
The Role of Work Motivation, Information Technology And Services Quality Against Account Officer Performance in Banking

Yanita Hendarti

Faculty of Economic and Business, Universitas 17 Agustus 1945 Surabaya,
Indonesia
yanitahendarti1974@gmail.com

Received: June, 2023; Accepted: June, 2023; Published: August, 2023

Abstract

To produce quality human resources, the organization must also be qualified. Therefore there must be improvement of organizational components. Employees in the Account Officer section are one component of the banking organization. As one of the organizational components, Account Officers are required to develop themselves and optimize their professionalism sufficiently to improve their performance. This study aims to analyze the relationship between work motivation, information technology, and service quality on the performance of Account Officers in the banking sector. These variables were selected as independent variables in this study with the aim of exploring theoretical understanding and previous findings related to Account Officer performance. The method of writing scientific articles is the method of literature study or library research. Reviewing theories and reviewing literature books that are in accordance with the theories discussed, especially the scope of human resource management (HRM). Besides that, it also analyzes reputable scientific articles and journals. All scientific articles are sourced from Google Scholar. The findings obtained are that work motivation has a positive and significant effect on the performance of Account Officers in banking, the use of information technology has a non-significant positive effect on the performance of Account Officers in banking and service quality has no direct effect on the performance of Account Officers in banking.

Keywords : *work motivation, information technology and service quality*

INTRODUCTION

Background Behind

To produce quality human resources, the organization must also be qualified. Therefore there must be improvement of organizational components. Employees in the Account Officer section are one component of the banking organization. As one of the organizational components, Account Officers are required to develop themselves and optimize their professionalism sufficiently to improve their performance. One of the factors that can affect the performance of A

O is work motivation.

In order for the Account Officer to work in accordance with the goals set by the company, it is necessary to have work motivation. "All human behavior basically has a certain motivation. Motivation is the mover, the reason, the urge that is within humans that causes that person to do something" (Wursanto, 2007:302). Work motivation must be carried out by all employees because work motivation will foster an attitude of responsibility for the performance entrusted to them. High enthusiasm and motivation are expected, employees can work professionally. Account Officer performance is strongly influenced by motivation at work. Motivation can come from within a person which is called intrinsic motivation, and from outside a person which is called extrinsic motivation. The success of Account Officers in working to achieve high performance must be supported by strong motivation both from within oneself and from outside oneself.

One of the other factors that affect the performance of Account Officers is the use of information technology. The competitive advantage provided by information technology depends from several strategic decisions that affect how the technology is used so as to achieve maximum results. One solution to increase competitive advantage is to take advantage of information technology, through information technology there are more benefits that can be used in all fields because of the increasingly rapid changes in technology.

Several studies did not link work motivation with the use of information technology, Ahmad Syauqi and Tomi Riyadi (2023) examined work motivation and organizational culture, Erina Rulianti and Giri Nurpribadi (2023) examined work motivation, work environment and career development, Feny Nur Rohmawati and Maria Yovita R. Pandin (2023) examines the relationship between performance and accounting information systems and the use of information technology, as well as the relationship between service quality and performance.

Based on the problems above, a study was conducted on the effect of work motivation and the utilization of information technology and service quality on the performance of account officers in banking. The formulation of the problems of this study are: 1) To what extent work motivation affects the performance of Account Officers in the banking sector, 2) How does the use of information technology affect the performance of Account Officers in the banking sector, 3) Is there a relationship between services quality and performance of Account Officers in the banking sector, 4) How does the combination of work motivation, information technology, and services quality affect the performance of Account Officers in the banking sector.

Overview References

Work Motivation , according to Stanford (in Mangkunegara, 2007: 93), "Motivation as an energizing condition of the organism that serves to direct that organism toward the goal of a certain class" (Motivation as a condition that moves humans towards a goal certain). Indicators of work motivation are: Levels of job satisfaction and satisfaction with the work environment, Levels of intrinsic motivation, such as a sense of achievement, autonomy, and personal needs, Levels

of extrinsic motivation, such as recognition, financial rewards, and career development opportunities, Commitment to work and organization.

