

# Increasing Branch Manager Discipline in Micro Banking Industries by Good Motivating and Communicating Vision

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**Abstract**—Banking is a financial service industry which have purpose to collect savings from their customers and distribute as loans, in order to execute their programs, they must reach their customers as wide as they can with their smallest unit called branch. Branch have a leader position which commonly called as branch manager and a non-leader position. Because their responsibility is to manage their customer's financial assets, an employee discipline is one of their important requirements. A consistent employee discipline can be a relatively good solution to maintain a business with risk. This research will provide an analysis of discipline which is formed by a motivation and a good vision which is communicated to a subordinates in a branch manager position bank wide.

**Keywords**—bank; motivation; vision; discipline

## I. INTRODUCTION

Nowadays banking in Indonesia are competing each other to increase their micro business lending target due to large potential of micro business and entrepreneurship. It began by government's bank and followed by other private banking company. Micro business not only found in the capital city or other cities in Indonesia, but can also be found at smaller area or even in remote places. Refer to this circumstances and to extent their business, micro banking must have their branches spread widely in an adequate number.

Branches is the smallest organization in a bank which have branch manager as their highest position in a branch and followed by their subordinate. Due to their relatively high risk job and business, the implementation and improvement of discipline became an important part of human resources management factors to enhance their productivity and performance of employees. Through the discipline of work practices, organizations expecting employee's contributions to support the objectives of the organization consistently and directional [1].

On a bank where writers conduct a research there was a significant number of monthly employee indiscipline cases, there was an approximately 843 employee or at least approximately 16% and branch manager are sharing a relatively large number of contribution to it. To avoid the condition become worst, writers need to conduct a research to

discover what is causing their indiscipline problem and provide an information and solution to earn better organization.

## A. Literature Review

This research section will explain about theoretical perspective and research framework which is formed by earlier research

1) *Motivation*: Motivation is needed in conducting all activities in our life. According to Koontz (1980), motivation is the impetus of work that arises in a person to behave in achieving its intended purpose. If an activity were conducted without motivation, the result will not have any value. There were several definition about motivation, motivation is the urge from of him/herself or from outside (another person) to do something. Motivation is determined by psychological factors and mental attitude of people who are facing a situation.

There were beneficial outcomes that related to development of motivation, one of the example is a positive influence on motivation achievers to teacher's work discipline. It means that the higher achievement motivation that a person has, the more easily they raise work discipline [2].

H1. Motivation have influence on Discipline.

2) *Vision*: Vision must be communicated to the organizational members, through multiple channels, in order to convince them to support it. An important implication of the finding is that the employees who are change ready will be more likely to positively contribute to the growth of an organization. Leaders need to formulate an inspirational vision, and effectively communicate the vision via multiple channels to create a sense of readiness for change.

By improving change readiness organizations should be able to create initiatives effectively for organizational growth and competitiveness. A leader in organization must construct a vision which inspired and communicate to their subordinate with various way in order to make positive changes [3]. Furthermore, a discipline also can be achieved by communicating vision to others [2].

# H1. Vision have influence on discipline

3) *Discipline*: Discipline is a common policy and rule which applied in all of aspect of environment and organization. Every person already have education about discipline in their most basic organization called family. With a good basic knowledge and practice of discipline started in a family, a person must have a good discipline in their organization. Furthermore, a Discipline in organisation have broader purposes, one of the example is to gain employee performance by changing their subordinate behavior in order to be more aware about organization rules [4].

4) *Framework*: One of a purpose of motivation in organization is to gain a discipline behaviour in every situation and condition. When a good leader motivating their subordinate, then their staff will have an automatic discipline cognition. This condition explain that a motivation implementation can be a trigger to a better discipline in their organization [2].

Another organisation need to accomplish their target and mission is through organisation vision, yet there is not enough research result which indicate vision of a leader can affect on employee discipline, anyhow vision share the same priority in organization development and in some cases vision will have the most influencing factor in social responsibilities [5]. In order to gat the result about motivation and communicating vision influencing employees discipline, below are the framework of this research :

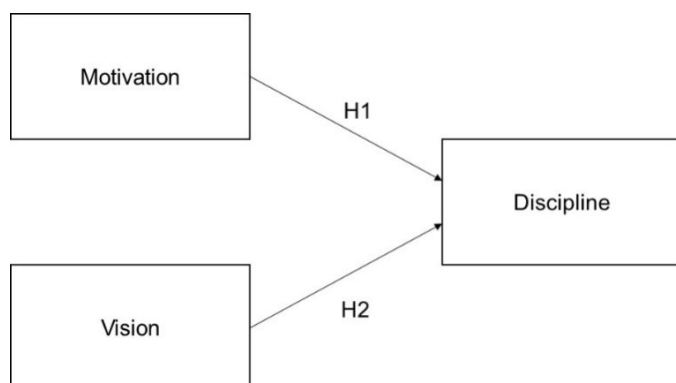


Fig. 1. Framework.

