
Academia Open



By Universitas Muhammadiyah Sidoarjo

Table Of Contents

Journal Cover	1
Author[s] Statement.....	3
Editorial Team	4
Article information	5
Check this article update (crossmark)	5
Check this article impact	5
Cite this article.....	5
Title page.....	6
Article Title	6
Author information	6
Abstract	6
Article content	7

Originality Statement

The author[s] declare that this article is their own work and to the best of their knowledge it contains no materials previously published or written by another person, or substantial proportions of material which have been accepted for the published of any other published materials, except where due acknowledgement is made in the article. Any contribution made to the research by others, with whom author[s] have work, is explicitly acknowledged in the article.

Conflict of Interest Statement

The author[s] declare that this article was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

Copyright Statement

Copyright © Author(s). This article is published under the Creative Commons Attribution (CC BY 4.0) licence. Anyone may reproduce, distribute, translate and create derivative works of this article (for both commercial and non-commercial purposes), subject to full attribution to the original publication and authors. The full terms of this licence may be seen at <http://creativecommons.org/licences/by/4.0/legalcode>

Academia Open

Vol. 10 No. 1 (2025): June
DOI: 10.21070/acopen.10.2025.11318

EDITORIAL TEAM

Editor in Chief

Mochammad Tanzil Multazam, Universitas Muhammadiyah Sidoarjo, Indonesia

Managing Editor

Bobur Sobirov, Samarkand Institute of Economics and Service, Uzbekistan

Editors

Fika Megawati, Universitas Muhammadiyah Sidoarjo, Indonesia

Mahardika Darmawan Kusuma Wardana, Universitas Muhammadiyah Sidoarjo, Indonesia

Wiwit Wahyu Wijayanti, Universitas Muhammadiyah Sidoarjo, Indonesia

Farkhod Abdurakhmonov, Silk Road International Tourism University, Uzbekistan

Dr. Hindarto, Universitas Muhammadiyah Sidoarjo, Indonesia

Evi Rinata, Universitas Muhammadiyah Sidoarjo, Indonesia

M Faisal Amir, Universitas Muhammadiyah Sidoarjo, Indonesia

Dr. Hana Catur Wahyuni, Universitas Muhammadiyah Sidoarjo, Indonesia

Complete list of editorial team ([link](#))

Complete list of indexing services for this journal ([link](#))

How to submit to this journal ([link](#))

Article information

Check this article update (crossmark)



Check this article impact (*)



Save this article to Mendeley



(*) Time for indexing process is various, depends on indexing database platform

Lending Targets and Marketing Performance in Islamic Rural Banking

Elina Sari, elinasari2003@gmail.com (*)

Perbankan Syariah, Universitas Islam Negeri Sumatera Utara, Indonesia

Sugianto Sugianto, elinasari2003@gmail.com

Perbankan Syariah, Universitas Islam Negeri Sumatera Utara, Indonesia

Nurul Inayah, elinasari2003@gmail.com

Perbankan Syariah, Universitas Islam Negeri Sumatera Utara, Indonesia

(*) Corresponding author

Abstract

General background: Human resource management is a critical component of organizational success, particularly in the banking sector where marketing performance directly influences financial outcomes. **Specific background:** In the context of Sharia banking, institutions like PT. BPRS Puduarta Insani implement lending targets to guide marketing efforts. **Knowledge gap:** However, limited research has explored the dual impact—both motivational and burdensome—of such targets on employee performance in Islamic microfinance contexts. **Aims:** This study aims to analyze how the imposition of lending targets affects the work performance of Account Officers at PT. BPRS Puduarta Insani. **Results:** The findings reveal that while clear targets and associated rewards enhance motivation, focus, and creativity, excessively high targets induce stress and risk the compromise of prudential financing standards. **Novelty:** The study uniquely integrates qualitative insights to highlight the dynamic interplay between target-setting, compensation, and psychological well-being in a Sharia banking context. **Implications:** These results suggest that a balanced target-setting approach—aligned with market realities and employee capacity—can transform lending goals into performance drivers without undermining ethical lending standards.

Highlight :

- ♦ Clear targets improve focus — Lending targets give Account Officers a structured direction to perform better.
- ♦ Rewards drive motivation — Incentives linked to target achievement enhance creativity and competitiveness.
- ♦ Excessive pressure risks performance — Unrealistic targets can lead to stress and compromise financing quality.

