



Determinant of Professionalism and Religiosity to Increase the Performance of Bank Institution: Case Study on Permata Bank Indonesia

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ABSTRACT

Keywords:

Islamic Banking; professionalism; religiosity; data envelopment analysis (DEA); Work Efficiency.

This study aims to analyze the level of efficiency of Permata Bank employees through the Data Envelopment Analysis (DEA) in the current period from 2017-2021 as well as the level of development of Conventional Banks in Indonesia. The research employed quantitative method to examine the relationship between two or more variables. This study examined the efficiency value are Net Income, Cash, and Financial Performance from Conventional Bank Indonesia period 2017–2021. The data collection method used in this study was by collecting financial report data and surveys related to Indonesian Conventional Bank for the 2017-2021 period. This study used definition of data envelopment analysis (DEA). The result found that the level of efficiency of Conventional Banks and the Islamic value of their employees during the analysis period has increased significantly over time and can apply the concept of work-life balance in their daily routines. The result of this study contribute to the improvement of the bank performance by professionalism and religiosity as a determinant variable.

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INTRODUCTION

Indonesia implements dual banking system, operating both conventional banking systems and sharia by continuing to separate the management and operation by Law number 7 of 1992 Concerning Banking (Zulkhibri & Sukmana, 2017; Budiman, 2021; Achsani & Kassim, 2021). Indonesian Conventional Bank is one of the banks that has long been established in Indonesia and has become one of the banks that is quite famous among the wider community where it already has more than hundreds of thousands of customers (Calder, 2020; Irfan, 2020; Tobin, 2020; Sheikh, 2021). This bank is also far from various oblique news, although until now, ICB has only been able to build bank branches in the sharia version which as we know, the majority of Indonesians are adherents of the Islamic religion, most of whom prefer to be customers of Islamic banks compared to conventional banks (Haddad & Souissi, 2022; Prianggoro, 2022; Tjiptono et al., 2022). While sharia banks are banks whose banking system adheres to islamic principles (Aprilliyanti, & Diana, 2021).

The increasing commercial competition at the banking industry, as well as technological advances, requires qualified and efficient human resources in their respective fields (Sima et al., 2020; Majumder & Mondal, 2021; Tien, et. al., 2021; Vahdat, 2022). In addition to the competence of human resources, the level of expertise of human resources is also an aspect that determines the success of an organization or company in the banking industry (Diener & Špaček, 2021; Litvinenko et al., 2022).

Professional bankers understand interpersonal relationships and relationships, understand their roles and responsibilities, and are able to focus and handle work problems consistently (Kasmir, 2008). According to Suhendang (2018), professionalism is a requirement for someone who has a job as a profession. If the bank has an adequate quality of human resources, ihsan management will be realized and the problems faced by banks can be overcome effectively and efficiently (Arifin et al., 2021). However, there are very few owners in this case who are non-muslims who only care about profit, regardless of the other side, namely the side of one's servant (Laallam et al., 2020); (Suliswanto et al., 2020).

Previous research has shown that the professionalism and religiosity approach has an effect on improving the performance of an entity. Irwan Budiyanto (2022) found that religiosity, professionalism, and leadership together had an influence on performance of 38.3%. Then the leadership and professionalism variables produce a significant positive effect. On the other hand, Lontoh, et. al., (2022) found that there was a significant influence between religiosity and self-awareness with professionalism sequentially and simultaneously. In line with the result, religiosity and self-awareness are strongly associated with professionalism. Research by (Setiawati & Parmin, 2019) found that religiosity, professionalism, human capital, and motivation had a positive and

significant effect on the performance of BMT employees. While [Sagantha \(2017\)](#) and [Budiyanto \(2022\)](#) found that religiosity and professionalism did not have a significant effect on performance because that religiosity will make employee performance lower. Most of the banks currently developing in Indonesia are traditional banks. This is inseparable from the history of the Indonesian nation, and the origin of Bank Indonesia was under the colonial rule of the Netherlands

With some of these perspectives, there are differences in research from several variables, the theory used and the use of research methods. What is emphasized in this research is Islamic values that have not been used in research on conventional banking. This study aims to analyze the level of professionalism and Islamic efficiency of Permata Bank employees and to see the effect. This research is expected to provide a new understanding of the professionalism of an employee and Islamic values which are indeed important in the world of conventional banking.

RESEARCH METHOD

The research employed quantitative methods to examine the relationship between two or more variables ([Sugiyono, 2017](#)). This study examined the efficiency value are Net Income, Cash, and Financial Performance from Conventional Bank Indonesia period 2017–2021. The data collection method used in this study was by collecting, analyzing, surveying, and processing the results of financial report data and surveys related to Indonesian Conventional Bank for the 2017-2021 period. This study used definition of data envelopment analysis (DEA).

