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## Do Workload, Self-Efficacy, and Self-Esteem Affect Banking Employee Performance?

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### ABSTRACT

A workload is one of the factors that affect employee performance. A workload is a set or number of activities an organizational unit must complete within the specified time. The high workload in the form of tasks and responsibilities given to employees will lead to less than optimal work results. The addition of workload will undoubtedly affect the psychological state of the employee itself. These psychological disorders will certainly have an impact on the performance shown. This research aims to test and analyze the effect of workload, self-efficacy, and self-esteem on banking employee performance. This type of research is included in explanatory research. The population is 63 customer service employees and tellers of Bank X in Banjarmasin. The sampling method uses a population sampling technique (saturated sample) and uses multiple linear regression for data analysis. The research results show that workload, self-efficacy, and self-esteem significantly affect employee performance. In conclusion, not only workload and self-efficacy but also self-esteem, significantly affect employee performance.

### 1. Introduction

One of the banks in Indonesia that concentrates on excellent service is Bank X. Throughout the last ten years, from 2008 to 2017, Bank X received the awards, Bank X became one of the banks with the best performance in Indonesia. The financial performance of the Bank proves this. Not only that, but the number of placements of citizen funds (third-party funds) also increased due to the trust and satisfaction felt by Bank X customers through the excellent service provided.

The company's spearhead, whose job is to deal directly with customers in each bank, are employees in frontline positions. The services provided include

helping to fill out deposit and withdrawal forms, serving customer complaints, opening new accounts, and providing descriptions of various products available at the bank. To improve the bank's performance, starting from the beginning of 2017, the company implemented the concept that all employees are sales. This concept means that each employee must offer the products currently available in the bank. This also applies to frontline employees who are originally tasked with completing cash transactions, which are also required to sell bank products. As a result, several customer complaints regarding the frontline's inconsistent service affect customer satisfaction in each transaction. The performance of



Bank X Banjarmasin City front-liners, who received inconsistency warning messages (SP) throughout

2020, is presented in Table 1.

Table 1. Performance of Frontliners Bank X Banjarmasin City in 2020.

Frontliner performance	10/20	11/20	12/20
<b>Customer service</b>			
Input data error	1%	3%	5%
A long list of queues	5%	8%	12%
<b>Teller</b>			
Waiting time >5 minutes	3%	5%	7%
Cash name error	1%	3%	5%

Source: HRD Bank X Banjarmasin, 2021.

Based on the information in Table 1, it is known that after implementing the management policy where every employee was a salesperson, there was an increase in the volume of warning messages from superiors to front-line employees of PT Bank X, Banjarmasin City. The percentage of customer service complaints in the last three months has tended to increase, from only 1% in October to 5% in December due to information input errors. Likewise, there are many customer complaints regarding the length of time it takes to carry out services. The teller employees feel the same; they complain that there are often errors in writing balances and queues that exceed the limit. This error is more caused by the lack of concentration of employees in carrying out their duties due to the accumulation of job desks.

Robbins (2015) explains that a light workload means excessive work. This condition causes organizations to pay more employees for the same productivity, resulting in cost inefficiencies. On the other hand, labor shortage, or many jobs with a lack of employees, can cause physical and psychological fatigue in employees. Finally, employees become unproductive because they are too tired. Efforts to improve employee performance by providing a workload that is too high will result in a decrease in an employee's performance.

A workload is one of the factors that affect employee performance. A workload is a set or number of activities an organizational unit must complete within

the specified time. The high workload in the form of tasks and responsibilities given to employees will lead to less than optimal work results. The addition of workload will undoubtedly affect the psychological state of the employee itself. These psychological disorders will certainly have an impact on the performance shown.

In the psychological paradigm, the employees emphasize the ability factor (self-efficacy and self-esteem). Self-efficacy is a person's ability that includes the belief to do things well. According to Bandura (1997), self-efficacy refers to an individual's beliefs about their ability to mobilize the motivation, cognitive resources, and actions necessary to perform a task in a given context. According to Sari (2014), individuals with strong motivation, clear goals, stable emotions, and the ability will perform better than individuals with high self-efficacy. Rezi et al. (2015) explained that achieving the job targets provided can prove that a bank employee works well, is optimal, and increases self-efficacy. If the target given by the leadership is not achieved, bank employees will be punished through reprimands and social sanctions among colleagues, resulting in decreased self-esteem.

According to Lunenburg (2011), the perceived high or low self-efficacy will motivate individuals cognitively to act more consistently and purposefully, especially when the goals achieved are clear. The results of Stajkovic (1998), Chemers et al. (2001), Judge (2001), Engko (2008), Sapariyah (2011), Rimper (2014) mentioned that self-efficacy affects employee



performance. The study's results contradict the research conducted by Kaseger (2013) and Noviawati (2016), who stated that self-efficacy does not affect employee performance.

