

Does This Three Factor Enhancing Employee Performance In Retail Banking?

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Abstract: *This research aims to know the influence of motivation, job satisfaction and work environment to employee performance. The object of this research are the employees one of Private Bank in Bintaro area, section Retail Banking Operation. Data is taken by distributing questionnaires to 92 respondents. This research method uses by using quantitative descriptive approach. The results of this study show that partially, the motivation, job satisfaction and work environment positive and significant on influence to employee performance. The results showed that in partial and also simultaneous, variable motivation, job satisfaction, and work environment positive and significant impact on employee performance.*

Keywords: *Employee performance, motivation, job satisfaction, work environment and Retail Banking Operation*

Date of Submission: 16-11-2019

Date of Acceptance: 02-12-2019

I. Introduction

The Bintaro Branch Banking Company is a leading banking company in Indonesia that provides a variety of financial products and services. This company is a dynamic banking business organization managed by executives who are recognized leaders in their respective fields. Intellectual capital in a company can improve the company's financial performance; increasing profitability can be done through investment in the field of human resources. (Kurniasih and Heliantono, 2016). In this company the activities of the employees are expected to be able to play a role in realizing a target and be able to overcome all the problems that exist within the company. The presence of employees in the workplace in a timely and never late manner is an important thing that really determines employee performance. (Riyanto and Lukertina, 2019). Although overall, company employees have good employee performance, but there are some branches of the company that have few problems regarding employee performance, such as reports that employee performance is still low, increased numbers of employees who are late for work, low job satisfaction and inadequate work environment at the Bintaro company Branch. This problem is examined in order to determine the factors that affect the decline in employee performance. The activities of the employees are expected to be able to play a role in achieving a target and be able to overcome all the problems that exist in the company. Employees are social people who get rich for every company. They become planners, implementers, and controllers who always succeed actively in realizing company goals. Many research consider employee performance as the dependent variable (Butts et al., 2009; Chuang and Liao, 2010; Lukertina, 2018; Beltrán-Martín and Bou-Llusar, 2018)

According to Robbins (2015), employee performance is a function of interact ability and motivation. Motivating employees must be done to encourage the achievement of good performance (Oktasari et al., 2019). In addition to the influence of work motivation, job satisfaction is also an important factor to build employee performance is job satisfaction. Job satisfaction reflects one's feelings about their work. Job satisfaction here is mainly related to the acquisition of things that are non-material. Conversely, those who are more motivated by external factors tend to look at what is given by the organization to them and their performance is directed to the acquisition of the things they want from the organization. The positive employee's attitude towards work, and everything facing in the work environment. (Nawawi, 2016).

Various studies have examined factors of workplace environment and their impacts on employees. A harmonious work environment is actually not only the expectation of the management, but also the entire workforce in the agency or company. A harmonious work environment will bring benefits to the organization, including the emergence of good morale and work discipline from the workforce. Runeson-broberg & Norback (2013) found that poor indoor environment in the workplace may be associated with medical symptoms of SBS, and that employee health could be linked to other factors, such as air quality and psychosocial variables. According to Sutrisno (2011), a pleasant work environment for employees through improved relations between coworkers, superiors or with other employees. Supported by adequate facilities and infrastructure in the work

environment will have a positive impact on employees, therefore the work environment has a very important role in carrying out the activities of an organization. This banking company has implemented certain standards in assessing employee performance. The results of employee assessments are very valuable information for the company.

The following are the results of Performance Assessment for 2016-2017 (Table 2) and the Employee Performance Value Standards (Table 1) that illustrate the performance conditions of Bintaro branch employees.

Table 1 Employee Performance Score

No.	Total Score (%)	Category
1.	Upper 91	Very Good
2.	80-90	Well
3.	70-79	Enough
4.	60-69	Not Good
5.	Under 60	Bad

Source: Head of Human Resources at Bintaro Branch, 2018

Table 2 Performance Assessment for 2016-2017 Bintaro Branch Employees

Work Behavior	2016		2017			
	Percentage (%)	Score	Percentage Score (%)	Percentage (%)	Score	Percentage Score (%)
1. Discipline	10	75	7,5	10	60	6
2. Responsibility	10	80	8	10	75	7,5
3. cooperation	10	70	7	10	60	6
4. Leadership	10	70	7	10	65	6,5
Work result						
1. Quality of work	20	70	14	20	60	12
2. Quantity of work	20	70	14	20	70	14
3. Work skill	20	70	14	20	60	12
Total Score	100		71,5	100		64