Keywords : Sharia Bank, Marketing Performance, Compensation, Motivation, Lending Target

Published date: 2025-06-30

Introduction

Human resources are one of the resources within a company alongside other resources. Other resources such as capital, materials, machinery, and other equipment within a company will become more beneficial with the presence of quality human resources and advanced technology. The potential of every human resource within the company must be utilized as effectively as possible to achieve optimal output. The achievement of the company's goals does not only depend on modern equipment, complete facilities and infrastructure, but rather more on the people. [1]. Human resource development provides employees with the opportunity to enhance their skills in facing increasingly diverse and complex job challenges [2]. Human resources are a very important factor in the management of a company. This is necessary so that the company can manage its organization optimally, thereby supporting the achievement of the company's goals.

Based on Sharia principles, an Islamic Bank is an institution that collects funds from the general public in the form of deposits and distributes them to the general public and other service companies to improve their overall standard of living [3]. Discussing Islamic banks in their activities of distributing funds to the community, Islamic banks will target the amount of fund distribution that must be carried out within a certain period to the fund distribution officers, namely the marketing department employees. Each AO (Account Officer) will be given a specific target by the Islamic bank regarding the amount of financing or fund distribution that must be realized within a certain period as a reference for carrying out their work [4]. Similarly, this is what the Sharia Bank PT. BPRS PI is doing.

Sharia Rural Credit Bank (BPRS) is a type of bank regulated by Law No. 21 of 2008 concerning Sharia Banking other than Sharia Commercial Banks. The fundamental difference between a People's Credit Bank and a Commercial Bank is the limited provision of products and services and the scope of operational areas specifically for BPR and BPRS. The financial industry is currently faced with several external challenges in the form of changes in the global and national ecosystems, marked by the rapid development of information technology (IT) and changes in people's behavior patterns. These changes require the financial industry to be able to provide products and services that meet people's expectations and be competitive in the financial industry business in Indonesia. BPRS competes closely with BMT, because the existence of BMT is generally more flexible and adaptive to micro entrepreneurs.

Based on the regulations in Indonesia, BMT is generally categorized into two groups, namely Sharia Savings and Loans Cooperatives (KSPPS) which are supervised by the Ministry of Cooperatives and SMEs (KUMKM), and

Sharia Microfinance Institutions (LKMS) which are supervised by the Financial Services Authority (OJK). BPRS, in terms of procedures and requirements, are relatively easier and more affordable for micro and small entrepreneurs compared to BUS/UUS. However, BUS/UUS have penetrated the micro and small business segment, and remain competitors of BPRS because BUS/UUS have advantages in technology, office networks and funding availability. Thus, BPRS is squeezed by BUS/UUS and the Sharia Microfinance Industry (IKMS) so that it is often said to be experiencing middle child syndrome. Therefore, it is necessary to develop and deepen the BPRS market as part of efforts to strengthen BPRS, especially in terms of market and business aspects.

Marketing performance is a measure of a company's success in marketing its products (Azhari et al., 2024). A company with good performance is one that successfully achieves specific targets in marketing. High marketing performance can be achieved by setting the right strategy. However, marketing performance is influenced by several variables, namely compensation or rewards and motivation [5].

Marketing management is one of the main activities carried out by a company to maintain its survival, develop, and to gain profit. Marketing activities in a company must provide a sense of satisfaction to consumers if the company wants its business to run continuously, or consumers have a better view of the company. Companies that already know that marketing is one of the main factors in achieving a company's success understand that there are new methods and philosophies in it. These new tips and philosophies are called "Sharia Marketing Concepts". This sharia marketing concept itself is dynamic along with the development of the sharia economy. Several institutions, both companies and banks, especially those with a sharia basis, have implemented this method and have obtained positive results. Sharia marketing in the future is predicted to continue to develop and be trusted by the community because it has values that are in accordance with what is needed by the community, namely honesty. Sharia marketing in general is a strategic business discipline that leads to the process of creating, offering and changing value from the initiator to its stakeholders in the entire process in accordance with the provisions and principles of muamalah in Islam. This means that in sharia marketing, the entire process, both the creation process, the offering process, and the process of changing value must not be contrary to sharia principles.