Another psychological factor that is often associated with employee performance is self-esteem. Self-esteem is realized with the belief of its values based on overall self-evaluation. Judge (2001) explained that a person's self-esteem would foster their strength in doing the best for their performance according to their duties and responsibilities. Research related to the relationship of self-esteem with performance was first conducted by Fitch (1970), who said self-esteem had a significant role in determining performance. Donald (2004) and Engko (2008) mention that self-esteem is related to the belief in the values embraced by individual employees as members of the organization. Individuals who have confidence in high self-worth tend to view themselves as important, valuable, influential, and meaningful in an organizational context.

Judge's (2001), Sapariyah's (2011), and Sebayang's (2017) research also proved that self-esteem has a significant influence on employee performance. The result of the study contradicts Indrawati's research (2014), which states that self-esteem does not affect employee performance. Brockner (1998) and Erez (2001) also said there is no significant relationship between self-esteem and performance.

## 2. Literature Review

Based on the information in Table 1, it is known that after implementing the management policy where every employee was a salesperson, there was an increase in the volume of warning messages from superiors to front-line employees of PT Bank X, Banjarmasin City. The percentage of customer service warnings in the last three months has tended to increase, from only 1% in October to 5% in December due to information input errors. Likewise, there are many customer complaints regarding the length of

time it takes to carry out services. The teller employees feel the same; they complain that there are often errors in writing balances and queues that exceed the limit. This error is more caused by the lack of concentration of employees in carrying out their duties due to the accumulation of job desks.

Robbins (2015) explains that a low level of workload means excessive work. This situation causes organizations to pay more employees for the same productivity, resulting in cost inefficiencies. On the other hand, if there is a labor shortage or many jobs with a small number of employees employed, this can cause physical and psychological fatigue in employees. Finally, employees become unproductive because they are too tired. Efforts to improve employee performance by providing a workload that is too high will result in a decrease in an employee's performance.

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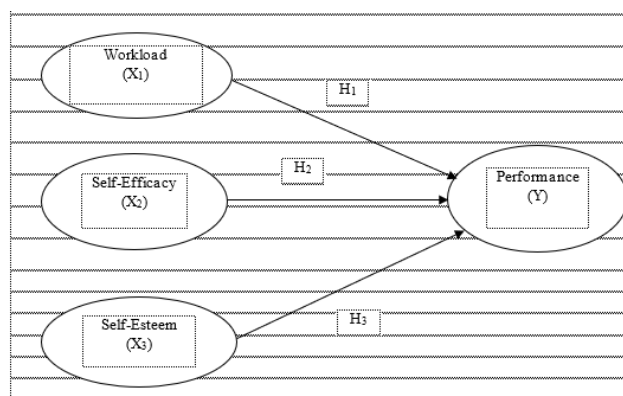


Figure 1. Conceptual framework.

### 3. Methods

This type of research includes correlational descriptive. Correlational descriptive makes it possible to measure several interconnected, influential variables that can be done simultaneously under actual circumstances (Sugiyono, 2013). The research population is all frontline employees serving as customers and tellers. The study sample was 63 people. Sampling techniques use saturated sampling.

Data collection with questionnaires was conducted to test validity and reliability first. Data analysis uses a multiple regression approach, which includes a classical assumption test.

### 4. Results and Discussion

The results present a classic assumption test of normality, multicollinearity, heteroscedasticity, and linearity tests.



Table 2. Kolmogorov-Smirnov model normality test results.

Variable	Sig.	Conclusion
Unstandardized Residual	0.664	Normal

The normality test result is known to have a significant value of 0.664, greater than 0.05. The test

results indicate that the data distribution regression model is standard.

Table 3. Multicollinearity test results.

Variable	Tolerance	VIF	Conclusion
Workload	0.997	1.003	Free
Self-efficacy	0.933	1.071	Free
Self-esteem	0.933	1.072	Free

The results of the multicollinearity test show that each independent variable has a tolerance value of > 0.10 and VIF < 10. The conclusion is that the

regression model used in this study is free from symptoms of multicollinearity.

Table 4. Glejser model heteroskedasticity test results.

Variable	Sig.	Description
Workload	0.333	Variance homogeny
Self-efficacy	0.199	Variance homogeny
Self-esteem	0.574	Variance homogeny

Heteroskedasticity test results show that independent variables have significance values greater than 0.05, which indicates three independent

variables not experiencing symptoms of heteroskedasticity.

Table 5. Linearity test results.

Variable	Sig.	Description
Workload => performance	0.349	Linear
Self-efficacy => performance	0.703	Linear
Self-esteem => performance	0.706	Linear

The results of the linearity test show that the significance of deviation from the linearity of independent variables is all greater than 0.05. It can be stated that the independent variables in this study are linear to their dependent variables.

Hypothesis testing in this study uses multiple regression approaches and t-tests at a 5% significance level. The results of the hypothesis test are presented in Table 6.

