Exploring Factors in Improving Funding Sales Team Performance: Case Study from Overseas Bank

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Abstract— *This study aims to see and analyze the influence of work motivation, work discipline and communication on funding sales team performance at the Overseas Bank using a quantitative descriptive approach. The data used are primary data using a questionnaire distributed to 61 respondents. The sampling method uses saturated model sampling. The measurement scale in this study uses a Likert scale and the data is processed using the SEM-PLS (Structural Equation Modeling-Partial Least Square) method. The results of this study indicate that the variable work motivation has a positive and significant effect on employee performance, work discipline variable has a positive and significant effect on employee performance, communication variable has a positive and significant effect on employee performance.*

Keywords— *Work Motivation, Work Discipline, Communication, Employee Performance.*

I. INTRODUCTION

According to Sutrisno and Riyanto (2017) the application of good human resources by prioritizing employee performance as the driving force of the company. According to Yugusna, Fathoni and Haryono (2016), performance is a translation of performance which means the work of a worker, a management process or an organization as a whole, where the work results must be shown concrete evidence and can be measured or compared with standards that have been set. determined. Soelton, et. al, (2019), defines performance as the result of work, both in terms of quantity and quality produced by employees. Employee performance will increase if there is support from the company for its employees, such as increased compensation, motivation, rewards, and other things that can give employees enthusiasm in doing their job well.

Employee performance is the result of work both quality and quantity produced by employees or real behavior that is displayed in accordance with the responsibilities given to them. While organizational performance is a combination of individual performance and group performance in an organization or is a capital for companies to survive in the midst of increasingly fierce competition. To achieve good performance in an organization, all members of the organization must have a communication relationship, through communication, information and ideas can be sent and exchanged (Nuryadi et al., 2017). According to Kasmir (2016), the factors that influence performance are Ability and Expertise, Knowledge, Work Design, Personality, Work Motivation, Leadership, Leadership Style, Organizational Culture, Job Satisfaction, Work Environment, Loyalty, Commitment and Work Discipline. Meanwhile, according to Setyawan (2018) performance is influenced by several factors, namely Employee Awards, Employee Satisfaction, Employee Behavior, and Leadership Style.

One of the factors that affect employee performance is work motivation. According to Kasmir (2016) if employees have a strong drive from within or from outside (for example

from the company), then employees will be stimulated or compelled to do something well. Motivation is an encouragement to all employees so that they are expected to be able to work better according to their potential. Therefore, it is not surprising that employees who have high motivation usually have high performance as well.

Another factor that is considered to affect employee performance is work discipline. According to Hamali (2017) discipline is a force that develops within the employee's body and causes employees to conform voluntarily to regulatory decisions and high values of work and behavior. In producing optimal performance, work discipline is needed so that organizational goals can be achieved, with this it will encourage passion or work spirit and encourage the realization of organizational goals (Mardi, 2016). According to Sihombing (2016) the existence of good and quality work discipline is the main key to the success of an agency which improves employee performance.

In addition to the factors above, according to Rondonuwu (2017), communication can also affect employee performance. Communication is a basic activity carried out by humans and can bind organizational unity. The wrong communication can make the company unable to achieve the planned goals. According to Robbins and Judge (2014), it is reasonable to conclude that one of the greatest forces hindering successful group performance is the lack of effective communication. The initial problem that the researchers found was regarding the performance of Overseas Bank employees on deposit marketing personnel who did not reach the company's target in the last 3 years.

TABLE 1. Achievement of Funding Sales Team

Year	Sales Performance	
	Realization	% Achievement
2017	Rp 73.200.000.000	80%
2018	Rp 54.900.000.000	60%
2019	Rp 45.750.000.000	50%

Source: Internal Bank (2020)

Based on the table, it can be seen that employee performance is decreasing, which is indicated by the realization of targets that are not achieved with the trend of achievement also decreasing. Deposit marketing personnel are a team created by Overseas Bank to offer deposit products to customers. In 2019, the target achievement was only 50% of the target set by the company. In addition, researchers also conducted a pre-survey to 20 respondents who are also Overseas Bank employees, with the results that there were several problems related to work motivation, work discipline and communication on employee performance.

