

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

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**Abstract**– This research aims to determine the effect of dependent variable Y (employee performance). Meanwhile, 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, totaling 135 employees. Samples were taken using the Slovin formula with an e value of 5% so that the samples processed in the research were 100 employees. The data analysis technique was processed using the Statistical Product and Service Solution (SPSS) version 25 program application. The results of data analysis produced a multiple linear regression equation  $Y=11.529+0.247X1+0.464X2 - 0.010X3+0.147X4 + e$ . The value of each independent variable, namely digital banking, is  $0.168 > 0.05$ , motivation is  $0.000 < 0.05$ , training is  $0.933 > 0.05$  and leadership is  $0.181 > 0.05$ . The results of the regression analysis show that the digital banking, training and leadership variables have a partial positive and insignificant influence, while motivation has a positive and significant influence on employee performance. Independent variables simultaneously provide a positive and significant contribution to Y (employee performance) with a degree of significance (Sig F) of 0.000 on employee performance  $< 0.05$

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

## 1. INTRODUCTION

Global era competition makes companies in various sectors compete to improve services and creativity and innovation for various products, both in the field of goods and services. Banks as financial companies, which serve the financial services sector, carry 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) both from the desires of the employees

themselves and from the company's efforts as a place where employees work to show the performance they have.

Employees through an attitude of devotion, obedience to the rules and professional competence they have, allow them to have optimal values and performance in carrying out their obligations and responsibilities. Considering the various factors that have been described above, the researcher wishes to examine the improvement of employee performance through digital banking, motivation, training and leadership in employees of PT Bank Central Asia Batam. The above



factors are strongly suspected of having an influence in optimizing performance, this study aims to determine how digital banking, motivation, training, leadership, and the three variables affect performance,

Meanwhile, the benefits expected to be provided from this research are, to expand knowledge in applying human resource management in a real work environment, it is expected to provide information and input for companies in HR management, both through services and improving employee performance in an effort to improve the quality of services provided, providing knowledge of human resources and all their activities for researchers or students and as a consideration in determining policies for universities, especially Batam University.

Companies in facing various problems that affect employee performance are very complex. One of the main obstacles to employee productivity is work stress, unsupportive work environment conditions, and excessive workloads that they face every day. Therefore, company management needs to have the ability to encourage employee initiative and creativity to overcome these challenges. By creating conditions like this, it is hoped that there will be a strong spirit and enthusiasm among members of the organization.

Based on description above, the problem can be formulated as follows:

1. Does digital banking have an impact on employee performance?
2. Does motivation have a significant effect on employee performance?
3. Does training have a significant impact on employee performance?
4. Does leadership have a significant effect on employee performance?

Do digital banking, motivation, training and leadership simultaneously influence employee performance?

## 2. RESEARCH METHODS

In This study, the approach used is quantitative research method. To measure the social phenomena studied, aspects of variables and indicators in detail. Using primary data

obtained through the distribution of questionnaires to respondents. The questionnaire summarizes various questions or written statements with the aim of obtaining direct responses from respondents.

The population that became the subject of this study was 135 employees of PT. Bank Central Asia Batam Branch, with a sample size of 100 people.

## 3. RESULTS AND DISCUSSION

PT. Bank Central Asia, located at Jalan Raja Ali Haji No. 18 Sei Jodoh Batam.

### A. Classical Assumption Test

#### 1. Normality Test

According to Rumengan et al. (2020:104), the purpose of normality testing is a method of determining whether the distribution of data is in accordance with or close to a normal pattern, which is often referred to as a bell distribution. Data that is considered good is data that has a pattern that is close to a normal distribution, meaning that the data does not show a skew to the left or right.

