

EFFECTS MOTIVATION ON BUSINESS PERFORMANCE: THE MEDIATION ROLE OF JOB SATISFACTION AND LEADERSHIP (A STUDY IN VILLAGE CREDIT INSTITUTIONS)

Dr. I. Gede Riana

Lecturer of Economy and Business Faculty, Udayana University Bali, **INDONESIA**

Email: gederiana@yahoo.com

ABSTRACT

Bali is not only famous as a thousand Temples Island and a thousand Banks Island, actually, it is also deserved as a thousand financial institutions non-bank island. The latter call is very natural because recently, in Bali there are 1.414 Village Credit Institutions (VCI) spreading in almost all part of traditional Villages in Bali. This research aims to analysis the mediation role of work satisfaction and leadership to the motivation effects of business performance. Taking 65 samples of 65 VCI by giving questionnaires to the leaders of VCI, this research uses Structural Equation Modeling (SEM) with *Smart PLS* as the data analysis tool. The result analysis shows that the work satisfaction and leadership mediates the effects of motivation and business performance. Thus, the intrinsic and extrinsic motivation provision to the leaders of VCI has not been able yet to improve business performance in real.

Keyword: Motivation, Business Performance, Job Satisfaction, Leadership.

BACKGROUND

One of the micro financial institutions which has growth and developed fast in Bali is Village Credit Institution (VCI). VCI is financial institution owned by traditional village and also the only micro financial institution managed by traditional village in Indonesia. The data from Regional Development Bank in Bali (2013), it is reported that until 2013, there are 1.414 VCIs from 1.610 traditional villages in Bali. If it is seen from the number ratio of VCI to the number of traditional villages in Bali that is 1.610, it means that about 83,67 percent of the number of traditional villages has had this micro financial institution.

The growth of VCI cannot be separated from various factors affecting the human resource behavior. According to Gibson (1987), the human resource behavior can be affected by some factors like: personality, educational level, social cultural values, and motivation. Handoko (1997) said that leadership is one of the keys of important and strategic role in business continuity. Also Elfert (1991) thought that leadership is the closest manager activity with company and responsibility of short-term and long-term operational efficiency and profitability, and also the effective modal utilization, human resources, and other resources. The discussion between leadership and business performance expresses that there is a significant positive relationship between leadership and business performance (Elenkov, 2000, Carol S. Borrill, *et al* 2005, 5, David A.Waldman *et al*, 2005, Obganna, 2001).

The business performance can be achieved based on the expectation if the employees are satisfied of the rights given by the organization. The job satisfaction is a general attitude of an individual. An individual with high job satisfaction will have positive behavior to the work and business (Robbins, 2007). Next, it is explained that there are some factors enabling to support job satisfaction, such as, work challenging mentally, proper rewards, supporting work

condition, and supporting co-workers. Various researches on job satisfaction have been conducted carefully which the business tries to give attention affecting factors to the job satisfaction. Ivancevich *et. al* (2005) said that there are 3 reason of why a manager is care to the job satisfaction. There are (1) Unsatisfied person more often passes the work and has more change to resign, (2) satisfied person has good health and longer age,(3) Work satisfaction will be brought to personal life outside work.

In contrast, Luthans (2008) refers to Smith, Kendall and Hulin (1969) concepts, stating that various factors affecting job satisfaction such as : *work itself; pay; supervise; co-worker and promotion opportunity*. Some researchers state that difficulty to find whether there is any relationship between work satisfaction and business performance (Siagian, 1996; Handoko, 1995). The research results of Chan (1991); Nagi (2002); Samsi (2007) state that there is no relationship between job satisfaction and business performance. However, job satisfaction in positive work behavior dimension, cognitive or effective work evaluation strongly affect to psychology aspect and individual physic finally affecting to the business performance (Bartolo & Furloner, 2000 dalam Gunawan 2007). In contrast, Reberto Sumineto, *et al.* (2006) prove that there is positive and significant affect between job satisfaction and business performance.

