

EFFECTS OF SELF EFFICACY, JOB SATISFACTION, AND WORK CULTURE TOWARD PERFORMANCE OF TELEMARKETING STAFF IN BANKING SECTOR

Mieke Rahayu¹,
Fahmi Rasid²,
Hendy Tannady³

ABSTRACT

This research is aimed to examine and analyze the influence of variables of self efficacy, job satisfaction and work culture towards performance of telemarketing staff in banking sector, especially in province of Jakarta (capital city of Indonesia). Based on the initial survey conducted to 100 staff using the 8 items of questions to measure the level of performance of staff, it resulted that 52% of respondents showed a low level of performance and needed to be improved. The other problems that indicates low performance of telemarketing staff namely 72% of respondents have failed in terms of achieving their selling targets in form of money, and 68% of respondents have failed in terms of achieving their target in form of number of account or customers. This research used structural equation modeling analysis to determine the influences of each exogenous variable on endogenous variable for either partially or simultaneously. As an exogenous variable, variable of self efficacy, it used 3 dimensions which covered 6 indicators of questions, variable of job satisfaction used 2 dimensions which cover 6 indicators, and variable of work culture used 3 dimensions which cover 6 indicators. Furthermore, as an endogenous variables, the variable of performance used 3 dimensions with 6 indicators. Results taken based on the structural model analysis that was measuring the influence of self efficacy against the t value. It is shown that the regression score of self efficacy on performance is 0.41 and score of t value is 4.82 (positively effect and significant). The regression score of job satisfaction on performance is 0.23 and score of t value is 5.14 (positively effect and significant). The regression score of work culture on performance is 0.17 and score of t value is 9.16 (positively effect and significant). The value of R² 0.318 indicates that the self efficacy, job satisfaction and work culture has a positive and significant role that simultaneously affects performance of telemarketing staff in banking sector in province of Jakarta.

Key Words: self-efficacy, job satisfaction, work culture, performance, structural equation modeling

1. INTRODUCTION

Human resource management is an important success key of industrial growth (Aslam, 2015; Bangun et al. 2018). According to Rachmaliya & Efendy (2017) the large number of employees requires an organization to think about how to use and optimize the performance of its employees. Optimal employee performance is one of the target organizations to achieve high work productivity (Rachmaliya & Efendy, 2017).

Many variables has proven to increase performance of human resource in organization, one of those variables that can affect the job performance is self efficacy (Cherian & Jacob, 2013; Day & Allen, 2004). A number of research studies have proven that there is a positive influence or impact from self efficacy on performance of the employee. According to Singh, et. Al. (2009) self-efficacy relates to a person's confidence over the ability he has in resolving various problems that in the middle or will face. A number of research studies have been discussed and proved that self-efficacy is an important factor that can affect the job performance of employees in a variety of industries. A study conducted by Mojavezi & Tamiz (2012) examines the influence of self-efficacy towards 80 teachers performance in 4 different cities in Iran, the research concluded that self-efficacy is proven to affect the performance of the work of teachers. Other study by Tannady, et al. (2017) examined the influence of self-efficacy towards Transjakartas' driver performance and has the same conclusion with Mojavezi & Tamiz (2012) that there is a positive influence between self-efficacy against the performance of the driver. In addition, there are more studies shown positive results between the influence of self-efficacy against motivation and job performance in the different areas of work and sectors as in the performance of athletes (Schunk, 1995), academic sector (Zimmerman et al. 1992; Lane, j. & Lane, a. m., 2001; Ahmad & Safaria, 2013), manufacturing industry (Olusola, 2011; Pan, et al, 2011), aviation sector (Setyawaty et al, 2017), and information technology industry sector (Judeh, 2012).

