

# EMPLOYEE PERFORMANCE OPTIMIZATION IN SHARIA BANKING INDUSTRY

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## EMPLOYEE PERFORMANCE OPTIMIZATION IN SHARIA BANKING INDUSTRY

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### Abstract

The passing free market of the Asean Economic Community (AEC) at the end of 2015 increasingly demanded tight business competition. Moreover, financial market integration challenges ASEAN came into effect, without exception sharia banking as a business organization. Sharia banking must have more value as compared to other sharia banking. Moreover, the challenge of ASEAN finance market integrity will be applied, without any exception, sharia bank as a business organization. Sharia banking should have more privileges compared to other companies. These privileges can be achieved if employees of a company can optimize their responsibilities effectively and efficiently. It shows that the employee engagement in that company is high. This research used an explanatory method. The testing of the relationship in the model latent variable used path analysis with 189 respondents. The statistical test results showed that employee engagement affected the performance of employees 59,9 percent. It meant the level of employee performance was able to be influenced by employee engagement 59,9%, while the rest 40,1% was explained by the other factors outside of the model.

**Keywords:** Engagement, Performance, Sharia Banking

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## OPTIMIZACIÓN DEL RENDIMIENTO DE EMPLEADOS EN LA INDUSTRIA BANCARIA SHARIA

### Resumen

El paso del mercado libre de la Comunidad Económica de Asean (AEC) a finales de 2015 exigía cada vez más una competencia comercial estricta. Además, los desafíos de integración del mercado financiero ASEAN entraron en vigencia, sin excepción, la banca sharia como organización empresarial. La banca sharia debe tener más valor en comparación con otras actividades bancarias sharia. Además, el desafío de la integridad del mercado financiero de la ASEAN se aplicará, sin excepción, al banco sharia como organización empresarial. La banca Sharia debería tener más privilegios en comparación con otras compañías. Estos privilegios se pueden lograr si los empleados de una empresa pueden optimizar sus responsabilidades de manera efectiva y eficiente. Esto demuestra que el compromiso de los empleados en esa empresa es alto. Esta investigación utilizó un método explicativo. La prueba de la relación en la variable latente modelo utilizó el análisis de ruta con 189 encuestados. Los resultados de las pruebas estadísticas mostraron que el compromiso de los empleados afectó el desempeño de los empleados en un 59,9 por ciento. Significaba que el nivel de desempeño de los empleados podía verse influenciado por la participación de los empleados en un 59,9%, mientras que el resto del 40,1% se explicaba por los otros factores fuera del modelo.

Palabras clave: Engagement, Performance, Sharia Banking.

## INTRODUCTION

Sharia banking industry in Indonesia has shown a positive trend in recent years, interpreted as a positive signal of market acceptance of the existence of Sharia Banking. Until April 2016, there are at least 199 sharia banks in Indonesia consisting of 12 Sharia Commercial Banks, 22 Sharia Business Units, and 165 Sharia Rural Financing Banks. There are several principles that must be applied to Islamic banks (Financial Services Authority, 2017).

The working principle of Sharia bank based on Al Quran and hadith (Asngari, 2013). The principle of work are: (1) The existence of individual relation to God that demands the individual to be careful and earnest in working, strive to obtain Allah's acceptance and maintain good relationship with relation, (2) doing all kinds of works in a lawful way (3) do not force your way toward a person, the tools or the animal in your work, all must be employed professionally and reasonably, (4) not doing any work that violates God's commandment relating to alcohol, usury and other things that Allah forbids (5) Professionalism in every job.

Professionalism in every job has an increasingly tight competition in the financial services business. The tightness of business competition is supported by the coming into effect of the ASEAN economic community (AEC). In the banking industry, this is embodied in the ASEAN Banking Integration Framework. The increasingly fierce competition in the financial services industry negatively affects the performance of Islamic banking because it is still constrained by some problems such as limited capital, funding sources, inadequate information and technology, and human resources. One of the problems that need to be overcome is human resources (HR).

