

Effect of Work Interest, Emotional Intelligence and Self-Efficacy of Achievement of Work Achievement with Work Motivation as Variable Intervening in PT Bank XYZ

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ABSTRACT

PT Bank XYZ, hereinafter referred to as "XYZ" was originally established in Indonesia as a central bank under the name "Bank XYZ". XYZ has many branch offices in Indonesia, one of which is the USU Medan branch. Along with its development there is a decrease in employee performance due to lack of motivation in increasing the targets set by the company. Besides work interest and emotional intelligence of employees also need to be improved again. The purpose of this study was to determine and analyze the influence of work interest and emotional intelligence on work performance through motivation as an intervening variable. This type of research is associative quantitative. The population of this research is 151 employees. Sampling using a simple random sampling technique of 109 respondents. Data analysis uses path analysis. The results showed that the variable work interest and emotional intelligence had a positive and significant effect on work performance through motivation as an intervening variable.

Keywords: *Work Interest, Emotional Intelligence, Motivation, Work Performance*

INTRODUCTION

The development of the business world which is increasingly in harmony with the improvement of economic conditions in Indonesia also means that there is increasingly fierce competition. Mostly, a company has the same goal that is

oriented to get the maximum amount of profit, despite other missions. Likewise with banks, banks are business entities that collect funds from the public in the form of deposits and distribute them to the public in the form of credit and other forms in order to improve the lives of many people.

In the business world work performance becomes something that must be considered. A company will increasingly develop if it has employees who are able to achieve high work performance. According to Mangkunegara (2012: 164) work performance is the work of quality and quantity achieved by an employee in carrying out their duties in accordance with the responsibilities given. Job performance is influenced by many factors including work motivation.

Motivation is divided into two theories namely, satisfaction theory and process theory. Where is the theory of focus focused on the factors within the individual that encourage, direct, maintain and stop behavior. Process theory explains and analyzes how behavior is driven, directed and processed. George and Jones (2012: 12) argue that motivation is central in a management, which regulates how people behave and how they complete work in the organization. Motivation comes from within (intrinsic) and some comes from outside (extrinsic). The impulse that is in the employee is influenced by employee

interest. Lusri (2017) in her research stated that there was a positive and significant influence between motivation on work outcomes but the study conducted by purwanto, (2015) gave different results the most dominant factor influencing achievement was job satisfaction.

According to Chaplin (2011: 101), interest has three definitions. First, interest is an ongoing attitude that captures a person's attention, making him selective towards the object of his interest. Second, interest is a feeling that states that a job is valuable or meaningful to individuals. Third, interest is a motivational state that guides behavior toward a certain target. So in this case employees who have an interest in carrying out work will be more motivated to carry out their work. Feelings like, happy, and satisfied doing a job into a positive relationship with the job so that it makes it easier for employees to adjust better to their work Mariyanti, (2012: 2).

Another factor that affects employee performance is emotional intelligence. Emotional intelligence becomes something that needs attention. Employees who have good emotional intelligence will produce high performance. According to Goleman (2012: 14) "Emotional Intelligence is an emotional skill that includes the ability to control oneself and have endurance when facing obstacles, able to control impulses and not quickly feel satisfied, able to regulate moods and be able to manage anxiety so as not to disturb thinking ability, able to empathize and hope. This is in line with research conducted by Purwanto, (2015) that emotional intelligence has a positive and significant effect on work performance while Oladepo (2014) in his research gave different results that intelligence had a significant positive effect on work performance.

Ismail (2013: 12) states that in order to increase work productivity there needs to be a workforce that has good emotional intelligence. This becomes an important aspect for the organization because if the workforce in the organization has high

emotional intelligence, then the organization will gain profits and the company's life will be guaranteed. In addition, David, (2012) also revealed that intelligence has a positive and significant effect on learning outcomes.

