

Women Employees' Performance at Conventional Banks and Sharia Banks

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The aim of this research is to examine the performance of women employees at conventional banks and Sharia banks : characteristic competencies, work motivation, individual commitment and career development. The samples are 146 female employees from BNI 46 Bank, Mandiri Bank, Bank Rakyat Indonesia, Tabungan Negara Bank, BNI Syariah, BTN Syariah, BRI Syariah, and Mandiri syariah in Palu City. The research uses qualitative and quantitative method with data analysis which uses Structural Equation Modelling (SEM). The results showed that individual characteristics, work motivation and individual commitment have a significant effect on career development. Likewise, individual characteristics and career development have a significant effect on performance. Meanwhile, work motivation and individual commitment do not have a significant effect on performance.

Key words: *Employee performance, individual characteristics, work motivation, individual commitment, career development.*

Introduction

The employee's role as a human resource is very important in Government Banks, both conventional or sharia Banks. The banks have a concept to provide maximum service to the customer. Female employees are one contributor in the service process to the customer. Gender views related to roles of men and women are no longer relevant, which is shown by more women going to work. This shows that female workers are a potential workforce factor. The demand to support the household economy is one reason for women to work (Anoraga, 2009).

Central Sulawesi Province has its capital in Palu City. It has become the investment centre in Central Sulawesi with many banking sectors operating. Conventional banks and Sharia banks are also widely spread in Palu City. Banking engaged in services is one of the biggest



economic contributors in Palu City, in addition to agriculture and industry (online media, Central Sulawesi, 9/2/2018). More female employees work at banking institutions in Palu City in 2017 and reached 55% of total bank employees (Attachment of employee data for BUMN Bank year 2017). This number increased by 10% from 2016 where female employees in conventional banks and Sharia banks were 195 people and in 2017 it reached 240 people (primary data was reprocessed).

The female employee's effectiveness reaches 55% of all employees in both conventional banks and Sharia banks. This is a reliable human resource to run a business to contribute to public services. Female employees are one of the most important parts of success and a good winner of a company.

There are several reasons why a strategic position is occupied more by male employees. One of them is the women's performance cannot meet the criteria determined by top management. Depri Agota (2015) examined Bank Negara Indonesia 46 Pekanbaru branch to show that one factor to constrain the career development of women was company policy. In addition, there are also limited jobs available; there are only 23 fields available for branch offices for female employees in making good performance, so they can make prospective employees.

Several factors play an important role to develop female employees at conventional banks and Sharia banks in Palu City. They are characteristics, work motivation and individual commitment. All three variables have a large effect on overall women's performance.

Literature review

Individual characteristics

Individual characteristics include a biography of age, gender, marital status and tenure, ability, personality and learning process (Robbins, 2008: 56). The biography provides differences in work behaviour in an organization. Female employees who work in banks have different physical and mental abilities and skills. Managers or leaders need good analytical skills to put employees in their respective fields and understand the behaviour and performance of women employees. Robbins (2012) stated that characteristics of individuals according to experts have the aspects below.

1. Age

The relationship between performance and age is very close. Employees who are considered old are also often less flexible and reject the application of new technology, but on the other hand there are a number of positive qualities possessed by older employees based on experience, consideration, strong work ethics and commitment to the quality of their work.



While younger employees are often seen as physically stronger and are expected to work harder.

2. Gender

No consistent differences were found between men and women in their problem-solving abilities, analytical skills, encouragement to be competitive, their motivation, social abilities and learning abilities. However, it was found that women were more willing to adhere to the authority while men were more aggressive at work and more likely to succeed. In addition, there is also an opinion that women are more at risk of loss to follow-up at work compared to men.

3. Tenure

The work tenure and employee satisfaction are interrelated. Longer tenure tends to make an employee more comfortable in an organisation, which is because someone has adapted to the work environment long enough to feel comfortable. In addition, the existence of company guarantees regarding employee retirement is also related to the longer employee work period, and the guarantee will be more stable. Guarantees for employees are also based on the level of experience and seniority of the employee.