Besides job satisfaction, business performance is also affected by work motivation. Each individual brings all differences, both physical and mental, individual values and demand cause to get spirit and be motivated based on the ways which can bring to the direction of demand satisfaction. Therefore, unsatisfied behavior, low productivity, and high absent level arise from incapability of organization to meet individual demand (Wexley and Yulk,1992:43). Motivation is a series of behavior given by management to support individual to conduct activity to achieve business goals. Thus, motivation is very required to accelerate business performance (Robin, 2002: Ivancevich *et. al*, 2005). The process of individual motivation arising is a combination from demand, incentives, goals and rewards concepts (Gitosoedarmo & Sudita,1997 :28). Then, Gibson *et al*, (1996) study the relationship between motivation and business performance to direct the motivation to: (1) motivation related closely to behavior and performance, and (2) motivation from intern or exren incident and process of an individual. Study about motivation role to improve business performance is supported by researches of Negara (2000), Wagimin (2001), Gani (2006), giving recommendation of the importance of motivation to improve business performance.

THEORETICAL STUDY AND HYPOTHESIS

This research uses basic theories of job satisfaction from Robins (2003), Gomes (2000), Bartolo & Furlonger (2000) relating job satisfaction with business performance. By using an approach to phenomena in VCI, this research uses *content theory of Hezberg* two motivations that are intrinsic and extrinsic motivations, and also *procces theory* from lowler (in Robbins, 2007) which will relate motivation to job performance and satisfaction. To measure job motivation, it is used concepts from Ganesan, Shankar & Weitz (1996) and also Richard & Anderson (1994) which are based on the consideration of *Grand Theory* of these concepts which is Hezberg two factor theory.

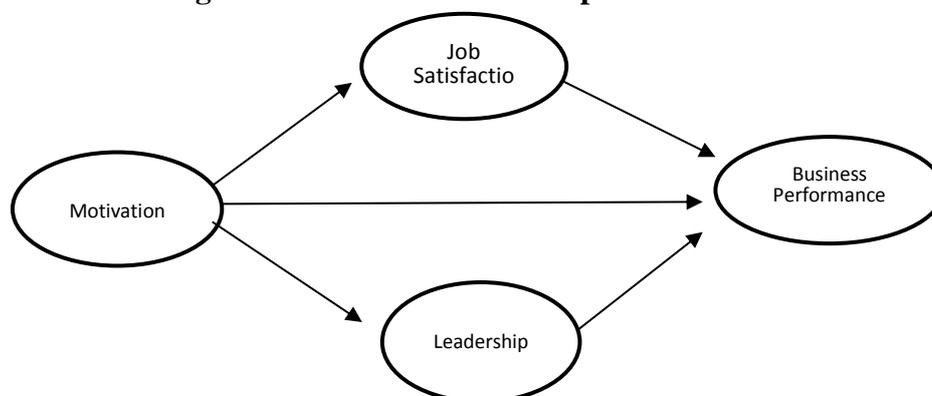
By developing leadership concept, it is used leadership factor by Fidle (1967) developed by Harsey & Blanchard (1992) because it is considered as the most appropriate to be implemented to human resources in VCI. Situational approach explained by Fiedler (1967), inHersey & Blanchard, (1992:112) has 3 (three) situational variables tending to determine whether a

certain situation gives advantages to the leader, like task behaviour, relationship behaviour, and authority and also authority owned to give rewards and sanction to the subordinates (Hersey and Blanchard, 1992 : 114). Meanwhile the performance measurement model used *Balance scorecard* concept (Kaplan and Norton, 1998) to measure business performance with 4 (four) perspective aspects, they are: (1) learning perspective; (2) financial; (3) customer perspective and; (4) intern business perspective.

According to Porter and Lowler (1988), there is relationship between job motivation and job satisfaction to fair rewards as motivation component so it will affect job satisfaction. An individual having high job motivation tends to have higher job satisfaction. Tylana, (2006) tries to explain motivation effects to job satisfaction and dissatisfaction. Her study results explain that job motivation is one of the triggers of job satisfaction and dissatisfaction. By having high job satisfaction is expected to be able to grow high job motivation. Its research results conclude that the given job motivation is able to improve significantly job satisfaction.