Self-efficacy is also a determining factor for the creation of employees who are able to carry out their functions properly. Kreitner and Kinicki (2010) define self-efficacy as a belief in one's own ability to deal with and solve problems effectively. Individuals with high self-efficacy will have stronger enthusiasm and perseverance in overcoming problems, and be able to mobilize greater energy in facing challenges where this is very necessary in the organization and determine job satisfaction.

Rachmahana (2012) in her research stated that self-efficacy is very beneficial to be owned by someone, in order to achieve achievement or performance in any case well. Employees who have high self-efficacy will have a positive effect in motivating employees to carry out tasks and be more able to achieve goals. However, Hanun (2012) in his research stated that the determining factor that has the highest relationship in improving work performance is not self-efficacy but work climate.

Bank XYZ is the oldest commercial bank in the history of the Republic of Indonesia. The bank was founded on July 5, 1946. At present Bank XYZ has 914 branch offices in Indonesia and five abroad. PT Bank XYZ. Currently it has nine subsidiaries. XYZ Bank is a state-owned state-owned bank, so it is safe because it is guaranteed by the government. The advantages of Bank XYZ compared to other banks are that they have good services, the products offered are reliable, banks are compliant with government regulations, the application of standard interest rates, credit services and money storage services are available very well, and have many branch offices in various regions.

Employee work performance is very important in the company to achieve its goals, so that every company makes various efforts to improve it. Work performance is

one of the needs that everyone wants to achieve while working. Work motivation is shown by the enthusiasm of employees at work, being on time, focusing on doing their duties and responsibilities and never complaining when given a task by superiors.

Interest is defined as the will, desire and liking. Interest is something personal and related to attitude. Emotional intelligence possessed by employees is also still not optimal information in terms of emotional intelligence that there are still employees who have not achieved maximum service to customers such as the level of friendliness, courtesy and communication. The self-efficacy of XYZ employees still needs to be improved. This has become one of the important factors in improving employee performance. Self-efficacy is also very necessary for XYZ employees. The emphasis is on the concept of self-confidence that employees have in dealing with situations to come, in terms of the extent to which a person assesses the abilities, potential and tendencies that exist in him to be integrated into certain actions in an effort to overcome the problems that will come. This confidence and stability will provide a foundation for XYZ employees in trying diligently, being resilient and brave in facing problems.

Hypothesis

Based on the concept presented by the author, the research hypothesis can be formulated as follows:

1. Work interest has a positive and significant effect on work motivation at PT Bank XYZ.
2. Emotional intelligence has a positive and significant effect on work motivation at PT Bank XYZ.
3. Self-efficacy has a positive and significant effect on work motivation at PT Bank XYZ.
4. Work interest has a positive and significant effect on work performance at PT Bank XYZ.
5. Emotional intelligence has a positive and significant effect on work performance at PT Bank XYZ.
6. Self-efficacy has a positive and significant effect on work performance at PT Bank XYZ.
7. Work motivation has a positive and significant effect on work performance at PT Bank XYZ.
8. Work interest has a positive and significant effect on work performance through work motivation at PT Bank XYZ.
9. Emotional intelligence has a positive and significant effect on work performance through work motivation at PT Bank XYZ.
10. Self-efficacy has a positive and significant effect on work performance through work motivation at PT Bank XYZ.

MATERIAL AND METHODS

This research uses quantitative methods that are associative, namely research that is more based on data that can be calculated to produce an estimate (Sugiyono, 2014). Associative research is research to examine the relationship / influence of independent variables on the dependent variable.

The population in this study were all employees of PT Bank XYZ, as many as 151 employees. Sampling in this study is the probability sampling technique. According to Sugiyono (2010: 63), Probability sampling is a sampling technique that provides equal opportunities for each element (member) of the population to be elected as a sample member. The criteria used are random sampling and calculation using the Slovin formula, the reason for using the Slovin technique is because the most representative method of calculation provides equal opportunities to each member of the population. So that the number of samples in this study were 109 respondents.