## II. METHOD

This research aim is to apprehend the influence of motivating and communicating vision in order to earn better branch manager discipline. In order to receive more precise information about branch manager behavior, this research will gather information by analyzing returned survey result of 486 sample from total 612 micro banking branch manager from every region across Indonesia, this amount of sample is more than adequate to visualize the whole population [6].

## A. Data Collecting Methods

Survey has been given to all 612 branch manager population and 486 were returned and collected through digital and computerized media. Questioners was made with Indonesian language and use Likert scale with 5 options to measure phenomena from opinion and behaviour [7] which include:

TABLE I. LIKERT SCALE

Numbers	Information's
1	Strongly Disagree
2	Disagree
3	Neutral
4	Agree
5	Strongly Agree

Another information which is include in the survey for branch managers to fill in surveys form are ages and work experience as micro banking branch manager. This information is use in order to support statistical data for final result.

## B. Regions and Branches

Micro banking is a bank that relatively known as branches banking or bank with branch in order to reach their customers as deep as they can, because in some cases a relatively greater number of branches and access will give more exploration in market penetration [8].

In order to give wider information and precise result, this research conduct a survey to every branch manager which is divided into 12 major regions from most location in Indonesia. Most branches were from east of Java which has 90 micro banking branches or 19% branches from the whole sample. Second biggest contribution respondent is from Jabodetabek (Jakarta, Bogor, Tangerang, Depok and Bekasi) and Solo which contribute each 10% from the whole sample. And finally the most northern side of Sumatra which is Aceh gave the less contribution of 3% branch manager.

TABLE II. REGIONS AND AREAS

Regions & Areas	Ammount	%
Bali & Nusa Tenggara	22	5%
Jabodetabek	51	10%
West Java	45	9%
East Java	90	19%
Kalimantan	30	6%
Aceh	17	3%
Semarang	36	7%
Solo	47	10%
Sulawesi	35	7%
South Sumatera	42	9%
Middle Sumatera	47	10%
North Sumatera	24	5%
<b>Total</b>	<b>486</b>	<b>100%</b>

## C. Employee Ages

Another employee's information which is collected through this research survey is employee's ages. From the survey that were given to 486 sample of branch manager 72 of them or 15% from total sample is the youngest tier of branch manager

who is approximately 25 to 29 years old, whereas 34 sample or 7% from the whole sample is the oldest micro banking branch manager who is already above 40. Finally, the biggest contributions respondent is from 30 to 40 years old micro banking branch manager who is contribute 78% from the whole sample, this range of ages is called orbit ages [9].

#### D. Work Experience

The massive development of micro banking is happened in banking industries since governments and other parties establish Microfinance Program for Entrepreneurs (KUR) in 2017 [10]. This condition force every banking industries in Indonesia develop their strategy to compete to strengthen the economy in Indonesia. In order to fulfil their target, a massive recruitment is required. A relatively large amount of specialist and experts are recruited.

This condition makes most of specialist are relatively not having long work experience in one institution. This research survey collected 19 or 4% employee who has 1 to 12 month working experience as branch manager. Another 42 or 9% is a branch manager who had 1 to 2 years of working experience. Finally most contribution for this research is 425 employee or 87% respondent who had above 2 years experience as branch manager in this institution.

### III. RESULTS AND DISCUSSIONS

This research data is analysed by using IBM SPSS 23 and It can be inferred from Fig. 1 above that this research objective is to analyse influence from independent (X) variables which are Motivation and Vision to dependent discipline variable (Y). This framework flow can be analysed using multiple regression methods model as follow:

$$Y' = a + b_1X_1 + b_2X_2 + \dots b_kX_k$$

Before this data is processed using regression and concluded, first a number of test must be executed. First is validity test, this test must be execute in order to ascertain survey result consistency.

TABLE III. VALIDITY TEST

Correlations				
		Motivation	Vision	Discipline
Motivation	Pearson Correlation	1	.087**	.849**
	Sig. (2-tailed)		0,000	0,000
	N	2324	2324	2324
Vision	pearson Correlation	.870**	1	.861**
	Sig. (2 tailed)	0,000		0,000
	N	2324	2324	2324
Discipline	Pearson Correlations	.849**	.861**	1
	Sig. (2-tailed)		0,000	0,000
	N	2324	2324	2324

\*\*Correlation is significant at the 0,01 level (2-tailed)

If this research use N value of 486 sample and 5% significant value, then this research has value of 0.113 from R Critical Value Pearson Correlation table. All Pearson Correlation value from Table 3 above indicate bigger result

value than 0.113. This result indicate all variables are valid and have consistency.

After all research data considered as valid, then a reliability test can be executing. A reliability test is a test to analyse a reliable and trusted instrument if they indicate same result [6].