Eskildsen *et al.* (2003) tries to give argumentation about the given motivation, and its effects to job satisfaction. This research aims to see whether there is any difference of job performance because of intrinsic motivation to an individual and leader. The research results conclude some things, such as: (1) an individual with high educational level will be more motivated than an individual with lower educational level, (2) a manager prefers to give intrinsic motivation to his/her job, meanwhile an individual is used to give intrinsic motivation, and (3) an younger individual tends to get higher motivation. Based on the theoretical study and previous research, it is built the following conceptual framework.

Figure 1. The Research Conceptual Framework



Then, to explain relationship between research variables, it is developed some hypothesis based on the theoretical study and previous research results as the following:

A situational approach of Fiedler (1967) states that a manager who emphasises to task structure, relationship structure and authority position can affect business performance. Day & Lord (1988) says that leadership has big role to achieve business targets or goals as an achievement or performance. Similar to the arguments, Reksohadiprodjo & Handoko (1996) explain that leadership affects many factors, one of which is job performance. The research to the relationship between leadership and business performance has been conducted by Elonkov, (2000), Carol S. Borrill, *et al* (2005), David A.Waldman *et al*, (2005), and Emmanuel Ogbonna and Llyod C.Harris, (2000) that there is significant and positive effects between leadership and business performance. Based on the explanation, it is proposes research hypothesis as follow:

Hypothesis 1: The leadership affects positively and significantly to business performance.

Bartolo & Fuloner, (2000) focusing on concept of Ilardi *et al*, (1993) state that job satisfaction to positive, cognitive work behaviour dimension, effective job evaluation to psychology aspect and individual physic finally affects performance and accident event in work place to all employee levels. The research results of Reberto Sumineto, *et all* (2006) conclude that there is positive and significant effects between job satisfaction and company performance.

Hypothesis 2: Job satisfaction affects positively and significantly to business performance.

Gibson *et al*, 1996, study relationship between job motivation to performance, stating motivation relates closely to behaviour and performance. *Content teory* especially two-factor- motivational theory (Herzberg), *ProccesTheory* (Porter & Lowler) state that motivating factors and their relationship to performance. Meanwhile Mangku Negara, (2000); Gani, (2006); Wagimin, (2001); Shikar Sarin, *et al*(2001), conclude that job motivation affects to business performance. Based on the above explanation it is proposed the hypothesis as follow.

Hypothesis 3: Job motivation affects positively and significantly to business performance.

Robbins, (2010 :155) states that motivation concerning results from interaction between individual and situation he/she faces. Further, it is said that there are 3 things wanting by motivation, namely: individual intensity, continuity, properness to reach targets. The motivation is a condition or energy moving an individual directed and referred to achieve company business goals. Positive mental behaviour of a leader to work situation can strengthen motivation to reach maximum performance. According to Kabacoff (2002), high level of suitability between personal motivation (hard work to get specific emotional results) and leadership style (tendency patterns to show specific leadership behaviour) can improve business performance. Based on the above explanation, it is proposed the hypothesis as follow.

Hypothesis 4: Job motivation affects positively and significantly to leadership.

According to Porter and Lowler, (1968) in Li (1999), The relationship between job motivation and job satisfaction with fair rewards as the component motivation which will affect job satisfaction so the individual tends to give high performance. The research result of Herpen *et al*, (2002) and Tylana (2006), concludes that job motivation affects to job satisfaction. An individual involved to a business has some expectations to be able to reach. If in doing the work, there is suitability between expectation and reality, so it will give job satisfaction. In its relationship with job motivation, employee satisfaction can give positive effects, because job motivation is a factor affecting employees in doing the work. Based on the above explanation, it is proposed hypothesis as follow:

Hypothesis 5: Job motivation affects significantly and positively to job satisfaction.

RESEARCH METHOD

This research is done to Village Credit Institutions (VCI) in Jembrana Regency, Bali, Indonesia. This research uses quantitative approach, by using statistical tools to answer question or test hypothesis. Thus, this research is specific to conduct prediction that a certain variable affects other variables (Creswell, 2002). Using 60 samples, the data is collected by questionnaires. The collected data is analyzed by Structural Equation Modeling by using Smats PLS.

