

THE ANALYSIS OF DETERMINANT FACTORS AFFECTING THE JOB PERFORMANCE OF ISLAMIC BANK EMPLOYEES IN INDONESIA

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ABSTRACT

Public sector challenges tend to be translated into more complex job demands which require individual innovation. To deal with the demands, many public organizations implement employee performance management. The current study analyzes the key determinants of employee performance to find a new model as a reference for Islamic banking practitioners, especially in Indonesia. Data were collected by using a questionnaire, developed with Google Forms and disseminated via online social media. It employed accidental sampling technique upon 7 Islamic banks in Indonesia, by distributing questionnaires that followed a six-point Likert scale. Questionnaires were distributed to 356 employees through representatives of Islamic Banks, WhatsApp Group and LinkedIn, by which 350 respondents submitted. Thereupon, the data were tested using Structural Equation Modeling (SEM) Amos 25.0, which resulted in the finding that Work Motivation did not affect Employee Performance, and training also did not affect Employee performance. However, training significantly and positively affected cohesion with the highest path, and cohesion also affected employee performance. This study found that the main effect of employee performance is cohesion, which affirmed the research results of Appelbaum et al. (2020), Williams et al. (2016), and Kearnes (2020). The weakness of this study lied in the sample population which might be inhomogeneous because the research subjects have different organizational cultures. The study results served as a reference model for Islamic Banking directors in improving employee and banking performance, so they concern on the training factor without ignorance over the cohesion factor.

Keywords: *Training, Work Motivation, Cohesion, Employee Performance.*

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INTRODUCTION

The emergence of the systemic advantages and importance of Islamic banking in many Muslim countries, especially in Indonesia, has stimulated high interest in the development of Islamic banking industry (Nastiti & Kasri, 2019). Empirically, the existing research mostly discusses about the performance of conventional banks based on various performance dimensions, especially efficiency, profitability, and risk or stability (Fusva *et al.*, 2020). This study discusses the role of Islamic banking sector in global competition with high risk, which is required to improve human resource management more effectively (Hakimi *et al.*, 2018).

Within the development of the Islamic Banking Industry, there are several inhibiting factors (Chazi *et al.*, 2018), which comprise the lack of adequate educated and professional human resources (G. Chen *et al.*, 2013), differences in views between the concept of bank management according to the Islamic principles and the operational practices in the field (Nomran & Haron, 2019), the relatively low level of Muslims' trust (Shawtari, 2018), and the fact that it has not been formulated and systemized perfectly and proportionally according to the academic research in the development of Islamic financial institutions (Basheer *et al.*, 2019). The impact of public trust on the existence of Islamic banks among conventional financial institutions is one of the rising problems, which remains complex (Mateev & Bachvarov, 2020).

Diamantidis & Chatzoglou (2019) denote that increasing employee performance can positively and significantly improve organizational performance. It is supported by other researchers that the main factor in improving organizational performance is employee performance (Apalia, 2017; Pradhan & Jena, 2017; Pang & Lu, 2018). Therefore, this study analyzes the factors that influence the performance of Islamic banking organizations.

Bieńkowska & Ignacek-Kuźnicka (2019) find that work motivation affects employee performance. However, according to S. Park *et al.*, (2018) and Nguyen & Duong (2020), training is the main factor affecting performance employee. Other researchers, Braun *et al.*, (2020) and W.-W. Park *et al.*, (2017), state that cohesion is an important factor affecting employee performance.

To answer the factors affecting the job performance of Islamic Bank employees in Indonesia, this study synthesizes the variables from previous research, so a new hypothetical model can be found with the independent variables of motivation, competence, and cohesion, while the dependent variable is employee performance. Then, the finding is analyzed as a reference for a new model for practitioners and banking directors of Islamic Banks in Indonesia.

LITERATURE REVIEW

Public sector challenges are translated into more complex job demands that require individual innovation. To deal with these demands, many public organizations implement employee performance management (Audenaert *et al.*, 2019). Therefore, performance is a responsibility for every individual towards his work, and is an affirmation of performance expectation, which is to create a framework for supervisors and subordinates within communication. Another opinion explains that employee performance is a comparison of the achievements of one's activities in an organization to the achievements charged as duties and responsibilities (Fogaça *et al.*, 2018). To measure team performance, it can also refer to the perception of team members regarding team conditions, satisfaction, team climate, team commitment and group cohesion (Erikstad *et al.*, 2018). It is supported by Berber *et al.*, (2020) that the indicators of employee performance can be represented by their respective perceptions on their achievements.