Data collection techniques in this study were carried out by making a list of

questions where this technique gives responsibility to respondents to read and answer questions and researchers can provide an explanation of the purpose of the survey and questions that are not understood by respondents and responses to the questionnaire can be directly collected by researchers after filled in by respondents using a Likert scale which contains 5 levels of answer preferences as choices. Furthermore, the documentation study was carried out by collecting and studying supporting data in the form of a brief history of XYZ's organizational structure, and some other data obtained directly from PT Bank XYZ and Interview, namely the process of obtaining information for research purposes by means of question and answer. This interview was addressed directly to the employees of PT Bank XYZ.

The types of data and resources used in this study are primary and secondary data. Primary Data is research data obtained directly from original sources (not through intermediary sources) and data collected specifically to answer research questions in accordance with the wishes of researchers (Indriatoro and Supomo (2012: 129). Secondary data according to Indriatoro and Supomo (2012 : 129), states that secondary data is data that is a source of research data obtained indirectly through intermediaries (obtained and recorded by other parties). Secondary data are generally in the form of evidence, notes, or historical reports that have been arranged in an archive (data documentary) published and unpublished.

RESULTS AND DISCUSSION

Work Interests Are Positive And Significant About Work Motivation

Based on the results of data analysis it is known that the value of $t_{\text{arithmetic}} > t_{\text{table}}$ of work interest (X1) is $2.474 > 1.983$ and a significant value of $0.015 < \alpha 0.05$ so that work interest has a positive and significant effect on motivation. This indicates that if work interest is increased it will increase the work motivation of XYZ employees. Interest in work is needed in

undergoing a job. Employees who have high interests and desires will be able to work more sincerely and honestly.

Bank XYZ has many work divisions, one of which is the marketing department in charge of selling and marketing products to the public. The marketing department certainly has a work target every month, in this case every employee who has not been able to achieve the target will get sanctions for being fired or unable to work again. Then in other divisions also have the same target. For example, the frontliner who is in charge of serving customers is demanded to be able to serve wholeheartedly.

Mariyanti (2012: 12) states that interest is feeling like, happy, and satisfied doing a job means there is a positive and healthy relationship with the job so that it makes it easier for employees to adjust better to their work. So in this case the banking world needs employees who have high work interest so that everything that is assigned can be a pleasure for employees in carrying it out.

Emotional Intelligence Has a Positive and Significant Effect on Work Motivation at PT Bank XYZ

Based on the results of data analysis, it is known that the value of $t_{\text{count}} > t_{\text{table}}$ of emotional intelligence (X2) is $5.320 > 1.983$ and a significant value of $0.015 < \alpha 0.05$ so that emotional intelligence has a positive and significant effect on motivation. This indicates that if emotional intelligence is increased it will increase the work motivation of XYZ employees. Discussing the problem of emotions is closely related to emotional intelligence itself which is one's ability to motivate oneself, to survive facing frustration controlling impulse (joy, sadness, anger, etc.) and not to exaggerate pleasure, regulate mood and be able to control stressful.

Emotional intelligence also includes self-awareness, perseverance, enthusiasm and self-motivation as well as social skills. Skills related to emotional intelligence include, for example, the ability to

understand others, leadership, the ability to build relationships with others, the ability to communicate, teamwork, form a positive self-image, motivate and inspire and so on. The intelligence of someone who is able to cope with demands, problems and new conditions that come to deal with it will certainly fertilize certain feelings, namely feelings of pleasure or displeasure.

Because of the above characteristics, if the employee has a high IQ but a low level of emotional intelligence, it tends to be seen as a person who is stubbornly difficult to get along with, easily frustrated, not easy to trust others, is not sensitive to environmental conditions and tends to despair when experiencing stress is especially faced with challenging and complicated work. The opposite condition is experienced by people who have an average IQ level but have high emotional intelligence so that employees will have a strong motivation in carrying out their work.

