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The Effect of Financial Incentives on Funding Account Officer's Performance

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Abstract

This study aims to determine how the effect of financial incentives on performance. The background is a performance unit Funding Account Officer (Savings) who have not reached the targets set when the company has been providing financial incentives in the hope of the target can be achieved. This causal quantitative research using survey method through questionnaires. Population and sample are Officer Funding Account (Savings) PT. BPR Anugrah Dharma Yuwana Jember, East Java, Indonesia amounted to 32 people. The data were processed using simple regression analysis to test the hypothesis using the t test. Respondents regarding the provision of financial incentives to companies are very good. Financial incentives partially positive and significant effect on performance. Conclusion The study of financial incentives significantly influence the performance by 48.5%, while the remaining 51.5% explained that performance is affected by other factors.

Keywords: Financial Incentives; Performance

1. Introduction & Literature Review

Based on the study of literature can be found many definitions of performance below, such as the performance is the result of a person or the overall success rate for a certain period of task compared with a range of possibilities, such as the work standards, targets or objectives, or the criteria that have been predetermined and agreed (Kaswan, 2012). The performance is how well an employee to fulfill the task assigned to the efforts and skills (Hicks & Adams, 2003; Atambo, 2012). Performance is an act, an accomplishment, or what skills demonstrated through a person (Whitmore, 1997; Uno & Lamatenggo, 2012). Performance is an overview of the level of achievement of the implementation of an activity / program / prudence in realizing the goals, objectives, mission and vision of the organization as stated in the formulation of strategic schemes (strategic planning) an organization (Bastian, 2001; Fahmi, 2011).Performance is the result of work that has a strong relationship with the organization's strategic goals, customer satisfaction, and contribute to the economy factor (Armstrong & Baron, 2008; Fahmi, 2010). Colquit, Le Pine and Wasson (2009) defines performance as the employee’s set of value that contribute, either positively or

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negatively, to organizational goal accomplishment. According Mangkunagara (2009) the employee's performance is the result of the quality and quantity of work achieved by the employee in carrying their duties in accordance with the responsibilities assigned to him/her. Performance is about what and how we do things (Wibowo, 2007). Performance is the quantity and quality of personnel's work within an organization, and an individual appearance and personnel working group (Yuliani, 2006).

Human resources performance is the important thing to the company (Pangarso, Syafira, 2014). Performance becomes important in a company when it is associated with getting events and activities done (Yuliati, 2009). Sinambela (2012) revealed the performance of employees is necessary because from the performance will be known how far the employee's ability to carry out the tasks assigned to them.

PT. BPR Anugerah Dharma Yuwana (ADY) is one of the financial institutions that accept deposits only in the form of time deposits, savings or other similar forms under the Act No. 7 in 1992 and disbursed as BPR business. BPR business is an attempt to collect and distribute funds for the purpose of obtaining a profit. BPR channel funds to the community in the form of loans and provide financing for customers based on the principle of profit sharing in accordance with the provisions set out in the government's regulations. In this company, one of the most important contributors is the role of Account Officer or better known as AO. Accounts Officer is divided into two parts and has their respective duties which are at the credit (Landing) and in the search for savings accounts and time deposits (Funding), which has a general duty and obligation is to manage credit and fund clients. Both of these units are essential to the survival of a BPR.

Below is chart of the overall Account Officer's performance which are Account Officer Landing and Accounts Officer Funding (Savings and Deposits) to find out how important the role and contribution of the Accounts Officer at PT. BPR Anugrah Dharma Yuwana (ADY) Jember, East Java, Indonesia.