II. LITERATURE REVIEW

Employee Performance

Performance is formally defined as the value of a series of employee behaviors that contribute, both positively and negatively, to the achievement of organizational goals (Colquitt, 2015). Performance is basically what employees do or don't do; Employee performance affects how much they contribute to the organization which includes the amount of output, quality of output, work attendance, and cooperative attitude (Pawirosumarto et al., 2017). Performance is the achievement of the goals of an organization rather than an individual, with minimum resources consumed to achieve the goals (Ghalem, 2017). Performance is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him (Mangkunegara, 2017).

Employee performance is one of the benchmarks for evaluating an organization. How to do everything related to a job, position or role in the organization is a form of employee performance that can be seen directly (Wardani et al., 2016). Furthermore, Wirawan (2017) defines performance as the output produced by the function or dimension of the work or profession of human resources or employees within a certain time. Performance is the result of work both in terms of quantity and quality produced by employees, employee performance will increase if there is support made by the company for its employees such as increased compensation, motivation, rewards, because the availability of appropriate compensation will provide enthusiasm for employees in doing their jobs with good (Soelton, et al., 2019). Thus, employee performance is an achievement of the work carried out by employees in accordance with the duties and responsibilities that have been given within a certain time.

Work Motivation

Motivation is defined as a force that encourages someone to do something in order to obtain the expected results or goals (Supartha and Sintaasih, 2017). Motivation comes from the word motive which means something that pushes from within to carry out something (motion). While motivation is something that makes people act or behave in certain ways based on motives. While the human resource motive shows certain directions and goals carried out by humans to play an active role in taking the necessary steps to ensure that the human is moving and heading in a predetermined direction (Widiyati and Soelton, 2015).

Motivation represents a force within a person that influences the direction, intensity, and persistence of voluntary behavior. Direction (direction) refers to the path in which people direct their efforts, intensity (intensity) how much people push themselves to complete a task, then persistence (persistence) refers to the length of time that individuals continue to exert effort towards a goal (McShane and Glinow, 2007). 2018). Motivation is the driving force that causes a member of the organization to be willing and willing to mobilize abilities in the form of expertise or skills, energy and time to complete various activities that are their responsibility and fulfill their obligations in order to achieve the goals and various organizational goals that have been set previously (Siagian, 2007). 2016).

Wibowo (2016) has stated that work motivation is the result of a collection of external and internal forces that cause workers to choose the appropriate course of action and use certain behaviors. Furthermore, Supartha and Sintaasih (2017) state that work motivation is a psychological pressure within a person that determines the direction of his behavior in the organization, the level of his business, as well as the level of resilience in the face of obstacles. Someone who has the motivation to work, he will work as well as possible, even though there is no effort in the environment to provide motivation, including elements of leadership and subordinates (Ngusmanto, 2017).

Work Discipline

Discipline as management action to enforce organizational standards, which means that work discipline as management implementation to strengthen organizational guidelines. Work discipline also requires sanctions, namely certainty and the obligation to impose penalties on anyone who dares to violate or ignore the rules that have been set (Saputra and Saputra, 2018). Furthermore, Sutrisno (2016), explains that discipline is a person's behavior in accordance with regulations, existing work procedures or discipline is an attitude, behavior, and actions that are in accordance with the regulations of the organization, both written and unwritten. According to Pawirosumarto and Bachelor (2016), discipline is a form of compliance with regulations, both written and unwritten, meanwhile work discipline is always expected to be a feature of human resources in organizations because this makes the organization run well and can achieve its goals well.