Motivation is the purpose behind an action. It leads to the initiation and continuation of an

activity and determines the general direction of an individual's behavior. Motivated employees are perceived as the key to the success of any organization (Gheitani *et al.*, 2019). Motivation also has a significant influence on work-related behavior. Intrinsic motivation is considered valuable in studying an organization (N. Chen *et al.*, 2018). Motivation is also a force that drives an employee to work hard (Lens & Vansteenkiste, 2020). Work motivation is very influential on the performance of human resources (Al-Musadieq *et al.*, 2018). Bartz (2020) defines motivation as the effort, intensity, persistence, and direction of staff members to complete tasks, work targets, and goals.

Training of banking employees has attracted academic writers to research on (Kutlay & Safakli, 2019). It has resulted in various definitions of training. Cohen, (2017) defines training as a planned activity to improve employee performance by providing skills. According to Armstrong-Stassen & Cattaneo, (2010) training is a behavior modification through experience and transfer of skills and knowledge from those who possess them to those who do not. Investment in training programs is not cheap. It is not only in the form of material. the main part of training is consistency with investment spending that tends to be excessive (DeVaro *et al.*, 2017). The design of the training program needs to be developed. Guan & Frenkel (2019) confirm a positive relationship between employee perceptions on training and job involvement. Furthermore, work involvement can directly improve their task performance. Therefore, the company should examine and study further about the training program developed.

Group cohesion is characterized by a high degree of interdependence and interpersonal closeness among group members (Kong *et al.*, 2020). Meanwhile, Rodríguez-Sánchez *et al.*, (2017) shows that team cohesion leads to performance, but it is only for perceived team performance. Cohesive teams are more likely to perform well. According to Kong *et al.*, (2017) the needs theory aims to propose a needs-driven approach to examine the voice behavior by adding another contextual factor, which is group cohesion. In particular, highly cohesive groups weaken the positive relationship between the need for affiliation and voice behavior through the Leader Member Exchange (LMX).

The negative moderating role of task and the combined social cohesion has also been established in the relationship between job demand and job satisfaction (Urien *et al.*, 2017), which also introduces two innovations: sample origination and a study on the combined effect of different job resources to assess their effect on the relationship between demands and work attitudes. This opinion also emphasizes that organizations need to deal with increasing levels of ambiguity and complexity due to rapid changes and even though highly cohesive groups have been positively associated with better job outcomes. Increased interaction between team members increases task and social cohesion (Dey & M.P, 2020).

Work Motivation on Employee Performance

Mahlamäki *et al.* (2019) finds that work motivation has a positive effect on employee performance, which affirms the research finding of Steinbauer *et al.* (2018) that the influential factor on employee performance is work motivation. It is in accordance with Steijn & Van der Voet (2019) that there is a positive relationship between work motivation and employee performance. Based on the findings, this research proposes hypothesis 1, which is:
hypothesis 1: Work motivation has a positive and significant effect on employee performance.

Training on Employee Performance

Training has a positive and significant effect on performance (S. Park *et al.*, 2018). It is an important factor in improving employee performance (Martins *et al.*, 2019; Sharif *et al.*, 2018). Therefore, hypothesis 2 is proposed:
hypothesis 2: Training has a positive and significant effect on work performance

Cohesion on Employee Performance

According to Im *et al.*, (2018), cohesion affects employee performance. Cohesion factor is an important variable on employee performance (Braun *et al.*, 2020; Susskind & Odom-Reed, 2019; Mach *et al.*, 2010). Therefore, this research proposes hypothesis 3 as follows.
hypothesis 3: Cohesion has a positive and significant effect on work performance

Training on Work Motivation

The result of the study conducted by Iqbal *et al.* (2020) concludes that training increases work motivation. It is supported by Chung *et al.* (2021) and Tumi *et al.* (2021) that there is a relationship between training and work motivation. Therefore, hypothesis 4 is proposed.
 hypothesis 4: Training has a positive and significant effect on work motivation.

Training on Cohesion

Appelbaum *et al.*, (2020) suggests that there is a relationship between training and cohesion. It is in line with the research result of Williams *et al.* (2016) and Kearnes (2020) that there is a relationship between training and cohesion. Therefore, this research proposes hypothesis 5.

hypothesis 5: Training has a positive and significant effect on cohesion.