The other important variable that proven able to increase performance level of employees is job satisfaction. Job Performance of employees lays the foundation to achieve desired organizational goals and objectives (Hettiarachchi, 2014). Job satisfaction is such a psychological attribute, whose contribution to the concept of employee performance is much more. A satisfied employee would have an emotional bond with the organization and takes pride in their membership, which paves way to keep up industrial integrity and a high morale (Shaju & Subhashini, 2017). Job Satisfaction is one of the main attitudes that can influence human behavior in the work place. Job Satisfaction is the degree to which individuals feel positively or negatively about their jobs (Woods & Weasmer, 2008). Job satisfaction is also defined as reintegration of affect produced by individual's perception of

fulfillment of his needs in relation to his work and the surrounding it (Saiyaden, 1993). Organ and Hammer (1991) pointed out that job satisfaction represents a complex assemblage of cognition, emotion and tendencies. Research was conducted by Saranya (2014) that was using probability sampling respondent found that there is any positively and significantly effect between job satisfaction toward performance of employees. Various research studies have discussed about the impact of job satisfaction toward job performance on a variety of industry sectors, such as IT industry (Hettiarachchi, 2014), government office (Khuzaeni et. al., 2013), hospitality & tourism (Gunlu et al. 2010; Pawirosumarto et al, 2017), automobile industry (Shaju & Subhashini, 2017) and financial and banking industry (Almanae, 2013; Crossman & Bassem, 2003; Young & Sang, 2014).

Performance of organizations is dependent on the extent to which employee values are aligned to company strategy (Blackler and Brown, 1981; Dennison, 1984; Gordon and Di Tomasso, 1992), work culture is subject to conscious manipulation by management, who are argued to be capable of directing culture to their desired end (Deal & Kennedy, 1982; Sinha et al. 2010). According to Robbin (2002) the work culture was practically contained some definitions of the pattern of values, attitudes, behaviour, intention and results of the work, including any instrument, work systems, technology and the language it used. Culture was closely linked to the values and the environment that lead to the meaning and philosophy of life, which would influence the attitudes and behaviour at work. Culture was the result of life experiences, habits, and the selection process norms that exist in a social interaction or put himself in the middle of a particular work environment. According to Khuzaeni et al. (2013) Individual performance of an organization community was influenced by various factors, one of which was a good and conducive organizational climate to make how a person felt comfortable and safe carrying out the work according to his profession. Someone who felt safe and comfortable in doing his job, a profession was related to the job or profession was said to be a work culture that was reflected in the work day behaviour. Of course, the behaviour was expected to be consistent with the vision and mission of the organization, it could be said that the behaviour of a worker was directly or indirectly influenced by the value of organizational culture. Various research studies have discussed about the impact of work culture toward job performance on a variety of industry sectors, such as agriculture industry (Zainalabidin, 2011), government office (Khuzaeni et. al., 2013), and academic sector (Bangun et al, 2018).

A country's economic growth is supported by the growth of various industries in that country, one of the industries is banking industry. According to a report released by the Financial Services Authority (Otoritas Jasa Keuangan / OJK) in December 2017, the growth of the banking industry in Indonesia grew 5.1%. There are various forms of services provided by banks, one of the services is credit services. According to a report released by OJK at the end of 2017 there was a growth in credit numbers of 8 to 9%. One important component in supporting the bank's performance in distributing credit services is the performance of telemarketing staff. Nowadays, financial and banking industries are facing intense competition and big expectations of the market. In recent years, call centers or telemarketing have surged in popularity among sales driven organizations. More specifically, outbound sales call centers, also known as telemarketing centers, have become widely used as direct marketing tools for business to consumer and business to business organizations. Organizations that operate such call centers present a unique and interesting backdrop for sales performance research because call center operations are typically closely monitored with very detailed performance data and, to date, these centers have been the topic of very little empirical research. Gaining a better understanding of the antecedents of sales performance in this type of environment would be of great value to sales call center managers and sales driven organizations alike. Sales call center teams are effectively sales and marketing toolsthat generate revenue without ever having to leave the organization's premises. Where traditional sales models involve buyersand sellers interacting in person, sales call centers bypass this model and accomplish their transactions solely over the phone.Despite this conceptually simpler sales approach, call centers are notoriously challenging environments from a management andperformance perspective.

