

**THE INFLUENCE OF EDUCATION, TRAINING, WORK EXPERIENCE, JOB SATISFACTION,
COMPENSATION, AND WORK MOTIVATION ON JOB PERFORMANCE OF SERVANTS OF
PT BANK BTN OF SEMARANG OPERATIONAL AREA**

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ABSTRACT

The bank's performance is determined very much by the performance of its servants. This study examined some factors that could influence the performance of the bank servants. In the real fact, performance is influenced by various factors such as education, training, experience, job satisfaction, compensation, and motivation. The population of study was 210 employees of Bank BTN of Semarang Operational Area and 70 of them were selected as samples. The analysis tools applied was linear regression. Based on hypothesis testing done, all hypotheses were accepted. In this study, the level of education, training, work experience, job satisfaction, compensation, and motivation positive influenced the servants job performance of Bank BTN of Semarang Operational Area. Therefore, this banking institutions should increase the positive values associated with 6 variables and also build positive organizational atmosphere through policies formulating.

Keywords: Education, Training, Work Experience, Job Satisfaction, Compensation, Work Motivation, Employee Performance, Bank BTN of Semarang Operational Area.

PRELIMINARY

The role of human resources in an organization within the atmosphere of increasing competition becomes more important. It is undeniable that the competence of employees or servants is one of the keys to success, especially for the services companies, including banking sector. Based on the real fact in the present, services business competition is increasingly stringent due to greater number of branches and also the emergence of new banks. The most important factor of success of bank's operations is not only determined by the amount of capital collected or the number of branches owned, but it is also determined by the quality of human resources.

Today, the quality of human resources is the main determinant of the success or operational performance of a bank. The quality of human resources according to Flippo (1999) is determined by the level of education, knowledge, experience, motivation, ability to perform the duties, and responsibilities imposed. Associated with the banking services activities, its dynamics always involve the role of human resources. We can describe and explain that credit marketing activities, customer service, and credit risk analysis certainly needs the ability, experience, and thoroughness of a servant.

Mahmood (2014) examined some factors that influenced bank employees performance. His research findings stated that salary or remuneration, recruitment, selection, and training were positively correlated with the performance of the bank employees. It showed that the morale and professional skills, knowledge, and skills displayed after training were critical success factors in the work. In this case, the performance of human resources is expected to be very important factor to win the competition when all banks are already using relatively similar information technology and also in the same financial services.

Performance is a result or a person's overall success rate at a certain period in duty completing an it is compared with arange of possibilities, such as work standard, target that have been determined and have been agreed (Riva, 2005). The level of servant performance depends on the factors that influence it. There are at least three factors that may influence the performance of individuals, namely (1) individual characteristics, (2) organizational characteristics, and (3) support of the work. It has been described by Jones (2002: 92), and Wood (2001: 91). As a government-owned bank, Bank BTN also carry out process of human resources management starting from recruitment, selection, staffing, and training for all servants. Training and e selection will determine the location of a

branch or where a servant will be placed. Excellent servants will surely be located at challenging places with well balanced promotion opportunities and also high amount bonus or salary.

Theoretically, the high and low performance of servants within a business organization depends on some factors that influence it. In this case Jones (2002: 92) said that some factors that make worse performance in a business organization were: (1) personal skills, (2) the ability of the manager, (3) the gap of process, (4) environmental problems, (5) personal situations, (6) personal motivation. Wood, (2001: 91).

Mahmood (2013) stated that the remuneration or reward given to servants would determine the performance very much. The more prosperous employees, the working comfort will increase and turnover rate of servants will be reduced. The high turnover rate would reduce the level of productivity because the bank must allocate funds and time to educate or train from beginning. Retaining experienced and loyal personnel is very important in the dynamics of the banking services. Appreciation and internal conditions and working conditions greatly influence motivation and morale. Then, it would encourage achievement of tasks completing or it would increase servants performance. Remuneration is also able to determine their success in performing basic tasks assigned.

Bank is a financial institution as intermediary party among depositors and debtors. Within an increasingly atmosphere of fierce competition, marketing division must extend credit to the maximum, but on the other hand it must also be careful. Prudence and also the desire are urged in this matter.

