

DOMINANT FACTORS AFFECTING THE PERFORMANCE OF BANK MARKETING EMPLOYEES

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Abstract

Performance of human resources is one of the things that are important to the company. Each company must expect optimal performance from each of its employees because it will have a positive impact on the achievement of corporate goals. Based on data obtained by the author, in Bank Muamalat Buah Batu Bandung branch had many marketing employees whose performance is still below the targets set by the company. This study aims to find out what are the most dominant role of variable from the factors that affect the performance of employees consisting of individual factors, psychological factors and factor organization. This quantitative research using factor analysis method. Data obtained by distributing questionnaires to 64 marketing employees at PT. Bank Muamalat, Tbk Buah Batu Bandung branch. The results showed, overall psychological factor is the factor that most affect the performance of the marketing employees at Bank Muamalat Buah Batu Bandung branch. Ability variable is the most dominant role from individual factors; motivation variable is the most dominant role of psychological factors and job design variable is the most dominant the role of organizational factors that affect employee performance marketing Bank Muamalat Buah Batu Bandung branch.

Keywords: Performance; Individual; Psychological; Organizational

1. Introduction

Number of sharia banks in Indonesia increased considerably, in 2006 there were 637 total Islamic Banking in Indonesia, both Islamic banks, Islamic business units and bank financing Islamic people, then in November 2012 total Islamic banking has reached 2610 units (source: www.bi.go.id). Intense competition in the Indonesian islamic banking industry to be one of the triggers shariah banks in Indonesia have human resources (HR) with good performance.

Today, human resources are seen as "the available talents and energies of people who are available to an organization as potential contributors to the creation and realization of the organization's mission, vision, strategy and goals" [2].

Human resources marketing unit is one of the important elements in Bank Muamalat, marketing unit are front liners because they deals directly with customers / clients, where clients are one of the largest sources of company assets. The official name for the post of marketing at Bank Muamalat is the relationship manager. The maximum value of the work that can be achieved by marketing employees is 4.5 to 5 with a quality score, meaning a minimum of 90% achievement of the targets set by the company.

Here are the results of Bank Muamalat's marketing employees performance in 2012 which can be seen from the following table:

Table 1 Bank Muamalat's marketing employees performance in 2012

Category	<i>Range target incoming funds / credit disbursement (bil IDR per year)</i>	Number of employees	% number of employees
4,5 – 5 (A)	10,8 – 18	19	29,7%
3,5 – 4,49 (B)	8,4 – 10,63	30	46,8%
2,5 – 3,49 (C)	6 – 8,28	7	10,93%
1,5 – 2,49 (D)	3,6 – 5,88	3	4,68%
< 1,5 (E)	< 3,6	5	7,8%

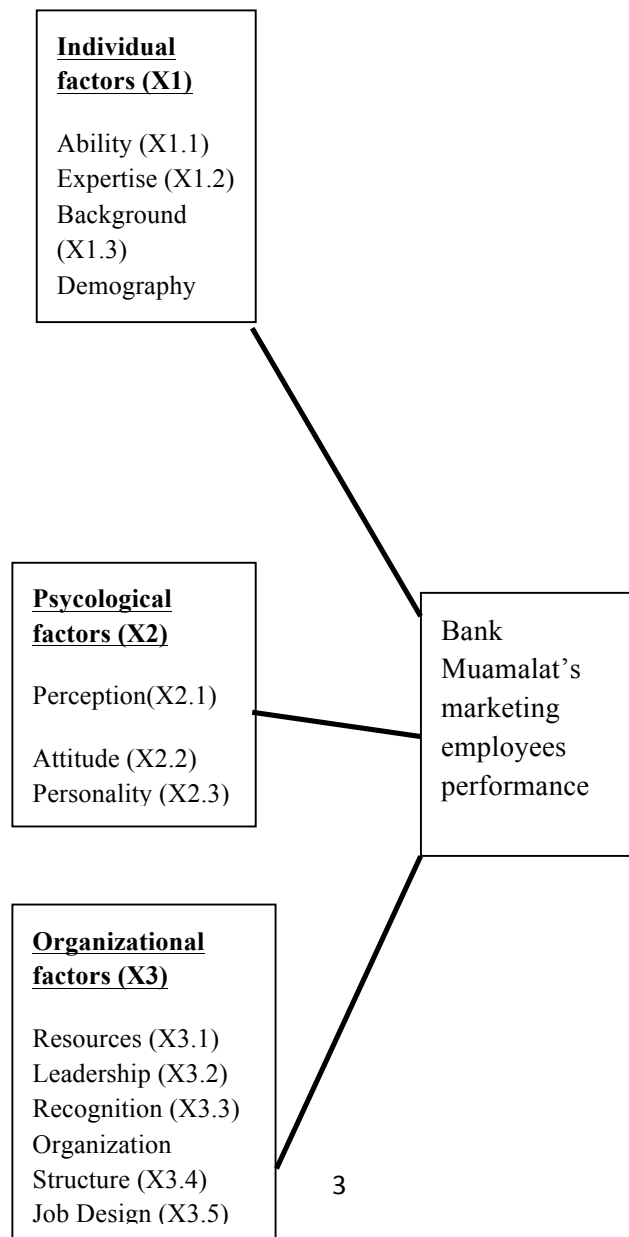
	TOTAL	64	100%
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Source: HRD Bank Muamalat