Data Envelopment Analysis (DEA) is a non-parametric technique about measuring the efficiency of DMU (decision making unit) decision-making units such as companies, banks, and so on ([Benicio & Mello, 2015](#)). This non-parametric technique serves to evaluate efficiency according to the perspective between the input unit and the superior output unit that is the best-selling on the market ([Gaol & Negoro, 2017](#)). The DEA method equates the total input units and output units of the number of DMU among them, based on the principle that DMU can inventory input values into output values ([Indrawati, 2009](#)). The DEA formulates that DMU as a fractional linear processing system to find a solution, if the paradigm is metamorphosed against a linear processing system with weight values from input units and output units ([Georgios, 2022](#)). The output variable used in this analysis is the Prayer Weight Value. The first step taken in this analysis is the application of Data Envelopment Analysis (DEA) to find the efficiency value of input variables which is then continued with the next step, namely the research methodology approach with duplication (multiplication) on prayer weight values ([Nanda Safitri & Hariyati, 2022](#)).

The stages of Data Envelopment Analysis (DEA) can be seen in the following figure 1 (Ramadhani, et. al, 2022);

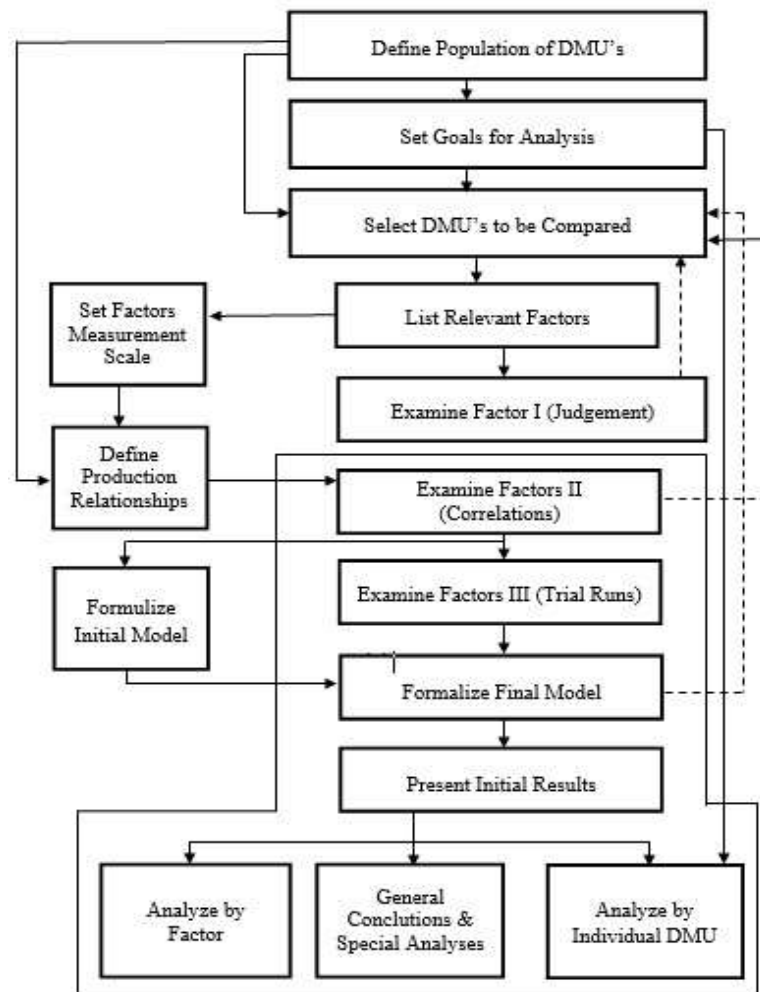


Figure 1. The stages of Data Envelopment Analysis (DEA)

RESULT AND DISCUSSION

The level of professionalism of a bank employee is where a person has a sense of responsibility, obey and obey the jobdesk given, his own religious pillar (prayer), as well as a high social spirit and always embraces each other among fellow employees of Conventional Bank Indonesia in the implementation of congregational prayers, many saf prayers, and prayer rooms on each floor of the bank's offices. In every bank, both conventional and sharia, of course, it has its financial statements in each certain period which contains various data on the development and growth of banks operating over time. The value of the prayer weight itself is generated from various surveys that we have conducted on conventional banks related to worship activities, daily life, what the

leader looks like and democracy in solving problems, and so on. The result of the study and budgeting of the bank's efficiency will be discussed as follows:

Table 1. The result of Efficiency Budgeting on Indonesian Conventional Bank Cash Data Period 2017-2021

