

# The Influence of Digital Banking, Motivation, Training and Leadership on Employee Performance

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**Abstract** – This study aims to determine the factors that influence the dependent variable Y (employee performance). While the independent variables are X1 (digital banking), X2 (motivation), X3 (training) and X4 (leadership) at PT Bank Central Asia Batam Branch. The population is all employees of PT Bank Central Asia Batam Branch as many as 135 employees. The sample was taken using the slovin formula with an e value of 5% so that the sample processed in the study was 100 employees. The data analysis technique is processed using the Statistical Product and Service Solution (SPSS) version 25 program application. The results of the data analysis resulted in a multiple linear regression equation  $Y = 11.529 + 0.247X1 + 0.464X2 - 0.010X3 + 0.147X4 + e$ . partially from each independent variable is digital banking of  $0.168 > 0.05$ , motivation of  $0.000 < 0.05$ , training of  $0.933 > 0.05$  and leadership of  $0.181 > 0.05$ . Partial regression analysis results show that digital banking, training and leadership variables have a positive and insignificant effect on employee performance while motivation has a positive and significant effect on employee performance. The variables X1 (digital banking), X2 (motivation), X3 (training) and X4 (leadership) together contribute to a positive and significant influence on Y (employee performance) with a significance degree (Sig F) of 0.000 on employee performance  $< 0.05$ .

**Keywords:** Digital Banking, Motivation, Training, Leadership, Employee Performance

## 1. INTRODUCTION

Competition in the current era of globalization makes companies in various sectors improve services and creativity and innovation in various products, both in the field of goods and services. Banking as a company engaged in the service sector carries out various strategies and innovations in improving customer service and improving employee performance. Employees of PT Bank Central Asia (BCA) are important assets for the company and must be prioritized in improving

the quality of Human Resources (HR) owned both from the employees themselves and from the company as a forum for employees to show the performance they have.

Employees have an attitude of devotion, discipline and professional abilities that are very likely to have good work values and achievements in carrying out the duties and responsibilities assigned to them. Considering the above factors, researchers are interested in conducting research on the influence of digital banking, motivation, training and leadership on



employee performance at PT Bank Central Asia Batam Branch. The above factors are strongly suspected to have an influence on improving employee performance. This research aims to determine the effect of digital banking, motivation, training and leadership on employee performance at PT Bank Central Asia Batam Branch.

## 2. METHODS

### Place and time of research

The research will be conducted by the author at PT Bank Central Asia Batam Branch which is located at Jl Raja Ali haji No 18 Sei Jodoh Batam for 6 months, starting from March 2021 - August 2021.

### Research Method

The method that researchers use is quantitative approach research. According to Sugiyono quantitative methods are methods based on the philosophy of positivism aimed at describing and testing hypotheses made by researchers [1]. Quantitative research contains many numbers starting from collection, processing, and results that are dominated by numbers.

### Population and Sample

The population in this study were all permanent employees and service employees at PT Bank Central Asia Batam Branch, which amounted to approximately 135 people, while the sample processed was 100 people.

### Definition of Operational Variables

This research variable consists of 2 variables, namely the independent variable (independent) and the dependent variable (dependent). The dependent variable in this study is Employee Performance (Y) while the independent variables in this study are X1 (Digital Banking), X2 (Motivation), X3 (Training) and X4 (Leadership).

### Data Collection Technique

#### 1. Online questionnaire

This questionnaire will be distributed to respondents by asking a list of questions or statements regarding matters related to the problem under study in a

structured manner that is deemed necessary.