Table 6. Results of workload, self-efficacy, and self-esteem impact test on employee performance.

Variable	t <sub>count</sub>	t <sub>table</sub>	Sig.	Decision
X <sub>1</sub>	-2.361	2.001	0.022	H1 accepted
X <sub>2</sub>	6.439		0.000	H2 accepted
X <sub>3</sub>	2.192		0.032	H3 accepted



### **The effect of workload on employee performance**

The first hypothesis is accepted, which means that the workload significantly affects employee performance ( $t_{\text{count}} = 2.361 > t_{\text{table}} = \pm 2.001$ ;  $p = 0.022 < \alpha = 0.05$ ). The results of this study support research conducted by Siswanto (2019) and Kadek (2017), which state that workload significantly affects employee performance.

Based on statistical descriptive data, the workload variable is known and generally has an average value of 3.89. Following the workload indicator, it is known that employees often experience frustration, which has the highest mean of 4.03. The lowest score is the demand for jobs that use physical ability, which is 3.81. The condition of the employee certainly affects the performance shown. In line with Shah's opinion (2011), excessive workload will have a harmful impact. It will cause fatigue both physically and mentally and emotional reactions such as headaches, indigestion, and irritability. A workload can occur due to reduced motion, which will cause boredom. Boredom in work done or too little work results in a lack of attention to the work that potentially endangers workers.

### **The effect of self-efficacy on employee performance**

The second hypothesis is that self-efficacy has a significant effect on employee performance ( $t_{\text{count}} = 6.439 > t_{\text{table}} = \pm 2.001$ ;  $p = 0.000 < \alpha = 0.05$ ). The results of this study support previous studies conducted by Kadek (2017), Pratiwi (2015), Donald (2004), Andrew (2004), Rezi et al. (2015), and Jackson (2007), which states that self-efficacy has a significant effect on employee performance.

According to Bandura (1997), Pratiwi (2015) defines self-efficacy as a person's trust that he can exhibit the behavior demanded in a specific situation. Self-efficacy leads more to an individual's assessment of his abilities. High perceived self-efficacy will affect the effort required and ultimately seen from the work performance. The study showed that the average of

respondents' responses to their self-efficacy was 3.57. Generality as one of the self-efficacy indicators has the highest mean of 3.78. It means that the employee's ability to cope in diverse situations and conditions is supported by their experience, attitudes, and self-confidence. Meanwhile, the lowest mean is shown by employees' lack of confidence in their current abilities, with an average score of 2.87.

Self-efficacy will undoubtedly affect employees' circumstances. Employees' perception of their ability will determine their effort in achieving future specific goals.

### **The effect of self-esteem on employee performance**

The results of the study show that the third hypothesis is accepted, that self-esteem has a significant effect on employee performance ( $t_{\text{count}} = 2.192 > t_{\text{table}} = \pm 2.001$ ;  $p = 0.032 < \alpha = 0.05$ ). The results support the findings of Amelia (2015), Rezi et al. (2015), Donald et al. (2004), Sima (2016), and Farooq (2015), which state that self-esteem has a significant effect on employee performance.

According to Rosenberg (1969), self-esteem is a feeling of self-acceptance, self-respect, and self-worth that are conceptualized as relatively settled characteristics. Employees with high or low self-esteem do not necessarily directly affect their performance because feelings of self-esteem are influenced by several aspects, namely feelings about themselves, feelings about life, and relationships with others.

The conclusion of this study showed that self-esteem is generally known to have an average value of 3.59. Following the self-esteem indicator, it is known that employees do not feel like a failure in their careers, which is on an average of 4.00. The lowest score in employee self-esteem is that employees are satisfied with their abilities (3.43) and feel they have the ability as employees in general according to their field (3.43).



This study showed that employees rated their self-acceptance, self-esteem, and self-evaluation as fairly good. This is demonstrated by most employees who say they do not feel like a failure at work and are always satisfied with their hard work. This situation makes employees deliver their good performance by achieving targeted goals. Self-esteem leads more to an individual's assessment of his abilities. The importance of self-esteem will affect the effort required and ultimately seen in employee performance.

## 5. Conclusion

The conclusions of this study are as follows: 1) Workload significantly affects employee performance. Excessive workload will lower employee performance caused by fatigue experienced. It is better if the additional workload is accompanied by additional incentives and bonuses, which reduces the hard impact of high workload on employee performance. 2) Self-efficacy significantly affects employee performance. Positive self-efficacy based on self-confidence and the ability to survive and face all obstacles in work impacts the excellent performance shown by employees. 3) Self-esteem significantly affects employee performance. Employee willingness to accept themselves, appreciate, and always self-evaluate will form good self-esteem. Such employees will positively deliver good performance in their work environment. Ultimately, the company's goals will be well-directed and easily achieved.

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