SOPs</td>
<td>0.429</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
<tr>
<td>Correct mistakes in work mistakes</td>
<td>0.457</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
<tr>
<td>Able to complete tasks assigned by the company on time</td>
<td>0.451</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
<tr>
<td>Able to fulfill what the company is targeting</td>
<td>0.449</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
<tr>
<td>Meet the monthly target</td>
<td>0.622</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
<tr>
<td>Understand what is done</td>
<td>0.392</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
<tr>
<td>Find ideas and new ideas in completing work</td>
<td>0.367</td>
<td>0.2483</td>
<td>Valid</td>
</tr>
</tbody>
</table>

Source: Researcher (2020)

Based on Table 3, the above can be explained that, the performance variable (Y) consisting of 8 statement items. The results of the correlation value of each statement item has a value of r count > r table. Based on the validity test, it shows that all statement items on the performance variable are valid and can be used as research instruments.
Reliability Test Results

A measuring instrument is said to be reliable or reliable, if the tool in measuring a symptom at different times always shows relatively the same results. The reliability test of an instrument can be used Cronbach Alpha (α) statistical test, where a measuring instrument is said to be reliable if the Cronbach Alpha value is greater than 0.60.

The results of reliability testing for remuneration (X1), motivation (X2), and performance (Y) can be seen in the following table:

<table>
<thead>
<tr>
<th>Cronbach's Alpha</th>
<th>N of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.621</td>
<td>18</td>
</tr>
</tbody>
</table>

Source: Researcher (2020)

Based on table 4, above it can be explained that the Cronbach’s Alpha value of the remuneration variable, the motivation variable and the performance variable yield the Cronbach alpha value > 0.60. The number of 18 statements, it can be concluded that the statement of the questionnaire has been reliable because the Cronbach’s Alpha value is greater than the specified value of 0.60 meaning this questionnaire can be used in research.

Multiple Linear Regression Testing Results

The results of multiple linear regression analysis conducted with the help of the SPSS (Statistical Product and Service Solutions) computer program 20.0 for windows with the aim of predicting a performance variable (dependent) with a change in the remuneration and motivation variables (independent) obtained the following regression equation:

<table>
<thead>
<tr>
<th>Variabel</th>
<th>Unstandardized Coefficients (B)</th>
<th>Standardized Coefficients Beta</th>
<th>t count</th>
<th>Sig</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>4.672</td>
<td>0.831</td>
<td>3.151</td>
<td>.003</td>
<td>Significant</td>
</tr>
<tr>
<td>Remuneration</td>
<td>0.835</td>
<td>0.435</td>
<td>1.521</td>
<td>.136</td>
<td>Not significant</td>
</tr>
<tr>
<td>Motivation</td>
<td>0.407</td>
<td>0.210</td>
<td>.546</td>
<td>.298</td>
<td>Significant</td>
</tr>
<tr>
<td>Adjusted R Square</td>
<td></td>
<td></td>
<td>667.111</td>
<td>.001</td>
<td>Not significant</td>
</tr>
<tr>
<td>F count</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sig. F</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Researcher (2020)

The results of table 5 above, obtained regression equations, namely:

\[ Y = a + b1X1 + b2X2 + e \]
\[ Y = 0.831 + 0.835X1 + 0.407X2 \]

Based on the regression equation obtained from the above calculations it can be explained that the remuneration variable, motivation has a positive influence on the performance of the Bank in Surabaya. The constant value of 4.627 indicates that if the variable is free of remuneration, motivation is in a constant or constant condition, then the value of the employee's performance is 4.627 units.

The value of b1 indicates a value of 0.835 and has a positive regression coefficient sign. This means that if the remuneration variable increases by 1 unit, the performance of the Bank's employees will increase by 0.835 units. Assumption of motivational variables in a constant or constant condition. The b2 value indicates a value of 0.407 and has a positive regression coefficient sign. This means that if the motivation variable increases by 1 unit, the employee's performance will increase by 0.407 units. Assuming variable remuneration in a fixed or constant condition.
Correlation coefficient test results (R)

To see the magnitude of the relationship between remuneration variables, motivation on performance.