RESULTS AND DISCUSSION

The Respondents' Characteristics

The questionnaire results to the VCI leader show the respondents' psychograph characteristics which are explained on Table 1., as follow.

Table. 1. The Respondents' Characteristics

The Respondents' Characteristics	Total	%
Gender		
Men	56	93
Women	4	7
Age		
< 30 years old	2	3
31 - 40 years old	25	42
41 - 50 years old	30	50
> 50 years old	3	5
Education		
Junior High School (SMP)	5	8
Senior High School (SMA)	47	78
Diploma	7	12
High Education (S1)	1	2
Period of establishment		
≤ 10 years	12	20
11 - 20 years	39	65
> 21 years	9	15
Total employees		
3 - 8 employees	42	70
> 8 employees	18	30

Source: processed from research results

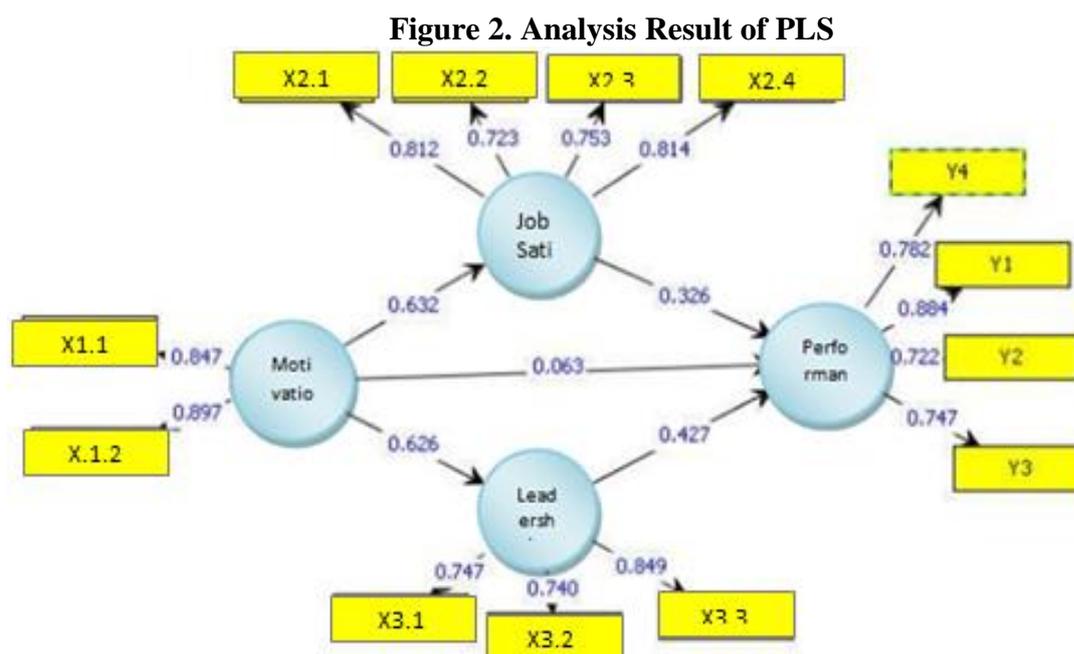
Based on table 1. It can be explained that the respondents' characteristics can be seen from gender, and show that respondents are dominated by men, that is 93 percent, while the remaining is 7 percent of women. This shows that it seems women progress in VCI world business though the percentage is small. The most respondent age level is 41-50 years old reaching 50 percent of total respondents. The second order of respondents' age is 31-40 years age of 42 percent, it is followed by age respondents of >51 years old is 5 percent and respondents' age of 31 is 3 percent. The above characteristics indicate that the VCI leaders as the most respondents are in productive age (41-50 years old). The education possessed reflects ability and skills in managing their business. Based on table 1, it shows that mostly

respondents' educational level is Senior High School that is 78 Percent, Diploma of 12 %, Bachelor of 8%, and junior high school of 2%. By majority of educational level in Senior High School, it is considered to conduct learning process by education and training to enrich their perceptions in managing the business. The respondents' characteristic based on the period of establishment shows that there are 12 units or 20% has operated less than 10 years; 39 units has operated for 11-20 years or 65%; 15 % has operated more than 30 years old. This condition reflects that VCI has operated in enough long time so it should be a business in maturity stage.