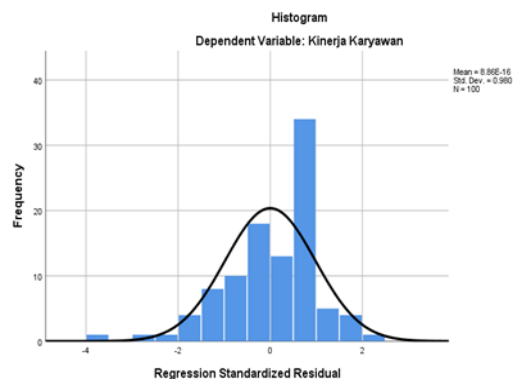


Figure 2. Results of the Normality Test in a Histogram

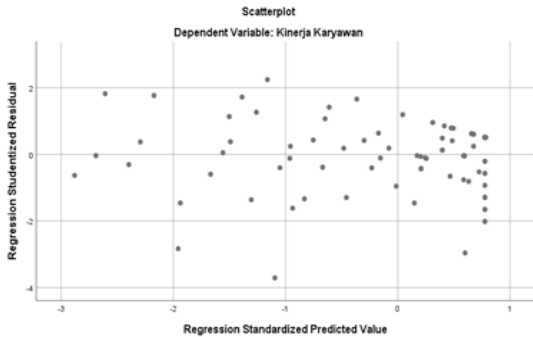
Based on the attached Figure 2, the results of the normality test on the residual histogram show that the data follows a normal distribution, as evidenced by the bell shape on the graph. This is an important requirement for conducting a regression test.

#### 2. Multicollinearity Test

From the test results, it can be concluded that the Variance Inflation Factor (VIP) value for digital banking is 2,304, for Motivation is 2,137, Training is 2,487 and for Leadership is

1,815. This indicates that there are no signs of multicollinearity among the variables, because all VIF values are below the established tolerance limit (i.e. between 4 or 5).

3. Heteroscedasticity Test



**Figure 3. Heteroscedasticity Test Results**

From the illustration in Figure 3, the conclusion that can be drawn is that this study does not show any classical assumption of heteroscedasticity. This can be seen from the distribution of data that is not concentrated above or below the value of 0, and does not show a particular pattern.

**Multiple Linear Regression Analysis**

Multiple linear regression analysis implies a regression model involving several independent variables and one dependent variable.

**Table 2. Multiple Regression Test Results Coefficientsa**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			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: Performance  
Source: SPSS data processed 2021

From the individual test results listed in the table above, the following equation was obtained.

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

From the regression equation above, it can be explained as follows:

1. The constant (a) in the regression equation is 11.529 with a positive sign. This shows that when the value of Digital Banking (X1), Motivation (X2), Training and Leadership (X4) (X3) is zero, then employee performance will reach 11.529
2. A positive coefficient indicates a positive impact of digital banking on performance. The more sophisticated digital banking is, the more performance increases. The coefficient value of b1 of 0.247 indicates that every one-point increase in the digital banking score will contribute to an increase

in performance of 0.247, assuming other variables remain constant.

3. A positive coefficient indicates a positive impact of motivation on performance. The stronger the drive to work, the more potential it has to improve performance. The coefficient value b2; 0.464 indicates that if there is a one-point increase in the motivation score, it will contribute to an increase in performance of 0.464, assuming other variables remain constant.
4. A positive coefficient indicates a positive impact of training on performance. The more training is attended, the potential to improve performance. The b3 coefficient value of 0.010 indicates that every one-point increase in the workload score will contribute to a 0.010 increase in performance, assuming other variables remain constant.
5. A positive coefficient indicates a positive impact of leadership. The higher the leader's concern for employees will increase

employee performance. The coefficient number  $b_4$ : 0.147 indicates that if leadership increases by one point, it will contribute to performance by 0.147 points.