4. Education Level

A higher level of education of a person will have an impact on the higher demands on facilities in the workplace which will have an impact on one's job satisfaction. In other words, employees who have a high level of education will be more demanding of the existence of certain facilities from the company that will have an impact on job satisfaction at the company. They are only likely to be motivated to work diligently if the needs or satisfaction has been met.

5. Marital Status

Marriage between two people will increase the level of responsibility and also increase one's rights and obligations. One study showed that married employees showed lower absenteeism, but were more satisfied with their work than unmarried co-workers. The reason is the marriage will require increased responsibility which will make the value of work owned more important and valuable to someone.

Work motivation

Female employees who work in conventional banks and Sharia banks have different work motivations. McClelland (in Rivai, 2005: 446) explained three types of motivation. First is the need for achievement, which will encourage outperforming, achieving in connection with a set of standards, and working for success. Second is the need for power, which needs to make others without force to behave in that way or an expression of individuals to control and affect others. The need for power is closely related to the need to reach a leadership position. Third is the need for affiliation. This need is the desire to have friendly and close personal relationships. Individuals reflect the desire to have a close, cooperative and full friendship with other parties. Proper and good motivation can improve and foster employee morale.

Individual Commitment

Women with a career in banking also have different individual commitments. This can be seen from the turnover level in banking institutions; some bank employee move to other banks to pursue a career. Some bank employees have a strong commitment to work in one bank. Their enthusiasm to work remains high even though the psychological condition is divided due to their dual role. This is reflected in their willingness to stay in the same bank. This is consistent with initial observations on several employees at conventional banks in Palu City. Dyne and Graham (2005) stated that in general women face greater challenges to achieve their careers, so they have a higher commitment. However, Dewi (2018) said that personal factors in career women will result in decreased commitment to an organisation. See showed that women with more role conflict can decrease their commitment to an organisation.

Career development

Career Development and utilisation of Human Resources is an organisational requirement. Therefore, the organisation expects the member to have a pattern of progress based on what they get and do. Employees are given extensive opportunities in various positions and promoted in a particular career line of their dreams. Careers are all work owned and carried out by individuals during their lives and the career itself is a work pattern and is closely related to experience (position, authority, decisions and subjective interpretation of work), (Werther and Davis, 1996). This definition emphasises that a career is not related to success or failure, but rather to attitudes and behaviour and continuity of individuals in activities related to their work.



Employee performance

Employee performance is the result of quality and quantity of work achieved by an employee. Work achievement results are determined by employees who are able to carry out their duties properly, meaning that employees have responsibilities, can do their work on time and can achieve targets set by the company. Performance is the result of work achieved by employees both individually and in groups to do tasks in accordance with responsibilities given and in accordance with established standards both in quality and quantity. This concept shows that employee performance reflects how employees meet their job requirements properly in organisations (Rue and Byars, 2008: 311; Ali et al., 2018; Asrar-ul-Haq and Kuchinke, 2016). Byars (2008, 311) stated that performance was a result of one's efforts in certain actions and situations. So, the performance is the result of the relationship between effort, ability and achievement of tasks. Business is a motivational result that shows the amount of energy (physical or mental) used by an individual in carrying out a task. Ability is an individual characteristic used in carrying out a job. This ability usually cannot be directly affected in the short term. The task perception is an indication where individuals believe that they can realise their efforts in their work (Byars in Natsir, 2004; 47).

The banking industry puts human resources as a spearhead for the progress of company given the nature of its business in the service sector. Friendliness and speed of service to customers is preferred in order to win competition with other banks, especially private banks.

Research methods

This research uses a combination of quantitative and qualitative methods. This method is used together in a research activity in order to get more comprehensive, valid, reliable and objective data.

The research instruments will be measured by scale. Nominal and ordinal scales are also called nonmetric that cannot be calculated, while interval and ratio scales are called metrics because the numbers used can be calculated (Umar, 2008; 303). Likert scale is treated as an interval scale in statistical tools that can be used as tools for analysis of research data. This research uses the Likert scale.

Hypotheses testing are done to know the hypotheses about the effect among variables and will be analysed by structural equation modelling (SEM) with the AMOS 20.00 program and SPSS 20.00.