TABLE IV. RELIABILITY TEST RESULT

Case Processing Summary			
		N	%
Case	Valid	2324	100,0
	Excluded <sup>a</sup>	0	0,0
	TOTAL	2324	100,0

<sup>a</sup> Listwise deletion based on all variables in

TABLE V. RELIABILITY STATISTICS RESULT

Reliability statistics	
Cronbach's Alpha	N of ITEMS
,948	3

TABLE VI. ITEM-TOTAL STATISTICS

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Motivation	8,9480	1,253	,891	,924
Vision	8,9259	1,278	,900	,916
Discipline	8,9149	1,384	,884	,930

This table 4 result indicate a reliable research data because all Cronbach's Alpha component have a greater value than R Critical Pearson Correlation result table value.

After validity and reliability research data were tested then this research will execute normality and multiple regression simultaneously.

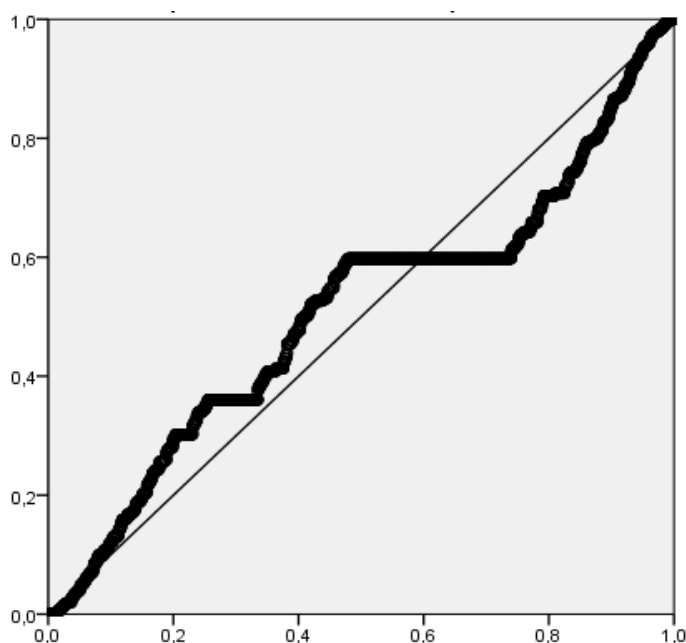


Fig. 2. Normality plot.

Normality plot in Fig 2 above indicate that this research data is considered as normal because the plots always close to the linier line [11]. This research next process is multiple regression test. This test will bring final result on how motivation and vision influensng employee discipline.

TABLE VII. MODEL SUMMARY RESULT

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,855 <sup>a</sup>	,782	,782	,26111
<sup>a</sup> Predictors: (Constant), Visi, Motivation				
<sup>b</sup> Dependent Variable: Discipline				

Model summary on table 7 indicate a relatively strong correlation because this research result have R value of 0.885. This model also have a relatively dominant 78,2% independent variables contribution to their dependent variable, which is independent variable already give 78,2% contribution and yet another 21,8% contribution is from another variables which is not include in this research.

TABLE VIII. SIGNIFICANCE RESULT

ANOVA <sup>a</sup>				
Model		df	F	Sig.
1	Regression	2	4173,451	,000 <sup>b</sup>
	Residual	2321		
	Total	2323		
<sup>a</sup> Dependent Variable: Discipline				
<sup>b</sup> Predictors: (Constant), Vision, Motivation				

It can be seen from result table 8 above that this regression model can be used to predict participate variables because it have significance result below 0,05 [11].

TABLE IX. MULTICOLLENIARITY RESULT

Coefficients <sup>a</sup>				
Model		Unstandardized Coefficients	Collinearity	Statistics
		B	Tolerance	VIF
1	(Constant)	,725		
	Motivation	,374	,244	4,101
	Vision	,468	,244	4,101
<sup>a</sup> Dependent Variable: Discipline				

Result table 9 indicate that VIF value for every variables have same result of 4,101, this VIF value is less than 10 and this is an indication that this research model do not have Table 7: Coefficients Result.

TABLE X. COEFFICIENTS RESULT

Coefficients <sup>a</sup>				
Unstandardized Coefficients				
Model	B	Std. Error	t	Sig.

Table 10. Cont.

1	(Constant)	,725	,041	17,469	,000
	Motivation	,374	,018	21,019	,000
	Vision	,468	,018	25,627	,000

It can be concluded from table 10 above that every independent variables have significant result and this research equation model is :

$$Y = a + bX$$

$$Y = 0,725 + 0,374X_1 + 0,468X_2$$

Because this research model have significance value below 0,05 then this research can refuse H0 hypothesis and accept H1 & H2 hypothesis.

#### IV. CONCLUSION

A leader must not only give technical instruction and communicate vision to their subordinate for increasing discipline but also have to encourage and motivate to give maximum contribution and building best performances. This research result indicate that bilding vision and motivation will give the best contribution to increase discipline performance.

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