Self-Efficacy Has a Positive and Significant Effect on Work Motivation at PT Bank XYZ

Based on the results of data analysis it is known that the value of $t_{\text{arithmetic}} > t_{\text{table}}$ of self-efficacy (X3) is $4.426 > 1.983$ and a significant value of $0.015 < \alpha 0.05$ so that self-efficacy has a positive and significant effect on motivation. This indicates that if self-efficacy is improved it will increase the work motivation of XYZ employees.

Self-efficacy is a self-confidence to be able to succeed in overcoming and undergoing in certain situations (Bandura in Betz, 2014). Self efficacy is a belief that arises because it has self-confidence over its ability to carry out a job, so that it is able to obtain a success. Confidence relates to the encouragement or motivation of employees to be more confident and have confidence in their own abilities.

Self-efficacy is needed in employees, by increasing the ability to carry out tasks given so that the company runs optimally and employee motivation will

increase. Because of this, the role of self-efficacy is needed to be able to make employees able to work well. Motivation can be said as the perseverance of an individual in trying to achieve goals and get better (Ahmed et al, 2010).

High employee motivation can be created from the environment and as well as support provided by superiors or fellow colleagues. Employees will be motivated if there is support from management and superiors of a company and the company's work environment that will have an impact on job satisfaction of these employees. Self-efficacy can increase employee motivation in completing and carrying out their duties.

Work Interest has a Positive and Significant Effect on Job Performance at PT Bank XYZ

Based on the results of data analysis, it is known that the value of $t_{\text{count}} > t_{\text{table}}$ of work interest (X1) is $4,250 > 1,983$ and a significant value of $0,000 < \alpha 0,05$ so that work interest has a positive and significant effect on work performance. This indicates that if work interest is increased, it will increase work performance. Employee interest is needed in building a skilled and quality workforce.

Employees who have high work interest tend to be more active in working optimally. Employees will follow the applicable regulations and not embarrass the company by giving unsatisfactory results. Work interest is able to make employees more motivated to achieve their targets by establishing relationships, participating in training and being active in various social activities carried out.

So in this case the desire of employees to advance is higher than employees who work only because they want to get social status to be considered to have adequate income. Employees will tend not to waste time and opportunities given to work. The employee's approach to fellow colleagues and leaders is increasingly intertwined. Employees will find it easier to communicate and work together.

Emotional Intelligence Has a Positive and Significant Effect on Job Performance at PT Bank XYZ

Based on the results of data analysis, it is known that the value of $t_{count} > t_{table}$ of emotional intelligence (X2) is $2.109 > 1.983$ and a significant value of $0.037 < \alpha 0.05$ so that emotional intelligence has a positive and significant effect on work performance. This indicates that if emotional intelligence is increased it will increase work performance. Emotional intelligence is a stronger mental endurance and feeling of patience for banking employees to have.

Increasing emotional intelligence is an obligation for every banking employee, especially those who work on the front liner. The frontliner section is a field that deals directly with customers in this case requires strong intelligence in serving and respecting customers who come to get services. Employees must not bring all the problems faced to customers. In this case employees must continue to provide ethics that shows the high level of service of an institution.

The services provided in a bank can be in the form of providing accurate information, overcoming customer problems and showing courtesy in speaking so that in this case when employees have high emotional intelligence, work performance will increase because it is embedded in employees to work wholeheartedly. This is in line with research conducted by Naseer, (2011) and Ahmed, et al (2016) who states that emotional intelligence has a positive and significant effect on employee performance.

Self Efficacy Has a Positive and Significant Effect on Job Performance at PT Bank XYZ

Based on the results of data analysis, it is known that the value of $t_{arithmetic} > t_{table}$ of self-efficacy (X3) is $7.149 > 1.983$ and a significant value of $0.000 < \alpha 0.05$ so that self-efficacy has a positive and significant effect on work performance. This

indicates that if self-efficacy is improved it will improve work performance. In this case the efficacy is based on the principles of character, such as integrity, humility, loyalty, self-limitation, courage, justice, patience, craft, simplicity and politeness that should be developed from within to outside the self, not by coercion from outside to in humans.