METHODOLOGY

The research indicator adapted the previous research. The questionnaire was developed following the Likert scale, and then it became an online data instrument which utilised Google Form. The online data instrument was distributed through social media, with a non-probability purposive sampling, a collection technique based on specified criteria. The respondents of this study were 356 employees of Islamic banks from 7 Islamic banks in Indonesia. The valid data collected were from 350 employees, and then processed by data analysis techniques using Structural Equation Modeling (SEM) Amos 25.0. Minto, (2016), which suggested that the results of the model construct test could be seen from the results of the output data on the critical value estimation parameter (CR). If the CR was higher than 1.96 ($CR > 1.96$), the hypothesis was accepted. On the other hand, if it was less, the value was rejected. The higher the CR value is, the more significant the effect will be, or vice versa. The instrument data to be processed were developed within the framework of the hypothetical model provided in Figure 1 below:

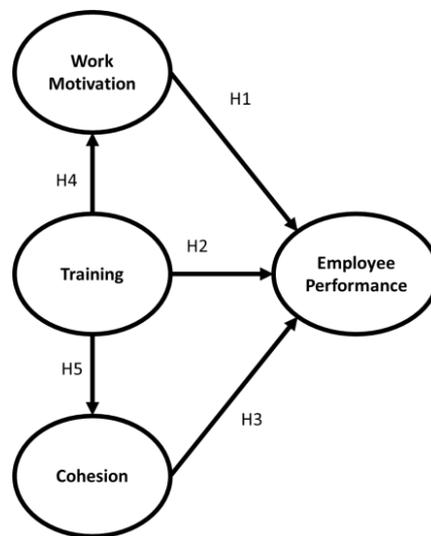


Figure 1 Research Hypothesis

Table 1
 Respondent
 Characteristics

No	Profile	Description	Quantity	(%)
1	Gender	Man	157	44,86%
		Woman	193	55,14%
		Total	350	100%
2	Usia	< 20 years old	5	1,43%
		20 - 24 years old	47	13,43%

		25 - 29 years old	45	12,86%
		30 - 34 years old	53	15,14%
		35 - 39 years old	55	15,71%
		40 - 44 years old	58	16,57%
		45 - 49 years old	52	14,86%
		50 and > 50 years old	35	10%
3	Level of Education	Quantity	350	100%
		High School	12	3,43%
		Diploma	65	18,57%
		Bachelor Degree	212	60,57%
		Master/Doktor	61	17,43%
		Total	350	100%
4	Marital Status	Single	117	33,43%
		Married	228	65,14%
		Divorced	5	1,43%
		Total	350	100%
5	Length of Work	< 1 th	26	7,43%
		1 < 2 th	43	12,29%
		2 < 5 th	98	28%
		Over 5 th	183	52,28%
		Total	350	100%

Source: Processed data

Based on the table above, 350 respondents took a part in the research, 44.86% of whom were male and the remaining 55.14% were female. Based on the age group, the respondents aged <20 years were 1.43%, aged 20-24 years were 13.43%, 25-29 years were 12.86%, aged 30-34 years were 15.14%, aged 35-39 years were 15.71%, aged 40-44 years were 16.57%, between 45-49 years were 14.86%, and over 50 years were 10%. Based on the level of education, the high school graduates were 3.43%, diploma graduates were 18.57%, bachelor degree 60.57%, master/doctoral degree 17.43%. Based on their marital status, the respondents who were not married yet were 33.43%, married 65.14%, and the divorced were 1.43%. Based on the length of work, the respondents who had worked less than 1 year were 7.43%, between 1-2 years were 12.29%, 2-5 years 28%, and over 5 years were 52.28%.

Data collection was made using a questionnaire, developed with Google Forms, and disseminated through online social media. Purposive sampling technique was employed on a population of 7 Islamic banks in Indonesia, by distributing questionnaires that followed a Likert scale on a scale of 1 to 6.

