

Locus of Control Analysis in Improving Satisfaction and Performance of Sharia Bank's Employee

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ABSTRAK

Masalah kinerja sumber daya manusia di Perbankan Syariah menjadi perhatian penting. Berdasarkan nilai Key Performance Indicators (KPI) salah satu pegawai perbankan syariah di Pekanbaru, ada beberapa aspek pengukuran kinerja yang belum terpenuhi, terutama dari penilaian perilaku kerja. Penelitian ini bertujuan untuk mengetahui pengaruh locus of control terhadap kepuasan dan kinerja karyawan. Jenis penelitian ini bersifat kuantitatif, dimana sampel dalam penelitian ini adalah 95 karyawan bank syariah di Pekanbaru, yang diambil dengan menggunakan teknik total sampling. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan Structural Equation Modeling (SEM) dengan aplikasi AMOS. Hasil penelitian menunjukkan bahwa Internal locus of control berpengaruh positif dan signifikan terhadap Kepuasan Kerja dan kinerja karyawan. Locus of control eksternal tidak mempengaruhi Kepuasan Kerja atau kinerja karyawan perbankan. Kepuasan Kerja berpengaruh positif dan signifikan terhadap Kinerja Karyawan, dan juga Kepuasan Kerja dalam penelitian ini telah ditemukan sebagai variabel mediasi antara lokus kontrol internal terhadap kinerja karyawan, tetapi tidak pada lokus kontrol eksternal. Implikasi penelitian ini dapat digunakan oleh perbankan syariah di Pekanbaru untuk mengembangkan strategi dan program pengembangan karyawan yang lebih efektif, dengan fokus pada pengembangan locus of control internal dan peningkatan kepuasan kerja.

ABSTRACT

The issue of human resource performance in Islamic Banking is an important concern. Based on the KPI value of one of Islamic banking employees in Pekanbaru, there are several aspects of performance measurement that have not been met, especially from the work behavior assessment. This study aimed to determine the effect of locus of control on employee satisfaction and performance. This type of research is quantitative, where the sample in this study was 95 Islamic bank employees in Pekanbaru, which were taken using a total sampling technique. The data was collected through questionnaires and analyzed using the Structural Equation Modeling (SEM) with AMOS application. The results showed that Internal locus of control has a positive and significant effect on Job Satisfaction and employee performance. External locus of control does not affect Job Satisfaction or the performance of banking employees. Job Satisfaction has a positive and significant effect on Employee Performance, and also Job satisfaction in this study has found as a mediating variable between internal locus of control on employee performance, but not in the external locus of control. The implications of this research can be used by Islamic banking in Pekanbaru to develop more effective employee development strategies and programs, focusing on developing internal locus of control and increasing job satisfaction.

1. INTRODUCTION

Human resources have an essential role in achieving the goals of a company organization. An organization needs it as a system manager including competent human resources with the good performance so that it can support business success. Human resource is an important indicator of achieving organizational goals effectively and efficiently. To improve the organization's goals,

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management needs to strengthen job satisfaction and employee performance. The development of Islamic banking in Indonesia is classified as very rapid, this is indicated by the increase in the number of office networks throughout the country. The development of Islamic banks has consequences for the increasing demand for the labor market. Based on data from Bank Indonesia, the workforce entering the Islamic banking sector has continued to increase in the last five years. Although the office network and Islamic banking human resources are growing, they still cause problems, namely the readiness of human resources to drive Islamic banking activities both quantitatively and qualitatively is not sufficient. In Pekanbaru, the issue of human resource performance is also an important concern. Performance measurement is carried out by using Key Performance Indicators (KPI) at any given period. This method provides information on the extent to which human resources have succeeded in realizing work targets (Malik et al., 2015; Yoon et al., 2015). Based on the KPI value of one of Islamic banking employees in Pekanbaru, there are several aspects of performance measurement that have not been met, especially from the work behavior assessment including good relations with customers, encouragement of achievement, the achievement of targets, and cooperation. For this reason, there needs to be an analysis of how to improve employee performance to produce excellent service and achieve company objectives. The urgency of this research is to create an important strategy for Islamic bank employees to have a performance that is able to outperform other banks in general. The competent human resources requires good management. Hence, employee performance is optimal. Performance is the work achieved by an individual according to his position or responsibility in a certain period related to the size of a certain value or standard of the organization where the individual works. Employee performance is a vital function in the company because it affects the company quality and quantity level (Caliendo et al., 2015; Iqbal et al., 2020).