Targeting is the process of evaluating segmentation and focusing marketing strategies on a country, province, or group of people that have the potential to respond [6]. The targeting process reflects the reality that companies must identify customers who can be accessed and served effectively and efficiently [7]. Therefore, the lending target here means the goals or regulations set by the sharia financial institution regarding the amount of lending that must be achieved by the marketing staff as financing officers within a certain period. In general, the setting of targets will always be accompanied by the provision of rewards or compensation if the target can be achieved by a marketing employee. Fair and reasonable compensation can encourage employees to improve their work performance. If the performance of the company's employees improves, it is certain that the company will grow, and vice versa, if there is no motivation to work, their performance will decline, resulting in undesirable outcomes [8]. Islamic Bank PT. BPRS PI is one of the first BPRS established in the research location, specifically on June 18, 1996. BPRS PI aims to help improve the welfare of the community by providing financing to customers for business activities or ventures. This BPRS will become an institution that provides Sharia banking services to

the community and offers capital solutions for entrepreneurs or the public. Just like other sharia financial institutions. The Sharia Bank PT BPRS Puduarta Insani sets lending achievement targets that must be met by the marketing department in each period. Setting targets in bank financing activities will certainly impact the performance of the marketing staff who are the implementers of these activities. Although the purpose of setting targets is good, the impact produced may not necessarily be good as well. When the number of targets set aligns with the economic reality faced, the impact will certainly be positive for the employees. However, if the target setting is deemed inconsistent with the economic conditions faced, it is possible that employees will neglect the aspect of prudence in conducting financing analysis to achieve the set targets. Here are the financing realizations of PT. BPRS PI Sharia Bank each year:

Table 1. Target and Realization of Financing by PT BPRS PI Sharia Bank for the Period 2020-2024

Years	Goals	Realitation	Realitation to the goals (%)
2020	2.400.000.000.00	31.928.856.00	1.330369
2021	2.400.000.000.00	32.329.339.00	1.34705
2022	2.400.000.000.00	27.755.801.00	1.15649
2023	2.400.000.000.00	25.501.425.00	1.06256
2024	2.400.000.000.00	25.784.484.577.00	1.074.3535

Based on the target and realization data of financing at BPRS PI during the period 2020 to 2024, there has been a quite drastic change in performance. During the years 2020 to 2023, the bank set a financing target of 200 million per month (2.4 billion per year), but the actual realization was very low, even not reaching 2% of the target. The decline over the three years indicates instability in financing performance. However, in 2024, there was a drastic surge with an increase of 1,074% from the target. This increase indicates a successful change in strategy, as well as a significant improvement in performance. This achievement can be an indicator that the bank is capable of adapting and improving its performance quickly and effectively.

Overall, this data shows that although it was once in a stagnant condition, BPRS PI was able to rise and demonstrate very positive performance in a short period of time. Research results [9] states that the establishment of financing targets has a positive impact on the performance of marketing lending, such as increasing motivation, responsibility, loyalty, and the trust of superiors in employees. As for the research [6] stating that the marketing mix has a positive impact on achieving financing targets, because there is an increase in BSM Implant products every year. Furthermore stating that e-marketing has a positive and significant impact on marketing performance. The more the use of e-marketing increases, the more the marketing performance also improves. Whereas [6] stating that marketing strategies (product, price, place, and promotion) significantly influence lending. Ineffectiveness in marketing strategies can hinder the achievement of lending targets, which negatively impacts marketing performance.

The purpose of this research is to analyze the impact of setting or imposing targets on the employees of Bank Syari'ah PT. BPRS PI in relation to marketing targets. Does the existence of lending targets then burden the marketing employees when they see the reality or conditions on the ground, or does it actually motivate the marketing team to work harder with the presence of targets and rewards or compensation for achieving those targets?

1. Lending (Financing)

According to the Latest Dictionary of Economics and Business, Lending comes from the word Lend, which means to lend or provide funds or money temporarily under the condition that an equivalent amount will be returned. Financing broadly means financing or expenditure, which is funding disbursed to support planned investments, whether done by oneself or carried out by others. The provision of these funds is based on a binding agreement or contract between both parties, where the recipient of the financing is obligated to return the funds or an equivalent value of the funds received after a certain period. This agreement often also involves the payment of compensation in the form of interest or profit sharing that has been predetermined, as compensation for the use of the funds or the invoice [7]

Financing is one of the programs of Islamic banks aimed at helping the community in providing funds, goods, and other facilities. In this case, the financing process must also be carried out in accordance with Islamic principles. All forms of financing must also refer to contracts that have been issued fatwas by the National Sharia Council of the Indonesian Ulema Council (DSN MUI) [8].