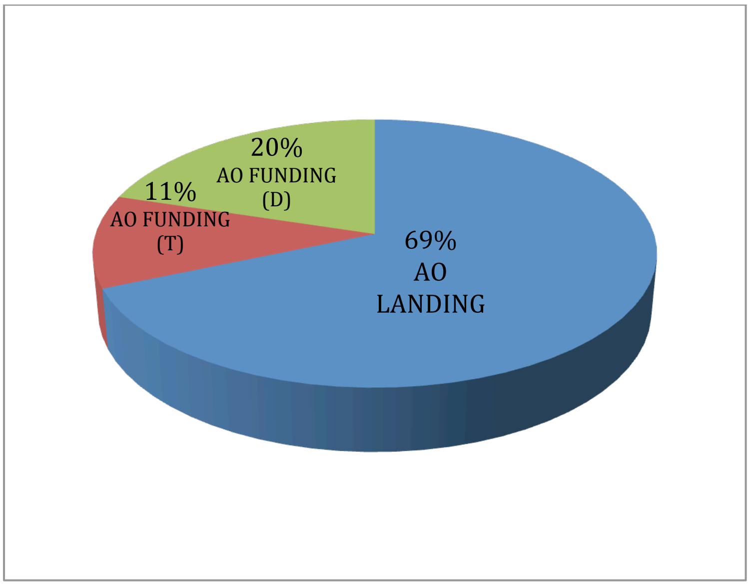

Fig. 1. Performance graphs AO Landing and Funding PT. BPR ADY Jember (percentage contribution)
Source : PT. BPR Anugrah Dharma Yuwana (ADY) Jember (2014)

If seen from the chart above the Accounts Officer Landing or credit is more dominant with 69% contributions; this is because according to the work done by BPR, give credit and provide financing and fund placement based on sharia principles, in accordance with the provisions set by Bank Indonesia. But although Account Officer Funding is only 20% for deposits and 11% for savings, Accounts Officer Funding has no less important role in BPR, looking for savings and deposit funds to meet liquidity RB with the provisions of the ratio of 93.74%. Formula LDR (Loan to Deposit Ratio) is the appeal issued credit funds of funds received. If the ratio exceeds the provision (that has been set by Bank of Indonesia) means the performance of BPR is not healthy, because it exceeds the funds disbursed loans and savings deposits owned by BPR. Therefore, Account Funding Officer RB contributes to maintaining liquidity for the funds remain available if the customer makes a decision or withdrawal at any time.

Performance in this study to fulfill of the target (how many rupiahs achieved in a matter of months) for Accounts Officer (AO). Below are the Accounts Officer Landing and Funding (Deposits) PT. BPR Anugrah Dharma Yuwana Jember graphics performance.