In this study, one of the factors that influences the lack of employee internal self-assessment in employee performance is through tracing the locus of control. locus of control in individuals is divided into 2, namely internal locus of control and external locus of Control. Individual with an internal locus of control assume skills, abilities, and effort ascertain the achievement in their lives. An employee believing in his ability to solve a problem is easier to improve performance. Internal locus of control relates to people who believe that their successes and failures are due to their actions and efforts. Previous research stated that individuals with an Internal locus of control assume everything they get is from their own choices and actions (Cobb-Clark et al., 2014; Tyler et al., 2020). Internal locus of control is the degree to which an individual hope the reinforcement or outcome of their behavior depends on their behavior or characteristics. Internal locus of control ensures the atmosphere as everything and behavior as a part of it. External locus of control of individual consider their lives to be greatly influenced by external powers, such as fate, destiny, luck, and others. High External locus of control individuals believe in external forces outside their control in affecting life (Caliendo et al., 2015; Sarrasin et al., 2014). External locus of control relies on the hopes to depend on others. Power outside the body controls them (such as luck), so it is more benefit seeking and choosing favorable conditions. A person like this leads to being a lazy employee because he thinks any business will not guarantee success or achieve the expected results. This is what causes job dissatisfaction and decreased performance.

Previous study mentioned Internal locus of control positively affect employee performance (Malik et al., 2015; Qurrahtulain et al., 2022). It means the internal locus of control not only results in job satisfaction but also maximizes employee performance. Previous research presented External locus of control has a positive effect on employee performance (Galvin et al., 2018; Johnson et al., 2015). However, these results contradict other studies which explain that External Locus of control has no significant effect in increasing employee performance (Heywood et al., 2017; Tistianingtyas, 2021). Other research also explained the External locus of control had a negative and not significant effect on employee performance (Caliendo et al., 2015; Malik et al., 2015). However, previous research found employees who have an External locus of control are not easily satisfied with their work, which also degrades performance (Giao et al., 2020; Sarrasin et al., 2014). Concluded different results that explained there is no difference in performance between employees of Internal and external locus of control, or in other words, the locus of control is not a factor in variation performance (Malik et al., 2015; Saputra, 2014). Based on the urgency of this research to be carried out in order to find a management model for development and the finding of a research gap in the form of inconsistencies in research results from previous studies between internal and external locus of control on employee performance, so this research put the mediating variable job satisfaction in bridging the gap between internal and external locus of control on employee performance. Job satisfaction is a pleasant emotional attitude and the love to the work (Hsia et al., 2014; Joo et al., 2013). This attitude is reflected in work morale, discipline, and work performance. Job satisfaction is influential on employee performance. Some factors affecting employee performance include motivation, work discipline, and job satisfaction (Pawirosumarto et al., 2017; Wei & Si, 2013). Previous studies

examined the relationship between job satisfaction and performance showed employee job satisfaction is a driving factor significantly influencing performance (An et al., 2020; Caliendo et al., 2015). Previous research studies also stated the locus of control has a positive and significant effect on employee job satisfaction (Galvin et al., 2018; Heywood et al., 2017). So that this study aimed to develop a model to analyze the influence of internal and external locus of control on employee performance, but first through the role of job satisfaction as a mediating variable.

1. METHODS

This research is a quantitative research. The researchers conducted the study in a sharia bank in Pekanbaru (Bank Syariah Indonesia, BSI). The population of this study was all employees of the business units and operational units, consisting of 95 people. Because the population number was small, the entire population was placed as a sample using total sampling techniques. Therefore, the study sample was 95 employees consisting of 32 operational unit employees and 63 business unit employees.

The research instrument produced accurate quantitative data, with a scale on each instrument. The scale in measuring the variables was the interval scale. It distinguished categories with a certain interval or distance with the same distance among categories. Respondent's answer score consisted of five alternative answers graded in the variety of values from the object of research through questions; rated 1 to 5. The applied 2 types of variables, namely (1) Exogenous variables affecting other variables consisting of Internal locus of control, External locus of control; and (2) Endogenous variables influenced by other variables namely Job Satisfaction and Employee performance. Measurement of these variables can be seen through Table 1.