According to the table 1 above, from 64 total employees of Bank Muamalat branch marketing Bandung, only 19 employees (29.7%) were able to achieve maximum results with A category, while 45 other employees have not reached the category of A. Therefore, the authors examine the variable most dominant role of the factors that affect the performance of marketing employees at Bank Muamalat branch Buah Batu Bandung in order to make focus in 1 variable that can increase their performance.

2. Materials and methods

Performance theroretical framework taken from [1].



Type of research will be used in this research is a quantitative study. For this study, the population used were all employees of Bank Muamalat branch Buah Batu Bandung marketing totaling 64 employees. In this study, the sampling technique used was non-probability sampling. Type of non-probability sampling the sampling technique chosen is saturated. Another term saturated sample is census, where all members of the population sampled. In addition, the determination of the saturation sampling technique have been related interests method of data analysis that will be used, namely the factor analysis. So the sample size in this study was 64 employees. Data used in this study are:

a. Primary Data

The primary data for this study were obtained through questionnaires.

b. Secondary Data

Secondary data obtained through document research / data provided by the Bandung Branch of the Bank Muamalat's marketing employee performance. Secondary data were also obtained from the data that contains information and theories used to support research such as literature, books, internet, and or articles.

The questionnaire in this study is a closed-type questionnaire. Answer each item instrument that uses a Likert scale has gradations from very positive to very negative.

3. The results and discussions

Individual factor

1. *Bartlett's Test of Sphericity dan Kaiser Meyer Olkin (KMO).*

SPSS calculation results show that the variables which belong to the individual factors that influence marketing employee performance Bank Muamalat already exceeded a predetermined value of the KMO $0.697 > 0.5$. Then the value of Bartlett's Test of Sphericity also eligible ie $0.000 < 0.005$ therefore all variables in the individual factors deserve to be interpreted further into the factor analysis and the results of KMO and Bartlett's test also showed that the questions in the questionnaire of this study was valid.

2. *Measure of Sampling Adequacy*

In the factor analysis method, the value of the MSA to be possessed of each variable is 0.5 so that these variables can be predicted and analyzed further. From the calculation of SPSS can be seen that all variables have a value above 0.5 where the variable has a value of 0.634 ability, expertise variable has a value of 0.686, background variables with values 0.763 and demography variables with a value of 0.797 with the result that all feasible variables for further analysis and no variable that should be excluded from the other variables.

3. *Communalities*

Communalities or the value of the variable part will show which variables have the most impact on the role of a factor. From the analysis above, it can be seen that the ability is the most dominant variable of individual factors that influence marketing employee performance Bank Muamalat with communalities value of 0.887 or 88.7% followed by the variable expertise of 0.858 (85.8%), background variables amounted to 0.742 (74.2%) and demography variables with the smallest value of the variable role that is equal to 0.418 or only by 41.8%.

4. *Total Variance Explained.*

The results of the factor analysis showed the value of the total variance explained Initial Eigenvalues > 1 is the number of form factors. From SPSS calculation, it can be seen that there is only one form factor and the variance of the variable abilities, skills, backgrounds and demography can explain the variance of individual factors that influence marketing employee performance at 72.629%

5. *Component Matrix*

Component matrix shows the correlation between the value of the variable factors formed. From SPSS calculation the variable has a correlation of 0.942 ability (94.2%) then the variable has a correlation of 0.861 skills (86.1%) and the last demographic variables with correlation value of 0.647 (64.7%). It can be concluded that the ability is the most dominant variable on individual factors that influence marketing employee performance Bank Muamalat.