Information Technology , the development of Information Technology (IT) today is an aspect of supporting business success, as revealed by McFarlan in Pramesti (2005: 34) that technology as a process, technique, or methodology that is integrated into product design, manufacturing processes or services which transforms labor, capital, information, material and energy inputs into outputs that have a higher value. Indicators of information technology are the ability to operate work-related software and hardware. Utilization of mobile technology and digital platforms in carrying out banking activities, and integration of information technology in work processes.

Account Officer Performance (AO) , "performance (work achievement) is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him" (Mangkunegara, 2007:67). Performance indicators are achievement of sales targets or work productivity , quality of service to customers, level of compliance with procedures and company policies, initiative and creativity in completing tasks , ability to solve problems and make decisions.

Quality of Service , quality is a dynamic condition that affects products, services, people, processes and the environment that meet or exceed expectations (Tjiptono, 2001). Service is any action or activity that can be offered by one party to another which is basically intangible and does not result in any ownership (Kotler (2002: 83) in Evi Okatviani Satriyanti, 2012). Indicators of service quality are Responsiveness in responding to customer requests and questions , Reliability in providing services consistently , Empathy towards customer needs and expectations , Effective and clear communication with customers , and Handling customer complaints properly is an indicator used.

Literature review

Ahmad Syauqi And Tommy Riyadi (2023) in his research get that Motivation Work And Culture organization in a manner Partial And simultaneous influential positive And significant to performance employee . On another research _ disclose that motivation work , environment Work And development career influential to satisfaction work (Erin Rulianti And Giri Nurpersonal , 2023). According to Septi Anik Wulandari (2021), known No there is influence Motivation Work to Performance Employee , temporarily there is influence Culture Work to Performance Employee whereas in a manner simultaneous Motivation Work And Culture Work influential to Performance Employees .

Feny Nur Rohmawati and Maria Yovita R. Pandin (2023), concluded that system information accountancy And use technology information in a manner Partial influential positive And No significant to performance individual employees , meanwhile system information accountancy And use technology information in a manner simultaneous influential to performance individual employee . Temporary it's Foster Ikhsan And Muqimatul Hasanah (2023) said that motivation Work before pandemic No influential to performance , meanwhile moment pandemic influential on performance . On the contrary environment Work before pandemic influential

significant to performance temporary moment pandemic No influential on performance . But Motivation Work And environment Work influential positive in a manner simultaneous .

Results study show that cloud services, security, e-learning and quality service is four factor important influence satisfaction customers in use internet banking services (Feng Li et al , 2021). Results test nomology show that AICSQ is positive influence satisfaction customer with perceived value, and intention For Keep going use from AI chatbots. Dimensions And scale innovative from quality service AI chatbots deliver conceptual instrument classification And measurement For studies period front service chatbots on line future (Qian Chen et al, 2022). Alhareth Mohammed Abu Hussein et al (2023), show that influential HRM practices positive to quality service, behavior service employees, and satisfaction employee. Found Also moment employee show behavior very service, perception customer service enhancement quality. Results study concluded by Evi Oktaviani Satriyanti (2012) that quality service, satisfaction customers And bank image simultaneous And in a manner Partial influential positive And significant to loyalty bank customers. Dr. Rajasulochana (2022) found that There is significant relationship between age, qualifications, income and use of e-banking and satisfaction whole from e-banking, no There is significant difference in performance, service And age customer. Findings exists influence performance service harbour, safety work and health And security Work to productivity demolish load on Finally impact on enhancement satisfaction user service Harbor Yos Sudarso Tual. (Prasadja Ricardiantoa, 2022).

METHOD

Method

The method of writing scientific articles is by using qualitative methods and literature studies or library research. Reviewing theories and reviewing literature books that are in accordance with the theories discussed, especially the scope of human resource management (HRM). In addition to reviewing books, they also analyze reputable and non-reputable scientific articles and journals. All scientific articles are sourced from Google Scholar and Research Gate. The use of qualitative research, literature review must be used consistently with methodological assumptions, meaning that it must be used inductively so as not to direct the questions posed by researchers. One of the main reasons for conducting qualitative research is that it is exploratory in nature. In the next stage it will be discussed in depth in the section entitled "Related literature" or "literature review", as the basis for formulating hypotheses and in the final stage these two literatures become the basis for making comparisons with the results and findings. -the findings revealed in research (H. Ali & Limakrisna (2013) in Hapzi Ali, Istianingsih Sastrodiharjo and Farhan Saputra, 2022).