Based on initial survey, which were delivered to 100 frontline staff obtained the conclusion that 52% of frontline staff have low performance and need to be improved. The other problems that indicates low performance of telemarketing staff namely 72% of respondents have failed in terms of achieving their selling targets in form of money and 68% of respondents have failed in terms of achieving their target in form of number of account or customers. This survey used a questionnaire asking six questions to measure the level of performance of telemarketing staff in banking sector in capital city of Indonesia. The purpose of this research was to examine the factors that affect the performance of telemarketing staff especially in banking sector based several theories and descriptions discussed.

On a series of theories and descriptions that have been expressed about the factors that can affect the performance, self-efficacy, job satisfaction and work culture were chosen as variables that can affect the performance (endogenous variables). These research test and analyze the influence of all exogenous variables toward endogenous variables (performance) both partial and simultaneous.

2. RESEARCH MODEL

The following is the designed research model based on the research paradigm mentioned earlier about how relationships between variables are examined, Figure 1 shows a model of research.

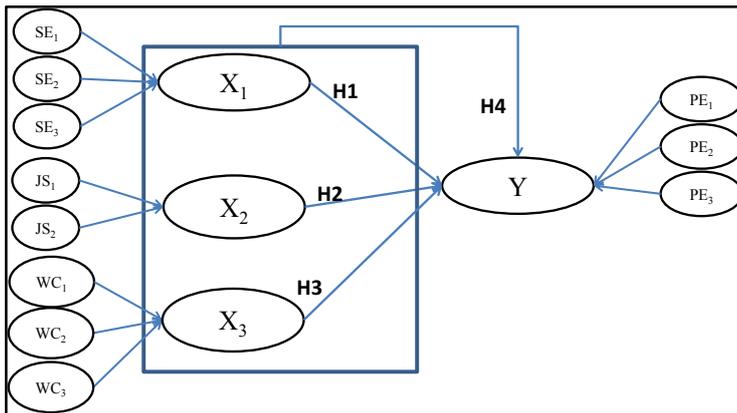


Figure 1. Research Model

Based on paradigms model that shown on figure 1, then retrieved structure equations as the following $Y = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$, where X_1 is self efficacy, X_2 is job satisfaction, X_3 is work culture and Y is performance, “ β ” is line coefficient value and “ e ” is indicator error value (Hair, et.al., 2010). Referring to the phenomena, theories and concepts that have been discussed as well as the analysis of the model line, then it can be formulated the hypothesis of the research are as follows:

- H₁ : There is a positive effect between self efficacy and performance
- H₂ : There is a positive effect between job satisfaction and performance
- H₃ : There is a positive effect between work culture and performance
- H₄ : There is positive effect between self-efficacy, job satisfaction and work culture simultaneously toward performance

3. RESEARCH METHODOLOGY

This research used Structural Equation Modeling (SEM) as a tool of analysis; Sewall Wright (Wright, 1921) first introduced SEM. The SEM has the functions to test and analyze the effect of exogenous variables toward endogenous variables by using confirmatory factor analysis (Hox & Bechger, 1999). Endogenous and exogenous variables are examined as the self efficacy (X_1), job satisfaction (X_2), work culture (X_3) and performance (Y). The variable X_1 uses three dimensions (magnitude, strength, and generality) and six indicators, i.e. belief in the ability, confidence in the ability to increase the self competence, confidence to follow the development of information and technology, confidence in improving the quality of the work, confidence to solve the difficulties of works, and confidence to solve the difficulties of self development (SEI1-SEI6) (Bandura, 1977; Bijl & Baggett, 2001). The variable X_2 uses two dimensions (intrinsic and extrinsic) and six indicators, i.e. basic salary, bonus, facilities, working partner, opportunity to self-improvement, and leadership (JSI1-JSI6) (Shaju & Subhashini, 2017; Sujitra, 2015). The variable X_3 uses three dimensions (autocratic, bureaucratic, and technocratic) and six indicators, i.e. centralization of authority, productivity, orientation of SOP, hierarchical decision, orientation to creativity, and reward for improvement (WCI1-WCI6) (Sinha et al. 2010). The variable Y uses three dimensions (quantity, quality and presence in the workplace) and six indicators, i.e. quantity of customer, quantity of deposit, quality of customer, quality of the ways to maintain customer, quantity of presence, and quality of presence (PEI1-PEI6) (Wong & Wong, 2007; Muda et al. 2014; Mathis & Jackson, 2000). The populations are all telemarketing staff who working in banking industry in province of Jakarta. The sampling technique used was purposive sampling. The determination of the amount of the sample using the method of Hair (Hair et al, 2010), which is applied the minimum amount of 120 respondents (5 multiplications 24). The questionnaire was designed by using an intervals measurement scale. For the data quality test, it used the validity test and reliability test and tested to 30 respondents, then were analyzed by using SEM (confirmatory factor analysis, structural model testing and path diagram model of analysis) (Hox & Bechger, 1999).