Source: Head of Human Resources at Bintaro Branch, 2018

Based on Table 2, shows employee performance has decreased. Starting from the aspect of discipline which in 2016 was at 7.5%, it decreased in 2017 to 6%. The aspect of responsibility decreased to 7.5% from the previous year. In addition, the cooperation aspect also decreased from 7% to 6%. And for leadership has decreased from 7% to 6.5%. Of all declining work behaviours, it will have an impact on the work of every employee. The results of the performance appraisal indicate that employee performance is not in accordance with company regulations. From the results of the number of performance appraisals in 2016 that amounted to 71.5% which was in the sufficient category, while in 2017 it decreased to 64% which was in 'not good' category. The performance that is not optimal makes the customer dissatisfy, it is very unfortunate because in reality the utilization of the workforce of employees as human resources is not optimal.

II. Literature Review

Some research suggest the employee productivity depend on the willingness on employees to use their capabilities at work and have the demonstrated the relevance of the employee motivation to increase their job performance (Rich et al., 2010; Christian et al., 2011; Alfes et al., 2011). Contrasts with Beltrán-Martín and Bou-Llusar (2018) study result motivation do not have statistically significant influence on employee performance.

Work satisfaction variable to work performance has a positive effect (Maharani et al., 2013; Harlina et al., 2013; Eliyana et al., 2019). Pawirosumarto et al. (2017) result study show that job satisfaction does not give significant and positive affect on employee performance.

Some studies show that the work environment has effects on employee performance (Singh et al., 2010; Novitasari et al., 2012; Harlina et al., 2013; Thatcher and Milner, 2014). But, meanwhile Pawirosumarto et al. (2017) result study show that work environment does not affect employee performance.

III. Method

This study is a quantitative study, designed to explain the effect among variables or the relationship that affects between variables through hypothesis testing. The population are 98 person but ours respondent are the staff only its 92. The variables in this study can be classified into exogenous and endogenous variables. Motivation, Job satisfaction and work environment are an exogenous variable. Work performance is an endogenous variable. The measurement of Motivation, we used 10 items of multi-factors scale based on Uno, (2014). To asses Job satisfaction in this study used 12 items of Chen (2006). While work environment, we used 18 items of Chen (2006) questionnaire. Furthermore, to asses work performance, we used 12 items of based on (Robbins, 2015). All measurement of rated on 5-point Likert type scale ranging from 1 (strongly disagree) to 5

(strongly agree). All of the variable items have validity score up to 0.6. Data collection is done with the technique of direct submitting from respondents and guiding respondents to fill out questionnaires. Score in determining the respondent's answer, using a Likert scale. After that, validity and reliability tests were carried out. The next step is to process the data to answer the problem statement. Analysis model used is structural equation model (SEM) with the basis of theories and concepts, with Partial Least Square (PLS) package program because of the number of the respondents that are only 92 respondents.

IV. Result and Discussion

Based the results on table 3, the Asymp. Sig. (2-tailed) Unstandardized Residual Regression of 0.200 is greater than 0.05, it can be concluded that the data is normally distributed.

Table 3 Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		92
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.11575101
Most Extreme Differences	Absolute	.064
	Positive	.064
	Negative	-.047
Test Statistic		.064
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.

Table 4 Multi-collinear Test
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	14.313	2.552		5.610	.000		
Motivation	.328	.074	.355	4.438	.000	.501	1.996
Job Satisfaction	.128	.047	.180	2.703	.008	.727	1.375
Work environment	.350	.067	.448	5.184	.000	.430	2.328

a. Dependent Variable: Employee Performance

This test uses the VIF (Variance Inflation Factor) test. The cut off values commonly used to indicate multi-collinear, tolerance values <0.10 and VIF values > 10. Based on the results of data processing table 4, it shows that the tolerance value of each independent variable, namely motivation is 0.501, job satisfaction is 0.727, and the work environment is 0.430. From the results of the output variance inflation factor (VIF) each independent variable is known, namely motivation of 1.996, job satisfaction of 1.375, and work environment of 2.328. Thus, the three independent variables have a tolerance value > 0.10 and a VIF value <10 so that it can be concluded that there is no multi-collinear between the independent variables.

