

ANALYSIS OF MOTIVATION AND WORKING SATISFACTION IMPACT TO FRONTLINER PERFORMANCE IN BNI HARMONI MAIN BRANCH OFFICE

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Abstract- The purpose of this study is to analyze the impact of motivation and working satisfaction to frontliner performance in BNI Harmony Main Branch Office that consists of Teller, Customer Service, and Security. A performance inconsistency that is experienced by Frontliner is known affected by the low rating of motivation and working satisfaction. The low salary, the lack of opportunity to get promoted and feedback is a substantial issue in analyzing the motivation and working satisfaction level. Methods that is used in this study is using SEM (Structural Equation Modeling) and Lisrel (Linear Structural Relationship) in processing the data.

Index Terms- Motivation, Job Satisfaction, Performance, Frontliner, SEM

I. INTRODUCTION

In this global era economy where business rivalry become more competitive makes company compulsorily improve their innovation, product, technology, and service to their customer. Company management is surely preparing the strategies to be able scale up the company performance in order all their business line can do their works effectively and efficiently.

Inside the banking industry, one of the key factor to win the race that is so competitive is starting from service sector. That's why, BNI makes this service aspects as one of their focus in giving the leading comparative comparing to other banking competitors..

To implement the quality ,performance and also competent service, BNI has also chosend the best resource. Bank frontliner that consists of Teller, Customer Service, and Security is the

spearhead in representing the leading service performance in order to outcast their comparative leading comparing to other banking competitors. Frontliners is expected to give the best service to customer in order to give quality service for them in doing banking transaction conveniently and securely. The improvement of service quality is one of the company main goal to be the number one in service quality.

In the case of keeping performance and service quality from frontliner, management always give evaluations gradually. According to Wirawan (2009), evaluation rating of employee performance is scored not from the organization performance side, but employee performance determine the organization performance. Service performance evaluation that is done by BNI is measured by using PKL Methods (Service Performance Measurement). This PKL is measured based on some scoring aspects that can be identified, such as: *marketing Research Indonesia – Bank Service Excellence Monitor (MRI-BSEM)*, (2) *External Mystery Shopper (EMS)*, (3) *Internal Mystery Shopper (IMS)*, (4) *Branch Visit (BV)*, (5) *Calling Test (CT)*, and (6) *Customer Satisfaction Survey (SKN)*. This PKL methods has been done since 2010 and considered can give the best result for the company. This matters is shown by the improvement of BNI performance from year to year by using MRI survey, even up to now the top position still unreachable. Besides external competition that is measured by MRI, internally BNI also compete to give the best performance to reach the best PKL score. One of office area that has the best business line in BNI is WJK Office (Wilayah Jakarta Kota). Below is the ranking table of PKL WJK in 2014 - 2016 period :

Tabel 1 Scoring Ranking PKL WJK (Wilayah Jakarta Kota) 2014-2016 period

Sem I 2016	Sem II 2015	Sem I 2015	Sem II 2014	Ranking
Daan Mogot	Tanjung Priok	Harmoni	Daan Mogot	1
Pecenongan	Jakarta Kota	Jakarta Kota	Jakarta Kota	2
Tanjung Priok	Pecenongan	Daan Mogot	Tanjung Priok	3
Jakarta Kota	Daan Mogot	Tanjung Priok	Roa Malaka	4
Roa Malaka	Roa Malaka	Roa Malaka	Harmoni	5
Harmoni	Harmoni	Pecenongan	Pecenongan	6

Based on the table 1, it is shown that PKL BNI Harmoni Main Branch Office has decreasing in two last period to the bottom position. It indicates that there is inconsistencies in performance that has been done by the Frontliner. The Frontliner benchmarks is a customer perception determinant in quality service, satisfaction, and commitment emotional aspect for the company (Henning - Thureau 2004). Frontliner is also expected to have leading ability comparing to other employee in overcoming the customer psychological condition in which at the beginning they feel disadvantaged because of the bad service but after that they feel satisfied by the company treatments (Yavas and Babakus 2010). This frontliner ability is playing as important role and needed for their better performance which has great impact to customer satisfaction and loyalty.