Note:

6 = Strongly Agree

5 = Agree

4 = Slightly Agree

3 = Slightly Disagree

2 = Disagree

1 = Strongly Disagree

The data instrument is developed within the framework of hypothetical model, as in Figure 2 below:

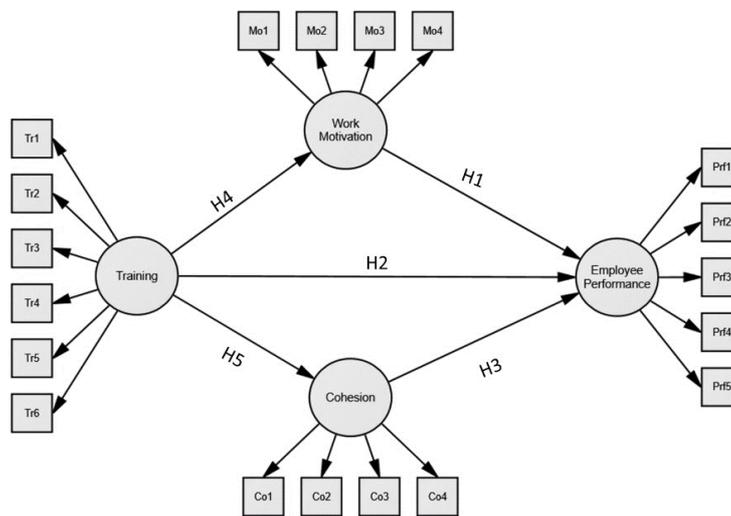


Figure 2. Hypothesis Model Framework

RESULT AND DISCUSSION

At the initial stage, the input data did not meet the model fit standard (P value = 0.00), as shown in table 2 below:

**Table 2.
CMIN (Model Awal Non-Fit)**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	43	380.693	147	.000	2.590
Saturated model	190	.000	0		
Independence model	19	2892.960	171	.000	16.918

To get the fit model, modification on MI (Modification Indices) was made, by eliminating the highest loading factor. After the MI process, the P value of 0.10 was obtained, so that it is declared a fit model or Goodness-of-Fit.

**Table 3.
The Examination Result of Goodness-of-Fit (CMIN Model Fit)**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	29	61.818	49	.103	1.262
Saturated model	78	.000	0		
Independence model	12	1542.008	66	.000	23.364

The MI process which was made until the model was declared fit affected on the change of the initial hypothetical model into an SEM graph with a standardized type, which was shown in Figure 3 and Figure 4 below:

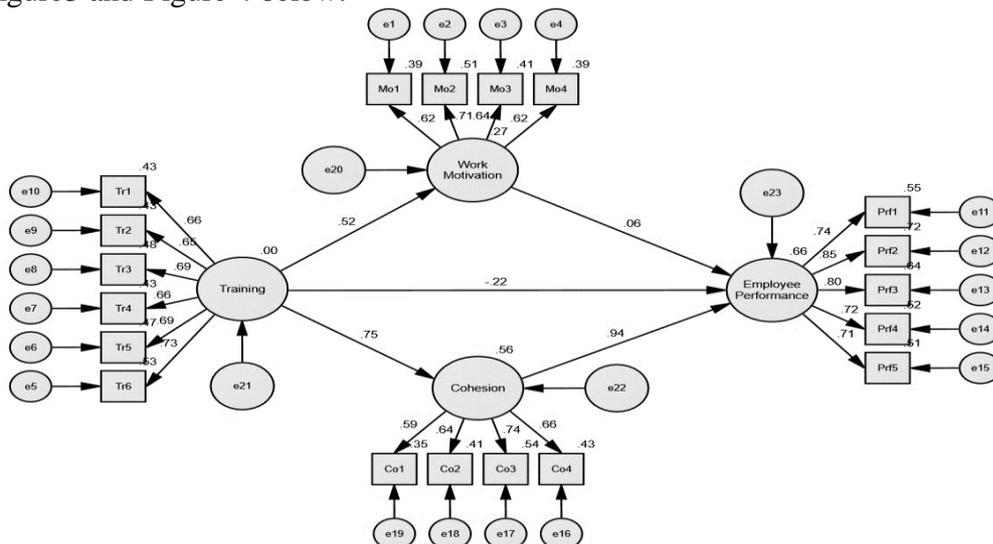


Figure 3. SEM Model before modification (Non-Fit)