Target Units Annual Efficiency Bank				
Variable	Year	A2 (The Current Year)	A1 (Previous Year)	E (Efficiency Result)
Cash Data	2017	\$ 129.37	\$ 138.04	12.8%
	2018	\$ 145.67	\$ 129.37	14.5%
	2019	\$ 153.60	\$ 145.67	15.3%
	2020	\$ 119.65	\$ 153.60	11.9%
	2021	\$ 131.88	\$ 119.65	13.1%

In the calculation of variabel cash data, in 2017, it offset the depreciation compared to 2016 of \$8.67, which resulted in an efisiensi value of 12.8%. In 2018, it experienced a substantial escalation compared to the previous year, which was \$16.3 in 2017, which resulted in an efficiency value of 14.5%. In 2019, it also experienced an escalation compared to 2018 of \$7.93 which increased the efficiency value by 15.3%. In 2020, it experienced a fairly substantive depreciation of \$33.95 which resulted in an efficiency value of 11.9%. and in 2021, it experienced a re-escalation of \$12.23 which resulted in an efficiency value of 13.1%.

The result of the analysis through the DEA technique show that in the period of assessment from 2017 to 2021 which means that it has passed a period of 5 consecutive years so far it can reach an efficiency value above 10%. Judging from the achievements on average, conventional banks have the lowest efficiency value of 11.9% which occurred in 2020. The achievement of the efficiency level between 2017-2021 based on Table 1 shows that the efficiency value of the conventional bank has the highest average, namely in 2019. Therefore, in the future conventional banks are wanted to be able to improve efficiency performance through intensifying credit, operating income, HR effectiveness, and so on. This improvement effort can be carried out by conventional banks by referencing other supporting factors.

A bank's overall performance is a description of the bank's operating results, including finance, marketing, fundraising and distribution, technology, and human resources. Factors other supports are operational efficiency (BOPO), risk credit (NPL), market risk (NIM), capital (CAR), and liquidity (LDR).

Table 2. The result of Efficiency Calculation on Net Income Data Indonesian Conventional Bank Period 2017-2021

Target Units Annual Efficiency Bank				
Variable	Year	A2 (The Current Year)	A1 (Previous Year)	E (Efficiency Result)
Net Income Data	2017	\$ 8,454.51	\$ 9,587.62	84%
	2018	\$ 8,696.06	\$ 8,454.51	87%
	2019	\$ 9,160.93	\$ 8,696.06	91%
	2020	\$ 10,843.64	\$ 9,160.93	95%
	2021	\$ 13,184.36	\$ 10,843.64	98.8%

From the calculation of the net income data variable there was an increase and decrease in the last year and the current year. Which in 2017, experienced a decrease compared to 2016 of \$133.11 which resulted in an efficiency value of 84%. In 2018, there was an increase compared to 2017 of \$241.55 which resulted in an efficiency value of 87%. In 2019, it experienced a substantial increase compared to the previous year, amounting to \$464.87 which resulted in an efficiency value of 91%. In 2020, it also experienced a very substantial increase compared to the previous year, which was \$1682.71 which resulted in an efficiency value of 95%. And in 2021, it experienced a fairly substantial increase as well, amounting to \$2340.72 which resulted in an efficiency value of 98.8%.

In the net income data variable, it can be seen that in 2017 alone it experienced depreciation. Meanwhile, from 2018 to 2021, there was a substantial increase in efficiency results. And in 2021, there was a peak increase in net income data of \$2340.72.

Table 3. The Result of Efficiency Calculation Data on the Performance of Indonesian Conventional Bank Period 2017-2021

Target Units Annual Efficiency Bank				
Variable	Year	A2 (The Current Year)	A1 (Previous Year)	E (Efficiency Result)
Work Development	2017	\$ 164.04	\$ 170.29	3.67%
	2018	\$ 170.15	\$ 164.04	3.73%
	2019	\$ 163.43	\$ 170.15	3.95%
	2020	\$ 204.91	\$ 163.43	25.38%
	2021	\$ 219.37	\$ 204.91	70.60%

In the development of performance in 2017, there was a depreciation of \$6.25 which resulted in an efficiency of 3.67%. In 2018, this performance development increased by \$6.11 which resulted in an efficiency of 3.73%. In 2019, this performance

development depreciated by \$6.72 which resulted in an efficiency of 3.95%. In 2020, this performance development experienced a substantial increase, amounting to \$41.48 which resulted in the largest efficiency value of 25.38%. And the last one happened in 2021, which in 2021 experienced a substantial increase of \$14.46, which resulted in an efficiency value of 70.60%.