Based on the tabel 1, it is shown that PKL BNI Main Branch Office is decreasing during two last period to the lowest position. It is shown that there is inconsistency performance that is done by frontliners. The benchmark of frontliner is a perception determinant of the customer in the aspects of quality, service, satisfaction, and emotional commitment to the company (Henning-Thureau 2014). Frontliner is also expected to have leading ability comparing to other employee in overcoming the customer psychological condition in which at the beginning they feel disadvantaged because of the bad service but after that they feel satisfied by the company treatments (Yavas and Babakus 2010). This Frontliner ability is very important and needed because their performance is very impactful towards the customer satisfaction and loyalty.

According to Kelley Research (1990), bank Teller has motivational morale and performance satisfaction that is considered as the lowest comparing to other position that is likely facing the customer. Motivation and performance satisfaction of the bank employee is tend to low because of the low salary, high turnover rate, and job insecurity (Springer 2011). With the responsibility load and high expectation, company executive realize that motivation and performance satisfaction from frontliner is an essential part to reach business success that can evoke customer satisfaction (Yavas *et al.* 1997). Thus, motivation is playing as a booster of the performance and also working satisfaction level for the frontliner that become an important thing that should be paid attention to. Based on the research observation, the decreasing score of PKL from BNI Harmoni is assumed by the background of those two aspects.

II. RESEARCH METHODOLOGY

This research is limited by conducting the influence of motivation and working satisfaction against the performance with total population is 205 participants with total sample that is taken is 153. Sampling technique that is used in this study is *Stratified Random Sampling* in which sampling participant from population is done randomly by showing groups on this population. This research is done in BNI Harmony Main Branch Office. This research specification is descriptive analysis using survey method.

Data collecting in this study is done by using questionnaire in which spreading the question draft to respondents so that the data received can be processed for researching. This study is using likert scale which is packaged into statements.

Respondents give the answer from the scale of 1 until 5 that consists of answers level; very disagree, agree, very agree. To analyze this problem, researcher using SEM methods (Structural Equation Model) and using LISREL (Linear Structural Relationship) in processing the data.

III. RESULTS OF THIS STUDY

Respondent Characteristics

Respondent characteristics is divided into age, gender, background education, working experience, positions, and child/s having. Total 153 respondents, most of them are male employee, which is 82 respondents or 53.6%. Meanwhile the rest of the respondents 71 or 46.4% in which they are female. It is because frontliner is dominated by security which reach 45.1%, even though in Harmoni Main Branch Office it is still found security from female gender. While for Teller and Customer Service it is still dominated by female.

For age category, respondents is divided into 4 categories, which are age ranged below 25 years old, 25 - 30 years old, 31 - 35 years old, and respondents who are older than 35 years old. From the data gained from the 8th table, show that the highest percentage is come from the group age in range 25 - 30 years old which reach 84 respondents, or 54.2%, the next position is 31 - 35 years old which reach 32 respondents or 20.9%, and followed by below 25 years old which reach 24 respondents or 15.7% and the last is older than 35 years old or reaching 14 respondents which take 9.2%. It is shown that most of respondents is 25 - 30 years old that considered as productive age.

In position category, the highest point is from Security in which 69 respondents or 45.1%, followed by Teller which 52 respondents or 34%, then the last is CUstomer Service which is 32 respondents or 20.9%. It is can be explained that total Security person in BNI Harmoni Main Branch Office is 85 person. This total Security person is bigger than total other Frontliner positions like Teller only 76 person, and Customer Service total 44 person. The number of Security person is surely bigger than any other frontliner because they have three different working shift that is morning, afternoon, and evening.

Respondents composition according to background education level is divided into four, which are Senior High School, Baccalaureate Degree (D3), Bachelor Degree (S1), and Postgraduate Degree (S2). The 8th table show that the most respondents is coming from Senior High School level which is 68 person or 44,4%, the second biggest is from Bachelor Degree which up to 62 respondents or 40,5%, followed by Baccalaureate Degree (D3) which up to 20 respondents or 13.1%, and the last is Postgraduate Degree (S2) with total 3 respondents or 2%. It is shown that background education level in Frontliner has been meet the qualification, and furthermore there are more person who have already exceed the general qualification. For Security category the minimum education level is Senior High School. But for Teller the minimum education level is Baccalaureate Degree (D3). But after scanning from the respondent answer, it is found that the average of their education background is Bachelor Degree (S1), and some of them have already finished their master degree (S2). It is can be concluded that, most of them have been exceed the minimum qualification from Frontliner position that has been decided by company so that it is expected

