Training And Motivation Affect The Performance Of Employees In The Bank Frontliner

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\section*{ABSTRACT}

\textbf{Purpose} – This study aims to reveal, first, the effect of training on the motivation of the Bank's front office employees, secondly, the effect of training and motivation on the performance of the Bank's front office employees.

\textbf{Methodology/approach} – Path analysis method research with SPSS 13.0, the population of this study are employees of the banking front office operating in the city of Padang Panjang, a sample of 53 respondents, the sample of this research is by means of proportional stratification Cluster Random Sampling.

\textbf{Findings} – From the results of this study it is known that training has a significant effect on the work motivation of frontliner employees individually, besides that training and work motivation have a significant influence on the performance of frontliner employees partially simultaneously.

\textbf{Novelty/value} – The novelty of this research is to find out the influence of the frontliners who are the spearheads of very influential banking services.

\section*{INTRODUCTION}

Companies that have prepared effective and resilient management in this era of globalization have not been spared from preparing training and motivating human resources to improve company performance, which is not only a priority for developing assets but must also pay attention to the needs of human resources for self-development with training and self-motivation (Kusnadi et al., 2020). The progress and performance of an organization is determined by the abilities and skills of the individuals within the organization, not infrequently the performance of organizations including banking financial institutions is determined by the education and training provided (Nouri et al., 2017), so that motivation arises and arises in work, education provided through training will lead to motivation in working to achieve organizational goals and work plans (Ulfa\textsuperscript{thmi et al., 2021}), where the company's performance is a result obtained in a certain period, so that it is an achievement obtained from operational activities in a certain period by utilizing the resources owned including human resources (N. Nasfi et al., 2019).

Banking in realizing strategic plans supported by operational plans always improves the skills of its human resources through training tailored to their needs (Bryson, 2018; Mariko & Prawira.A, Nasfi, 2022), development work programs to improve employee knowledge and skills as well as
increase individual competence is called training (R. Nasfi, 2020), after the trainings have been carried out, of course the hope of banking financial institutions is that they hope that work motivation will emerge for those who are included in the training program (Božović et al., 2019), that motivation is an encouragement that arises from the human resources self-awareness to do work in accordance with the goals of the organization (N. Nasfi, 2020).

Frontliners in banking are the spearheads of the front line for banking progress (Khoo, 2014), where they are the first to serve customers for transactions with the bank and know what customers need (Karlsson & Skålén, 2015), and not infrequently bank failures are caused by the frontliner service itself (Nikbin et al., 2015), their failure to serve could be due to minimal skills or knowledge (Kashif et al., 2017), it could also be that these frontliners work less motivated (Karlsson & Skålén, 2015). Lack of training given to bank employees and no self-motivation, thus banks will fail to achieve the performance set by management (Larson, 2020; Paais & Pattiruhu, 2020).

In 2022, the banking performance which is good is due to the nimble frontliner work in accordance with research conducted by Forbes Magazine held sequentially by Bank Central Asia (BCA) and Bank DSB Indonesia (Forbes, 2022), so that this bank achieved very good performance both in terms of achieving growth in assets, third party funds and in terms of profit, according to Iswanto’s research (2020), that work and frontliner performance affect customer satisfaction so that it will produce good bank (Ismawanto et al., 2020).

Based on the problems above, this study aims to determine the effect of training on the performance of frontliner employees and motivation of frontliner employees of the bank, with the following framework of thinking:

![Figure 1. Thinking Framework](image)

**LITERATURE REVIEW**

*Training*, in the opinion of Sendawula (2018), training is work programs created by companies in order to improve employee performance in doing certain jobs, thereby changing the knowledge, skills and attitudes and behavior of employees (Sendawula et al., 2018), where the knowledge, behavior and attitudes of an employee will influence the way they do the job (Zhang et al., 2020). Training and education is an obligation for companies and the right of every human resource to obtain the latest knowledge that will be used for the progress of the company (Ozkeser, 2019).

*Motivation*, motivation is a psychological process from a person and describes a behavior, how is the encouragement from within someone to achieve goals, which are stimulated from various kinds of desires, goals and feedback (Uno, 2021). Where motivation arises because of someone's feelings that determine the behavior of an action and purpose (Dyer & McDonald, 2019).

*Frontliners*, frontliners are positions that play an important role for a company, especially service companies such as banking, where frontliners are tasked with creating a positive and pleasant atmosphere for customers (Le et al., 2021). Frontliners in individual banking who work under a customer service environment that provides services to customers, they are the first to know about customer needs, where the best banking performance is determined by these frontliners (Le et al., 2021).