Table 1. Measurement indicators

Variable	Indicators	Source
Internal locus of control (X1)	<ol style="list-style-type: none"> 1. More actively seek information 2. Take more initiative 3. Prefer challenges to move forward 4. Trust more in business 5. More self-oriented 	(Soleh et al., 2020)
External locus of control (X2)	<ol style="list-style-type: none"> 1. Passive and only accept information 2. Lack of initiative 3. More believe in fate 4. Depend on others 5. Seek and choose a pleasant situation 	(Soleh et al., 2020)
Job satisfaction (Y1)	<ol style="list-style-type: none"> 1. Enjoying work 2. Loving work 3. Work morale 4. Discipline on work performance 	(Cullen et al., 2014)
Employee performance (Y2)	<ol style="list-style-type: none"> 1. Number of work 2. Quality of work 3. Timeliness 4. Presence 5. The ability to work together 	(Belsito & Reutzler, 2020)

This study used the SmartPLS software version 3.2.8 to analyze the data. The PLS or Partial Least Square test is a variant-based structural equation approach (Structural Equation Modeling/SEM). The PLS test has two main testing models, namely the measurement model and the structural model. The measurement model is to test the validity and reliability, while the structural model is to examine causality (hypothesis testing with predictive models). This analysis contained 1) Convergent Validity assessed based on the correlation between item score or component score; individual reflexive measures were high if they correlated more than 0.70 compared to the measured variable; and 2) Discriminant Validity Test calculated according to the cross-loading value of the manifest variable against each latent variable. If the correlation between latent variables and each indicator (manifest variable) was greater than the correlation with other latent variables, the indicator was better than other latent variables. The other was 3) construction Reliability Test. It was to see the value of AVE with composite reliability. AVE in reliability testing is the tool to measure the true value of the reliability of a construct. The three elements above are used for the measurement of reflective indicators. For the measurement of formative indicators,

the Multicollinearity Test was performed. It aimed to inquire if the regression model found a correlation among the independent variables. If the results showed the value of the Variance Inflation Factor (VIF) ≥ 10 , meaning there was multicollinearity. Conversely, if the VIF value <10 , there was no multicollinearity.

2. RESULTS AND DISCUSSIONS

Results

In the results of this study, processing of the survey data obtained consisted of an analysis of the characteristics of the research respondents who were divided into gender, age, education, and tenure. Furthermore, in answering the research hypothesis, analysis of the Structural Equation Model testing was carried out using PLS. However, before analyzing the hypothesis testing, some basic requirements for SEM testing have also been met, including testing validity, reliability and multicollinearity. The following are the results of testing the data in this study:

The Characteristics of Respondents

The variation analysis results of the respondents in this study are shown in [Table 2](#).

Table 2. Respondent Characteristics

Demography	Category	Frequency	Percentage
Gender	Male	42	44%
	Female	53	56%
	Total	95	100%
Age	25-34 years	51	54%
	35-44 years	32	34%
	Above 45 years	12	13%
	Total	95	100%
Education	Diploma	24	25%
	Bachelor Graduate	71	75%
	Total	95	200%
Tenure	Below 1 year	16	17%
	1-10 years	60	63%
	above 10 years	19	20%
	Total	95	100%

Source: Processed data (2020)

[Table 3](#) presents 44% of female respondents are fewer than male respondents (56%). During the recruitment process, male employees met more criteria, and business units required more marketing personnel to market bank products to customers. They had a high passion to establish relationships and pursue targets. In terms of age, 25-34 years dominated the majority of respondents (54%), age 35-44 years was 34%, and the minimum percentage of age over 45 years was 13% of all respondents. Age 23-34 years have a better physical condition, work spirit, and better imagination and experience. In terms of education, the majority of respondents were Bachelor graduates (75%), and diplomas were 25%. This was because, in the recruitment process, the average bank in Indonesia prioritized Bachelor graduates. In terms of tenure, most respondents were in the 1-10 year tenure (63%), more than 10 years were 20%, and 17% were less than 1 year. It means most employees have enough experience and have an understanding of their work.