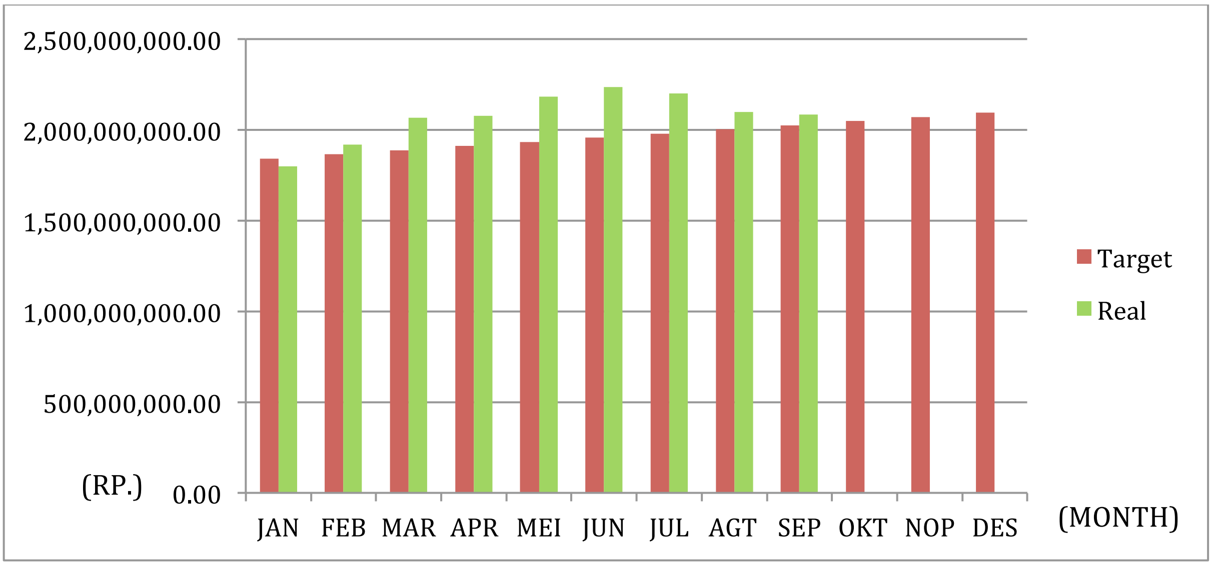

Fig. 2. AO Landing PT. BPR ADY Jember Performance Graph

Source : PT. BPR Anugrah Dharma Yuwana (ADY) Jember (2014)

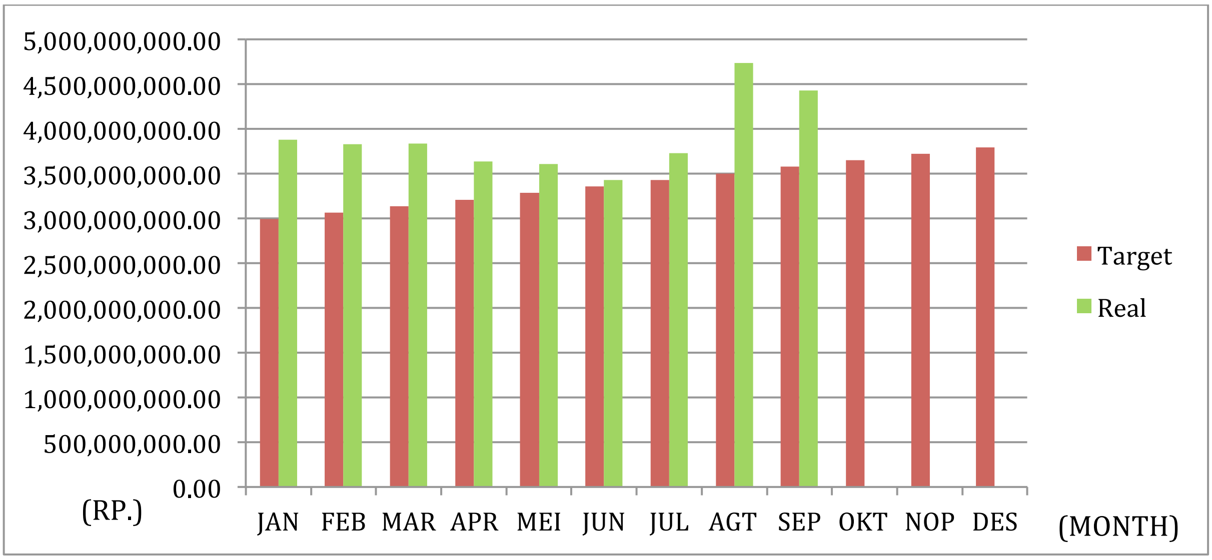

Fig. 2. AO Funding (Deposits) PT. BPR ADY Jember Performance Graph

Source : PT. BPR Anugrah Dharma Yuwana (ADY) Jember (2014)

From the above data, it can be seen Accounts Officer Landing and Accounts Officer Funding (Deposits) are not having problems because the real performance is greater than the target, this means it can meet the target set by the company in the search for deposits and credit customers. And specifically for Account Officer Funding (Savings) are real problems that are smaller than the target, or the performance Officer Funding Account (Savings) is not optimal because it can not meet the targets set in the company raise money savings, as can be seen in the graph below:

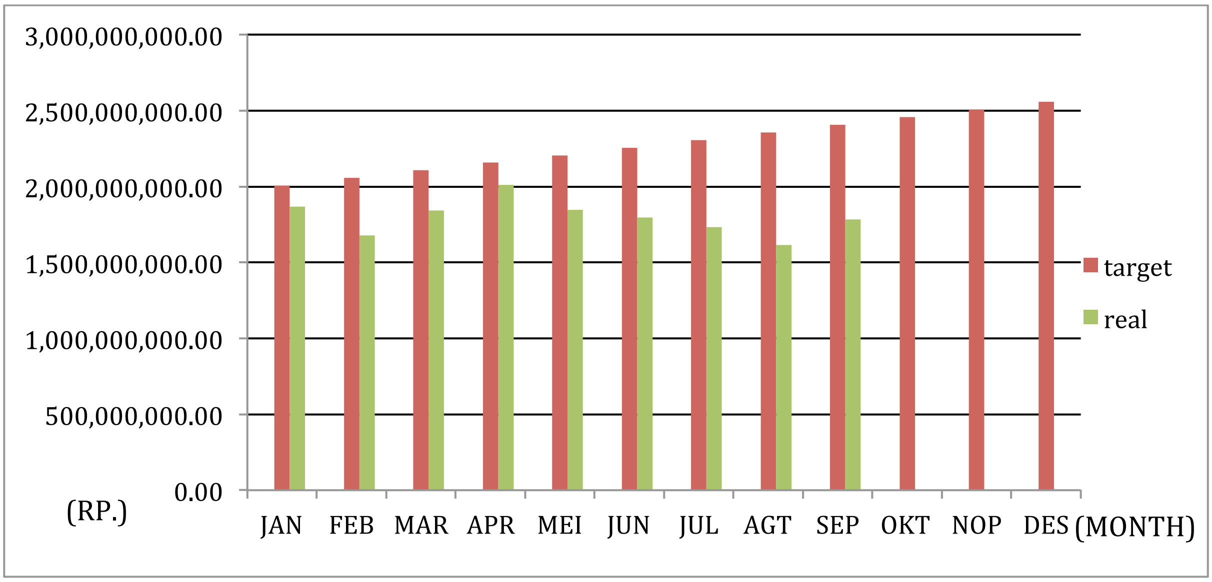

Fig. 3. AO Funding (Savings) PT. BPR ADY Jember Performance Graph
Source: PT. BPR Anugrah Dharma Yuwana (ADY) Jember (2014)

Based on interviews and data obtained, known only unit Funding Account Officer (Savings) are problematic. In this unit, the target set by the company has not been achieved. According to the results of interviews with managers since before the incentive program in place until the incentive program enacted as of the beginning of the period of 2009 until mid-2014, not all employees achieve a satisfactory company, in terms of achieving the targets generated by employees. It is important to note the company is what the needs and expectations of its employees, it takes the efforts and the implementation of effective employment policies to understand the employee. It takes hard work and commitment seriously by the management that will increase the performance of the employee and the company's goals can be achieved.

According Singodimedjo, Nusron (2000) and Sutrisno (2009) compensation is all remuneration received by an employee of the company as a result of service or labor that has been given to the company. And then William B. Werther and Keith Davis (1996) ;Hasibuan (2009) defines compensation is what a worker received a reply from a given job, good hourly wage or salary periodic designed and managed by the personnel. Another opinion of Andrew E. Sikula (1981) and Mangkunagara (2009), compensation is something that is considered as a comparable, in staffing the cash prizes are given to employee compensation in recognition of their service.

According Manullang (2008) there are two types of incentives as financial incentives (an impulse of a financial nature that not only includes the salaries they deserve, but it also includes the possibility of a share of company profits and welfare issues which include the maintenance of old age security, recreation, health and others) and non-financial incentives (satisfactory state workers covering the workplace, working hours, tasks and colleagues; the attitude of the leader against the wishes of each employee such as job security, promotions, complaints, entertainments and a good relationship with your boss). Yap et al (2009) and Atambo et al (2013) types of financial incentives include: bonus (money paid as remuneration for the work that has been carried out) and commission (bonus received as the result of performing the task and often applied by salespeople).