Framework Conceptual

Productivity Work is culmination from the acquisition process or competence achieved as well as supported by motivation Work And utilization technology information as well as quality service . Factor important cause man

Work is motivation work which is pusher For increase performance And utilization technology information is ability employee in use technology as well as quality service for industry banking very influential to success business banking That alone

Description above show that factor motivation work, technology information And quality service in a manner together give influence in a manner significant to performance employee And connection from second variable the can made a research model under this .

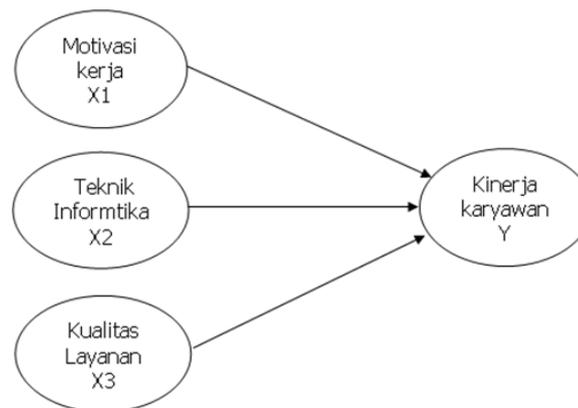


Figure 1. Relationship model between variable study

Development hypothesis

Based on objective And problem to be researched , then hypothesis to be tested in study This are :

1. Motivation Work influential to Account Officer performance in banking ,
2. Technology information influential to Account Officer performance in banking
3. Quality service influential to Account Officer performance in banking
4. Motivation work , technology information And quality service in a manner together give influence to Account Officer performance in banking .

RESULTS AND DISCUSSION

Based on relevant theoretical studies and previous research, the discussion of this article in the concentration of Human Resource Management is:

1. Work motivation affects the performance of Account Officers in banking,

Work motivation is defined as something that encourages a person to work, including: achieving and more advanced, getting recognition, being interested in the profession, being responsible, getting a promotion, getting an adequate salary, a harmonious and pleasant working relationship. So that Work Motivation has a positive and significant effect on employee performance, where high work motivation can improve Account Officer performance through increasing productivity, commitment, and involvement in work. This is in line with research conducted by Ahmad Syauqi and Tomi Riyadi (2023), Erina Rulianti and Giri Nurpribadi (2023), Septi Anik Wulandari (2021), Foster Ikhsan and Muqimatul Hasanah (2023).

2. Information technology affects the performance of Account Officers in banking,
Effective information technology can improve the performance of Account Officers through increased efficiency, ability to access information, and better communication with customers. Expertise or skill is an ability that is owned to be able to work on or use a tool, so that it can be useful to complete the job. But from the research results, the use of information technology has no significant positive effect on performance. Similar research was conducted by Feny Nur Rohmawati and Maria Yovita R. Pandin (2023).

3. Service quality affects the performance of Account Officers in banking,
Service is the behavior of producers in order to fulfill the needs and desires of consumers in order to achieve satisfaction for the consumers themselves. If related to performance, there is no influence between service quality and performance, this is confirmed by research conducted by Feng Li et al (2021), Qian Chen et al (2022), Alhareth Mohammed Abu Hussein et al (2023), Evi Oktaviani Satriyanti (2012), Dr. Rajasulochana (2022), Prasadja Ricardiantoa (2022), where most say service quality affects satisfaction. In other words, the provision of high quality service by Account Officers can have a positive impact on their performance through increased customer satisfaction, customer retention and target achievement.

CONCLUSION

Based on the research results of literature studies and discussion, the conclusion of this article in the concentration of Human Resource Management is that work motivation has a positive and significant effect on the performance of Account Officers in banking, information technology has no significant positive effect on the performance of Account Officers in banking, service quality has no effect directly on the performance of Account Officers in banking and jointly affect the performance of Account Officers in banking.