Management of Bank BTN Semarang Branch Office concerned to improve organizational performance. Banking organization's performance is often measured by total assets, loans, and also the ability to generate profit. All of the organization's performance can not be separated from servants contribution related to their ability and the quality. The institution at all levels is concerned to improve the capability and quality of servants and to manage their internal personality factors including remuneration, fringe benefits and education and in turn, it will improve the performance of branch offices.

Viewed from the perspective of human resource management, one of the most important issues is how to find and build good potential servants and make them high performance servants. If good potential and performance have been failed to be developed, then this condition will influence the productivity, efficiency, and competitiveness of the organization negatively. The most important issue for an organization is how to get the professional and skilled servants, or servants who have high performance and to develop them as well as possible (Rayadi, 2010).

Servants performance improvement can be reached through education and training. Based on previous studies, servants attitudes and comfortable feelings or satisfaction on the work are encouraging people to be excellent. According to Sondang P. Siagian, (2008), a servant performance is largely determined by the satisfaction of all employees to work. If a servant is unhappy with his job, then the motivation to achieve the performance is lower and vice versa.

From background of problems and based on some preliminary studies, and servants coaching based on "Performance Management System", the research was conducted. Some factors which can influence the success of PT Bank BTN Operational Area of Semarang to achieve the level of performance is measured by the level of knowledge from formal education and training, work experience, reward/remuneration, job satisfaction and motivation or morale. Based on the background and research problems above, several research questions formulated were:

1. Does education level influence servants job performance?
2. Does training influence servants job performance?
3. Does work experience influence servants job performance?
4. Does job satisfaction influence servants job performance?
5. Does compensation influence servants job performance?
6. Does work motivation influence servants job performance?

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Literature Review

Umar (2005) defined human resource management as a planning, organizing, directing and supervision of procurement, development, compensation, integration, maintenance and termination working relationships in achieving organizational goals

in an integrated manner. The general purpose of human resource management is to optimize usability or productivity of all jobs in an organization. Meanwhile, the specific objectives of human resource management department is to help another line managers or functional managers to manage workers effectively (Kenedi, 2013).

To manage resources, several efforts to plan personnel career development, motivating, leading, communication with employees, set up working groups and evaluate the performance of which is the implementation of a number of management functions required. Two main basic theory are theory of Basic Needs of Maslow and Herzberg (Handoko, 2008). In the theoretical concepts presented in this section, we can understand the arguments underlying the involvement of some research variables.

The motive is often termed as encouragement. The drive or the power is soul and body dynamics to do something, so the motive is a driving force for performing certain behavior (Simamora,2005). In simple terms, motivation can be interpreted that the leadership of an organization should remain in the midst of his subordinates. Therefore, he can give guidance, instruction, advice and corrections if it is needed. Meanwhile, from another perspective, the motivation is the desire that stimulates an individual to perform a certain action (Winardi, 2000: 3).

Hypothesis Development

Influence of Education Level on Servants Job Performance

The higher education level, the higher potential for mastery level of ability. Higher education is often indicated a higher social status. Based on this explanation, the outcomes and range of performance of a servant with higher education levels will be higher than a servant with lower level of education. Based on the theory of Maslow's hierarchy of needs (in Handoko, 2007), education is a basic requirement for achieving social needs and safety needs where workers with higher education generally are servants who regularly works. While the citizens with low education levels are always positioned as daily laborers and informal sector workers.

In the dynamics of business banking services, formal education is often enhanced with banking technical education organized by each bank. The results of the evaluation or the value of internal education is influencing the development and career path every servant can achieve. Research conducted by Ayanda, et.al (2014) stated that education positively influenced employees performance. Based on some description above and Maslow's theory of motivation (Handoko, 2007), it could be concluded that the higher education level of servants, the higher performance they achieved.

Therefore, the first hypothesis was:

H1: Education level positively influences servants job performance.

The Influence of Training on Servants Job Performance

Training is an activity to improve and develop attitudes, motivation and behavior of the servants in carrying out the work. In addition, the training materials are variety of skills and knowledges for servants based on the expectation of organization. Edwin P. Flippo (2007) explained that training was associated with increased knowledge and skills to finish a certain type of work that was highly dependent on the characteristics of the organization. The training program is intended to improve the mastery of various skills.

Training refers to the methods used to provide skills to new or old servant. The servants need to know what the leaders want to do. If they do not know, the servants will perform the job at the way they are which is not necessarily in accordance with the the leader expectation. Training needs to be implemented due to staff changes, development and the application of new technology, implementation of technical jobs, aspiration of laws, and rotation of servant.