Work discipline is also defined as the level of individual compliance to do all their work properly according to the expected standards with full awareness, not by coercion (Jeffrey and Ruliyanto, 2017). Discipline is a tool used to improve and manage employee knowledge, attitudes and behavior as an influence to increase one's awareness and willingness to comply with all applicable company regulations and social norms and improve performance appraisal (Rachmawati and Mauludin, 2018), while according to Soelton (2018), discipline is a tool used by managers to communicate with employees so that they want to change their behavior in order to comply with company regulations and applicable social norms. Therefore, discipline is an employee requirement to meet performance and behavioral standards,

including maintaining employee attendance in accordance with predetermined time standards (Cedaryana, 2018).

Communication

Communication can be formulated as a process of delivering messages from one news source to the recipient through certain channels with the aim of getting a response from the recipient (Nurlaila, 2013). Communication is the process of sending and receiving information or messages between two or more people in an effective way, so that the intended message can be understood (Syamsudin and Firmansyah, 2016). According to Sinambela (2016), communication is also a process of forming, delivering, receiving, and processing messages that occur within a person and/or between two or more with a specific purpose. Communication is also defined as a series of processes of transferring information from one person to another with a specific purpose (Liliweri, 2015). Good communication is a necessary tool to achieve high quality performance that can maintain working relationships within an organization (Hee et al, 2019).

III. METHODOLOGY

The study uses a quantitative approach, namely research that analyzed the data is strongly influenced by the variables analyzed. In this research, the authors used a causal research design. According to Sugiyono (2018), causality is the relationship of variables to the object under study which is more cause and effect. The data analysis used in this research is using SEM based on Smart-PLS. The population in this study were foreign bank employees in Jakarta, amounting to 61 people. Furthermore, the size of the sample in this study was determined using a saturated sample of 61 respondents. According to Sugiyono (2018) Saturated Sample is a sampling technique when all members of the population are used as samples.

The types and sources of data used in this study are primary data, which were collected using a questionnaire, which is a document containing questions and other types of items designed to obtain the right information for analysis (Sugiyono, 2018). Primary data were collected by means of a questionnaire which was measured using a Likert scale. The measurement used in the research variable uses a Likert scale that uses an assessment interval for each respondent's answer is 1 to 5. Each statement has 5 points from the Agree and Disagree scale and each item score is added up to produce a total score for the respondent.

IV. RESULT AND DISCUSSION

Evaluation Measurement (Outer Model)

Convergent Validity

According to Jogiyanto and Abdillah (2015), to assess convergent validity, the loading factor value must be more than 0.70. Based on the image of the convergent validity test that has been carried out, it can be seen that all measuring items have met the requirements for testing the loading factor value.
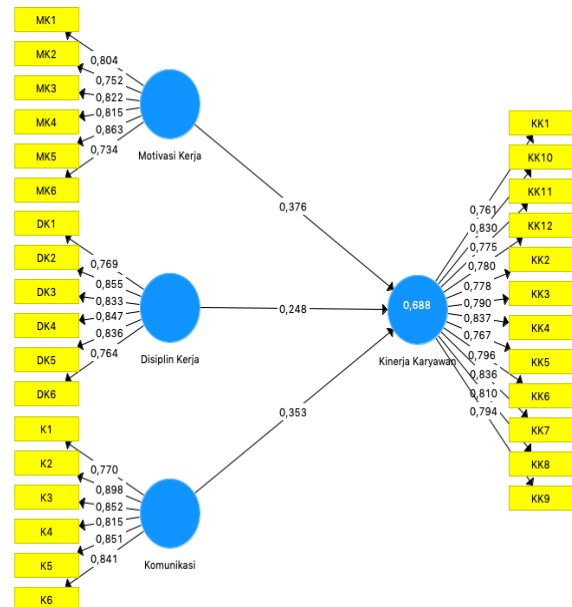

Fig. 1. Data Processed by Smart PLS

Discriminant Validity

Because there is no problem with convergent validity, the next step to be tested is the AVE (average variance extracted) value. Discriminant validity is defined as the square root value of the extracted mean trait which is greater than the correlation coefficient between the two relevant constructs (Vinzi et al., 2015). Based on the results of data analysis, the AVE value of each variable was obtained, where the limit was set > 0.5 (Jogiyanto and Abdillah, 2015). Thus, all indicators in each variable have met the provisions of discriminant validity.