Based on the total employees, the most total employees is VCI having 3-8 employees that is 42 units or about 70%, the remaining of 30% has employee above 8 people. Thus, it is expected that VCI in the future is one of the village micro financial institutions based on traditional which can absorb more labors.

Structural Equation Modeling

This research uses structural equation modeling of *Partial Least Square (PLS) approach*. Before analyzing, firstly it is conduct the test or evaluation to the research empirical model. The result test can be explained as follow.



GOODNESS OF FIT (OUTER) MODEL

Convergent Validity

The calculation of *convergent validity* aims to know the instrument items used as the indicators from all latent variables. The test result of *convergent validity* is measured based on the value of *loading factor (outer loading)* from *construct indicator*. The test result of *convergent validity* is presented in Table 2.

Table 2. The Test Results of Convergent Validity

Variable	Indicator	Outer Loading	Remark
Motivation	X1.1	0,847	Valid
	X1.2	0,897	Valid
Leadership	X2.1	0,849	Valid
	X2.2	0,740	Valid
	X2.3	0,747	Valid
Job Satisfaction	X3.1	0,753	Valid
	X3.2	0,814	Valid
	X3.3	0,723	Valid
	X3.4	0,812	Valid
Business Performance	Y1	0,782	Valid
	Y2	0,884	Valid
	Y3	0,722	Valid
	Y4	0,747	Valid

The above test result shows that all *outer loading* construct indicators have value above 0,5. So, it can be concluded that his measurement meets convergent validity requirements.

Composite Reliability

The test of *composite reliability* aims to test instrument validity in a research model especially to reflective indicator. The test results of *composite reliability* are presented in table 3.

Table 3. The test result of Composite Reliability

Variable	Composite Reliability	Remark
Motivation	0,864	Reliable
Leadership	0,823	Reliable
Job satisfaction	0,858	Reliable
Business Performance	0,866	Reliable

Based on the table 3, it can be explained that the test results of *composite reliability* shows that the values are satisfied, that are all latent variables have been reliable because all latent variable values *composite reliability value of* $\geq 0,7$. It means that, questionnaires used as the tools in this research are reliable and consistent. Thus, it can be concluded that all indicators are the construct measurements.

Goodness of Fit (Inner) Model

The test *Goodness of Fit* of structural model in *inner model* uses *predictive-relevance* (Q^2) value. The value of R^2 for each endogen variable in this research can be seen in table 4.

Table 4. The R^2 Value of endogen Variable

Endogen Variables	R-square
Leadership	0.392
Job satisfaction	0.399
Business performance	0.542

The value of *predictive-relevance* is obtained by the formula:

$$Q^2 = 1 - (1 - R_1^2) (1 - R_2^2) \dots (1 - R_p^2)$$

$$Q^2 = 1 - (1 - 0.392) (1 - 0.399) (1 - 0.542) = Q^2 = 0.832$$

The calculation results above shows that the *predictive-relevance* value is 0.832 (> 0). This means that 83,2 % of variance in business performance variable (*dependent variable*) can be explained by variables used (leadership, job satisfaction, and motivation). Thus, the model is said to be proper if it has relevant predictive value.

The Hypothesis test Results

The hypothesis test results by using *Partial Least Square (PLS)* shows that the there are four significant results and there is one insignificant hypothesis. The hypothesis test results is shown at table 5.