In this variable of performance development, it can be seen that the occurrence of increases and decreases that produce different efficiency values. Which of these efficiency results when 2020 experienced substantial growth, amounting to 25.38%. And the depreciation of this efficiency result in 2017 was 3.67%. According to the variables of calculating the level of efficiency of the bank's financial increase, do not forget to duplicate it with the value of the prayer weight to be able to further assess the faith of bank employees towards their own religion. The formula for calculating the relationship between the efficiency value of the bank's financial statements and the value of the prayer weight is listed below:

Table 4. The result of the Reflexivity Value between the Net Income Efficiency Value and Islamic Value

The Value of Reflexivity			
Reflexivity = Efficiency x Islamic Value			
Years	Efficiency	Islamic Value	Reflexivity
2017	84%	90%	75.60%
2018	87%	92%	80.04%
2019	91%	95%	86.45%
2020	98%	98%	96.04%
2021	98.8%	99%	97.81%

From the results of the reflexivity value between the net income efficiency value and islamic value, it was found that the turn of the year in order to know, Indonesian conventional banks tend to experience a significant increase, although in some other data, for example, such as cash income data, the bank experienced a fluctuating state, namely the occurrence of ups and downs in each current period. In the results of the reflexivity, that the results of the prayer weight value greatly affect the level of professionalism of a bank employee as well as Moslem in order to carry out the concept of work-life balance, namely the concept of life where the balance between the level of professionalism in his work (world affairs) with his Islamic value or prayer value (afterlife affairs). Therefore, should appreciate is how the leader in indonesia's conventional bank who is currently in office has to be a leader who is able to have a high sense of tolerance and is able to apply the concept of work-life balance to his employees, even though he is a non-Moslem. It is undeniable that the policy made by him by implementing congregational prayers at all times of the dzuhur, ashar, maghrib

and isya itself so that his employees can perform their worship in congregations in the musholah that has been provided dimasing-each floor of the company.

This finding supports the previous study by [Setiawati & Parmin \(2019\)](#); [Harjoto & Rossi, \(2019\)](#); [Mukhibad et al., \(2019\)](#) and [Munawir et al., \(2019\)](#) found that religiosity and professionalism have a positive and significant effect on the performance of employees in related entities. The result of employees at these entities have a high level of religiosity and professionalism because they have responsibility, authority, trust to complete tasks and also have good communication with superiors, fellow employees, and also God inline with the stated by [Biygautane et al., \(2020\)](#); [Ortiz-Gómez et al., \(2020\)](#); [\(Nwachukwu et al., 2021\)](#). This result in contrast with [\(Halim, 2020\)](#) which indicated that the level of efficiency of BPRS in Java Province was still low. Meanwhile, this study is different from the research findings [Budiyanto \(2022\)](#) and [Sagantha \(2017\)](#) found that religiosity and professionalism did not have a significant effect on performance. However, when viewed from the perspective of worship, efficiency with Islamic values will be better if Islamic values are not only embedded in banking operational aspects, but can be embedded in employees or human resources who work in conventional banking, in this case Permata Bank employees [Hodge, \(2019\)](#); [Hassi et al., \(2021\)](#).

This aspect or concept of work life balance is a situation where people who have jobs can equally fulfill their jobs, fulfill their commitments or responsibilities. Work-life balance relates to employees' ability to deal with work pressure without neglecting various aspects of their personal lives. One of them is the obligation to worship Allah SWT. The amount of responsibility and burden felt by employees is inversely proportional to the level of their work-life balance. The greater the pressure, the higher the stress level of employees, and the lower their level of work-life balance.

CONCLUSION

This study aims to analyze the level of efficiency of Permata Bank employees through the Data Envelopment Analysis (DEA) in the current period from 2017-2021. The conclusion that can be drawn is the importance of undergoing a work-life balance in order to meet and increase the professional value of an employee as an employee in the company itself, as a social being, and as a moslem. Work-life balance applied at conventional Indonesian banks as a form of appreciation and tolerance between fellow employees in living a balanced life pattern between working to get world value, and worshipping to get the value of the afterlife. The Indonesian Conventional Bank which succeeded in maximizing the level of efficiency and Islamic Value became stable with the application of work-life balance. It was implied not only increase the development

and growth of the bank, but also the increase in the faith of the relevant conventional bank employees.

Despite of the compelling results, this study acknowledges a research limitation. The value of the effectiveness of bank financial performance, both in terms of net income, cash, and so on was fluctuating number that will occur due to instability or imbalance between the efficiency value that arises and the value of prayer weights carried out by bank employees. Due to the limitation, the authors suggest future research to integrate other proxies of Islamic Values such integrity, level of income and the level of religiosity. In addition, future research can also add the length of observation period so the research will result in more comprehensive result and discussion.

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