*Performance*, performance is the achievements and results obtained by companies led by managers who have strong competitiveness in an era of intense competition (Ferreira et al., 2019). According to Sancho (2018), company performance is obtained by using rare and valuable resources so that employees provide the best service to customers who benefit the company (Sancho et al., 2018).
METHODOLOGY
This research is a descriptive quantitative type, which was conducted in banking operations in the city of Padang Panjang from September to November 2022. The data is sourced from primary and processed secondary data, the population is banking frontliner employees and a sample of 53 bank employees is determined using the proportional stratification method, cluster random sampling. The dependent variable is frontliner employee performance (Y), and the independent variable is training (X₁) and work motivation variable (X₂). Data was tested by path analysis with normality test and homogeneity test.

RESULT AND DISCUSSION
Uji normalitas, merupakan sebuah uji dilakukan dengan tujuan untuk menilai sebaran kelompok variabel apakah berdistribusi normal atau tidak, pengujian uji normalitas dengan menggunakan uji kolmogorov smirnov (Sekaran & Bougie, 2016);

a) If the sig value or probability value is <0.05, the distribution is not normal
b) If the sig value or probability value is > 0.05, the distribution is normal

The results of processing the normality test data in the table below;

Table 1: Normality test

<table>
<thead>
<tr>
<th>No</th>
<th>Variable</th>
<th>Sig.</th>
<th>Alpha</th>
<th>description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Training (X₁)</td>
<td>0.431</td>
<td>0.05</td>
<td>Normal</td>
</tr>
<tr>
<td>2</td>
<td>Motivation (X₂)</td>
<td>0.372</td>
<td>0.05</td>
<td>Normal</td>
</tr>
<tr>
<td>3</td>
<td>Frontliner Peformance (Y)</td>
<td>0.465</td>
<td>0.05</td>
<td>Normal</td>
</tr>
</tbody>
</table>

Source: Data processed, 2022

Table 1 normality test results with Sig values. for bank employee training variable (X₁) with a value of 0.431, for work motivation variable (X₂) of 0.372. The frontliner performance variable (Y) is 0.465. When compared to the significance value with the significant level used (α = 0.05), the results of the significance value are greater than the significant level, so it can be concluded that the data from the normality test results are normally distributed.

Homogeneity test, to see the variance of each data whether the data is homogeneous or not, the variable needs to be tested for homogeneity (Anderson & McLean, 2018). The homogeneity test in this research uses the levene statistic method with alpha α = 0.05. The results of this research homogeneity test can be seen in the table below;

Table 2: Homogeneity Test Results

<table>
<thead>
<tr>
<th></th>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training (X₁)</td>
<td>1.240</td>
<td>17</td>
<td>46</td>
<td>.189</td>
</tr>
<tr>
<td>Frontliner Peformance (Y)</td>
<td>1.101</td>
<td>17</td>
<td>46</td>
<td>.137</td>
</tr>
</tbody>
</table>

Source: Data processed, 2022

Table 2 with the results of the homogeneity test where the significance value of the training variable (X₁) is 0.189 to the Frontliner Performance variable (Y) of 0.137. The significance value is compared with the significant level value of the results of this study (α = 0.05), where sig. X₁ is 0.189 > 0.37 Y,
meaning that the value of \( X_1 > Y \), it can be concluded that this study results in homogeneous data variants, then the homogeneity test has been fulfilled, so that the data can be carried out path analysis.

**Path analysis**, to see the effect of independent variables on the dependent variable, where other variables can measure direct and indirect effects on other variables. The path analysis in this research is divided into two stages, the first analysis looks at the effect of job training on the performance of bank employee frontliners, the second looks at the effect of motivation on bank employee frontline performance, both directly and indirectly with the help of SPSS 13.0 software.

**Effect of training on the performance of bank frontline employees**

To see the effect of the independent variable training \((X_1)\) on the dependent variable of bank frontline performance \((Y)\) the t test is used, with the test results can be seen in the table below;

<table>
<thead>
<tr>
<th>No</th>
<th>Model</th>
<th>Path Coefficient</th>
<th>( t_{\text{count}} )</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Training ((X_1))</td>
<td>0.837</td>
<td>14.026</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Source: Data processed, 2022

Table 3 shows the effect of training \((X_1)\) on frontline employee performance \((Y)\) with a path coefficient of 0.837 and a \( t_{\text{count}} \) of 14.026 with a sig. of 0.000. If sig. Compared to the significant level value used in this study \( \alpha = 0.05 \), it is proven that the significant value in this study is smaller than the significance level of 0.000 < 0.05.

It can be concluded that the independent variable training \((X_1)\) has a significant effect on the dependent variable frontline bank performance \((Y)\) in operational banking in the city of Padang Panjang. This research is in line with Rachmawati's research (2017), where the results of training have a significant effect on the performance of Bank Dana Raya employees in Manado (Rachmawati, 2017), as well as Sukoco's research (2020) with the results of training having a significant effect on the performance of Indonesian Sharia Bank Siantar employees (Sukoco et al., 2020).