**Partial Significance Test (t-Statistic Test)**

The t-test is used to evaluate the significance of the partial influence of the independent variable on the dependent variable. Based on the statistical results, conclusions can be drawn in the context of decision making, namely:

1. The hypothesis that digital banking affects performance. The results of the t-test were obtained; t count was 1,390 with a significance level of 0.168, above 0.05. This indicates that digital banking has no significant effect on performance.
2. Hypothesis that Motivation affects performance. The t-test results obtained a t count of 4.145, and a significance of 0.000, which is smaller than 0.05. This shows that Motivation has a significant influence on performance.
3. The hypothesis proposed that Training has an influence on performance. The t-test results obtained a figure of 0.084 and a significance of 0.933, greater than 0.05. This indicates that Training has an insignificant influence on performance.
4. The hypothesis proposed Leadership has an effect on performance. The results of the t-test obtained a t-count of 1.346 and a significance level of 0.181, which is greater than 0.05. This indicates that Leadership has no significant effect on performance.

**Simultaneous Significance Test (F Statistic Test)**

The F statistical test is useful for testing the influence of independent variables on dependent variables simultaneously.

**Table 3. F Test Results ANOVA**

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	592,380	4	148,095	18,977	.000b
1Residual	741,380	95	7,804		
Total	1333.760	99			

a. Dependent Variable: Job Performance

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

Source: SPSS data processed 2021

In the table, the F test value is 18.977 and significance (sig) = 0.000. Since the significance value of 0.000 < 0.05, this indicates the rejection of  $H_0$  and acceptance of  $H_a$ . Thus, the regression model that has been built is proven to be significant. This means that Digital Banking, Motivation, Training and Leadership simultaneously have a significant influence on Performance.

**Coefficient of Determination Test (R2)**

This analysis aims to assess how much variation in the independent variables explains the dependent variable.

**Table 4. Analysis of Determination Coefficient (R2) Model Summaryb**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.666 a	.444	.421	2,794

a. Predictors: (Constant), Workload, Work Environment, Job Stress

b. Dependent Variable: Performance Source: SPSS data processed 2021

The table shows that the R-Square (R2) is 0.444, which indicates that the Determination coefficient (R2) is 44.4%. This means that 44.4% of performance can be explained by the variables of Digital Banking, Motivation, Training and Leadership. While the remaining 53.4% (100% - 44.4%) is allocated to other variables outside the study.

**4. CONCLUSION AND SUGGESTION**

**Conclusion**

Based on the research on the influence of digital banking, motivation, training, and leadership on employee performance at PT. Bank Central Asia (BCA) Batam Branch, it can

be concluded that digital banking and leadership do not show a significant influence on employee performance, with significance values of 0.168 and 0.181 respectively, which are greater than the significance limit of 0.05. Meanwhile, motivation is proven to have a significant effect with a significance value of 0.000, indicating that employee motivation and work enthusiasm can substantially improve their performance. Training also does not show a significant effect with a significance value of 0.933. Simultaneously, these four variables have a significant effect on employee performance, as evidenced by the significance value of 0.000 in the F test. The coefficient of determination ( $R^2$ ) of 0.444 indicates that 44.4% of the variation in employee performance can be explained by these variables, while the remaining 55.6% is influenced by other factors. These results indicate that although motivation has a significant impact, other factors such as digital banking, training, and leadership need to be further studied to understand their contribution to improving employee performance.

#### **Suggestion**

1. The management of PT Bank Central Asia, Batam Branch, should improve the individual abilities and skills of all its employees regarding digital banking knowledge in winning competition in the global era and increasingly sophisticated and advanced competition between banks.
2. In order to improve employee performance in the company, each employee must be motivated by all management, both by providing appropriate wages and salaries and giving appreciation if the employee achieves or by providing good supporting facilities in the company's work environment as a whole.
3. Offline training is held again while still paying attention to the health protocols that are currently required. Different effects will be produced if the training is carried out together such as team building, outbound, seminars at training centers and so on. The psychological

effects will be able to improve employee performance indirectly

4. Leaders must improve better communication with all employees because it can automatically improve employee performance, besides that a leader must encourage his subordinates so that employee performance improves to achieve organizational goals.
5. By knowing the results of this study, the variables of digital banking, motivation, training and leadership obtained different results, where there are variables that can be controlled by the company, and there are also variables that cannot be controlled by the company.

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