Strengthening the human resources (HR) should be a priority for Sharia banking. The importance of the role of human resources in short-term and long-term competition in the business agenda, sharia banking should have more value than the banking in general. The value of human resources will be achieved if employees within the company can optimize its responsibilities effectively and efficiently. The responsibility arises because of the employee engagement in the company is high.

Engagement is a positive feeling and motivation characterized by passion, dedication, and absorption (Admasachew & J, 2009). **22**rit refers to a strong energy and mental endurance at work. Dedication refers to the sense of meaningfulness, enthusiasm, inspiration, pride to the organization, and being challenged by the work. Absorption is characterized by being fully concentrated and happy in doing a job, so it feels that time passes quickly and sometimes it is difficult to separate from work (Schaufeli, Salanova, Gonzalez, & Bakker, 2002).

Employee engagement is a concept of human resource management (employees) which is expected to improve their performance. In line with Baumruk, engagement means that employees not only work and perform daily routines but rather feel proud and happy in the workplace environment.



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High employee engagement will certainly have an impact on the performance of employees in particular and the organization's performance in general. The influence of employee engagement with employee performance is shown by the increase of productivity (Baumruk & Associates, 2006). This is because basically the performance of the company is formed from the individual performance of its employees.

In Indonesia, employee performance optimization strategies are addressed through job stress, motivation, communication (Hasbidin, 2017, Mashadi & Irawan, 2017, Shaikh, Tunio, & Shah, 2017), ethical work of Islam through organizational commitment and organization citizenship behavior (OCB) (Ardhiyyan, 2017). In Pakistan, employee performance optimization is addressed through employee perceptions of training and development; development and positioning of sharia banking product or service concept; customer service orientation; and performance of employee service quality (Bhatti, Zafarullah, Cloud, & Khuram S. Bukhari, 2011).

Based on the above exposure it is important for a company to optimize its employee if the employees are optimized in doing the work, then the company's productivity will surely increase. This study focused on employee engagement on the performance of Syariah banks.

## THEORETICAL ANALYSIS

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### The Concept of Employee Engagement

Employee engagement is the voluntarily use of organizational members toward the job responsibilities (Kahn, 1990). An attached employee will voluntarily express physically, cognitively and emotionally during the work. The employee engagement is fully present and envisaged in its entirety, integrated and focused on improving its performance. This condition is called psychological security, psychological willingness, and psychological significance. This definition is reinforced by Mello & David's (2008) research that states that the engagement as a multidimensional motivation built in consistency with effective organizational psychology.

Employee engagement is a positive thing characterized by vigor, dedication, and absorption (Admasachew & J, 2009; Schaufeli & Bakker, 2003). This is reinforced by the study of Crawford (2008) which states the engagement has some of the following characteristics:

- a. Vigor, is the character of employees who have high energy, have a willingness to work, not easily tired and able to face difficulties
- b. Dedication is the character of employees who have a strong relationship with his work, enthusiasm, inspire and pride, and love challenges.
- c. Absorption, an employee character that enjoys his work, concentrates fully on work and is inseparable from his job, and feels time passes by while working.

Based on these definitions it can be concluded that engagement requires vigorous behavior and dedication. The engagement of each dimension perceived by the employee will encourage the creation of a personal engagement. Later this personal engagement can lead to the creation of employee engagement (Admasachew & J, 2009; Kahn, 1990).

According to Haid and Sims (2012) there are 4 (four) things to identify employee engagement: (1) Commitment to work and organization; (2) pride in work and in the organization; (3) Willingness to support the benefits of work and organization; and (4) Satisfaction with work and organization. The overall factors of employee engagement are related to the efforts of the business organization (the company) in general in improving the performance of employees and organizations (Robinson, Perryman, & Hayday, 2004).