Some leading organizations implement training and development to maintain competitive advantage through learning sustainably. Based on pervious studies, training was proved to influence motivation directly (Krisdiyanto.A, 2010). In the training process, a wide range of knowledge, techniques and new regulations, and motivational training is usually presented. With the knowledge and motivation, then logically it will increase the willingness and ability of servants in performing their duties. Based on the premise that, it can be concluded that training positively influenced the performance of employees. The conclusion was formulated by Krisdiyanto (2010); Mahmood et.al (January, 2014). Ayanda, Maruf et.al (2014) essentially concluded that the training positively influenced the performance of employees. Thus, the second hypothesis. of this study was:

H2: Training positively influences servants job performance.

The Influence of Work Experience on Servants Job Performance

Generally, the experience was defined as “how long a person pursues a job”. The longer he pursues the job, then he will understand the various technical aspects and details more. In the formal aspects, experience is reflected in terms of hierarchy, requirements imposed on a position, and the level of income received regularly. Duration of work experience makes a servant show the performance differently with his colleagues because of difference in ability.

Furthermore, differences in experience determines difference in the amount of work completed, the intensity of the assignment received, and position levels entrusted. Jon Kenedi (2013) stated that career experience positively influence the performance of human resources. From some arguments above, it could be concluded that the longer a servant worked and the more experience of dealing problems, the displayed performance will be better. Therefore, the third hypothesis proposed was:

H3: Work experience positively influences servants job performance.

The Influence of Job Satisfaction on Servants Job Performance

Hygiene factor theory of Herzberg (in Handoko, 2007) explained that someone always wants to get out of dissatisfaction environment. If he feels comfortable and satisfied with the environment, then he will work gladly. Job satisfaction is how one feels and, lives, and do the job comfortably. According Krisdiyanto (2010), job satisfaction had significant influence on motivation in the form of positive feelings on the organization and job. The servants who are satisfied will be more productive. Furthermore, they will be individuals and groups that work effectively to achieve organizational goals. Organizational effectiveness is achieved by servants through satisfaction and attention to their physical and emotional needs. They will give organization all best capabilities for the organization and they feel dependency on it. We could conclude that the more comfortable feeling for a job, then the better achievement presented. Thus, the fourth hypothesis proposed in this study was:

H4: Job satisfaction positively influences servants job performance.

The Influence of Compensation on Servants Job Performance

Remuneration or compensation is money, the facilities and the provision of material or borrowing items from the company to employees. According to Kenedi (2013), remuneration or compensation was everything received by employees as remuneration for their work. Furthermore, Kenedi (2013) explains that the compensation is something received by the employee as the return for work rendered to the organization.

Compensation received by the employees were divided into two types: a) financial compensation received in the form of salary or wages, bonuses, premiums, medical, insurance and others that are paid by the organization and b) nonfinancial compensation to retain employees in the long term, for example, the implementation of service programs for employees that strives to create pleasant conditions and working environments such as recreation programs, cafeteria and worshipping places.

It is undeniable that compensation is an important factor of how and why people work in an organization and do not work in other organizations. Similarly, Fahad Mahmood et.al (January, 2014) and Ayanda, Maruf et.al (2014) stated that remuneration or reward positively influenced employees performance. Thus, the fifth hypothesis was :

H5: Compensation positively influences servants job performance.

The Influence of Work Motivation on Servants Job Performance

Motivation is an individual's personal circumstances that encourage him to perform certain activities in order to achieve a goal. Work motivation related to individual work simultaneously influence organizational performance. International Dictionary of Management defines motivation as a process or factors that cause a person to do something or to act in a certain way. Various positive boost will result something positive, too. Motivation has an important role for employee performance. The concept of motivation is often emphasized in the literature on the stimulation that comes from within (intrinsic motivation) and from outside (extrinsic motivation). Intrinsic factors are some factors from

within related to satisfaction, namely success in achieving career path, confessions obtained from the organization, the nature of work and the progress achieved in career (A.Krisdiyanto, 2010).

Based on some arguments above and theory of Herzberg motivation presented in section 2.2, we can conclude that the higher work motivation, the higher the performance achieved. Therefore, the sixth hypothesis of the study was:
H6: Work motivation positively influences servants job performance.