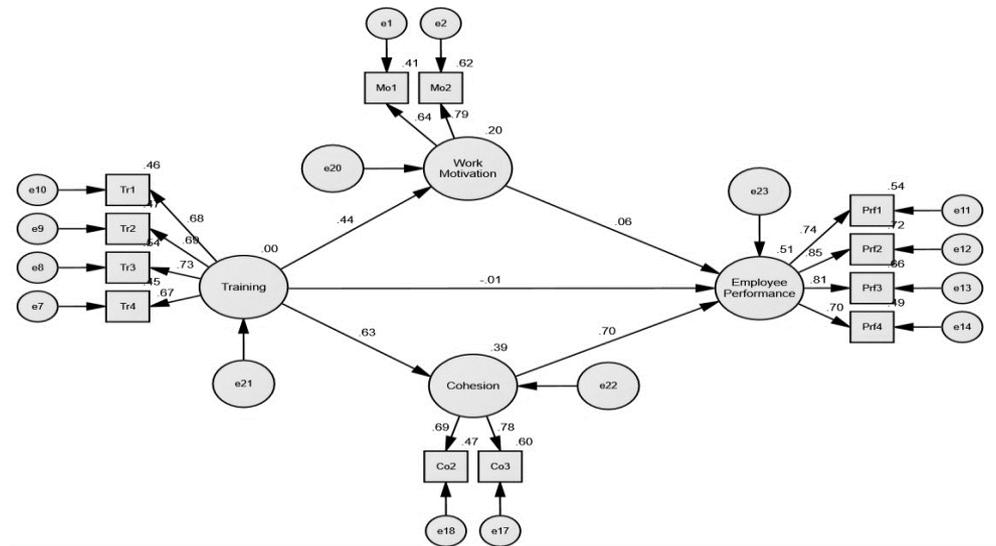


Figure 4. Standardized Fit-Model after modification

After the model fit was achieved, it was estimated to obtain the results of the hypothesis test, as described in table 4 below:

**Table 4.
Hypothesis Test Results**

Hypothesis	Estimate	S.E.	C.R.	P	Result
Work_ Motivation <--- Training	.445	.094	4.742	***	Accepted
Cohesion <--- Training	.659	.088	7.452	***	Accepted
Employee_ Performance <--- Work_ Motivation	.072	.076	.944	.345	Rejected
Employee_ Performance <--- Training	-.009	.110	-.086	.931	Rejected
Employee_ Performance <--- Cohesion	.763	.119	6.412	***	Accepted

Table 3 above concluded that hypothesis 1 was rejected because the CR value did not meet the minimum limit where Work Motivation had no effect on employee performance (CR = 0.940). Likewise, hypothesis 2 was also rejected because the value of CR = 0.86, so the training did not affect employee performance. Hypothesis 3 was accepted because the value of CR = 6.41, so cohesion positively and significantly affected employee performance. Hypothesis 4 was also accepted, which meant training significantly and positively affects work motivation with a CR value of 4.74. Hypothesis 5 was also accepted, with the highest CR value (7.45), so that training was the main variable that positively and significantly affected Cohesion.

This study aims to analyze the factors that influence job performance in Indonesia based on the tests on hypothesis 1, which is work motivation has a positive effect on employee performance. In contrast to the research of Mahlamäki *et al.* (2019), Steinbauer *et al.* (2018) and Steijn & Van der Voet (2019), this study suggests that work motivation does not significantly affect Employee Performance.

According to S. Park *et al.* (2018), Martins *et al.* (2019), and Sharif *et al.* (2018), training is an important factor in improving employee performance, yet this study results on the other way around. Besides, it supports the previous research of Im & Yang (2018, Braun *et al.* (2020), and Susskind *et al.* (2019) that cohesion factor is an important variable on employee performance. The hypothesis concludes that the effect of cohesion on employee performance is positive and significant. Furthermore, DeVaro *et al.* (2017), Iqbal *et al.* (2020), Chung *et al.* (2021), and Tumi *et al.* (2021) suggest that there is a relationship between training and work motivation. Similarly,

this study also finds that there is a positive and significant effect of training on work motivation.

This study finds that the main effect of employee performance is cohesion, and this finding supports the research by Appelbaum *et al.* (2020), Williams *et al.* (2016), and (Kearnes (2020). The weakness of the current study lies in the sample population which may not be homogeneous as the research subjects are from 7 Islamic banks that may have different organizational cultures

CONCLUSION

The current research concludes that work motivation and training do not affect employee performance. However, training significantly and positively affects cohesion with the highest path. Besides, cohesion affects the performance of employees at Islamic Banks. Therefore, training can positively affect employee performance if mediated by cohesion. This study can be a reference model for Islamic Banking Directors in improving employee performance and banking performance that they need to concern on the training factor and not to ignore the cohesion factor in Indonesian Islamic Banks (Pinzone *et al.*, 2019).

This limitation of the current research lies on the independent variables. It only covers 3 variables, which are training, cohesion and motivation. In addition, the sample of this study is still limited to only 350 employees from several Islamic banks. Therefore, it is suggested that further research add to the sample that different results may happen.

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