2. Marketing Performance

Performance can be defined as a form of work achievement carried out by an individual within a company or organization according to their respective roles and responsibilities, to achieve the goals of an organization effectively and without deviating from legal norms and established regulations [9]. Some people interpret performance as the result of work or the execution of tasks. However, performance actually has a broader meaning and does not only refer to the results of work, but also to how the work process is carried out. Performance is the result achieved over a specific period, whether the organization is non-profit or not [10]. Meanwhile, Marketing is an activity, a set of institutions, and a process of creating, communicating, delivering, and exchanging valuable offerings for customers, clients, partners, and the general public. So, marketing performance can be defined as the level of work achievement carried out by the marketing department in a company or organization, in accordance with its duties and responsibilities, to achieve the company's goals in creating, communicating, delivering, and exchanging valuable offers for clients, partners, and the general public, without deviating from established legal norms and regulations. Marketing performance is related to the results achieved by the company as an impact of the company's strategy [11]. Marketing performance can be achieved, among other ways, through business networking capabilities. Business networks themselves are a form of partnership between individuals, groups, or organizations in achieving specific goals.

Verhees, Meulenbergh, and Pennings (2020) argue that product innovation is a consequence of a marketing manager's focus on pursuing performance, because the level of product innovation will reflect the company's long-term success. A study conducted by Verhees, Meulenbergh, & Pennings (2010) proved that product innovation has a positive and significant

influence on marketing performance. Likewise, Rosenbusch et al. (2011) used meta-analysis to test the relationship between innovation and performance in small businesses. The results showed that the relationship between innovation and small business performance is highly dependent on certain situations. In conditions of resource scarcity, companies benefit from innovation. They found that the association between innovation and small business performance was moderated by factors such as company age, type of innovation, and the influence of cultural context.

3. Compensation

Compensation is the income disbursed by the company and given to employees as a form of reward for their contributions and roles within the company [12]. An employee will work and show loyalty to the company, and for that reason, the company rewards the employee's work performance by providing compensation [13]. The provision is stated in the form of money, but there are also those that do not have a monetary form. The form of compensation is in the form of salary, which generally takes the form of money, allowing for the concrete value to experience fluctuations in both increase and decrease. In managerial terms, reward is defined as the total compensation given by the employer to the employee as a reward for the services provided to achieve the organization's goals. One of the goals of compensation is to create bonds with employees, retain existing employees, and maintain long-term relationships with employees [14]. Moreover, rewards are compensation for performance that is directly related to the level of motivation and job satisfaction. The better the rewards received by employees, the more their performance improves in carrying out their main tasks. Rewards are accolades, gifts, or honors aimed at making someone more active in their efforts to improve or enhance the performance that has been achieved [15]. Based on several definitions above, it can generally be said that compensation is a reward received by employees in relation to the sacrifices made for the company. The provision of this compensation can be given directly in the form of money or indirectly in the form of money from the company to its employees. [16]

4. Motivation

Linguistically, the term motivation comes from the Latin word *movere*, which means drive or to move [17]. In Indonesian, motivation is often referred to as "motif." Work motivation is how to direct the energy and all the potential possessed by workers so that they are willing to cooperate and work well, thereby achieving the desires of the employees and the goals of the organization [18] so far [19] adding that motivation serves as a driving force in causing an employee or member of an organization to be willing and eager to carry out tasks as instructed by the company, in this case, the superior or organization. Every organization surely has goals it wants to achieve, and to accomplish them, the role of the people involved is very important. In order for the organization's goals to be achieved, it is essential to understand well the motivations that drive employees to work in accordance with the organization's expectations [20]

To maximize employee performance, work motivation is a crucial aspect. Someone will be motivated to advance with the organization if they have work motivation. Without the willingness to work hard and give their best for the company, the talents and abilities of employees in an organization will not have much impact. Motivation is very important because it can encourage employees to be actively and enthusiastically involved in order to deliver their best performance [21]

Motivation can have two sources of drive, namely internal drive and external drive. Based on the explanation of the theories above, it can be concluded that work motivation is the willingness that arises from within oneself to work and channel all the skills and talents one possesses in order to achieve the company's goals. If someone has high motivation, they will be able to complete their job responsibilities to the best of their ability and will produce good performance for the company. However, if someone lacks motivation in their work, there will be nothing new they can do to achieve the company's goals.

Method

This research uses a descriptive qualitative approach, which is a method aimed at deeply understanding the social phenomena occurring in the field, particularly regarding the impact of lending targets on the performance of marketing department employees at Bank Syariah PT. BPRS PI. This approach is used because it can provide a comprehensive picture of the experiences and views of the research subjects regarding the policies implemented by the company. The data source used in this research is primary data, which is data obtained directly from the informants through interviews. The researcher conducted in-depth interviews with two marketing department employees (Account Officers), namely Mr. Miswanto and Ms. Mawaddah Siti Rahma. This interview was conducted in-depth to explore their experiences, opinions, and responses to the implementation of lending targets set by the company. The data analysis technique in this study follows the qualitative data analysis stages according to the Miles and Huberman model, which consists of three stages: filtering data that aligns with the research focus, presenting data systematically to make it easier to understand and analyze further, and drawing conclusions based on the understanding of the processed information. With this approach, the researcher can objectively describe the impact of lending targets on employee performance, in accordance with the realities observed in the field.