TABLE 2. Evaluation of Discriminant Validity

Variable	AVE	Notes
Work Discipline	0,669	Valid
Communication	0,704	Valid
Work Motivation	0,639	Valid
Employee Performance	0,634	Valid

Evaluation of Construct Reliability Testing

The reliability of each latent construct was assessed using Cronbach's alpha and composite reliability scores, however, in addition to using Cronbach's alpha and composite reliability, the rho_A value can be considered to ensure the reliability of the PLS construct score, as defined in Vinzi et al., (2015). Cronbach's alpha and composite reliability are higher than 0.70 (Avkiran and Ringle, 2018). The results of the Composite Reliability test show that the composite reliability test shows that all values of the latent variables have Cronbach's alpha, rho_A and composite reliability values 0.70. Thus, all constructs can be accepted for reliability.

TABLE 3. Evaluation of Construct Reliability

	Cronbach's Alpha	Composite Reliability
WD	0,903	0,924
CO	0,915	0,934
WM	0,886	0,914
EP	0,948	0,954

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Structural Model Evaluation (Inner Model)

Evaluation of the Coefficient of Determination

In assessing the model with PLS, it begins by looking at the R-Square (R2) for each endogenous latent variable. The coefficient of determination R-square shows how much the exogenous variable explains the endogenous variable. The value of R-Square is zero to one. If the R-Square value is getting closer to one, then the independent variables provide all the information needed to predict the variation of endogenous variables. On the other hand, the smaller the R-Square value, the more limited the ability of the independent variables in explaining the variation of endogenous variables. The R-Square value has a weakness, namely the R-Square value will increase every time there is an addition of an exogenous variable even though the exogenous variable has no significant effect on the endogenous variable. In this study, there is one endogenous variable, namely employee performance which is influenced by exogenous variables of work motivation, work discipline and communication. It can be seen that the R-Square value or the coefficient of determination of the job satisfaction construct is 0.688. These results indicate that employee performance variables can be explained by exogenous variables, namely work motivation, work discipline and communication by 69% while the rest is explained by other exogenous variables outside of this study.

TABLE 4. R Square Testing Result

	R Square	R Square Adjusted
Employee Performance	0,688	0,672

Evaluation Goodness of Fit

Goodness of Fit is a single measure used to validate the combined performance of the measurement model (outer model) and structural model (inner model). The Goodness of Fit (GoF) value is obtained from the average communalities index multiplied by the R2 value of the model. GoF values range from 0-1 with the following interpretation:

Small GoF Kecil = 0.1
Medium GoF = 0.25
Big GoF = 0.38

$$GoF = \sqrt{Communality \times \bar{R^2}}$$

$$GoF = \sqrt{\left(\frac{0,669 + 0,634 + 0,704 + 0,639}{4}\right) \times 0,688} = 0,675$$

The calculation results obtained a GoF value of 0.675. The Goodness of fit model (GoF) value higher than 0.36 is categorized as large (Abdi et, al, 2009).

Hypothesis Test

The path coefficient values are in the range of values of -1 to +1, where the path coefficient values that are close to +1 represent a strong positive relationship and a path coefficient value of -1 indicates a strong negative relationship. Meanwhile, the limit of the t-statistic value for rejecting and accepting the proposed hypothesis is ±1.96, which if the t-statistic value is in the range of -1.96 and 1.96 values, the hypothesis will be rejected or in other words accept the null hypothesis (H0). Meanwhile, T-Statistic (bootstrapping) is

used to see the significance value between constructs. In performing the bootstrapping procedure with a re-sample value of 5,000. The limit for rejecting and accepting the proposed hypothesis is ±1.96, which if the t-statistic value is in the value range of -1.96 and 1.96 then the hypothesis will be rejected or in other words accept the null hypothesis (H0).