Table 5. The Hypothesis test Results

Independent Variable	Dependent Variable	Channel Coefficient	t-stat	p-value	Note
Motivation (X1)	Leadership (X2)	0.626	6,666	0.002	Significant
Motivation (X1)	Job satisfaction (X3)	0.638	7,717	0.000	Significant
Motivation (X1)	Business Performance (Y)	0.063	0,382	0.611	Insignificant
Leadership (X2)	Business Performance (Y)	0.427	2,986	0.001	Significant
Job Satisfaction (X2)	Business Performance (Y)	0.326	2,293	0.000	Significant

Motivation directly affects the leadership, the meaning is, the better the motivation is given, then the more effective the leadership.

It can be explained that the better the extrinsic motivation (eg rewards based on the expectation, having a good working environment, and the company's policy), the task structure will perform better (eg: describing tasks that must be done individually, asking individuals to formulate business goals, and always telling what to do by individual). These results confirm some previous studies such as Robbins (2003) that the motivation relates the result of the interaction between the individual and the situation faced by individual, so, he/she is able to move the individual to achieve business goals. Positive mental attitude of a leader on the employment situation may strengthen the motivation to work to achieve maximum performance. Similarly Kabacoff (2002), explains the presence of a high degree of correspondence between personal motivation (working hard to get specific emotional results) with leadership (tendency patterns to show specific leadership behaviors).

Motivation affects directly to job satisfaction, meaning that the better the motivation is given, the job satisfaction will increase. With the proper motivation, interest at always working, a feeling of compatibility between work and ability, and perception of the wage system applied, it will be felt better. The research results confirm the research by Porter & Lowler, (1968) in Li (1999) suggesting the relationship of job motivation and job satisfaction by making a fair wage as a motivational component. Similarly Herpenet al, (2002) and Tylana (2006), conclude that job motivation affects to job satisfaction.

There is no direct influence between motivation and business performance. From the analysis results, it can be explained that motivation does not significantly affect the business performance. However, motivation directly affects business performance through leadership and job satisfaction. The meaning is a motivation model implemented has not yet proven to improve performance if it is not followed by the appropriate leadership style (effective) and job satisfaction. Thus, giving new motivation is able to give effect to the business performance if the individual is satisfied in performing his/her work. This research contrasts to Gibson et al, (1996), that job motivation is closely related to the behavior and performance. Similarly, Porter & Lowler (1968) in Li (1999) suggest that there is relationship between motivation and performance of the business. And researches conducted by Mangku State, (2000); Gani, (2006); Wagimin, (2001); Shikar Sarin, et al (2001), conclude that job motivation has significantly and positive effect on business performance.

Leadership affects directly to business performance. It means that more effective the leadership style, the better business performance. This research confirms Fiedler (1967) that a manager who insists on the task structure, the structure of relationships and positions of power can affect business performance. Day & Lord (1988) say that leadership has a major role in achieving business goals or objectives in the form of achievement or performance. Furthermore, Reksohadiprodjo & Handoko (1996) describe that the leadership affects many factors, one of which is the business performance. Similarly Elonkov, (2000), Carol S. Borrill, et al (2005), (2005), Waldman et al, (2005), and Ogbonna & Harris, (2000) find significant and positive effects between leadership with business performance.

Job satisfaction directly affects the business performance, meaning that the higher of job satisfaction, the better business performance. This research result confirms to Bartolo & Fuloner, (2000), relying on the concept of Ilardi et al, (1993) that the dimensions of job satisfaction at positive, cognitive work attitude or effective evaluation affect strongly to psychological and physical aspects of the individual, which in turn affect the performance. Also, Reberto Sumineto, et al (2006) concludes that there is positive and significant relationship between job satisfaction and the company performance.

CONCLUSIONS AND IMPLICATIONS

Motivation, both intrinsic motivation and extrinsic motivation have been shown to affect the leadership style and job satisfaction. However, the given motivation is not able to improve business performance significantly. Based on the findings, the motivation is able to improve the performance when employees are satisfied to work and the leadership style applied has based on the business conditions.

The implication of this research is VCI needs to consider and choose the appropriate leadership style to be able to give the best performance. The policy made in VCI management needs to be more emphasis on activities that can make employees feel satisfied in carrying out the work. They also need to consider the provision of extrinsic motivation because extrinsic motivation is the most important motivation and is expected by the chairman of VCI.

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