Hendra (2010: 11) explains that self-efficacy is one's belief about his ability to carry out a behavior successfully. Someone is said to be effective if the individual can solve problems effectively, maximize opportunities, and continuously learn and integrate other principles in the growth spiral. Conversely, individuals with low self-efficacy easily give up and despair when facing difficulties and problems.

Work Motivation Has a Positive and Significant Effect on Job Performance at PT Bank XYZ

Based on the results of data analysis it is known that the value of $t_{arithmetic} > t_{table}$ of motivation (Z) is $2.380 > 1.983$ and a significant value of $0.019 < \alpha 0.05$ so that motivation has a positive and significant effect on work performance. This indicates that if motivation is increased it will increase work performance. One indicator of quality humans is having high work performance. This work performance is highly needed by various government and private institutions.

Employees who have high work performance will always be fully aware of their respective responsibilities and try to carry out all the tasks assigned to them properly in accordance with their abilities to get maximum work results. Conversely, if an employee does not have work performance will only have a negative impact on the employee itself and the institution where he works. For this reason, improving the work performance of an employee really needs to be done both individually and in groups as an effort to improve work results better.

Job performance is an important factor to support the success of one's work both in personal capacity and as a member of an organization / institution. Many unfavorable consequences for organizations are caused by low work performance. The consequences arising from the lack of work performance possessed by an employee in various forms of actions and actions carried out every day such as slowness and negligence in working, accuracy in attendance at work hours, working at will, and so on. Work performance of an employee is largely determined by the existence of work motivation.

This is in line with research conducted by Yatipai, et al (2015) and Purwanto, (2015) that motivation has a positive and significant effect on work performance and provides a statement that the existence of motivation can be a supporting factor for an organization's success. Planning, implementation, supervision, and technological facilities that are owned, all of them will not work if there is no human factor as a driver.

Work Interest has a Positive and Significant Effect on Job Performance through Work Motivation at PT Bank XYZ

According to Suharyat (2009: 10) interest is the result of education that is important for an individual who is truly educated, marked by the existence of great and true interests towards things that are assessed briefly by the individual's view of life. If the employee has an interest in the field of work, it means that the employee will have a preference for the work he is currently engaged in, so that he will be more prepared to behave in certain positive ways.

Feelings like, happy, and satisfied doing a job means there is a positive and healthy relationship with the job so that it makes it easier for employees to adjust better to their work. So in this case the work interest that is owned will make employees more motivated in providing maximum work performance.

Work achievements obtained can be in the form of employee responses regarding the quality of service, monthly work targets and company ratings regarding how feasible the company is the best choice for the community both to save, borrow funds and become an investment institution. In addition, achievements must also be achieved by becoming a company that is more stocked than other similar companies.

Emotional Intelligence Has a Positive and Significant Effect on Job Performance through Work Motivation at PT Bank XYZ

As the development of organizations and technologies that require social relationships and involve the role of emotions in it. With this, the company no longer considers that cognitive intelligence is the single most important thing in one's success. Business people also begin to realize that good employees do not only rely on skills, expertise or IQ, but also must be equipped with other skills such as emotional maturity, self-awareness, cooperation and empathy all of which are summarized in an intelligence commonly called Emotional intelligence or Emotional Intelligence (EI).

Goleman (2014), a psychologist who conducts in-depth research on emotional intelligence states that: "Psychologists agree that IQ only accounts for about 20% of the factors that determine success. The remaining 80% comes from other factors, including emotional intelligence ". Based on the above statement, the idea of empowering emotional intelligence among employees needs special attention because with the increasing emotional intelligence of employees, they will be more able to motivate themselves to work well so that they have high performance.

Although intellectual abilities and skills are needed to handle various operational tasks, emotional intelligence that encourages employees to be able to work together, has high moral and social sensitivity and is more passionate about working.