Table 1 The definition of financial incentives, according to experts

No.	Expert Name	Definition
1.	Ekpudu et al (2014)	Incentives are awards to employees in the form of remuneration in the form of money that affect the employees to be able to excel and achieve organizational objectives.
2.	Erbaşi & Arat (2012)	Financial incentive is a payment made to employees in order to obtain high performance
3.	Saleem (2011)	Incentives are financial rewards given to employees to achieve organizational goals
4.	Jeffrey et al (2013)	Incentive is award in the form of money which generally added to the employee's salary.

Locke (1997) and Panggabean (2004) argues that "Incentives in the form of money can increase performance compared with other techniques, such as goal setting, employee participation in decision-making, and the enrichment of workers (Job Enrichment)". Handoko (2011) argued that the employee's performance will increase when the manager gives instructions and guidance on how to work with employees, other than that employees are given incentives, so that performance can be increased.

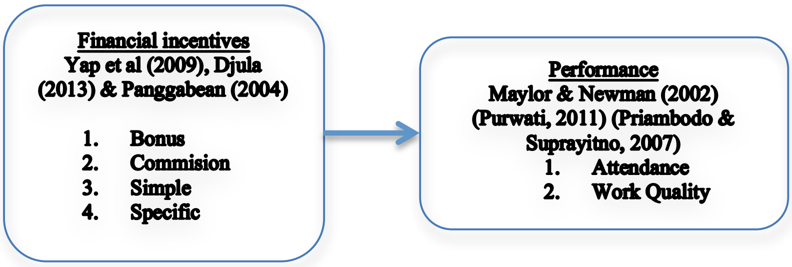

Fig. 4. Framework the effect of financial incentives on performance

Based on the framework described above, it can formulate the following hypothesis: there is the effect of giving financial incentives to account officers funding (saving) performance at PT. BPR Anugrah Dharma Yuwana (ADY) Jember, East Java, Indonesia. So the purpose of this study to find out the effect of financial incentives on the performance of PT. BPR Anugrah Dharma Yuwana (ADY) Jember East Java, Indonesia. So that the results of this study are expected to contribute to the fulfillment of the target funding AO (saving) PT. BPR Anugrah Dharma Yuwana (ADY) Jember East Java, Indonesia.

2. Methodology

According to Sekaran (2006) study is an investigation or investigation managed, systematic, based on the data, critical, objective, and scientifically to a specific problem, which is done with the purpose of finding answers or solutions related. According Sugiyono (2012) explains that the quantitative research method can be interpreted as a research method that is based on the philosophy of positivism, used to examine the population or a particular sample. Collecting data using research instruments statistical analysis of quantitative data in order to test the hypothesis that has been set.

The method used is a quantitative method of causal approach. Purpose conduct causal research is to be able to declare that variable X causes Y. variable Independent variables in this study are financial incentives. While the dependent variable is the performance. Translation of research variables can be found in appendix A.1.

The population in this study were Accounts Officer Funding (Savings) at PT. BPR Anugrah Dharma Yuwana Jember 32 people starting in October 2014. The sampling method used is no probability sampling. According Sugiyono (2012) none probability sampling is a sampling technique that does not allow or equal opportunity for each element or member of the population to be selected into the sample. Nonprobability sampling technique used in this study is saturated sampling method. Saturation sampling method according Sugiyono (2012) is a sampling technique to determine all members of the population to be sampled. This technique is often referred to as a sampling technique saturated or census.

Before the questionnaire used for data collection, it is first tested for the validity and reliability using product-moment correlation and alpha Cronbach with SPSS 20.0.