Table 5 Multiple Linear Regression Test Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	14.313	2.552		5.610	.000		
Motivation	.328	.074	.355	4.438	.000	.501	1.996
Job Satisfaction	.128	.047	.180	2.703	.008	.727	1.375
Work environment	.350	.067	.448	5.184	.000	.430	2.328

a. Dependent Variable: Employee Performance

In Table.5 we can get the formulation of multiple linear regression equations for the independent variables on the dependent variable as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = 14,313 + 0,328X_1 + 0,128X_2 + 0,350X_3 + e$$

From the multiple-linear regression equation above it can be seen that the variables Motivation, Job Satisfaction and Work Environment are positively correlated to Employee Performance.

Table 6 Determination Coefficient Test Results (R²)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.847 ^a	.717	.708	2.152

a. Predictors: (Constant), Work environment, Job Satisfaction, Motivation

b. Dependent Variable: Employee Performance

Based on Table 6 it is known that the coefficient of determination (adjusted R²) of 0.708, which means 70.8%, which means that the contribution of employee performance can be explained by the three independent variables namely motivation, job satisfaction and work environment. Thus, the remaining 29.2% (100% -70.8%) is explained by other variables not examined.

Table 7 Model Accuracy Test

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1034.332	3	344.777	74.482	.000 ^b
Residual	407.353	88	4.629		
Total	1441.685	91			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Work environment, Job Satisfaction, Motivation

Based on Table 7 it can be seen that the value of f arithmetic is 74.482 > 2.48 or f arithmetic greater than the value of f table and the significant value is 0,000 or smaller than 0.05 then the model is accepted, so it can be concluded that motivation, job satisfaction and work environment jointly affect employee performance.

Table 8 Test of Partial Significance Accuracy

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	14.313	2.552		5.610	.000		
Motivation	.328	.074	.355	4.438	.000	.501	1.996
Job Satisfaction	.128	.047	.180	2.703	.008	.727	1.375
Work environment	.350	.067	.448	5.184	.000	.430	2.328

a. Dependent Variable: Employee Performance

From the results of table 8, the probability of sig Motivation of 0,000 is less than 0.05, so that Ho is rejected and Ha is accepted, it can be stated partially Motivation influences Employee Performance. The probability of a work environment sig is 0.008 less than 0.05, so that Ho is rejected and Ha is accepted, it can be stated partially that the Work Environment has an effect on Employee Performance. The probability of a work discipline sig of 0,000 is less than 0.05, so that Ho is rejected and Ha is accepted, it can be stated partially that the Work Environment has a significant effect on Employee Performance.

V. Conclusion

T test results show the results of the t value of 4.438 and a significance value of 0.000. So it can be concluded that the Motivation variable has a positive and significant effect on Employee Performance. This means that motivation from good employers or colleagues will have a positive impact on employee performance. By creating healthy competition among employees by carrying out various methods such as employee training, giving awards to outstanding employees or carrying out special activities to build kinship between employees. So that the existence of healthy competition can motivate employees while working so the implications of increasing employee motivation can make employees work harder which will have an impact on employee performance.

T test results show the results of the t value of 2.703 and a significance value of 0.008. So it can be concluded that the Job satisfaction variable has a positive and significant effect on Employee Performance. Job Satisfaction has a positive and significant effect on employee performance. This means that good job satisfaction will have a positive impact on employee performance. Creating a work atmosphere where employees have an attitude of mutual assistance and cooperation between superiors and subordinates also among fellow employees with more frequent good coordination related to the work to be carried out. With good

cooperation, it will create a conducive and comfortable work environment that will make employees feel satisfied in carrying out their work. The implications of job satisfaction felt by employees will have a positive impact on employee performance.

T test results show the results of the t value of 5.184 and a significance value of 0.000. So it can be concluded that the Work Environment variable has a positive and significant effect on Employee Performance. The sig value is smaller which means that partially the Work Environment has a positive and significant effect on Employee Performance. Creating a great work environment that supports for employees to work better, especially the problem of humidity in the workspace which is the findings of researchers. Researchers suggest to over-come the humidity in the workspace, companies must do this by using an air humidifier or air humidifier that works by spraying water vapor into the air so that the air quality in the room is maintained. In addition to moisturizing the air in a dry room or air-conditioned room, this tool is also binding bacteria and viruses that cause disease in the air of the room where the employee is located. If the work environment is good, it will make employees comfortable at work so that the implications will be to create a good work environment.

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IOSR Journal of Business and Management (IOSR-JBM) is UGC approved Journal with SI. No. 4481, Journal no. 46879.

Junaedi. "Does This Three Factor Enhancing Employee Performance In Retail Banking?" *IOSR Journal of Business and Management (IOSR-JBM)*, Vol. 21, No. 11, 2019, pp 10-14.