Self Efficacy Has a Positive and Significant Effect on Job Performance through Work Motivation at PT Bank XYZ

Humans act in a situation depending on the reciprocal relationship of behavior, environment, and cognitive conditions. Especially cognitive factors related to the belief that they are able or unable to perform a behavior that is needed to produce the desired achievement in a situation. Bandura (2016) calls these expectations self-efficacy.

Self efficacy is a person's ability to include beliefs that can do things well. When an individual feels that he has no confidence in his abilities. So that raises a perception that the task he faced was considered difficult without knowing the capabilities that exist in him. This will make an individual avoid difficult tasks and prefer to do easier tasks. This situation reflects the low self efficacy that will have an impact on the low performance of an employee (Wulansari, 2011).

Wulansari (2011) in his research, said that self efficacy is a mediator that influences one's career choice, if someone feels able to carry out tasks in a particular career then he will choose that career, individuals who have high self efficacy will try hard to face difficulties and persist in doing a task if they already have the skills, whereas individuals who have low self efficacy will be disturbed by doubts about the ability of the self and easily give up when experiencing difficulties in doing the task.

The results of research conducted by Lestari, et al. (2015) shows that without good self efficacy, employee performance is less than optimal and will decline. The form of an employee who has good self efficacy which consists of that the employee in working to finish his work on time, as well as more in managing the time to finish the specified work, setting work goals, preparing things beforehand at work, always trying to finish work, creative in various

ways, motivating him to always be better and not easily attacked by stress.

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

The conclusions in this study are:

1. Work interest has a positive and significant effect on work motivation at PT Bank XYZ
2. Emotional intelligence has a positive and significant effect on work motivation at PT Bank XYZ
3. Self-efficacy has a positive and significant effect on work motivation at PT Bank XYZ
4. Work interest has a positive and significant effect on work performance at PT Bank XYZ
5. Emotional intelligence has a positive and significant effect on work performance at PT Bank XYZ
6. Self-efficacy has a positive and significant effect on work performance at PT Bank XYZ
7. Work motivation has a positive and significant effect on work performance at PT Bank XYZ
8. Work interest has a positive and significant effect on work performance through work motivation at PT Bank XYZ
9. Emotional intelligence has a positive and significant effect on work performance through work motivation at PT Bank XYZ
10. Self-efficacy has a positive and significant effect on work performance through work motivation at PT Bank XYZ

RECOMMENDATIONS

The suggestions in this study are:

1. It is better for employees to increase their work interest by providing adequate and comprehensive work training in each section. In addition, the leaders at XYZ tightened the recruitment of employees especially in the marketing department by providing

special interview and training sessions so that employees working in that section had undergone sufficient selection and interviewers should be selected who had experience in identifying serious employees -sure in applying at XYZ so that employees who are accepted are in accordance with their fields.

2. Emotional intelligence needs to be improved, namely regarding empathy where the care and understanding and hospitality of employees in serving the needs of customers is needed. This is because if every customer does not get attention, care and hospitality from employees, it will cause dissatisfaction from the customers. Increased emotional intelligence can be done by holding regular seminars so that employees have more patience and high care and there are special sanctions for employees who are unable to serve customers properly according to the SOP.
3. Companies should pay attention to the development of employee self-efficacy, especially relating to the broad field of behavior (generality), one of which can be done through coaching programs that are specifically designed according to employee needs.
4. It is recommended to companies to always provide opportunities in the form of salary increases, facilitate employees to establish closer relationships among colleagues create a work environment that is relatively more comfortable for employees and develop skills and abilities to be more motivated to work better.
5. Increasing employee work performance can be done by providing clear direction to all employees in accordance with their abilities to carry out the work given by superiors. The need for the objectives of each training that is followed can improve the skills and abilities of employees. In addition, each target set by the company should be accompanied by how to achieve company targets, for

example employees must be able to establish a relational relationship to the community and be able to communicate well.

6. This research can also be used as a reference for further research relating to concepts or theories that support the knowledge of human resource management and which are the limitations of this study.

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