Measurement Model Analysis (Outer Model)

Based on the convergent validity test results, if a factor loading value <0.5 , it had to be excluded from the model and applied a re-estimation of the factor loading value. By issuing some loading factors <0.5 , the estimated loading factor values, all indicators used to continue the analysis to the next stage, met convergent validity because all loading factors were <0.5 . Hence, the convergent validity of all endogenous construct groups was valid. The model had good discriminant validity if each loading indicator value of a latent variable was greater than other correlated variables. The cross-loading value in this study for each indicator was greater than any other latent variable. It indicated each variable held good discriminant validity. The next stage was testing the consistency of measurement (reliability). Average Variance Extracted (AVE) and Composite Reliability (CR Composite Reliability (CR) were considered in good condition if they had a value > 0.70 . The Average Variance Extracted (AVE) was good if it had a value > 0.5 .

According to the Constructive Reliability test of the measurement model, all variables were valid. The latent variables and the reliability of the measurement model were fine too. It showed the indicator was reliable in constructing exogenous constructs. Multicollinearity test worked to ensure there was no correlation between one exogenous variable with another exogenous variable. From the results of the study, the VIF of each variable in this study produced ≤ 10 , so there was no multicollinearity.

Structural Model Test (Inner Model)

R Square

Table 2. Square Test

	R Square	R Square Adjusted
Job Satisfaction	0.605	0.587
Performance	0.650	0.624

Based on the R-square Adjusted value as presented in Table 2, the Job Satisfaction variable (Y1) has a value of 0.587. The percentage of the influence of the variables Internal and External locus of control on Job Satisfaction is 58.7%, while the remaining (41.3%) is influenced by other factors. R-Square Adjusted Value for Employee Performance variable (Y2) is 0.624. It designates the percentage of Internal and External locus of control variables on Employee Performance is 62.4%, while the remaining 37.6% is from other factors.

Predictive Relevance (Q2)

Q2 value of 0.8447 indicated the salinity of the research data explained by the structural model developed in this study and 0.1553 caused by other factors not included in this study.

Effect Size (F2)

This tool was useful for knowing the goodness of the model, involving the variable predictor had a weak, sufficient, or strong impact on the structural level.

Table 4. Effect Size (F2)

	Job Satisfaction	Performance
external locus of control	0.000	0.005
internal locus of control	1.299	0.284
Job Satisfaction		0.111

According to the Effect Size (F2) as presented in Table 4, External locus of control has a weak influence on Job Satisfaction and Employee Performance. Internal locus of control significantly influences Job Satisfaction and Employee Performance. Also, Job Satisfaction significantly controls Employee Performance.

Table 5. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Conclusion
Hypothesis 1	0.777	0.792	0.071	11.025	0.000**	Accepted
Hypothesis 2	0.519	0.528	0.170	3.054	0.002**	Accepted
Hypothesis 3	0.002	0.012	0.124	0.016	0.988	Rejected
Hypothesis 4	0.046	0.085	0.108	0.428	0.669	Rejected
Hypothesis 5	0.313	0.299	0.177	1.772	0.077*	Accepted
Hypothesis 6					0.000***	Accepted
Hypothesis 7					0.481	Rejected

Source: Processed data (2020)

Hypothesis testing

The results of hypothesis testing can be seen in the [Figure 1](#) and [Table 5](#).