Psychological Factor

1. *Bartlett's Test of Sphericity dan Kaiser Meyer Olkin (KMO)*

SPSS calculation shows that the variables which belong to the psychological factors that influence Bank Muamalat's marketing employee performance already exceeded a predetermined value of the KMO $0.763 > 0.5$. Then the value of Bartlett's Test of Sphericity also eligible ie $0.000 < 0.005$ therefore all variables in the psychological factors deserve to be interpreted further into the factor analysis and the results of KMO and Bartlett's test also showed that all question items in the questionnaire of this study was valid .

2. *Measure of Sampling Adequacy*

In the factor analysis method, the value of the MSA to be possessed of each variable is 0.5 so that these variables can be predicted and analyzed further. From SPSS calculation, it can be seen that all variables have a value above 0.5 where the perception variable has a value of 0.858, the variable has a value of 0.809 attitude, personality variable with a value of 0.857, learning variable with values of 0.758 and 0.780

motivation variables. With the result that all feasible variables for further analysis and no variable that should be excluded from the other variables.

3. *Communalities*

Communalities or the value of the variable part will show which variables have the most impact on the role of a factor. From the analysis above, it can be seen that the motivation is the most dominant variable of the psychological factors that influence Bank Muamalat's marketing employee performance with communalities value of 0,900 or 90% followed by attitude variables of 0.819 (81.9%), perception variable of 0.753 (75.3%), learning variable of 0.743 (74.3%) and the role of personality variable with the smallest value that is equal to 0.602, or by 60.2%.

4. *Total Variance Explained.*

The results of the factor analysis showed the value of the total variance explained Initial Eigenvalues > 1 is the number of form factors. From the SPSS calculation, it can be seen that there is only one form factor and variance of variables perception, attitude, personality, learning and motivation can explain the variance of the psychological factor that influence Bank Muamalat's marketing employee performance at 74.524%.

5. *Component Matrix*

Component matrix shows the correlation between the value of the variable factors formed. Matrix component values are at the root of the value of communalities. From SPSS calculation it can be seen that the motivation variable has a correlation of 0.948 (94.8%) and attitudinal variables have a correlation of 0.904 (90.4%), with a perception variable correlation value of 0.868 (86.8%), the variable with the value of learning correlation of 0.862 (86.2%) and the last personality variables with a correlation value of 0.776 (77.6%). It can be concluded that the motivation variable is the most dominant variable to psychological factors that affect Bank Muamalat's marketing employee performance.

Organizational Factor

1. *Bartlett's Test of Sphericity dan Kaiser Meyer Olkin (KMO).*

SPSS calculation shows that the variables that belong to the organizational factors that influence Bank Muamalat's marketing employee performance already exceeded a predetermined value of the KMO $0.763 > 0.5$. Then the value of Bartlett's Test of Sphericity also already meets the requirements ie $0.000 < 0.005$ therefore all variables in the organizational factor deserve to be interpreted further into the factor analysis and the results of KMO and Bartlett's test also showed that all question items in the questionnaire of this study was valid .

2. *Measure of Sampling Adequacy*

From SPSS calculation can be seen that all variables have a value above 0.5 where the resources variable has a value of 0.839, leadership variable has a value of 0.833, recognition variable with a value of 0.721, organizational structure variable with a value of 0.702, and 0.727 for job design variable. With these results it is worth all the variables for further analysis and no variable that should be excluded from the other variables.

3. *Communalities*

Communalities or the value of the variable part will show which variables have the most impact on the role of a factor. From the analysis, it can be seen that the job design is the most dominant variable of organizational factors that affect marketing employee performance Bank Muamalat with communalities value of 0,692 or 69.2% followed by a variable recognition of 0,633 (63.3%), variable leadership 0.603 (60.3%), variable resources of 0.582 (58.2%) and organizational structure with the smallest value of the variable role that is equal to 0.339, or by 33.9%.