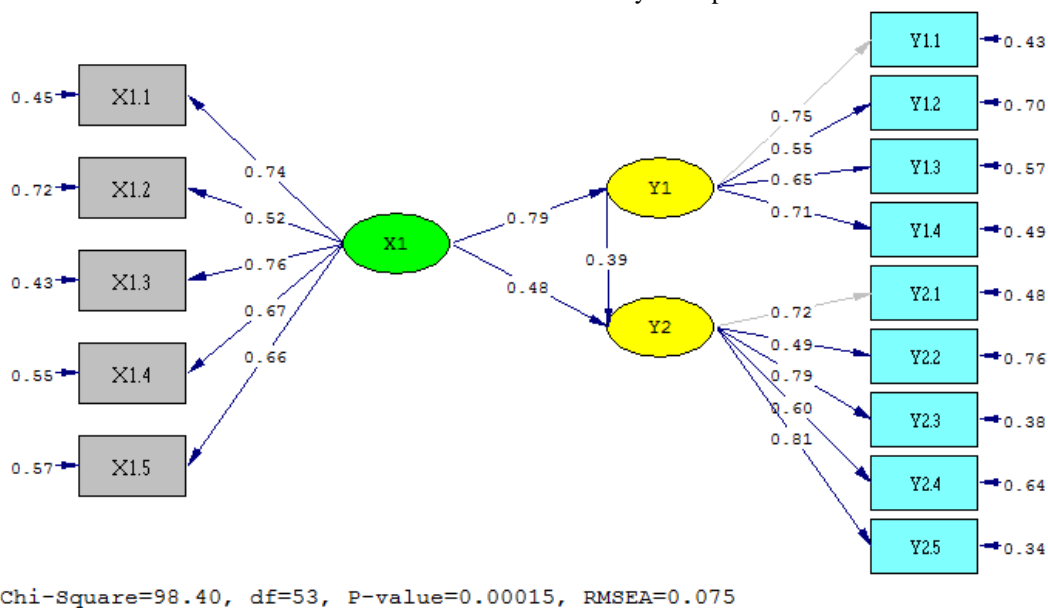
can upgrade the performance from Frontliner itself. Besides that education level of the Human Resource on a company is influencing in the case of upgrading the company competition level (Hariandja 2002).

Respondent composition based on the working experienced is divided into three, which are: working period less than 2 years, 3 - 5 working period, and 6 - 10 working period. The results of this data is obtained that total employee which has working period 3 - 5 years old as a biggest composition which reach 79 respondents or 51.6%, the second biggest is working period less than 2 years which up to 42 respondent or 27.5%, and the third biggest is working period 6-10 years old which reach 32 respondent or 20,9%. It is explained that the respondent composition is equal so that can be concluded that employee regeneration in BNI Harmoni Main Branch Office is good enough.

Employee composition most of them has already having child reach 89 person or 58,2% and the rest is still having no child which reach 64 person or 41,7%. It shows that most of Frontliner employee has already married and has responsibility of their family.

Results of SEM Analysis Conductivity

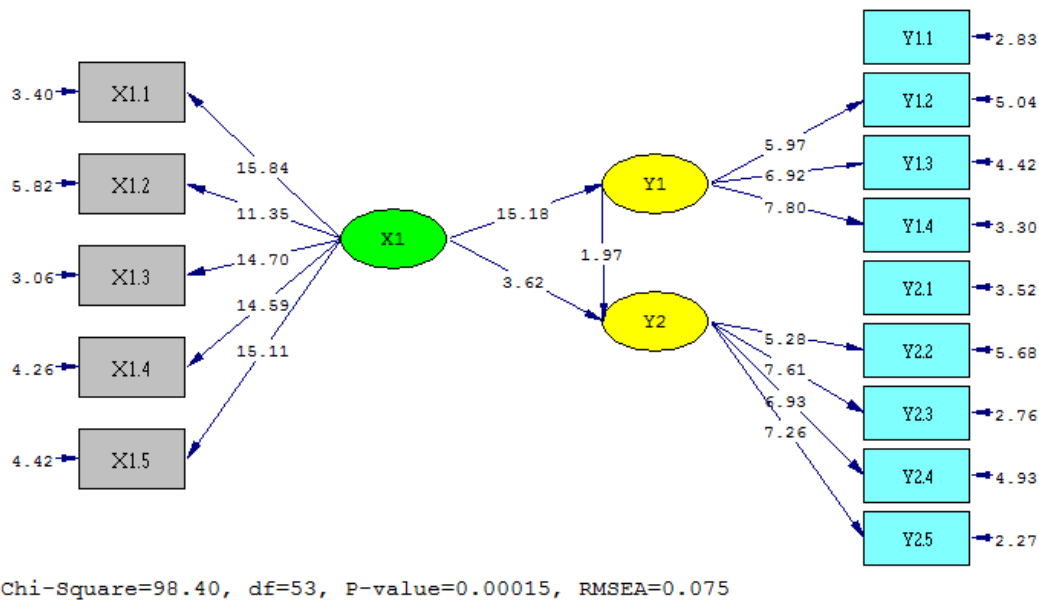
The modelling using SEM enables a researcher to answer the research question regressively or dimensionally (which measuring what dimensions from a concept)(Ferdinand, 2002). The leading of SEM application from management study is because this methods can confirm any dimensions from a concept or factor that is generally used in management and the ability to measure the influence of relationships which theoretically happened (Ferdinand, 2002). Structural model and value of loading factor from the data that has been processed is shown by third picture below