#### 2. Observation

### Data Quality Test

#### 1. T test

The t test is used to see partially how the influence of the independent variable (X) on the dependent variable (Y), in order to test the hypothesis that has been determined to have an influence or not [1]. According to Ghozali is to use a significant probability number [2], namely:

a. If  $t \text{ count} \geq t \text{ table}$  and  $-t \text{ count} \leq -t \text{ table}$  and the significant value of  $t < 5\%$  significance level (0.05), then  $H_0$  is rejected and  $H_a$  is accepted. This means that there is a significant effect of each independent variable on the dependent variable partially.

b. If  $t \text{ count} < t \text{ table}$  and  $-t \text{ count} > -t \text{ table}$  and the significant value of  $t > 5\%$  (0.05), then  $H_0$  is accepted and  $H_a$  is rejected. This means that there is no significant effect of each independent variable on the dependent variable partially.

c. Looking for t table:  $df = n - k$  Where:  $df$ : degree of freedom  $n$ : number of samples  $k$ : number of independent and dependent variables a. 5% (0.05): 5% (0,05)

#### 2. F test

The test criteria are as follows:

$H_0$ :  $b_i = 0$ , meaning that the independent variable (X) simultaneously has no effect on the dependent variable (Y).

$H$ :  $b_i \neq 0$ , meaning that the independent variable (X) simultaneously affects the dependent variable (Y).

The basis for decision making (Ghozali, 2016: 85) is to use the probability numbers as follows:

a. If  $F_{hitung} \geq F_{tabel}$  and Sig value  $< 0.05$ , then  $H_0$  is rejected and  $H_a$  is accepted, meaning that

simultaneously the independent variables have a significant effect on the dependent variable

- b. If  $F_{count} < F_{table}$  and  $Sig\ value > 0.05$ , then  $H_0$  is accepted and  $H_a$  is rejected, meaning that simultaneously the independent variables have an insignificant effect on the dependent variable.
- c. Looking for F table:  $df\ N1 = K - 1$   $df\ N2 = n - K$  Where:  $df$ : degree of freedom  $n$ : number of samples  $k$ : Number of independent variables and dependent variables

**R2 test**

The  $R^2$  test (Determinant Coefficient) essentially measures how far the model's ability to explain the dependent variable (Y). The  $R^2$  value lies between 0 and 1 ( $0 \leq R^2 \leq 1$ ) with the aim of knowing the effect of the independent variable on the dependent variable.

**3. RESULTS AND DISCUSSION**

**Results**

**Table 1. Validity Test Results**

Variable	Item State ment	R count	R table	Description
Digital Banking (X1)	1	0.413	0.195	Valid
	2	0.653	0.195	Valid
	3	0.776	0.195	Valid
	4	0.716	0.195	Valid
	5	0.550	0.195	Valid
	6	0.583	0.195	Valid
	7	0.735	0.195	Valid
	8	0.775	0.195	Valid
	9	0.709	0.195	Valid
	10	0.7	0.195	

Motivation (X2)	1	0.554	0.195	Valid
	2	0.638	0.195	Valid
	3	0.242	0.195	Valid
	4	0.693	0.195	Valid
	5	0.446	0.195	Valid
	6	0.749	0.195	Valid
	7	0.639	0.195	Valid
	8	0.716	0.195	Valid
	9	0.639	0.195	Valid
	10	0.746	0.195	Valid
	11	0.645	0.195	Valid
	12	0.659	0.195	Valid
Training (X3)	1	0.622	0.195	Valid
	2	0.787	0.195	Valid
	3	0.849	0.195	Valid
	4	0.807	0.195	Valid
	5	0.785	0.195	Valid
	6	0.702	0.195	Valid
	7	0.783	0.195	Valid
	8	0.792	0.195	Valid
	9	0.835	0.195	Valid
	10	0.665	0.195	Valid
Leadership	1	0.750	0.195	Valid