Table 2
Recapitulation Validity Test Results

Variable	Number of questionnaire statement	Validity		
		Validity coefficients	**Critical Point**	**Conclusion**
Financial Incentives (X)	1	0.627	0.349	Valid (Validity coefficients > Critical Point)
	2	0.549		
	3	0.524		
	4	0.586		
	5	0.572		
	6	0.446		
	7	0.491		
	8	0.437		
	9	0.424		
	10	0.397		

Table .3
Reliability financial incentives variables

Reliability Statistics

Cronbach's Alpha	N of Items
,675	10

Table .4
Recapitulation Validity Test Results

Variable	Number of questionnaire statement	Validity		
		Validity coefficients	Critical point	Conclusion
Performance (Y)	1	0.401	0.349	Valid (Validity coefficients > Critical Point
	2	0.461		
	3	0.378		
	4	0.367		
	5	0.545		
	6	0.703		
	7	0.657		
	8	0.759		
	9	0.752		
	10	0.659		
	11	0.728		

Table .5
Reliability performance variables

Reliability Statistics

Cronbach's Alpha	N of Items
,801	11

From the table above shows that the financial incentives and performance variables show a valid result for validity coefficient > 0.349 (n = 32), as well as the reliability test on the two variables, showed a reliable because the reliability coefficient values > 0.60. Thus, the data can be used for further data processing.

3. Results and Discussion

Prior to the establishment of the regression model, first performed in order to test the model that forms provide an unbiased estimate. Testing this assumption consists of three tests, namely normality test, linearity test and heteroscedasticity test. Normality test is used to determine whether the data are normally distributed or not normal. Testing for normality in this study based on the theory Ghozali (2011) using the Kolmogorov-Smirnov test for significance above provisions if the probability of 0:05 means that the data are normally distributed. Here are presented the results of the output histogram 20:00 SPSS for windows:

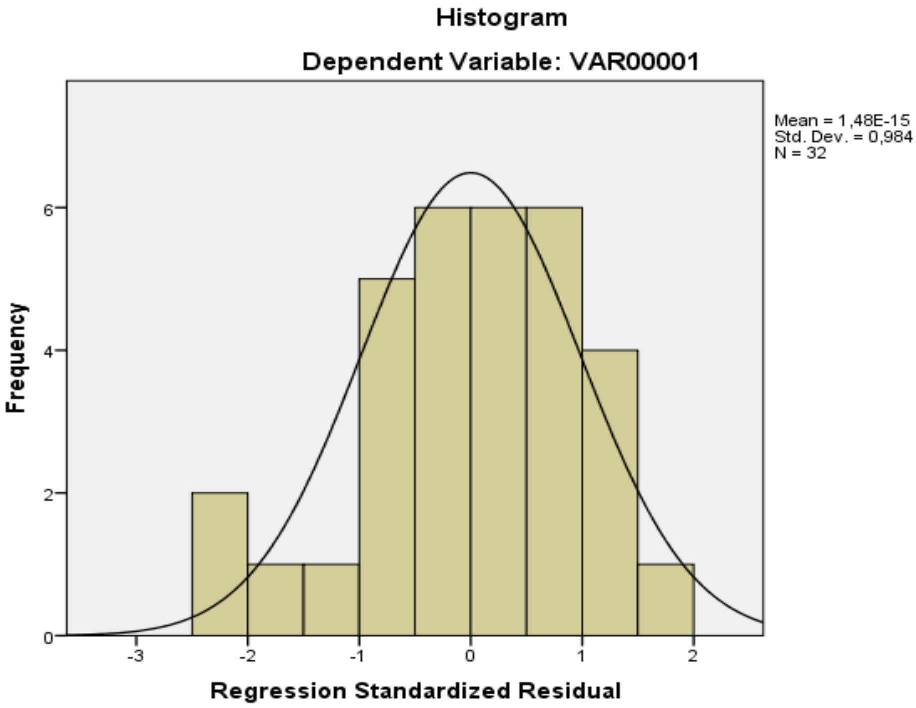

Fig. 5. Results normality SPSS test

Based on the results of the histogram diagram above has shown that the bell curve shape. It can be concluded that the data have a normal distribution. Linearity test is used to determine whether two variables have a significant linear relationship or not. Good regression model there should be a linear relationship between the variables X and Y. The following is the output 20.00 SPSS for windows:

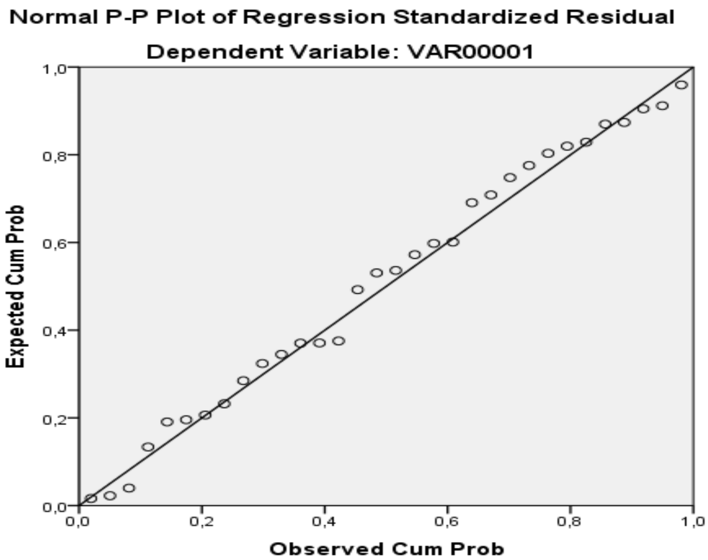

Fig. 6. Results linearity SPSS test

Based on the results of the linearity of the output graph above shows that the points are spread between the diagonal line. Thus, it can be concluded that there is a linear relationship between the variables X with Y. heteroscedasticity Test is used to determine whether the data has the same variance (homo). Heteroscedasticity testing data using SPSS 20.0 scatterplot applications. Scatterplot results as follows:

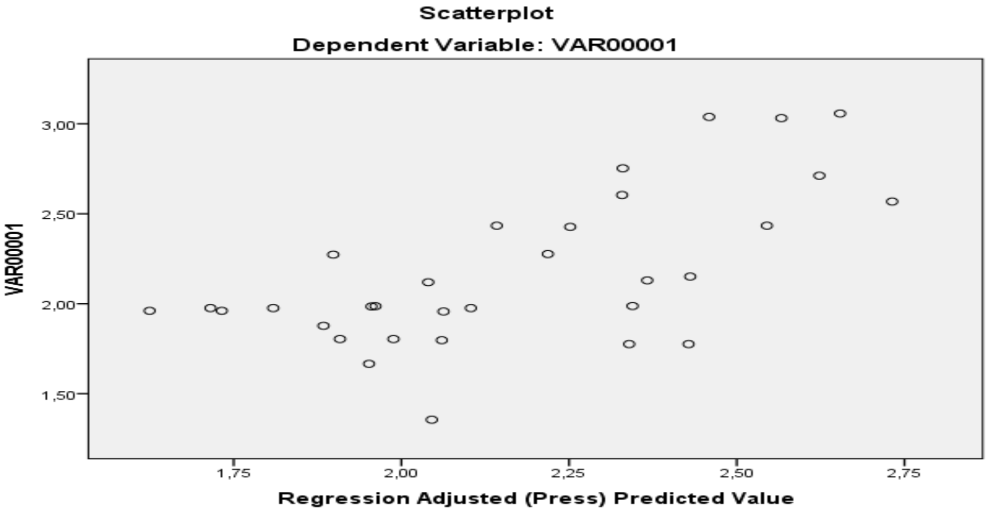

Fig. 7. Heteroscedasticity test using a scatterplot

From the figure above shows that the points spread randomly, do not form a pattern. And dots spread both above and below the zero on the axis Y. It can be concluded that there is no heteroscedasticity in the regression model, so it deserves a regression model used for subsequent analysis. To see if there is an influence of the variable application of financial incentives on performance, was examined by using simple linear regression analysis with the following models:

$$Y = a + bX \quad (1)$$

in which:

Y: performance

X: financial incentives

a: constant

b: regression coefficient

Table 6. Coefficients

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,699	,283		2,469	,019		
	Financial incentives	,567	,107	,696	5,311	,000	1,000	1,000

a. Dependent Variable: Performance

Based on test results obtained regression model as follows:

Y = 0.699 + 0.567X

A constant value means that when X (financial incentives) is 0, then Y (performance) worth 0.699. While the regression coefficient b has the sense that each X (financial incentives) increased by one unit, then Y (performance) will increase by 0567. After analyzing the coefficient of determination then testing hypotheses to test whether there is a significant effect of the variable X (financial incentives) to variable Y (performance) by using the t-test.

Hypothesis:

Ho: ß = 0 → financial incentives do not have a significant effect on performance.

Ha: ß ≠ 0 → financial incentives have a significant effect on performance.

α = 0:05 (error rate that can be tolerated)

Criteria for acceptance or rejection of H0 is as follows:

- If the p value <α or (p value <0.05), H0 is rejected

- If the p-value> α or (p value> 0.05) then H0 is accepted

From the results above SPSS output obtained p-value < alpha (α) or (0.000 <0.05), then H0 is rejected and Ha accepted, meaning that financial incentives significantly affect performance.

The coefficient of determination used to see the percentage of the influence exerted by the financial incentive variable to variable performance. By using the following formula:

$$KD = (r_{xy})^2 \cdot 100\% \quad (2)$$

KD: coefficient of determination

$(r_{xy})^2$: Pearson product moment correlation coefficient

Table 7. Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,696[a]	,485	,467	,30913

a. Predictors: (Constant), Financial Incentives

b. Dependent Variable: Performance

Table 8. Interpretation of Correlation Coefficient

Interval coefficients	Relationship level
0.00-0.199	Very Weak
0.20-0.399	Weak
0.40-0.599	Moderate
0.60-0.799	Strong
0.80-1.000	Very Strong

Source: Sugiyono, 2012

KD $= (0.699)^2 \times 100\%$

$= 48.8\%$

Based on the results of SPSS output over R or correlation values obtained for 0.699 are included into the strong correlation. While the R Square That is, a large percentage of the effect of financial incentives on performance of 48.8%, while the remaining 51.1% is the influence of other factors that are not observed in this study.

4. Conclusion

Financial incentives 48.8% have a significant effect on the performance of account officers funding (savings) PT. BPR Anugrah Dharma Yuwana Jember, East Java, Indonesia. For further research examined what other factors are more influential on the account officers funding (savings) PT. BPR Anugrah Dharma Yuwana Jember, East Java, Indonesia performance of which accounted for 51.2%.

This research contributed to the research topic of employee performance marketing in a banking sector.

Appendix A.

A.1. Research Variables

Table. 9

Definition of Operational Variables

Variable	Sub Variable	Indicator
Financial Incentives (X)	Bonus (Yap et al 2009)	1. The amount of bonuses 2. The level of fairness in giving bonuses 3. The level of bonuses 4. The feasibility level of bonuses (Djula, 2013)
	Commission (Yap et al 2009)	1. The rate of commission 2. The amount of the commission 3. The level of fairness of the commission (Djula, 2013)
	Simple (Panggabean 2004)	1. The financial incentives level of clarity 2. The level of understanding of financial incentives
	Specific (Panggabean 2004)	1. The level of understanding of the task to obtain financial incentives
Performance (Y)	Attendance (Newman & Maylor 2002)	1. The standard rate of working days 2. The level of absenteeism in one year 3. The rate of work absence without explanation 4. The level of absenteeism working with information 5. Level timeliness of work (Purwati, 2011)
	Work Quality (Newman & Maylor 2002)	1. The level of tasks guidance needs 2. The level of understanding of a given task 3. The level of target achievement 4. The level of sense of responsibility for a given task 5. The level of punctuality in the task's completion (Priambodo & Suprayitno, 2007)

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