REFERENCE

- Anwar Prabu Mangkunegara. (2007). Human Resource Management, Seventh Matter. Bandung: PT. Rosdakarya youth
- Ahmad Syauqi, Tomi Riyadi. (2023). The effect of work motivation and organizational culture on employee performance at the human resources staffing agency, Tangerang Regency, Banten Province. Adhikari Journal. www.jurnal-adhikari.id/index.php/adhikari.
- Alhareth Mohammed Abu Hussein, Al Montaser Mohammad, Ahmad Alheet, Mahmoud Hussein Abu Joma, Salman Abu lehyeh. (2023). Relationships between human resource management practices, employee satisfaction, service quality, and employee service behavior in the hotel industry. Business perspectives. [dx.doi.org/10.21511/ppm.21\(1\).2023.21](https://doi.org/10.21511/ppm.21(1).2023.21)
- Ali, H., Istianingsih Sastrodiharjo, & Farhan Saputra. (2022). Measurement of Organizational Citizenship Behavior: Workload, Work Culture and

- Motivation (Literature Review Study). *Journal of Multidisciplinary Science*. doi.org/10.38035/jim.v1i1.16
- Dr. Rajasulochana, Dr. Mohammed Khizerulla, Prof. Ajay kumar T, Dr. BM Raja Sekhar, Dr. M. Kethan. (2022). Service Quality In SBI: An Assessment Of Customer Satisfaction On E-Banking Services. *Journal of Positive School Psychology*. journalppw.com/index.php/jpsp/article/view/8244
- Erina Rulianti, Giri Nurpersonali. (2023). The Effect of Work Motivation, Work Environment and Career Development on Employee Job Satisfaction. *Jesya*. doi.org/10.36778/jesya.v6i1.1011
- Evi Oktaviani Satriyanti. (2012). The Influence of Service Quality, Customer Satisfaction and Bank Image on Customer Loyalty of Bank Muamalat Syariat. *Journal of Business and Banking*. journal.perbanas.ac.id/index.php/jbb/article/view/172
- Feng Li, Hui Lu, Meiqian Hou, Kangle Cui, Mehdi Darbandi. (2021). Customer satisfaction with bank services: The role of cloud services, security, e-learning and service quality. *Technology in Society*. www.sciencedirect.com/science/article/abs/pii/S0160791X20312902
- Feny Nur Rohmawati and Maria Yovita R. Pandin. (2023). The Effect of Accounting Information Systems and the Use of Information Technology on Individual Employee Performance at PT Fajar Abadi Mahameru. *jumia*. 2023;1(2):25-41. ejurnal.stie-trianandra.ac.id/index.php/jumia/article/view/1023
- Foster Ikhsan and Muqimatul Hasanah. (2023). An Analysis of the Influence of Work Motivation and Work Environment on Employee Performance in Panggungharjo District, Kab. DIY Bantul. *Bussman's Journal*. doi.org/10.53363/buss.v3i1.104
- Prasadja Ricardianto, Esterlinus Edwin Lermatana, Muhammad Thamrina, Edi Abdurachmana, Heri Subagyoa, Antoni Arif Priadia, David Siraita, Tri Iriani Eka Wahyunib, Rosliawati Achyani Kosmanb, Endri Endri. (2022). Impact of loading and unloading productivity on service user satisfaction. *GrowingScience Ltd*. doi: 10.5267/j.uscm.2022.3.010
- Qian Chen, Yeming Gong, Yaobin Lu and Jing Tang. (2022). Classifying and measuring the service quality of AI Chatbot in frontline service. *Journal of Business Research*, Elsevier. www.sciencedirect.com/science/article/pii/S0148296322002272
- Septi Anik Wulandari. (2021). The Influence of Work Motivation and Work Culture on Employee Performance (Study on Production of Seat Belt Sections of PT. Joyson Safety System Indonesia). Jakarta: Faculty of Economics and Business. Mercu Buana University.