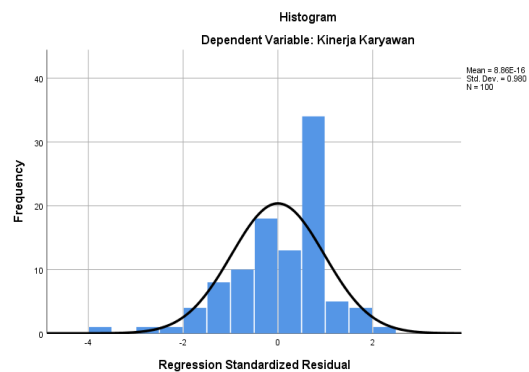
(X4)	2	0.6 50	0.195	Valid
	3	0.7 67	0.195	Valid
	4	0.7 90	0.195	Valid
	5	0.7 78	0.195	Valid
	6	0.8 11	0.195	Valid
	7	0.8 41	0.195	Valid
	8	0.8 57	0.195	Valid
	9	0.5 18	0.195	Valid
	10	0.6 04	0.195	Valid
	Emplo ye e Perfor mance (Y)	1	0.4 07	0.195
2		0.4 18	0.195	Valid
3		0.5 53	0.195	Valid
4		0.6 73	0.195	Valid
5		0.5 61	0.195	Valid
6		0.6 21	0.195	Valid
7		0.6 04	0.195	Valid
8		0.5 62	0.195	Valid
9		0.6 41	0.195	Valid
10		0.6 05	0.195	Valid

11	0.5 45	0.195	Valid
12	0.6 63	0.195	Valid

**Table 2. Reliability Test Results**

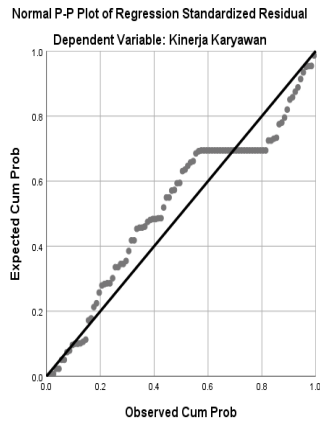
Variable	State ment Item	Cronbach Alpha	Accep tance Limit	Descri ption
Employee Performance (Y)	12	0,779	0,60	Reliable
Digital Banking (X1)	10	0,809	0,60	Reliable
Motivation (X2)	12	0,858	0,60	Reliable
Training (X3)	10	0,917	0,60	Reliable
Leadership (X4)	10	0,904	0,60	Reliable

Source: Processed from SPSS ver 25



**Figure 2. Diagram of Normality Test Results**

Source: Processed from SPSS ver 25



**Figure 3. P Plot of Normality Test**  
Source: Processed from SPSS ver 25

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	11.529	5.832		1.977	.051		
	Digital Banking	.247	.178	.161	1.390	.168	.434	2.304
	Motivation	.464	.112	.464	4.145	.000	.468	2.137
	Training	-.010	.125	-.010	-.084	.933	.402	2.487
	Leadership	.147	.109	.139	1.346	.181	.551	1.815

a. Dependent Variable: Kinerja Karyawan ..

**Figure 4. Multicollinearity Test Results**  
Source: Processed from SPSS ver 25

**The equation is as follows:**

$$Y = a + b_1(X_1) + b_2X_2 + b_3X_3 + b_4X_4 + e$$

$$Y = 11.529 + 0.247X_1 + 0.464X_2 - 0.010X_3 + 0.147X_4 + e$$

Y = dependent variable (employee performance)

X<sub>1</sub> = Digital banking

X<sub>2</sub> = Motivation

X<sub>3</sub> = Training

a = constant

b = Regression Coefficient

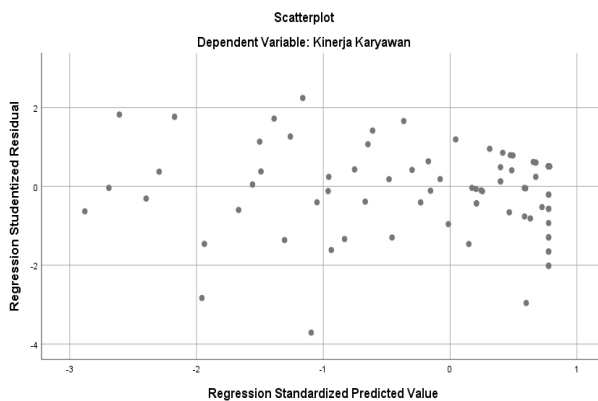
e = Standard error

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
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	Leadership	.147	.109	.139	1.346	.181	.551	1.815