The validity test carried out using pearson correlation, where when r count greater than r table, then it can be inferred as a valid indicator, a constructs (variables) are said to be reliable when the value of Cronbach Alpha > 0.6 and constructs multivariate normality assumption can meet when the value of the standard error does not exceed 2.58 ($CR < 2.58$) (Hair et al, 2010).

4. FINDINGS

This section discusses the results of a series of tests that started from the test of the quality of data (validity test and reliability test) and the results of the SEM analysis. By using degree of freedom ($df = n - 2$), it is found the value r table is 0.361. Parameter of validity test using r count $\geq r$ table (two tail test with $\alpha = 0.05$), indicating that the indicators or variables used are correlated significantly with total value of variable. Table 1 shows the results of validity test and reliability test of the entire indicator.

Table 1. Validity and Reliability Test Results

Self Efficacy (Reliability : 0.724)		Job Satisfaction (Reliability : 0.856)		Work Culture (Reliability : 0.778)		Performance (Reliability : 0.826)	
Indicator	Validity Score	Indicator	Validity Score	Indicator	Validity Score	Indicator	Validity Score
SEI1	0.456	JSI1	0.788	WCI1	0.388	PEI1	0.452
SEI2	0.573	JSI2	0.409	WCI2	0.432	PEI2	0.589
SEI3	0.522	JSI3	0.451	WCI3	0.401	PEI3	0.682
SEI4	0.512	JSI4	0.456	WCI4	0.453	PEI4	0.650

SEI5	0.634	JSI5	0.521	WCI5	0.518	PEI5	0.671
SEI6	0.477	JSI6	0.572	WCI6	0.619	PEI6	0.632

All indicators used in the research have passed in validity and reliability criteria. Next phase of data processing is conducting a normality test to determine whether the data has been distributed normally. According to Hair et. Al. (2010) a data can be qualified as normality when it has relative multivariate kurtosis value that is less than 2.58. Table 2 shows the results of normality test.

Table 2. Normality Test Results

Self Efficacy		Job Satisfaction		Work Culture		Performance	
Indicator	Normality Score	Indicator	Normality Score	Indicator	Normality Score	Indicator	Normality Score
SEI1	1.85	JSI1	1.76	WCI1	2.09	PEI1	2.44
SEI2	1.63	JSI2	-1.52	WCI2	1.98	PEI2	1.84
SEI3	-1.80	JSI3	1.82	WCI3	1.85	PEI3	-2.15
SEI4	2.21	JSI4	-1.58	WCI4	1.07	PEI4	-1.54
SEI5	-2.26	JSI5	1.93	WCI5	1.16	PEI5	1.78
SEI6	1.85	JSI6	2.22	WCI6	1.54	PEI6	1.89

Relative Multivariate Kurtosis = 1.911

Based on the information from table 2, it is noted that the relative multivariate kurtosis value is 1.911 (under 2.58), therefore it can be assumed that the variables used in the research have passed within normality. The six indicators of the self efficacy (SEI1 – SEI6), six indicators of job satisfaction (JSI1-JSI6), six indicators of work culture (WCI1-WCI6) and six indicators of performance (PEI1-PEI6) have the skewness value lower than 2.58. It can be inferred that the 24 indicators, which are used as the instrument has passed the normality test. After the normality test, based on the SEM analysis, the next stage is carried out the CFA (Confirmatory Factor Analysis) analysis. The following table 3 shows the results of the coefficient estimation analysis and t-value of the 3 exogenous variables toward endogenous variable.