There are three common behaviors of employee engagement indicators (Baumruk & Associates, 2006):

- a. Say - Employees defend the organization to fellow workers and refer potential employees and clients.
- b. Stay - Employees have a strong desire to keep working in the organization even though there are opportunities to work elsewhere.
- c. Strive- Employees use more time, effort and more initiative for the organization when needed (Aon Hewitt's Best Employers Study, 2011; Baumruk & Associates, 2006).

#### The Concept of Employee Performance

Performance is related to the behavior towards the achievement of the organization's goals or missions, or the products and services resulting from that behavior. Performance can be interpreted as behavior related to the creation of goods and services or the acquisition of good value (C & S, 2006; Fred, 2011). Employee performance is the result of work in quality and quantity achieved by an employee in carrying out tasks in accordance with the responsibility given. Performance is a system used to assess and to find out whether an employee has been doing their work as a whole, or a combination of the works (what must be achieved by someone) and competence (how one achieves it) (Mathis & Jackson, 2006). Both opinions reinforce the definition of performance according to (Gubman, 2004), he explains that the performance of employees is a result achieved by a person in performing their duties and role in the organization.

Based on some experts' opinions regarding the understanding of employee performance, it can be concluded that the performance of employees is the work achieved by the employees in performing their duties and roles in an organization.



### Employee Performance Measurement

Employee performance measurement includes benchmarking of expected results with actual results (J, 2014), investigation of deviations from plans, individual performance evaluations and observations of progress made toward achieving goals of both long-term and annual objectives. There are three important qualifications for the development of objectively measurable performance criteria (Ahmed, Shah, Siddiqui, Shah, Dahri & Qureshi, 2017; Ali & Haseeb, 2019; Haseeb, Abidin, Hye, & Hartani, 2018; Haseeb., 2019; Suryanto, Haseeb, & Imani, 2018; Ahmed & Ineen, 2013; Havidz and Setiawan, 2015; Ali, Khan and Saleh, 2016; Hammoud and Bittar, 2016; Bittar, 2017; Javaid and Alalawi, 2018):

- a. Relevancy, indicating the level of conformity between criteria with performance goals.
- b. Reliability, indicating the degree to which the criteria produce consistent results.
- c. Discrimination measures the degree to which a performance criterion can show differences in performance levels.

Criteria for evaluating strategies should be scalable and easily verifiable. Criteria that predict outcomes are more important than those that show what has happened. Truly effective controls are required for accurate predictions. Choosing a set of definite criteria for evaluating a strategy depends on the organization's size, industry, and strategy and management philosophy. Strategy evaluation conducted by the company can be based on quantitative and qualitative.

Qualitative-based work assessment may refer to three different types of performance measurement criteria:

- a. Performance-based performance measurement, this type of achievement criteria defines work based on the achievement of organizational goals or end result measurements.
- b. Behavioral performance measurement, this type of performance criterion measures the means of achieving goals and not outcomes. This type of criterion commonly known as BARS (Behaviorally Anchored Rating Scales) is made up of "critical incidents" associated with various performance dimensions.
- c. Performance measurement based on judgment. It is a type of performance criterion that measures achievement based on a specific description of the behavior (quantity of work), the extent of job knowledge, cooperation, personality, and leadership qualities.

Some performance appraisal indicators include (Bakker & Leiter, 2010; Barron, 2012; Bass & Bass, 2004):

- a. The quantity of work is the number of jobs generated in a certain period of time associated with the implementation of regular tasks and additional tasks. Each job has different requirements that require employees to meet the requirements of the relevant knowledge, skills or capabilities. Based on the requirements of the job, it can be known the number of employees needed to do it or employees work on several units of work.