a. Dependent Variable: Kinerja Karyawan

**Figure 7. Results of the t-test**  
Source: Processed from SPSS ver 25

### Heteroscedasticity



**Figure 5. Heteroscedasticity test results**  
Source: Processed from SPSS ver 25

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	592.380	4	148.095	18.977	.000 <sup>b</sup>
	Residual	741.380	95	7.804		
	Total	1333.760	99			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Leadership, Motivation, Digital Banking, Training

Sumber : Diolah dari SPSS ver 25

**Figure 8. F Test Results**  
Source: Processed from SPSS ver 25

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square		
			Std. Error of the Estimate	Durbin-Watson	
1	.666 <sup>a</sup>	.444	.421	2.794	1.737

a. Predictors: (Constant), Kepemimpinan, Motivasi, Digital Perbankan, Pelatihan

b. Dependent Variable: Kinerja Karyawan

**Figure 9. R-Square Test Results**  
Source: Processed from SPSS ver 25

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	11.529	5.832		1.977	.051		
	Digital Banking	.247	.178	.161	1.390	.168	.434	2.304
	Motivation	.464	.112	.464	4.145	.000	.468	2.137
	Training	-.010	.125	-.010	-.084	.933	.402	2.487
	Leadership	.147	.109	.139	1.346	.181	.551	1.815

a. Dependent Variable: Kinerja Karyawan

**Figure 6. Multiple Linear Regression Analysis Results**

Source: Processed from SPSS ver 25

### Discussions

#### The Effect of Digital Banking on Employee Performance

The results of research and hypothesis testing of the effect of digital banking (X<sub>1</sub>) on Employee Performance (Y) show that the more

digital banking increases, there will be changes in employee performance as well. This is in accordance with the results obtained from the probability value (sig t) of  $0.168 > 0.05$ , so  $H_0$  is rejected, it means that there is a positive and insignificant effect partially (individually) between the independent variable (digital banking) and the dependent variable (employee performance).

This is in accordance with previous journals / research by Vebiana with the title Digital Banking, Experience, Customers, and Financial Performance of Islamic Banks, a 2018 journal so that the results obtained where Digital Banking, Service Quality, Customer Experience can significantly increase Loyalty, and Customer Satisfaction [3].

#### **Effect of Motivation on Employee Performance**

From the research results, the probability value (Sig t) is  $0.000 < 0.05$ , so  $H_0$  is accepted, meaning that there is a partially significant positive effect between the independent variable (motivation) on the dependent variable (employee performance).

This is in accordance with previous research by Nuraini (2014), with the title The Effect of Work Motivation as a Moderating Variable on Employee Performance With (Study at Bank Syariah Mandiri Yogyakarta Branch Office). Journal. Vol. IX, No. 1, December 2014, pp. Based on the research results that motivation is positive and significance  $> 0.05$  (0.785), then  $H_0$  is accepted, so work motivation has a positive and significant effect on employee performance [4].

#### **Effect of Training on Employee Performance**

From the research results, it is found that the probability value (Sig t) is  $0.933 > 0.05$ , then  $H_0$  is rejected, it means that there is a partial insignificant positive effect between the independent variable (training) on the dependent variable (employee performance).

This is in accordance with previous research by Sugiarti (2016) with the title The Effect of Job Training on Employee Performance at PT Padma Ardya Aktuarial Jakarta obtained the results that the Determinant coefficient ( $R^2$ ) of

the effect of job training on employee performance is 25.7% while the rest is influenced by other variables [5].

#### **The Effect of Leadership on Employee Performance**

From the results of the study, it was found that the probability value (Sig t)  $0.181 > 0.05$ , it means that there is a partial insignificant positive effect between the independent variable (leadership) on the dependent variable (employee performance).