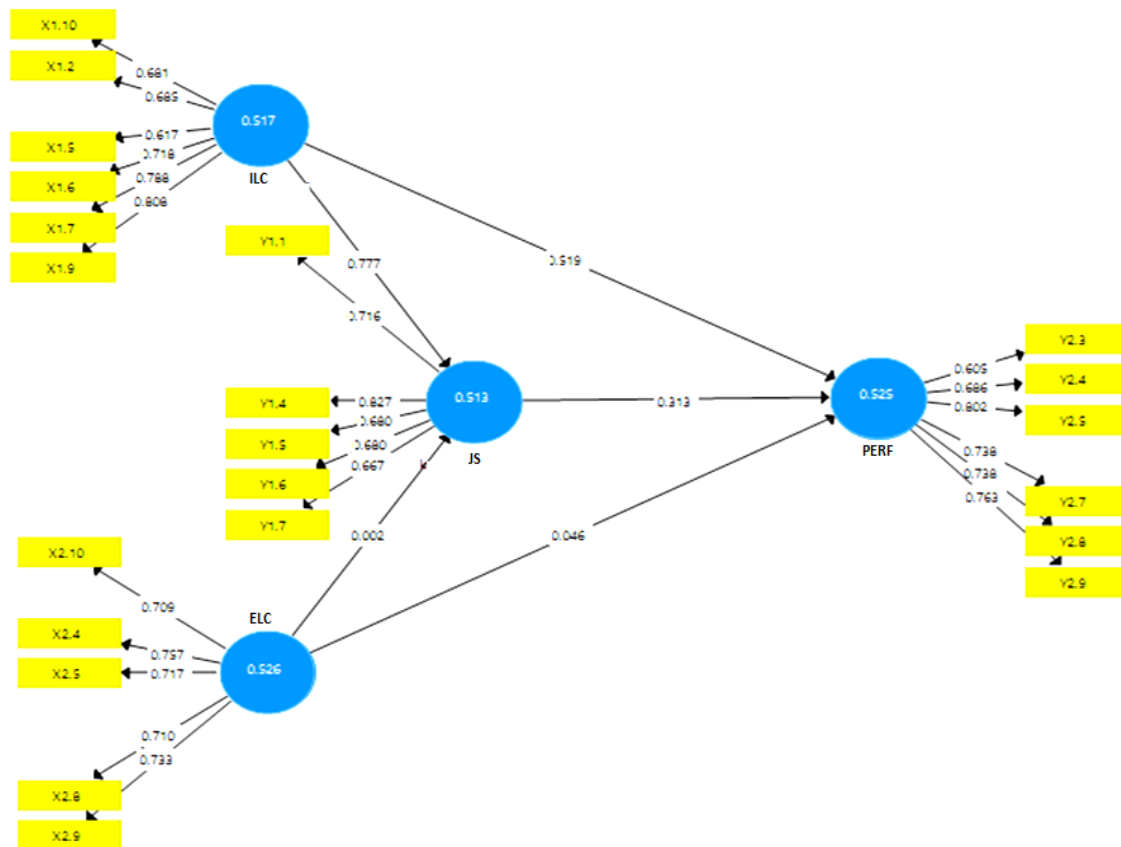


Figure 1. Path Model

Discussion

Table 5 explains the Internal locus of control has a positively and significantly affect job satisfaction. Descriptive research confers the same results. One indicator of Internal locus of control with the statement, "I believe that if I want to succeed, I must do something", received the highest response by respondents. Employees with Internal locus of control are confident that their efforts and initiatives at work will make him successful. If he gets success or rewards from the business with the company, it will make him feel valued and give his satisfaction. The results of the analysis of the characteristics of respondents also indicate male employees are more dominant as respondents because they have high initiative and greater effort in achieving targets. In addition, respondents consist of productive age 23-34 years and they have a high imagination in working, so they love their work. Hence, the better/higher the Internal locus of control of Employees, the more significant it influences the Job Satisfaction of Banking employees. The results of this study are in line with research studies of who got Internal locus of control had a positive and significant effect on job satisfaction (Cobb-Clark et al., 2014; Xu et al., 2020).

The second hypothesis further results Internal locus of control rules Employee Performance; H2 accepted. Internal locus of control is a perspective that all results obtained are due to capacity actions and factors in themselves (Berger & Haywood, 2016; Prameswari & Sari, 2023). The results of the study descriptively found an Internal locus of control indicator with the statement, "I believe that if I want to succeed, I must do something". Employees assumed the business would make success and improved morale so that employee performance would be higher. The average employee had a high initiative in understanding his work. Descriptive analysis results confirmed hard work and attempt to make employees successful in their work. It suggested the higher the Internal locus of control would increasingly have a significant impact on Employee Performance. This study was in line with previous research which explaining the results of the Internal locus of control positively and significantly affected employee performance and there is a mediating effect from job satisfaction in relationship between internal locus of control on employee performance (Wang et al., 2019; Xu et al., 2020; Yang et al., 2017).