The effect of training and work motivation on the performance of bank frontline employees To determine the effect of the independent variables \((X_1\) and \(X_2)\) on the dependent variable \((Y)\) with path analysis it will be known that the effect of the path coefficient of each independent variable on the dependent variable has both direct and indirect effects, the analysis can be obtained with the following values;

The influence of training and work motivation on the performance of bank frontline employees simultaneously By using the F test assisted by the SPSS 13 program. It is known that the effect of the independent variables on the dependent variable with the Fcount value is in the table below;

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>7813.788</td>
<td>2</td>
<td>3795.643</td>
<td>52.995</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>5691.012</td>
<td>79</td>
<td>74.101</td>
<td></td>
</tr>
<tr>
<td>Tota</td>
<td>13706.979</td>
<td>78</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictor : (Constant), Training, Motivation
b. Dependent variable : Performance

Source: Data processed by SPSS 13., 2022
After doing the F test in table 4 with the results of $F_{count}$ 52.995 and a significance value of 0.000. When compared with the significant level in this study ($\alpha = 0.005$), it is proven that the significance value is small from the significant level ($0.000 < 0.05$).

Thus the results of the F test can be said that Training ($X_1$) and Motivation ($X_2$) have a significant effect on the performance of bank frontliner employees ($Y$) in Padang Panjang City banking simultaneously. This research is in line with the results of Hayati's research (2017) where the independent variables of training and motivation have a significant effect on the dependent variable of Bank PD Yogyakarat employee performance simultaneously (Hayati & Haryani, 2017).

Where the F test has been fulfilled, it can be concluded that the variables of training and motivation together have a significant effect on the performance of bank frontliner employees in Padang Panjang City, so the next test is partial exclusion. The effect of training and work motivation on the performance of bank frontliner employees has a partial effect To see the partial effect, the t test was used on exogenous versus endogenous variables. This study will look at the effect of training ($X_1$) and motivation ($X_2$) on the performance of bank frontliner employees ($Y$) in banking in Padang Panjang City. The results of the partial test data analysis are as follows;

<table>
<thead>
<tr>
<th>No</th>
<th>Model</th>
<th>Path Coefficient</th>
<th>$t_{count}$</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Training ($X_1$)</td>
<td>0.432</td>
<td>2.736</td>
<td>0.003</td>
</tr>
<tr>
<td>2</td>
<td>Motivation ($X_2$)</td>
<td>0.369</td>
<td>2.743</td>
<td>0.007</td>
</tr>
</tbody>
</table>

Source: Data processed by SPSS 13., 2022.

From the results of the partial path analysis test in table 5, it is known that each causal variable to the effect variable is analyzed as The path coefficient of the effect of training ($X_1$) on the bank's frontliner performance ($Y$) is 0.432 with a $t_{value}$ of 2.736 and a significance value of 0.003. If we compare the significance with the significant level of this study ($\alpha = 0.05$), it is proven that the significance value is less than the significant level ($0.003 < 0.05$), it can be concluded that training ($X_1$) has a significant effect on the performance of bank frontliner employees ($Y$) partially. The path coefficient of the influence of motivation ($X_2$) on the bank's frontliner performance ($Y$) is 0.369 with a calculated value of 2.743 and a significance value of 0.007. When compared to the significance level with the significance level of this study ($\alpha = 0.05$), it is proven that the significance value is smaller than the significant level ($0.007 <0.05$), it can be concluded that motivation ($X_2$) has a significant effect on the performance of bank frontliner employees ($Y$) partially.

From the partial test results where the test results for all variables are smaller than the significant level, it can be concluded that training and motivation have a significant effect on the performance of bank frontliners in Padang Panajng City. So that no variables were excluded in this study where all the independent variables influenced the dependent variable. The results of this study are in line with the results of Firmansyah's research (2020), with the results of training and motivation having a significant effect on the performance of Bank Muamalat AreaM2 employees, where all independent variables are used and none are discarded (Firmansyah & Aima, 2020).

CONCLUSION

From the discussion and research results it can be concluded as follows;

First, from the results of hypothesis testing it is known that training has a significant effect on the performance of bank frontliner employees in Padang Panjang City, motivation has a significant effect on bank frontliner employee performance in Padang Panjang City.
Second, from the hypothesis test, it is known that training and motivation have a significant effect on the performance of bank frontliner employees in Padang Panjang City, which were tested partially simultaneously.

Third, if banks in Padang Panjang City are more committed to management with training programs for employees so that it will increase motivation to work and will have an even greater influence on banking performance in the future.

REFERENCES