Research result

The respondent's response showed that all the studied variables produced very good responses with mean value included in the high category. This means that dimensions and the indicator of studied variables can be accepted by respondents. Based on interpretation of criteria of mean value (mean), the respondents give responses to each of the research variables, which are Individual Characteristics (X1), Work Motivation (X2), Individual Commitment (X3), Career Development (X4) and Employee Performance (Y).

Individual Characteristics (X1)

Female employees at conventional banks and Sharia banks have almost the same individual characteristics. This is evidenced by high categories of respondents' responses to dimensions of individual characters elements, namely ability, personality and learning. Basically, the characters to shape the individual behaviour of employees can continue to develop. Respondents' responses to above dimensions shows that the process to underlie the formation of employees' individual characteristics at conventional banks and Sharia banks, do not have significant differences to facilitate the leadership in the process to achieve overall bank performance and performance of employees themselves personally.

Work motivation variable (X2)

Work motivation variable with indicators needed for achievement, cooperation and power indicators, have almost the same effect for each respondent. Respondent responses are very good with a mean value in the high category. It can be concluded that work motivation of female employees at conventional banks and Sharia banks can be formed from need for achievement, cooperation and power. This means that the desire to achieve goals is better than before (achievement); the need to interact with others, and the desire to affect and control other people can become a driver of female employees at conventional banks and Sharia banks as a motivation to complete their work.

Individual Commitment Variable (X3)

The variable of individual commitment with identification and loyalty indicators has a similar effect for each respondent. It can be concluded that commitment of individual female employees at conventional banks and Sharia banks in Palu City can be formed with identification, involvement and loyalty to the organisation.

Career Development (X4)

The variable of career development with career planning and career management indicators has the same potential to contribute to the career of female employees at conventional banks

and Sharia banks in Palu City in developing and enhancing human resources, by aligning the employees needs with the organisation's needs, to ensure that people with right qualifications and experience are available when needed by the organisation.

Performance (Y)

The variable of performance achievement with indicators of quantity, quality of work, willingness to work together, task responsibilities and work systems are supported by the performance achievement of female employees at conventional banks and Sharia banks in Palu.

Hypothesis Testing and Causal Relations

Hypothesis testing Individual Characteristics, Work Motivation, Individual Commitment and Career Development on Employee Performance variables are shown in table 1.

Table 1. Hypotheses Testing

Path	Regression Weight	Critical Ratio	Probability (p)	Description
Individual Characteristic → Career Development	1.760	2.596	0.009	Significant
Work Motivation → Career Development	0.839	3.498	0.000	Significant
Individual commitment → Career Development	1.109	2.955	0.003	Significant
Individual Characteristic → Employees Performance	0.495	2.392	0.011	Significant
Work Motivation → Employees Performance	0.019	0.140	0.888	Insignificant
Individual commitment → Employees Performance	-0.049	-0.290	0.772	Insignificant
Career Development → Employees Performance	0.768	3.408	0.000	Significant

The next analysis is to observe the estimated coefficient (λ) or loading factor of each variable on other variables, as shown in table 2.

Table 2. Analysis of Estimated Coefficient

No	Variables	Dimensions	Code	Loading Factor (λ)
1	Individual Characteristic (X1)	Ability	X1.1	0.380
		Personality	X1.2	0.245
		Learning	X1.3	0.457
2	Work Motivation (X2)	Achievement need	X2.1	0.434
		Power need	X2.2	0.340
		Affiliation need	X2.3	0.519
3	Individual commitment (X3)	Identification	X3.1	0.374
		Involvement	X3.2	-0.059
		Loyalty	X3.3	0.551
4	Career Development (X4)	Career Development	X4.1	0.595
		Career Management	X4.2	0.651

5	Employees Performance (Y)	Work Achievement	Y1	0.676
		Work quality and quantity	Y2	0.479
		Willingness to work	Y3	0.524
		Work responsibility and work system	Y4	0.671

Discussion

Effect of Individual Characteristics on Career Development of Female employees in conventional Bank and Sharia banks in Palu City

The research results showed that the path coefficients of individual characteristics to career development have a positive direction and significant effect. A regression weight value of 1.760 indicated that the effect of individual characteristics on career development was positive, with a critical ratio value of $2.596 > 1.96$ and the probability value $0.009 < 0.05$. It can be concluded that Individual Characteristics has a significant effect on career development. Therefore, the hypothesis that individual characteristics affect career development of female employees at conventional banks and Sharia banks in Palu City was proven, thus the first hypothesis was accepted.