- b. Quality of work is related to the skills, accuracy, neatness, and suitability of work results generated within a certain period of time that need to be adjusted by the employees to be able to do it according to the provisions. Employees perform well if they can produce jobs according to the quality requirements that the job demands.
- c. Timeliness in completing tasks based on redefined working standards. If a work is not completed on time, it will hamper the work on the other side, thus affecting the amount of quality of work.
- d. Presence. A certain job requires the presence of employees in working within the specified time. There is a type of job that requires an employee attendance for 8 hours a day for 5 working days a week. Employee performance is determined by the attendance level of employees in doing it.
- e. The ability of cooperation. Not all jobs can be completed by one employee. For certain types of work may have to be completed by two or more employees, thus requiring cooperation among employees. The ability to cooperate can be made into an assessment of employees.

Based on various performance appraisal criteria from both quantitative and qualitative aspects, the dimension includes various criteria suitable for use in measuring completed realizations. So, it can be understood that the dimension of performance appraisal includes all the elements that will be evaluated in the work of each employee within an organization.

## METHODS

This research used a descriptive analytical method, which describes a phenomenon that occurs in the object of research and explanatory method (explanatory research), to determine the relationship between one variable with other variables. Models of latent variables model analysis used path analysis.

The technique of data collection was surveyed. Qualitative data was collected by conducting a direct survey on the object set by taking samples of the population contained in the object. In addition, the collection of data through written sources (literature) such as from books, journals, articles and posts relevant to the topic of the problem to be studied will serve as a secondary data collection tool.

The population in this study was all employees at Bank X in Bandar Lampung amounted to 193 respondents. Researchers chose respondents with the provisions of employees who have worked at least 2 years. The number of employees at Bank X in Bandar Lampung is 814 employees, while those who meet the criteria of this study amounted to 571 employees. Through the use of Slovin formula, 193 respondents were obtained.



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Data validity test used was correlation test factor analysis and reliability test using alpha Cronbach coefficient test. Data analysis 3 employed was path analysis. The Null hypothesis and the alternatives hypothesis were formulated as follows:

Null Hypothesis (Ho): There is no positive and significant influence of employee 3 engagement wardin employee performance  
Alternative Hypothesis (Ha): There is a positive and significant influence of employee engagement wardin employee performance  
H0:  $\rho_{ZY}=0$  (path coefficient  $\rho_{ZY}$  not significant)  
Ha:  $\rho_{ZY}\neq 0$  (path coefficient  $\rho_{ZY}$  significant)

RESULT AND DISCUSSION

Below is the coefficient analysis done by the researchers.

Table 1. Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	.019	.021		.864	.389
Y	.608	.072	.599	8.410	.000

a. Dependent Variable: Z

Based on table 1, a Coefficient value of 0.599 indicated a direct relationship between employee engagement toward employee performance. This means that employee engagement has an effect of 8.9 percent improving employee performance at Bank X in Bandar Lampung. 40.1% is explained by other factors outside the model. After that, then the coefficient of multiple regression determination ( $R^2$ ) was calculated. The results of data processing are as follows:

Table 2. Model Summary

Model	R	R Square	Adjusted R Square	Std. The error of Estimate
1	.991	.982	.982	.20322

a. Predictors: (Constant), Y, X

Multiple regression determination ( $R^2$ ) coefficient value was 0,9822 (adjusted  $R^2$ ). from the R squared, it can be counted the path coefficient of other variables outside the model  $Z=\sqrt{1-0,982}=0,13033$ .

The application of the calculation can be seen clearly in the following figure:

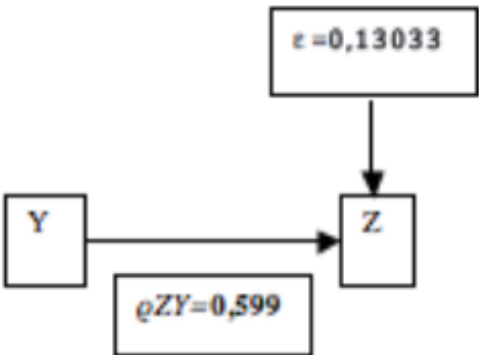


Figure 1. Path Analysis of Employee Performance

The result of variable influence test of the employee engagement toward the employee performance was done to know the significance of the hypothesis. It can be seen on the table of Coefficient, p-value (Sig) = .000 less than 0.05, thus  $H_0$  was rejected, it means that the path coefficient  $\rho_{ZY}$  was significant.