METHODS OF RESEARCH

Population of the study was 210 employees of PT Bank BTN of Semarang Operational Area. The samples were selected through non purposive sampling. The number of samples was calculated through Slovin formula (Suliyanto, 2006). After process of calculation was done, the number of samples established were 70 employees ranging from administrative staff until manager.

Data Analysis Techniques

Validity and Reliability Test

The validity of all indicators of research variables was tested. Through validity test, all indicators of questionnaires were valid because the score of significance probability was less than 0,05.

Afterward, reliability test was conducted. Cronbach Alpha score performed by all indicators was 0,797. Thus, all indicators in the form of questionnaires were reliable.

Classical Assumption Test

Classical assumption tests applied in the research were normality test, heteroskedasticity test, and multicollinearity test. From normality test, the score of asymp.sig was 0,014 (less than 0,05). So, normality requirement was fulfilled. Based on multicollinearity test, the score of tolerance was less than 1 and the score of VIF was less than 10. Thus, multicollinearity was not detected.

Through heteroskedasticity test, the pattern of residual scatter plot did not indicate a certain form. So, it was concluded that heteroskedasticity was not detected.

Goodness of Fit Test

The goodness of model to predict the value of dependent variables was proved through F-test. Based on the test, it was concluded that the research model was able and valid to predict the value of job performance. The significance probability score was 0,000 and it was less than 0,05.

Later, the score of adjusted R squared was 0,746. The score indicated that the influence of education level, work experience, training, compensation, job satisfaction, and work motivation on job performance was 74,60. The remain, 24,40 was influenced by another factors that had not been studied.

RESULTS AND DISCUSSIONS

The Influence of Education Level on Servants Job Performance

The significance probability score of education level was 0,013. It was less than significance level of 0,05. Thus, the first hypothesis was supported. In this case, positively, education level influenced servants job performance.

The Influence of Training on Servants Job Performance

The second hypothesis tested was the influence of training on servants job performance. From t-test conducted to prove it, it was indicated that the significance probability score of training was 0,017. Because it was less than significance level of 0,05, so the second hypothesis was supported. Training influenced servants job performance positively.

The Influence of Work Experience on Servants Job Performance

The influence of work experience on servants job performance was tested through comparison between significance probability score (0,000) with significance level of 0,05. Therefore, the third hypothesis was accepted. It was right that work experience positively influenced servants job performance.

The influence of Job satisfaction on Servants Job Performance

The significance probability score of job satisfaction was 0,009. It was still less than significance level of 0,05. Job satisfaction influenced servants job performance positively. So, the fourth hypothesis was supported.

The Influence of Compensation on Servants Job Performance

For compensation, the score of significance probability was 0, 011 and it was less than significance level of 0,05. Thus, fifth hypothesis was accepted. In this case, compensation positively influences servants job performance.

The Influence of Job Satisfaction on Servants Job Performance

The last hypotesis tested was influence of job satisfaction on servants job performance. The score of significance probability was 0,018. It was less than significance level of 0,05. Therefore, sixth hypothesis was accepted. It was right that positively, job satisfaction influenced servants job performance.

CONCLUSIONS

From hypothesis testing done before, several conclusions formulated were:

1. positively, education level influenced servants job performance.
2. Positively, training influenced servants job performance.
3. Positively, work experience influenced servants job performance.
4. Positively, job satisfaction influenced servants job performance.
5. Positively, compensation influenced servants job performance.
6. Positively job satisfaction influenced servants job performance.
7. Based on the score of Beta, the most significant influencing factor on job performance was work experience (0,525).

Managerial Implications

Related to several conclusions above, managerial implications proposed were:

1. All independent variables (education level, training, work experience, job satisfacton, compensation, and work motivation) were able to influence dependent variable (servants job performance).
2. Thus, PT Bank BTNof Semarang Operational Area must improve the positive values and positive atmosphere in organizational level for its servants.

Suggestions for Future Research

For the future resarch, some recommendations suggested were:

1. The scope of research should be widen to another bank companies both private and state-owned banks located in Semarang or even Central Jawa.
2. The future research should be done by comparing the determining factors of job performance of servants in conventional banks and shariate banks.
3. Interview technique should be applied more detailly to get the better information.

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