TABLE 5. Hypothesis Testing Results

	Original Sample	T Statistics	P Value
WM -> EP	0,376	3,688	0,000
WD -> EP	0,248	2,548	0,013
CO -> EP	0,353	3,791	0,000

Based on the test results, the results obtained that work motivation has a positive and significant influence on employee performance. This is indicated by the results of the test between work motivation and employee performance which shows the path coefficients value of 0.376 which is close to the value of +1, the T-Statistic value of 3.688 (> 1.96), and the p-value of 0.000 (<0.05). Furthermore, the results obtained that work discipline has a positive and significant influence on employee performance. This is indicated by the results of the test between work discipline and employee performance which shows the path coefficients value of 0.248 which is close to the value of +1, the T-Statistic value is 2.548 (> 1.96), and the p-value is 0.013 (<0.05). Furthermore, the results obtained that communication has a positive and significant influence on employee performance. This is indicated by the test results between communication and employee performance which show path coefficients values of 0.353 which are close to +1 value, T-Statistic value of 3.791 (<1.96), and p-value of 0.000 (>0.05).

V. CONCLUSION AND RECOMMENDATION

Conclusion

Based on the results of the analysis and discussion that have been described, the following conclusions can be drawn: (a) work motivation has a positive and significant effect on employee performance. This means that if there is an increase in employee motivation, it will significantly improve employee performance at Overseas Bank, (b) work discipline has a positive and significant effect on employee performance. This means that if there is an increase in employee work discipline, it will significantly improve employee performance at Overseas Bank, (c) communication has a positive and significant effect on employee performance. This means that if there is an increase in employee communication, it will significantly improve employee performance at Overseas Bank.

Recommendation

Based on the results of the research conducted, the researchers provide several suggestions because this research still has several limitations from several aspects so that improvements need to be made in further research, including: (a) researchers suggest to Overseas Banks to pay attention to work motivation factors, especially employees to provide encouragement to employees to quickly adapt to the work environment seen in the statement item "I try to be accepted in

the work environment" has the lowest mean value. Overseas Bank is advised to provide rewards / bonuses to employees so that employees can work well and feel appreciated in their work environment so that they can improve performance at work, (b) researchers suggest to Overseas Bank to pay attention to Work Discipline factors, especially employees who violate discipline in working, namely "I try to prevent indiscipline so that it doesn't happen again in the future." This statement has the lowest mean value. Overseas Bank is advised to give sanctions to employees who violate company regulations and improve employee discipline so that employees can work well so that employee performance can increase, (c) researchers suggest to Overseas Bank to pay attention to communication factors, especially to employees in communicating consistency seen in item statement, namely "The boss communicates the performance results to me" the statement has the lowest mean value. Overseas Bank is advised to provide direction to every superior in the company so that other employees can find out the results of their performance and provide direction to every employee so that they can communicate well with each of their colleagues and reduce communication errors between fellow employees in terms of job achievement, (d) researchers suggest to Overseas Bank to pay attention to employee performance factors, especially in employee independence at work, seen in the statement item, namely "I can work independently without supervision from superiors" the statement has the lowest mean value. Overseas Banks are advised to provide direction to employees and also pay attention and strive to improve employee independence in work, (e) considering that the dependent variable of employee performance in this study can only be explained by independent variables, namely work motivation, work discipline and communication of 0.688 or 68.8%. Further researchers can also examine this research model by applying it to the head office with a relatively large number of employees in the hope that the research results are more comprehensive and can be generalized widely. In addition, further researchers can also conduct research on SOE Bank, so that the results of their research can be compared.

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