Some research results produced an External locus of control that did not have a significant effect on Job Satisfaction; hypothesis 3 rejected. Previous research stated that External locus of control are

external forces including fate, luck, or other powers determining an individual's belief on everything (Arkorful & Hilton, 2022; Škudienė et al., 2018). Descriptive research resulted in that one indicator of External locus of control with the statement, "I am passive in finding information and only receiving information". The average value was also the smallest. External locus of control did not affect the Job Satisfaction of Banking employees. It followed employee responses related to passive personality and lack of initiative. However, the average employee still bestowed good job satisfaction. This attested the External locus of control had no impact on employee job satisfaction. The study contradicted the ideas of who found External locus of control had a direct significant effect on job satisfaction (Efendi et al., 2021; Elsayed et al., 2020; Lisnawati et al., 2019). The testing likewise emphasized External locus of control did not significantly influence Employee Performance. It described the External locus of control did not have an impact on employee performance. The balance between the External locus of control and the Internal locus of control affected the organization, so employees could work professionally and produced a good performance. On the other hand, companies had to also continue to provide support/motivation for employees both internally and externally to develop employee initiatives. This research is not in line with previous studies which stated that External locus of control had a positive effect on employee performance (Johnson et al., 2015; Malik et al., 2015). Hypothesis 5 testing proved job satisfaction affected employee performance; the hypothesis accepted. Job satisfaction is the impact of work implementation. In the context of the organization, employees are motivated to work to satisfy their needs. The results of the study described Banking employees, on average, were satisfied with their work. This research is relevant to previous research which found a positive and significant effect between job satisfaction on employee performance, and job satisfaction cannot mediate the relationship between external locus of control on employee performance (Bakotić, 2016; Mapuranga et al., 2021; Tistianingtyas, 2021).

Testing the indirect effect of the Internal locus of control on performance through job satisfaction produced a significant value of $0.096 < \alpha 0.1$ (1%). It proposed the Internal locus of control affected the increase in employee job satisfaction which then had an impact on improving performance. Practically it was found that the results of this study answered the problem of Islamic banking employee performance that had been described in the background answered through increasing the employee's internal locus of control. Internal locus of control is a person's belief that he has great potential for self-determination, no matter whether the environment will support it or not. which means that in improving their performance, employees need the greatest support and motivation from within themselves. When it is owned by employees strongly, it will facilitate the work process they go through and then it will bring job satisfaction. The results of this study are also in line with the findings of previous studies by several researchers where individuals who have confidence in themselves and accept responsibility for all actions taken (internal locus of control) will be able to improve the individual's performance (Giao et al., 2020; Mulki & Lassk, 2019; Robusto et al., 2019).

However, this study has not answered the role of external locus of control in improving employee performance. This shows that in practice the balance between external locus of control and internal locus of control cannot go hand in hand in improving employee abilities and performance. Internal and external locus of control are 2 things that contradict each other in the principles and work behavior of employees. External locus of control behavior, for example, this behavior is more about all events and employee motivation at work is beyond the employee's self-control, even though psychologically an employee has the right to himself, motivates himself and acts on himself so that all the consequences of the resulting work are purely a risk to the decision of the work he did, not the cause of things from outside. This is a difference from this study that has not been found in previous studies which their findings suggest that external behavior and internal locus of control can be balanced (Efendi et al., 2021; Elsayed et al., 2020; Lisnawati et al., 2019).

3. CONCLUSION

Internal locus of control has a positive and significant effect on Job Satisfaction and employee performance. The better/higher Employee Internal locus of control will significantly affect Job Satisfaction and Banking employee performance. External locus of control does not affect Job Satisfaction or the performance of banking employees. Job Satisfaction has a positive and significant effect on Employee Performance, meaning the better/higher Employee Satisfaction significantly influences the Employee Performance of the employee of sharia banks in Pekanbaru, and also Job satisfaction in this study has found as a mediating variable between internal locus of control on employee performance, but not in the external locus of control.

Based on the results of the study, it can be suggested for companies, they can change employees with an orientation of an External locus of control to an Internal locus of control by minimizing injustice in

the daily work routine of employees. This is effective to provoke an increase in the orientation of the employee's Internal locus of control and suppress the employee's External locus of control. For further research, looking at the findings of this study which did not find an important role of external locus of control in improving the performance of Islamic bank employees, it is recommended that further researchers explore the role of external aspects (outside employees) which can have an impact towards improving the performance of Islamic banking employees, especially those related to the principles of Islamic religiosity such as aspects of Islamic culture, Islamic leadership and others.

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