Table 3. CFA Measurement Results

No	Variable	Estimation Coefficient (Standardized)	T-Value	Significance
1	Self Efficacy	0.41	4.82	Positive Effect ¹ , Significant ²
2	Job Satisfaction	0.23	5.14	Positive Effect ¹ , Significant ²
3	Work Culture	0.17	9.16	Positive Effect ¹ , Significant ²

Furthermore, the feasibility test models and hypotheses test or line coefficient significance was conducted in order to test whether the research model is adequate by using a sample of data collected. An expectation of the experiments on this test is the decision to accept H_0 . Table 4 shows the information about the result of the goodness of fit test. On research model constructed, there are some criteria used in determining the fit or not on the variables, i.e. absolute fit and incremental fit measurement. Absolute measurement is used to assess the overall suitability of the model, in this study used Chi Square Probability, GFI and RMSEA statistics. While the incremental fit measurement is the measurement used to compare the model produced with another model or base line model. The incremental fit measurement used AGFI, NFI, IFI, CFI, NNFI and RFI.

Table 4. Goodness of fit Index of Modified Structural Model

Parameters	Result	Criteria
χ^2 (P)	262.38 (0.0000)	Good fit
GFI; RFI; NFI; AGFI	0.880; 0.859; 0.855; 0.87	Good fit
IFI; CFI; NNFI	0.906; 0.928; 0.93	Good fit
RMSEA	0.0772	Good fit

Referring to the analysis of structural model that examined whether there is influence from the self efficacy towards performance, obtained t value 14.82 and coefficients of estimation value is 0.41. Based on the first hypotheses which has been mentioned earlier, the result shows the hypotheses 1 is accepted. Furthermore, the results of the analysis of the job satisfaction towards performance, obtained t value 15.14 and coefficients of estimation value is 0.23, thus result indicates acceptances of hypothesis 2. The results of the analysis of the work culture towards performance, obtained t value 9.16 and coefficients of estimation value is 0.17, thus result indicates acceptances of hypothesis 3. The value of R^2 is 0.318 shows that self efficacy, job satisfaction and work culture have positive and significance effect to increase performance of telemarketing staff in banking industry in Jakarta.

5. CONCLUSION & RECOMMENDATION

Partially and simultaneously, all independent variables or exogenous discussed in the research have a positive and significant effect towards the dependent variable or endogenous, therefore, strongly advised to the management of the bank that owns telemarketing division in Jakarta to contribute further in making a number of policies or rules that related to the creation of self efficacy or the factors that may affect the self efficacy, such as belief in the ability, confidence in the ability to increase the

self competence, confidence to follow the development of information and technology, confidence in improving the quality of the work, confidence to solve the difficulties of works, and confidence to solve the difficulties of self development. The company's management also needs to review some of the activities or policies of the company in order to improve the factors or the indicators that can affect the job satisfaction of employees, especially those working as telemarketing staff in banking sector, such as basic salary, bonus, facilities, working partner, opportunity to self-improvement, and leadership. In order to improve the factors or the indicators that can affect the work culture, the management of bank in Jakarta need to review all the policies which related to centralization of authority, orientation to productivity, orientation of SOP, hierarchical decision, orientation to creativity, and reward for improvement. It is suggested for the next research either to use other variables or using the same variables but with the development on the indicators examined. Further research may also use the same variables but by using different object, therefore it can be found a new concept or theory that associated with the effort for increasing the performance.

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- www.ojk.go.id

Mieke Rahayu¹

¹Department of Management, Informatics and Business Institute Darmajaya, Indonesia
miekerahayu@gmail.com

Fahmi Rasid²

²Department of Management, Universitas Persada Indonesia YAI, Indonesia
fahmis3.upi@gmail.com

Hendy Tannady³

³Department of Industrial Engineering, Universitas Bunda Mulia, Indonesia
htannady@bundamulia.ac.id