Result and Discussion

A. Marketing Performance

The performance of the marketing team at BPRS Puduarta Insani plays a crucial role in every stage of the financing process, from application to fund disbursement. Based on an interview with Miswanto, AO (Account Officer) at BPRS Puduarta Insani, he stated that this process begins with the financing application by the customer, which is then followed up by the

marketing team with the fulfillment of the required data and documents. Next, the marketing team is responsible for ensuring that the customer passes the bank checking stage. If the result is passed, the marketing team will conduct an on-the-spot survey or solicitation of the customer's business and collateral. At this stage, the accuracy and expertise of the marketing team in analyzing the real business conditions and guarantees are crucial in determining the customer's eligibility.

After the field survey, marketing proceeds to financial analysis and the preparation of a financing proposal to be submitted to the Financing Committee. If the proposal is deemed feasible and approved by the committee, the marketing team will facilitate the issuance of the financing approval confirmation letter. The final stage, which is also part of the marketing performance, is to ensure the fulfillment of documents for the purpose of signing the agreement, securing collateral, and finally disbursing the financing. If the documents cannot be fulfilled, the financing process will be canceled. After the disbursement process is complete, the AO (Account Officer) has the important task of collecting monthly installments from the customers. This collection is carried out regularly until the customer's financing is paid off. The performance of the AO (Account Officer) in the collection process is also one of the indicators of marketing success in managing a healthy financing portfolio. Each of these stages illustrates the importance of the marketing role in ensuring that the financing process runs smoothly, meets the requirements, and adheres to the prudential principles of Islamic banking. In this context, marketing performance becomes a benchmark for the company's success in channeling financing that aligns with Sharia principles and societal needs. This is in line with the opinion [22] which states that marketing performance can be assessed by the quality of interactions with customers and its contribution to financing growth. The measurement of marketing performance is not only seen from the increase in the number of customers or the volume of financing successfully disbursed, but also through indicators such as customer loyalty, annual sales growth, and the effectiveness of promotional strategies. In addition, performance can also be measured by customer retention rates, specifically how many customers continue to use the bank's services year after year. Research [23] saying that effective marketing performance is also reflected in how well digital and traditional strategies can synergize to enhance awareness and engagement of the community towards Islamic banking products. Therefore, this performance measure is holistic and touches on various strategic aspects of the company.

To support the smooth execution of marketing tasks and responsibilities, BPRS Puduarta Insani provides various facilities specifically designed to enhance the productivity and work spirit of its employees. Based on an interview with Miswanto, AO (Account Officer) at BPRS Puduarta Insani, he stated that one of the main forms of support is the provision of a basic salary, which is a permanent right for every employee, including marketing. This salary is given regularly as a form of appreciation for the contributions and hard work that have been done. In addition, the company also provides transportation allowances. This allowance is given as compensation for the high mobility that is part of the marketing duties, especially when visiting potential clients, surveying business locations, or securing guarantees. Along with that, there is also a daily meal allowance, which is intended to cover consumption needs during working hours, especially when employees are on duty in the field for an extended period. To support effective communication between marketing and customers as well as internal company parties, BPRS Puduarta Insani provides mobile credit or communication allowances. This facility is important so that marketing can stay connected with customers, follow up, and continue the financing process without being hindered by communication costs.

From the welfare perspective, the company also provides health benefits. This allowance shows that the company pays attention to the health aspects of its employees, so they remain fit and able to work at their best in the field. Additionally, when marketing is assigned to travel out of town or to specific regions, the company also provides a travel allowance for business trips, as an additional form of compensation for work activities outside the office area. Equally important, to support work effectiveness in the field, marketing is also provided with operational personal vehicles. This vehicle is provided to make the mobility of marketing more flexible and efficient when performing their tasks, especially when they need to visit clients in locations that are quite far or difficult to reach with public transportation. Overall, the facilities provided by BPRS Puduarta Insani not only serve as a form of appreciation for employee performance but also as a means to enhance productivity, comfort, and work motivation for marketing in carrying out their daily tasks.