The result of this study is reinforced by previous research (A, 2015; Development Dimension International, 2004; Hayward, 2010) which states that employee engagement has a positive and significant effect toward employee performance.

Based on the calculations, it means that the attitudes of sharia banking employees are characterized by first, Vigor (spirit), is the character of employees who have high energy, have the willingness to work, not easily tired and able to face difficulties. Second, dedication, is the employee character that has a strong relationship with his work, enthusiasm, inspire and prideful, and likes challenges. Third, Absorption is the character of the employee who enjoys his work, concentrates fully on the work and is inseparable from his work, and feels the time passes while working. This is certainly in line with the work behavior exemplified in Islam.

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### Impact of Employee Engagement

Employee engagement is an important contributor to employee retention and customer satisfaction. Engagement is a form of individual engagement and satisfaction as well as a form of enthusiasm in performing work and performance (Scheimann, 2011). Employees with high levels of engagement will have a high emotional engagement with the organization. High emotional engagement will affect employees in completing their work and tend to have a satisfying work quality (Margaretha & Saragih, 2008). According to Paradise (2008) in (Margaretha & Saragih, 2008), employee engagement positively establishes an effective work team quality.

An attached employee will be motivated to increase his productivity, accept challenges and feel that his work gives meaning to him. The experience will affect the performance of employees and also give positive impact at the organizational level of productivity and growth of the organization. Therefore, it can be said that employee engagement can provide change for individuals, teams, and organizations (Margaretha & Saragih, 2008). It implies that employee engagement is one factor that supports the creation of effectiveness and optimal performance in an organization.

The effectiveness caused by employee engagement is the increased employee performance which is certainly followed by the performance of the organization. The results of Dollard and Bakker's research (2010) show that (1) employee engagement affects customer satisfaction that ultimately leads the organization to profitability or business outcomes, and (2) there is a strong relationship between employee engagement with organization and product performance outcome, although it is found that different organizations define different engagement



but there are some similarities in practice. In addition, James et al (2011) research on professional services firms; Hay Group found that office engagement (organization) with employees, driving employee performance to increase 43% to be more productive. Conversely, the income decreases of 52% was 24% to the low engagement of the company to 15 employees.

This study found that employee engagement has a positive and significant effect on employee performance.

## CONCLUSION

Employee engagement has a positive and significant impact on the performance of sharia banking employees characterized by, first, Vigor (spirit), is the character of employees who have high energy, have a willingness to work, not easily tired and able to face difficulties. Second, dedication, employee character that has a strong relationship with his work, enthusiasm, inspires and has pride, and love the challenge. Third, Absorption is the character of the employee who enjoys his work, concentrates fully on the work and is inseparable from his work, and feels that the time passes while working. This is certainly in line with the work behavior exemplified in Islam.

## SUGGESTION

Sharia banking industry actors should pay attention to the efforts of improving the employee engagement by a). Leadership commitment to formulating the company's vision, mission, and values, b). Establish a two-way communication between the chairperson and the employees clearly and consistently in decision making, c). Provide a satisfactory opportunity development for employees such as work autonomy to produce the expected performance of the company, focus on results, d) Ensure employees have whatever they need such as physical, financial and information resources so that they are able to work effectively and efficiently, e). Provide training to improve employee knowledge and skills, f). Have a specific, measurable and accountable feedback system by conducting regular surveys to find out what factors could improve employee engagement toward the company, g). Provide financial and nonfinancial incentives, h). Build a good and strong corporate culture starting from the superiors, i). Focus on employees with the best performance to reduce the percentage of resignation from employees who have the best performance.

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# EMPLOYEE PERFORMANCE OPTIMIZATION IN SHARIA BANKING INDUSTRY

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