Pict 1 Path diagram estimation result of loading factor structural model

Picture one is shown that the model has reach high match level. It is shown from the P-value by 0,00015 and RMSEA value by 0,075, so that it can be stated that SEM model that has been made based on performance theory reach Goodness of Fit well hence it is not needed other modifications model. The arrow

between latent construction by indicator is seen going through indicator, it is shown that this study is using reflective indicator which relatively match to measure Frontliner employee perception of bank BNI



Pict 2 Structural Model t-values Result

Picture two shows that there is no coefficient route that is shown by red color and the values gained overall is higher than the t-calculate 1,96 that is t-critical value by the real level of 0,05, thus can be concluded that all of the coefficient route has already significant. If there is coefficient route that is shown by red color, hence the value is not longer significant. It is because less than 1,96 that show critical-t conductivity in real level of 5% (Suharjo and Suwarno, 2002).

Inside each variables, there are indicators which each have different values. The higher value, hence, the bigger its influence towards the variable. In motivation, seen by the coefficient route, the more influencing motivation is salary with coefficient value by 0,76. Then in the second rank there is regulation and company administration, job security, working environment, and the last is supervision. For the next variable, the most influencing aspect in working satisfaction is promotion with the coefficient route value

by 0,75. For the next rank is the job characteristic, allowance / benefit, and relationship between employee. Next for the last variable that influence the performance is feedback with the coefficient route value by 0,81. For the next following is working design, discipline, and knowledge.

To know the criteria of SEM model suitability in this study is using six *index suitable* and *cut off value* that can be use to conduct the model matching wholly which the essential purpose is to conduct able or unable a model can be accepted. The suitable criteria is *Degree Free (DF)*, *Chi Square (X²)*, *RMSEA (Root Mean Square Error of Approximation)*, *GFI (Goodness of Fit)*, *AGFI (Adjusted Goodness of Fit Index)* and *CFI (Comparative Fit Index)*. The sixth value of Good of Fit can be seen in table 3 below.

Table 3 SEM Model Suit Criteria Result

Description	Result	Cut-off-Value	Goodness-of-Fit
Good Fit	53	Positive	Degree Free (DF)
Good Fit	98.40	Should be less	Chi-Square (χ^2)
Good Fit	0,075	\leq 0,08	RMSEA (<i>Root Mean Square Error of Approximation</i>)
Good Fit	0,99	\geq 0,90	GFI (<i>Goodness of Fit</i>)
Good Fit	0,97	\geq 0,90	AGFI (<i>Adjusted Goodness of Fit Index</i>)
Good Fit	1.00	\geq 0,90	CFI (<i>Comparative Fit Index</i>)

Goodness of Fit above shows there is matching model with well-suit ratio. From table 23 above it is gained that the *Degree Free* is 53 with requirement *Cut off Value* should be positive,

Chi-Square (χ^2) value is 98,40 with requirement *Cut off Value* should be less, *RMSEA* value gained is 0,075 lesser than 0,08 that is required, *GFI* value gained is 0,99 bigger than 0,90 that is

required, AGFI value gained is 0,97 bigger than 0,90 that is required and CFI value gained is 1,00 bigger than 0,90 that is required. Based on this coefficient value from table above has meet requirement of a model, so can be concluded that overall this model has well-suit ratio.

This study is using an endogen latent, in which working satisfaction and performance, and an exogen latent is motivation. Those factors are matters that can not be measured directly, thus

latents are needed to build factors which impacting the satisfaction and performance. This latents choosing is based on theoretical framework that has been scrutinized in chapter 2. These latents need modifier indicator in order to build those factors and have each influences towards performance. More detail can be seen in table 4 that can give overview about latent modifier indicator.