Marketing performance that meets targets will certainly receive appreciation from management in the form of rewards or incentives. The form of rewards given can include monthly bonuses, employee of the month awards, and even promotions. The provision of these rewards serves as a motivation for AO (Account Officers) to continuously improve their performance in the field. However, if performance targets are not met, the company also has mechanisms that are not directly punitive but rather focused on a coaching approach. Performance evaluations are conducted periodically and followed by additional training or direct mentoring to improve future performance [24]

B. Target Lending

In order to maintain productivity and achieve sustainable financing, BPRS Puduarta Insani has established a lending target system or financing target for each AO (Account Officer). Based on an interview with Miswanto, an Account Officer at BPRS Puduarta Insani, it was stated that each Account Officer is given a financing disbursement target of approximately two hundred million rupiah per month. The establishment of this target is based on the Board of Directors' policy, which takes into account the company's capabilities and operational needs. To motivate the AO (Account Officer) in achieving the target, the management provides special incentives for those who successfully meet or even exceed the set target. This incentive serves as an additional form of appreciation beyond the basic salary, while also encouraging a competitive work spirit among the employees. However, there are also consequences for those who do not meet the targets, especially for employees with contract status. If within a certain period the contract AO (Account Officer) fails to meet the financing target, their contract may be terminated by the company. On the other hand, for contract Account Officers (AOs) who consistently meet their targets, they have a great opportunity to be promoted to permanent employees as a recognition of

their commitment and performance. Based on the interview with Miswanto, AO (Account Officer), BPRS PI, it was stated that for permanent employees who do not meet targets, sanctions in the form of facility reductions will be imposed. The facilities referred to include various allowances and work conveniences previously provided by the company, such as transportation allowances, meal allowances, phone credits, and others. Thus, this reward and punishment system not only serves as a performance monitoring tool but also aims to instill discipline and responsibility in carrying out duties as an AO (Account Officer). Target standards also consider the ratio of problematic financing so that lending targets do not overly burden the marketing team. Ningsih (2020) states that this approach is important to maintain the work spirit of the marketing team to remain innovative and adaptive to market changes. In addition to considering data standards, the company also sets other success indicators such as the number of new customers, financing retention rate, and customer satisfaction rate. Lending targets also do not solely focus on the nominal financing amount, but encompass how marketing employees can reach a broader market segment, particularly the micro and small business sector. In this case, the active involvement of the AO (Account Officer) in mapping market potential plays a significant role in achieving the predetermined targets.

Based on an interview with Mawaddah Siti Rahma, AO (Account Officer), BPRS Puduarta Insani, she said that having lending targets makes them more focused and motivated to develop targeted strategies. They actively compile prospect lists, establish partnerships with educational institutions or government agencies, and take a more personal approach with potential clients. This initiative shows that lending targets can encourage Account Officers (AOs) to be more creative and aggressive in achieving the company's goals. However, it is also important to note that excessively high lending targets can have negative impacts. AO (Account Officer) admitted feeling pressured if the targets are not adjusted to the actual economic conditions or market potential. Therefore, it is important for management to continuously update market information and maintain regular communication with the AO so that the targets set remain rational and constructive.

It is also important to provide time management and strategic planning training to AO (Account Officer) so that they can formulate concrete steps in achieving lending targets. Professionally trained AO (Account Officer) will not only be able to achieve targets but also maintain the quality of financing in accordance with the principles of prudence in Islamic banking. Thus, the lending target not only becomes a burden but also an opportunity for growth.

C. The Impact of Lending Targets on Marketing Performance

The positive impact of implementing lending targets on marketing performance is strongly felt in the form of increased work motivation. AO (Account Officer) feels they have a clear direction and purpose in their work. With the presence of targets, the AO (Account Officer) tends to be more proactive in seeking customers, formulating promotional strategies, and establishing partnerships that can expand the reach of financing services. The clarity of these targets serves as the main motivator for AO (Account Officer) to work harder and more purposefully.

Based on the interview with Miswanto, AO (Account Officer), BPRS Puduarta Insani, he stated that in terms of positive impact, when the target is achieved, the facilities will also be fulfilled by the company, and the performance of the marketing staff will also improve. In addition, the lending target also encourages the emergence of innovations in marketing approaches. AOs are more creative in utilizing social media, conducting direct outreach in the field, and using personal approach techniques that are more relevant to the needs of the community. These activities not only increase the realization of financing but also strengthen the company's positive image in the eyes of customers. As stated by [25], The personal selling strategy becomes more effective when there is target pressure that drives innovation in promotion. Not only in terms of innovation, lending targets also strengthen the solidarity of the marketing team. When all AOs have clear targets, they will find it easier to collaborate, share strategies, and exchange market information. This creates positive synergy within the team, which ultimately supports the achievement of collective performance. This improvement is not only reflected in the financing figures but also in the increased job satisfaction and employee loyalty towards the company.