The Effect of Work Motivation on Career Development of Female Employees at Conventional banks and Sharia Banks in Palu City

The research results showed that the path coefficient of work motivation to career development has a positive direction. This effect was also shown by the regression weight value of 0.839. This indicated that the effect of individual characteristics on career development was positive, with the critical ratio value of $3.498 > 1.96$ with a probability value of $0.00 < 0.05$. It indicated that work motivation has significant effect on career development. Therefore, the hypothesis that work motivation affects career development of female employees in conventional banks and Sharia banks in Palu City was proven, thus the second hypothesis was accepted.

Effect of Individual Commitment on Career Development of Female employees at Conventional banks and Sharia Banks in Palu City

The research results showed the path coefficient of individual commitment to career development has a positive direction. This effect was also shown by regression weight value of 1,109. This indicated that effect of individual commitment to career development was positive, while the critical ratio value of $2.955 > 1.96$ shows good result with a probability value of $0.003 < .005$. This indicated that there was a significant effect of individual commitment on career development. Therefore, the hypothesis that an individual's commitment affects the career development of female employees at conventional banks and Sharia banks in Palu has been answered, thus the third hypothesis was accepted.



The effect of Individual Characteristics on Performance of Female Employees in conventional and Sharia Banks in Palu City

The research results showed that the path coefficient of individual characteristics on employee performance has a positive and significant direction. This effect was indicated by a regression weight value of 0.495. This indicated that the effect of individual characteristics on career development was positive, while the critical ratio value of 2, > 1.96 but with a probability value of $0.011 > 0.05$. This indicated that individual characteristics have a significant effect on performance. Therefore, the hypothesis that individual characteristics affect performance of female employees at conventional banks and Sharia banks in Palu City was answered, thus the fourth hypothesis was accepted.

The Effect of Work Motivation on Performance of Female Employees in conventional and Sharia Banks in Palu City

The research results showed that the path coefficient of Work Motivation to Employee Performance has a positive direction but not significant. These results indicated work motivation did not affect employee performance. The regression weight value shown was 0.019 and the critical ratio value was $0.140 < 1.96$, and a probability value of $0.888 > 0.05$. It means all values do not meet the proposed requirements. The results of this research indicated that work motivation did not affect employee performance. Therefore, the hypothesis that work motivation on performance affect female employees in conventional banks and Sharia banks has been answered, thus the fifth hypothesis was rejected.

Effect of Individual Commitment on Female Employee Performance at Conventional banks and Sharia Banks in Palu City

The research results showed that the path coefficient of individual commitment to employee performance has a negative direction. This effect was also indicated by the regression weight value of -0.049, while the critical ratio value was -0.290, and the probability value was 0.772. The value of path coefficients showed that individual commitment did not affect employee performance. Therefore, the hypothesis that individual commitment affects the performance of female employees at conventional banks and Sharia banks has been answered, thus the sixth hypothesis was rejected.

The Effect of Career Development on Performance of Female Employees in conventional and Sharia Banks in Palu City

The research results showed that coefficient of career development path to employee performance has a positive direction. This effect was also indicated by the regression weight value of 0.768. This indicated that the effect of individual characteristics on career



development was positive, while the critical ratio was $3.408 > 1.96$ with a probability value of $0.000 < 0.05$. The results of this research indicated that career development has a significant effect on employee performance. Therefore, the hypothesis that career development affects performance of female employees conventional banks and Sharia banks has been answered, thus the seventh hypothesis was accepted.

Conclusion

Based on research results, the conclusions can be stated below.

1. Individual characteristics, work motivation and individual commitment have a significant effect on career development of female employees at conventional banks and Sharia banks in Palu City
2. Individual characteristics have a significant effect on female employees' performance at conventional banks and Sharia banks in Palu City
3. Work motivation and individual commitment do not have a significant effect on performance of female employees at conventional banks and Sharia banks in Palu City
4. Career development has a positive and significant effect on female employees' performance at conventional banks and Sharia banks in Palu City

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