Table 4 Latent Contribution of Shaping Influence Factors of Performance

Description	T-Calculat	Coefficient Route	Exogen
Significant and positive	3.62	0.48	Performance → motivation
Significant and positive	15.18	0.79	Motivation → Satisfaction
Significant and positive	1.97	0.39	Satisfaction → Performance

Source: Primary Processing Data

From table 4 it is shown, motivation latent changing has the biggest coefficient route to influence towards performance satisfaction. This signification level show that the influence between motivation variable with endogen variable of satisfaction significantly and positively influenced with coefficient value by 0,79 and t-calculate by 15,18 bigger than the t-table (1,96) which means the improvement of employee working motivation will be able to improve employee working satisfaction. Based on the facts, it can be concluded that H0 in this study is rejected and H1 states that motivation is positively and significantly influencing towards the acceptable working satisfaction. Results of this study is align with Mardiono and Supriyatin's statement (2014) in doing their research that between the working discipline and motivation, motivation is playing an important role which significantly affect the working satisfaction. Yunus and Bachri (2013) in their studies also shows that between variables; discipline, motivation, and leadership, the most significant variable is motivation. Springer (2011) and Sembiring (2008) in their studies also stated that motivation is positively influence working satisfaction.

Next for modifier motivation latent has coefficient route towards the performance. Significance level also show that the influences between motivation variable with performance endogen variable are affecting significantly and positively by coefficient value 0,48 and t-calculate by 3,62 bigger than the t-table (1,96) which means the increasing of employee working motivation will be able to boost employee performance. Based on the facts, can be concluded that H0 in this study is rejected and H1 states that motivation is positively and significantly influencing the performance. The result of this study is align with Armiaty and Ariffin (2014) study stated that motivation is positively and significantly influencing towards Frontliner performance in Bank Kalsel. In addition, Nurcahyani and Adnyani (2016), Agusta and Sutanto (2013) on their study also showed that motivation is positively and significantly influencing towards the performance. Aprilia and Gunasti (2012) in their study also stated that if employee is successfully motivated, they will have boosted and superb morale in working. Meanwhile if

the motivation level is low, then it will emerge an inconvenient environment in working then it affects to a bad performance.

Working satisfaction latent modifier then has coefficient route that influence performance. The significance level is also showing that the influence between working satisfaction variable with performance endogen variable is significantly and effectively influencing by coefficient value of 0,39 and t-calculate of 1,97 which is bigger than t-table (1,96) which means there is satisfaction improvement in employee working. Based on that facts, it can be concluded that H0 in this study is rejected, and H1 stated that the working satisfaction is positively and significantly influencing towards the acceptable performance. The results of this study is align with Riansari and Rofiaty's research (2012) stated that there are direct-significant influences between working satisfaction and performance of the employee. Besides that Apriani and Hartoyo (2012) also Rosita and Yuniati (2016) on their study also stated that working satisfaction has positive influence and signification towards the performance. The higher working satisfaction level of the employee, the better impact for the working performance of the employee towards company

IV. CONCLUSION

After this study is done, based on the result of this research it can be concluded that motivation is positively and significantly influencing towards the performance. Motivation also positively and significantly influencing towards the working. The last, working satisfaction also positively and significantly influencing towards the performance..

Based on the spreading answers from respondents and scoring result on the coefficient route value from the variable of motivation, working satisfaction, and performance on the result of SEM conductivity stated that the indicators of; salary, promotion, and feedback are key factors and have the most significant influences. In finishing these problems, company can not easily increasing employee salary, opening the promotion chance, and showing the detail of performance report in each employee because management has to keep optimize the

efficiency and pushing the company costs. Thus, it is better for management to change the recruiting system for Frontliner and downgrade the qualification standard of the applicants, for example the minimum qualification of background education which previously Baccalaureate Degree (D3) become minimum Senior High School (SMA). According to Baum (1988), education investment will directly affect the productivity level and people earning. So that it is reliable if Frontliner of BNI Harmoni Main Branch Office (BNI KCU) has high expectation for the career pathway and income gained during the working period in the company because there are a lot of employee who have higher background education comparing to company expectations. But if the standard of education background is downgraded on Frontliner recruiting, it is expected that the current problems can be avoided even though Frontliner position status become outsource

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