4. *Total Variance Explained.*

The results of the factor analysis showed the value of the total variance explained Initial Eigenvalues > 1 is the number of form factors. From the SPSS calculation above it can be seen that there is only one form factor and variance of variables - variables resources, leadership, recognition, organizational structure and job design is able to explain the variance of organizational factors that affect Bank Muamalat's marketing employee performance at 56.987%.

5. *Component Matrix*

From SPSS calculation, it can be seen that the job design variable have a correlation of 0.832 (83.2%) then recognition variable has a correlation of 0.796 (79.6%), leadership variable with a correlation value of 0.776 (77.6%), resources variable with a correlation value of 0.763 (76.3%) and the last organizational structure variable with correlation value of 0.582 (58.2%). It can be concluded that the job design variable is variables that the most dominant organization factor affecting Bank Muamalat's performance of the marketing employee.

4. RESULTS AND DISCUSSIONS

Variance of variable ability, expertise, background and demography able to explain 72.629% of the variance of individual factor; the variance of the variable perception, attitude, personality, learning and motivation 74.524% able to explain the variance of psychological factor and variable resources, leadership, recognition, structure organization and job design is able to explain 56.987% of the variance of organizational factor that affect Bank Muamalat's marketing employee performance. Psychological factors are factors that most affect the performance of the marketing employees of Bank

Muamalat branch Buah Batu Bandung. Then the results for the most dominant variables of each factor indicates that the variable motivation is the most dominant variable of psychological factors with communality values (variable part) of 90.0%, while the role of personality is the smallest value of 60.2%. These results indicate that the variable motivation should be the first priority for the bank Muamalat in order to make decision to improve marketing employee performance. David C. Mc Clelland [7], argues that "There is a positive relationship between achievement motive the attainment of work". Work accomplished by the achievement motive. Achievement motive is an impulse in a person to perform an activity or task with as much as you to be able to achieve performance with honors commendable. People high in N-Ach are characterised by a tendency to seek challenges and a high degree of independence.

According to McClelland and David Winter [6], the following features accompany high level of achievement motivation:

- Moderate risk propensity;
- Undertaking innovative and engaging tasks;
- Internal locus of control and responsibility for own decisions and behaviors;
- Need for precise goal setting.

Then from the results of this study also found that of the individual factors , the variable is a variable that has the ability to role with the highest communality value of 88.7 % , while the demographic with the most minor role because of its communality value of only 41.8 % . This shows that the ability of all employees of Bank Muamalat marketing should be a major concern and should be improved so that future performance can also be increased and in accordance with the targets of the company itself . Ability is the capacity of an individual to perform various tasks in a job [8]. This means that the ability is the capacity of an employee in carrying out his duties in accordance with the responsibilities that have been given to him/her.

In addition , Bank Muamalat also apply direct training system (on the field) , known as coaching system. This system is applied to marketing employees who have work grade C - E. However, this system has not been effective because not all employees have the opportunity to experience the benefits of the coaching system . According to [6] is a training tool to improve the appearance and capabilities of individuals or groups in the hope of improving the performance (performance) organization. This means that there needs to be improvements to the systems that can support improvement of ability for marketing employees in Bank Muamalat .

From the results of factor analysis of the organization, it was revealed that the job design is also the most dominant variable with a communality value of 69.2% while the role of organizational structure has the lowest with only 9% of communality values. These results indicate that the views of organizational factors, the job design that should be a top priority. Job design is the job description , duties and activities to be done by

the employee, how the task was done, and what results are expected by the company as well as reward and punishment what will they get the results they produce will work.

Good job design will also result in good input for its employees, all employees will know exactly what and how their task should be performed so as to cause their morale as well as errors and misunderstandings can be minimized. Job design can influence satisfaction, motivation and job performance. It influences them primarily because it affects the relationship between the employee's expectancy that increased performance will lead to rewards and the preference of different rewards for the individual [4].

5. Conclusions

1. Psychological factor is the factor that most affect the performance of the marketing employees at Bank Muamalat Buah Batu Bandung branch.
2. Motivation is the most dominant variable of the psychological factors that influence marketing employee performance of Bank Muamalat Buah Batu Bandung branch.
3. Ability is the most dominant variable of individual factors that influence marketing employee performance of Bank Muamalat Buah Batu Bandung branch.
4. Job design is the most dominant variable of organizational factors that influence marketing employee performance of Bank Muamalat Buah Batu Bandung branch.

Acknowledgements

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