However, the negative impact cannot be ignored either. Unrealistically high lending targets can cause psychological pressure. AO (Account Officer) feels pressured, rushed, and in some cases, neglects the principle of prudence in financing analysis in pursuit of numbers. This could lead to an increased risk of problematic financing in the future. Based on an interview with Miswanto, AO (Account Officer), BPRS Puduarta Insani, it was stated that due to the negative impact, employees' work is full of pressure because they have to meet the set targets. When they are unable to meet the targets, there are sanctions and employee facilities. Therefore, the company must have a wise approach in evaluating performance, namely by looking at the process, not just the end result. To minimize negative impacts, management needs to provide open discussion spaces, stress management training, and ensure that the reward and punishment system is not too rigid. With a humanistic approach, the AO (Account Officer) will feel more appreciated and motivated to achieve targets without feeling pressured.

Conclusion

Based on the research conducted, it can be concluded that the provision of lending targets at Bank Syariah PT. BPRS PI has a significant impact on marketing performance. The presence of clear targets encourages AO (Account Officer) to work in a more structured, focused, and motivated manner in achieving financing goals. The reward system implemented also serves as a motivational trigger, making Account Officers (AOs) more active and creative in reaching potential customers and expanding the marketing network. However, targets that are too high or not adjusted to market conditions can also create pressure that negatively impacts the well-being of AO (Account Officer) work. In some cases, this burden can reduce the quality of financing analysis and create potential risks of problematic financing in the future. Therefore, it is important for

management to periodically adjust targets while still considering the realities on the ground, individual capacities, and existing economic dynamics. Overall, target lending can be an effective tool to drive performance achievement if applied with a balanced approach between demands and support for employees. This reflects the need for a performance management system that not only focuses on results but also pays attention to the process and the well-being of the marketing team as the main actors. As a follow-up to the results of this research, the author recommends that the management of BPRS PI conduct more regular evaluations of the lending targets given to the AO (Account Officer). The setting of targets should consider economic conditions, market absorption capacity, as well as the abilities and workload of employees to ensure a more balanced approach and avoid excessive pressure. Additionally, it is important for the company to continue providing training and support, especially in the areas of marketing strategy development, time management, and approaches to potential clients. This aims to ensure that employees are better prepared to face field challenges and continue to work optimally. Companies are also advised not to focus solely on achieving financing figures, but also to pay attention to other indicators such as service quality, customer satisfaction, and the sustainability of the financing portfolio. With a more humanistic and adaptive approach, lending targets can become a catalyst for enthusiasm and innovation, rather than a burden that stifles employee performance.