This is also in accordance with previous research by Rahmila (2012) with the title The Effect of Leadership, Motivation, and Job Stress on Employee Performance at Bank Syariah Mandiri Makassar Branch Office. Journal of Analysis, June 2012, Vol.1 No.1: 87-93. Obtained the results of the analysis test that only motivation has a significant effect on employee performance. Leadership has an effect but not significant, work stress has an insignificant effect. Motivation, leadership and work stress simultaneously have a significant effect on performance [6].

#### **Effect of Digital Banking, Motivation, Training and Leadership on Employee Performance**

Based on the test results of SPSS version 25, it is known that the calculated F value is 18,977 with a significance degree of 0.000, this means that employee performance  $< 0.05$ . This shows that the independent variables (Digital Banking, Motivation, Training and Leadership) simultaneously (together) have a significant effect on the dependent variable Y (Employee Performance) so that the proposed hypothesis ( $H_0$ ) is accepted.

This is related to previous research by Agusta and Sutanto, 2013 with the title Effect of Training and Work motivation on employee performance CV Haragon Surabaya. The results of the research obtained training has a positive and significant effect on employee performance, motivation has a positive and significant effect on employee performance and simultaneously training and motivation have a positive and significant effect on employee performance [7].

### **Effect of the entire Determination of Independent Variables on the Dependent Variable**

From the results of the study, the coefficient value shows that the predictive ability of the independent variables (digital banking, motivation, training and leadership) is  $R^2$  is 0.444 (44.4%) close to the value of 1, it can be concluded that the independent variable as a whole is less powerful in explaining the dependent variable. While the remaining 56% is influenced by other variables outside the model.

According to Ghozali The coefficient of determination ( $R^2$ ) essentially measures how far the model's ability to explain variations in the independent variable [1]. The coefficient of determination is zero and one. A small  $R^2$  value means that the ability of the independent variables to explain the variation in the dependent variable is very limited.

### **4. CONCLUSION**

Based on the data analysis conducted on the relationship between digital banking, motivation, training, leadership, and employee performance at PT Bank Central Asia Batam Branch, several key findings can be summarized. Firstly, the results indicate that digital banking (X1) has a positive but partially insignificant impact on employee performance, with a regression coefficient value of  $0.168 > 0.05$ , thereby accepting H1. Secondly, it is observed that motivation (X2) has a positive and significant effect on employee performance, with a regression coefficient value of  $0.000 < 0.05$ , leading to the acceptance of H2. However, in the case of training (X3) and leadership (X4), they exhibit positive but partially insignificant effects on employee performance, with regression coefficient values of 0.933 and 0.181, respectively, thus accepting H3 and H4. Moreover, when considering the combined influence of digital banking, motivation, training, and leadership on employee performance, the F-test results show a significant effect with a regression coefficient value of  $0.000 < 0.05$ , thereby accepting H5.

Lastly, it is worth noting that the independent variables (digital banking, motivation, training, and leadership) collectively account for 45% of the variance in employee performance, as indicated by the R-Square value, while the remaining 56% is influenced by external factors beyond the model.

### **Suggestions**

1. The management of PT Bank Central Asia Batam Branch should improve the ability and individual skills of all employees related to digital banking knowledge in winning the competition in the global era and competition between banks that are increasingly sophisticated and advanced.
2. In improving employee performance in the company, every employee must be motivated by all management, be it by providing appropriate wages and salaries and giving appreciation if the employee achieves or by providing good supporting facilities in the company's overall work environment.
3. Offline training should be reinstated while keeping in mind the current health protocols. Different effects will be produced if training is carried out together such as team building, outbound, seminars at training centers and so on. The psychological effect will indirectly improve employee performance.
4. Leaders must improve better communication with all employees because it can automatically improve employee performance, besides that a leader must encourage subordinates to improve employee performance to achieve company goals.
5. By knowing the results of this study that digital banking, motivation, training and leadership variables obtained different results, where there are variables that can be controlled by the company, there

are also variables that cannot be controlled by the company.

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