Interpretation of the level of relationship between variables X and Y can be seen from the table of interpretations of the correlation coefficient in Sugiyono (2012: 319) as follows:

<table>
<thead>
<tr>
<th>Correlation coefficient interval</th>
<th>Relationship level</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.00 – 0.734</td>
<td>Very low</td>
</tr>
<tr>
<td>0.20 – 0.399</td>
<td>Low</td>
</tr>
<tr>
<td>0.40 – 0.599</td>
<td>Is</td>
</tr>
<tr>
<td>0.60 – 0.799</td>
<td>Strong</td>
</tr>
<tr>
<td>0.80 – 1.000</td>
<td>Very strong</td>
</tr>
</tbody>
</table>

Source: Sugiyono (2012: 319)

Table 6, shows that the value of the correlation coefficient (R) of 0.546 and the value when seen in table 6 shows the moderate level of relationship. Means that there is a moderate relationship between remuneration and motivation on the performance of Bank employees in Surabaya.

Coefficient of determination (Adjusted R²)

The coefficient of determination R² is 0.298. This value indicates that remuneration and motivation contribute to employee performance variables by 27.8%, while the rest is caused by other variables not included in the study.

Hypothesis Testing

The first hypothesis testing, alleged remuneration and motivation simultaneously influence the Bank Employee Performance. Testing this hypothesis using the F-test, based on table 5 it can be seen that remuneration and motivation have a significance value of 0.001 so (0.001 < 0.05) of these results it can be stated that H1 is accepted.

The second hypothesis testing, alleged remunization has a dominant influence on the performance of Bank employees in Surabaya. Testing this hypothesis uses a t test that aims to find out which variable is the most dominant influence on performance. Based on the results of table 5 shows that the remuneration variable has the most dominant effect on employee performance with a value of 0.835. While the motivation variable has no effect on employee performance which is indicated by a lower value than the remuneration variable with a value of 0.407. From the explanation above, H2 is accepted.

4.2. Discussion

Based on the results of the hypothesis test it is known that simultaneous remuneration and motivation significantly influence the performance of Bank employees in Surabaya, while according to the facts that occur in the field in accordance with the observations of researchers and direct interviews from several employees, it can be seen that the remuneration obtained by some employees is felt to be insufficient and not fair because there are some employees who rely on monthly targets for other marketing employees, as well as a lack of motivation in individuals in carrying out their duties and obligations in working at the Bank. From the findings of existing hypotheses and facts, it can be said that remuneration and motivation have a simultaneous effect on performance with the results of the correlation coefficient only (R2) 0.298 percentage of only 29.8% can be said according to the results and facts.

When remuneration is in accordance with what is expected of employees and employee motivation in working can be encouraged, the performance obtained will be maximal. Remuneration and motivation are closely related to employee welfare and also is a reward for services provided by the company to employees as a form of retribution in the form of money for labor, thoughts that have been donated salaries, incentives, benefits, bonuses and commissions, benefits provided by the company in order achievement of company goals.

Remuneration is a form of compensation received by employees for their contribution to the organization (Marwansyah, 2010:269). The results of this study support Nasution's previous research (2019) that remuneration research results have a positive and significant effect on employee performance.

While motivation is to determine the enthusiasm obtained in working, both individually and in groups and sourced from within oneself or sourced from someone. Eko (2015: 187) states that motivation is a psychological
process that reflects the interaction between attitudes, needs, perceptions and decisions that occur in a person and motivation as a psychological process that arises by factors themselves and others.

Based on the results of the hypothesis test, it is known that the remuneration variable has a dominant effect with a value of 0.835 from the motivational variable which has a lower value of 0.407 which affects the performance. The above results state that remuneration has a greater effect than motivation on the performance of Bank employees.

According to his theory Maslow’s Heirarchy of Needs which contains five categories of human needs. These needs are ranked from the most priority, namely physiological needs, security needs, needs for ownership and love, self-esteem needs, and self-actualization needs. During the co-19 pandemic, many workers who were terminated from work by the company worked as a way to meet their needs for self-actualization. Even though in reality, someone works for various reasons and not just for self-actualization. To be able to work consistently and optimally, someone needs certain motivation.

V. CONCLUSION

Based on data analysis and discussion of this research, it can be concluded that remuneration and work motivation simultaneously influence employee performance and remuneration has the most dominant influence on the performance of banking employees during the Covid-19 pandemic.

Some suggestions that can be conveyed from the results of this study, banking companies during the Covid-19 pandemic conditions should be more concerned about remuneration, whether in the form of salaries, incentives, benefits, bonuses and commissions, as well as benefits to be more fair in order to improve employee performance. From this study, the remuneration variable had a greater influence on improving the performance of banking employees in the Covid-19 pandemic era than on work motivation variables.

From the findings of this study the results of the reliability test with the results of Cronbach’s alpha of 0.621 from the limit of the measurement value of 0.600. Need to be developed further in determining the statement of the questionnaire so that the value obtained is higher. The next finding is the motivation variable as a psychological process that arises by factors themselves and others.

REFERENCES