References

1. G. S. Aji and K. M. Iva, "Improving Human Resource Quality to Achieve Competitive Advantage in the Digital Era: Trends, Innovations, and Challenges," *Journal of Management and Creative Economy*, vol. 2, no. 3, pp. 1–17, 2024.
2. N. Amallia, "The Effect of Work Motivation and Compensation on Marketing Employee Performance at PT Bintang Global Sumber Sarana Banjarmasin," *Journal of Scientific Economics and Business*, vol. 9, no. 2, pp. 146–154, 2023.
3. T. Anggraini and A. S. Yuhda, "Marketing Performance Analysis in Offering Mudharabah Financing Products at BMT Raudhah," *Masharif Al-Sharia Journal of Islamic Economics and Banking*, vol. 9, no. 1, pp. 144–155, 2024.
4. L. Azhari, M. I. Fasa, and I. Susanto, "The Role of Digital Marketing Strategy in Increasing Customer Growth at BPRS Tanggamus," *Journal of Academic Media*, vol. 2, no. 11, pp. 1–14, 2024.
5. A. Balqis, H. Harmain, and Nurwani, "The Effect of Financial and Non-Financial Compensation on Employee Performance at Bank Sumut Sharia Branch Simpang Kayu Besar," *Maneksi Journal*, vol. 12, no. 2, pp. 388–393, 2023.
6. Desfitriady and I. Pandini, "The Effect of Work Motivation and Compensation on Employee Performance at PT Didimax Berjangka Bandung (Marketing Division)," *Remik Journal of Management and Computer Informatics Research*, vol. 7, no. 1, pp. 211–221, 2023.
7. I. Farhan, Nurbaiti, and N. Aslami, "The Influence of Innovation, Job Rotation, Work Motivation, and Employee Participation on Employee Productivity at PT BPRS Al-Washliyah Medan," *Optimal Journal of Economics and Management*, vol. 3, no. 4, pp. 125–143, 2023.
8. B. V. Hapsoro et al., "The Effect of Motivation, Training, and Career Development on Employee Performance at PT Bhinneka Life Indonesia," *Journal of Administration and Management*, pp. 166–176, 2022.
9. N. N. Harisanti, M. E. B. Meliala, and R. Oktafia, "Analysis of Banking Financing at PT Bank Muamalat Indonesia Sharia Bank," *Journal of Management and Economics Cluster*, vol. 1, no. 1, pp. 52–63, 2024.
10. L. P. Maryani et al., "Compensation Strategy to Maintain Employee Loyalty at Royal Kamuela Villas and Suites Monkey Forest Ubud," *International Journal of Glocal Tourism*, vol. 3, no. 3, pp. 204–221, 2022.
11. N. N. Maulidiyah and C. F. Nurhuda, "Compensation-Based Work Motivation Improvement and Its Impact on Employee Performance at PT Bank Rakyat Indonesia (Persero) Tbk Regional Office Surabaya," *Journal of Sharia Economics*, vol. 3, no. 1, pp. 37–54, 2020.
12. N. Musfiah, Ashlihah, and A. N. Rahmatika, "The Effect of Marketing Strategy on Funding and Lending at BMT At-Tajdid Temayang Bojonegoro," *Dinamika Journal*, vol. 5, no. 1, pp. 45–62, 2020.
13. M. F. S. Musfiroh and U. W. A. Astuti, "Financing Targeting Through Lending Marketing Performance at BMT Dana Barokah Magelang," *Syariat Journal of Quranic and Legal Studies*, vol. 9, no. 2, pp. 273–289, 2023.
14. M. I. K. Nasution and M. C. Rizky, "The Effect of Leadership, Communication, and Workload on Civil Servant Performance with Motivation as an Intervening Variable," *Scientific Journal of Master in Management*, vol. 7, no. 2, pp. 172–190, 2024.
15. P. Nazli, Marliyah, and Y. S. J. Nasution, "The Influence of Islamic Values, Wages, Career Development, and Motivation on Employee Performance at Bank Sumut Sharia Branch Medan," *Journal of Islamic Economics*, vol. 8, no. 2, pp. 2083–2092, 2022.
16. F. Y. Ningsih, "The Effect of Segmenting, Targeting, and Positioning Strategy on Micro Financing at PT BRI Sharia Muara Bungo," *Journal of Sharia Banking and Management*, vol. 2, no. 2, pp. 40–52, 2020.
17. P. Nurhayati, "The Effect of E-Marketing on Competitive Advantage Through Marketing Performance," *Owner Journal of Accounting and Research*, vol. 4, no. 1, pp. 59–68, 2020.
18. P. H. Pratidhina et al., "The Effect of Rewards and Work Discipline on Employee Performance," *Almana Journal of Management and Business*, vol. 6, no. 2, pp. 343–350, 2022.
19. N. Randa, N. Huda, N. F. B. Salam, and Nurnasrina, "Financing in Islamic Banking," *Madani Multidisciplinary Scientific Journal*, vol. 2, no. 12, pp. 376–380, 2024.
20. W. Rismawati, "Analysis of Funding and Lending Marketing Strategies Through Personal Selling to Increase Membership at KSPPS BMT Ben Sejahtera Kroya Cilacap," 2023.
21. E. A. Rohmah and U. S. Mubarak, "Human Resource Development Strategy Implementation in Improving Employee Motivation and Work Effectiveness," *Almana Journal of Management and Business*, vol. 8, no. 3, pp. 637–645, 2024.
22. Sumadi and I. R. Santoso, "How Work Motivation, Rewards, and Punishment Affect Employee Performance: An Islamic Economic Perspective," *Ikonomika Journal of Islamic Economics and Business*, vol. 2, pp. 193–208, 2022.
23. A. Suyatno et al., "Implementation of Segmenting and Targeting Strategies to Improve Marketing Performance: A Literature Review," *Costing Journal of Economics, Business, and Accounting*, vol. 6, no. 2, pp. 1598–1608, 2023.

24. F. Windari, Y. S. J. Nasution, and R. D. Harahap, "Factors Affecting Employee Performance from an Islamic Human Resource Management Perspective," *Journal of Economics and Business*, vol. 3, no. 2, pp. 298–310, 2023.
25. Yunita, "Determinants of Job Satisfaction and Employee Performance: Motivation and Leadership Style (Human Resource Management Literature Review)," *Journal of Educational Management and Social Sciences*, vol. 2, no. 1, pp. 310–330, 2021.