

## HUMAN RESOURCE PERFORMANCE IMPROVEMENT STRATEGIES AT BANK X REGIONAL OFFICE OF SOUTH SUMATRA

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### ABSTRACT

**Background:** The largest asset of the organization is human resources (HR), as the largest asset, HR is required to be productive to achieve profit targets, including Bank X South Sumatra Regional Office. The performance of Bank X employees needs to be maximized to pursue profit targets and pursue the overall performance of Bank X units. In addition, the use of the training budget allocation has not been optimal to improve employee performance.

**Purpose:** The purpose of this research is to see the influence of factors, namely AKHLAK work culture, training, and commitment, on the performance of Bank X employees, and determine the priority of HR performance improvement strategies at Bank X.

**Design/methodology/approach:** The method used is hypothesis model testing based on structural equation modeling using AMOS and strategy priority formulation with the analytic hierarchy process.

**Findings/Results:** The results showed that AKHLAK work culture and training have a significant direct effect on the performance of Bank X employees. While commitment has no significant direct effect on the performance of Bank X employees.

**Conclusion:** The results of the analytic hierarchy process obtained strategic priorities as concrete managerial implications, namely, the first is to focus on alternative strategies for training Bank X employees as the main foundation. The second is the strategy of instilling AKHLAK work culture, and the third is the team building strategy.

**Originality/value (State of the art):** Focus on alternative strategies for training Bank X employees as the main foundation, instilling AKHLAK work culture for the second focus, and increasing the team engagement for improve the Human Resources Performance.

**Keywords:** commitment performance, employee performance, HR performance, training, work culture

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## INTRODUCTION

Strategic Human Resource Management (SHRM) emphasizes the importance of workforce alignment to increase competitive advantage, highlighting that good Human Resource (HR) practices can improve aspects of organizational performance, including efficiency, reliability, and financial performance, certainly for the motive of supporting organizational goals (Taryono et al. 2024). Bank X adopts the work culture of “AKHLAK” which of course this organization consists of employees who are skilled, competent, and ready to compete to bring the company in a dynamic global market with profits that can increase every year. However, in the last three years on Year periods, the profit of Bank X South Sumatra Regional Office has decreased.

Based on previous studies, it is known that work culture has a positive and significant effect on employee performance (Puspita et al. 2020), especially in using work time effectively and efficiently (Virgiawan et al. 2021). According to Saragih Z et al. (2024), the application of the “AKHLAK” work culture in various units, both at the head office, operational work areas, and subsidiaries, has given birth to unit innovation and creativity, especially in operational areas that do not yet have special “AKHLAK” guidelines. The importance of training as a means to improve individual competence in an ever-changing and evolving work environment (Rivai 2005). The relationship between training, work commitment, and human resource (HR) performance is significant. Effective training can increase employees’ work commitment because they feel valued and supported by the organization in their professional development (Musriha 2019). The relationship between work culture, training, commitment, and human resource performance is complex yet integrated. A positive work culture, which includes norms, values, and practices that are consistently supported by management, can strengthen employee commitment (Luthans 2016). When organizations provide opportunities for skill development and career advancement through relevant training, employees feel valued and supported, which in turn increases their commitment to the organization (Gary Dessler, 2021). According to Gibson et al. (2010), the factors that influence performance can be very diverse and complex, but can be grouped into several main categories. First, individual factors such as skills, knowledge, motivation, and work attitudes

play an important role in determining a person’s level of performance. Second, organizational factors such as work culture, reward systems, policies and procedures, and management support in this context (HR training) also contribute significantly to employee performance.

As a novelty, this research will add a commitment variable, which, in detail, will see the interaction of these factors (work culture and training) on HR performance at Bank X, and will ultimately have a concrete managerial impact through HR performance improvement strategies formed through the Analytical Hierarchy Process (AHP) with alternative strategies determined by interested experts at Bank X South Sumatra Regional Office.

In this era of VUCA (volatility, uncertainty, complexity, ambiguity), every employee is required to be able to continue learning and developing competencies so that they can answer the challenges of career stagnation and rapid environmental changes (Shet 2024). So that employees are always required to develop competencies through training. VUCA makes standard procedures often change with the times, so one thing that can be used as a company’s guide is its corporate values (Syah and Fahrani 2019). These values are certainly contained in the company’s work culture. The purpose of work culture is to equip members with organizational identity and ultimately lead to commitment to organizational values (Primahappy et al. 2013), which will have a good impact on Company performance. In 2023 and 2024, the assessment of the Bank X Regional South Sumatra office unit decreased significantly when compared to 2022. Then, if it is related to the HR aspect, the absorption of the training budget is also less than optimal in 2024, with less than 50 percent of the budget absorbed.

This research is important to do with a more holistic emphasis and relevant to the needs and dynamics of the banking industry today, especially at Bank X, which, since 2020, has experienced the internalization of the “AKHLAK” work culture (Amanah, Kompeten, Harmoni, Loyal, Adaptif, Kolaboratif). The purpose of this research is to see the influence of factors, namely AKHLAK work culture, training, and commitment, on the performance of Bank X employees, and determine the priority of HR performance improvement strategies at Bank X.

## METHODS

The data used in this study consists of primary and secondary data. Primary data was obtained from questionnaires administered to employees of Bank X's South Sumatra Regional Office in December 2024. Secondary data was obtained from Bank X's internal sources, such as profit/loss performance, unit performance, and HR training budget performance.

The respondents in this study were all employees of Bank X Regional Office South Sumatra, where questionnaires were distributed online to 110 employees. The questionnaire statements were assessed by assigning weights to each statement using a Likert scale. In addition, interviews were conducted with relevant respondents who were experts, consisting of three department heads, one HR manager, and one area head, to determine alternative strategies for improving HR performance.

The approaches used in this research are quantitative and qualitative approaches. The quantitative approach was carried out to test the questionnaire hypothesis (Likert scale) between the work culture variable "AKHLAK",

the training variable, and the commitment variable to HR performance. Meanwhile, the qualitative approach was carried out with open interviews with interested parties related to alternative strategies for improving HR performance.

This research uses quantitative analysis with structural equation modeling (SEM) and analytical hierarchy process (AHP). In this study, theory confirmation will be carried out for the relationship between work culture variables, training variables, and commitment variables to HR performance at Bank X, where work culture variables and training variables show a non-recursive model. Then, the amount of data used is 110 data and multivariate normality will be carried out. Thus, this study will use Covariance Based-SEM (CBSEM). According to Hidayati et al. (2019), CBSEM aims to test or confirm the theory with a type of non-recursive model, where the sample data has an amount between 100 and 200 and is unbiased. According to Ghozali (2016), SEM AMOS will produce several solutions to the system of equations that connect the variance and covariance of observed variables (manifest / indicators) to the model parameters. Operational variables in Table 1.

Table 1. Operational variables

Latent Variable	Item Statement
Work culture (Luthans, 2016)	Always ensure that every action taken is in accordance with the rules and integrity values expected by the company.
	Actively seek opportunities to improve work-related skills and knowledge.
	Make sure that every innovation and change implemented by the company is oriented towards the improvements needed.
	Dedicated in work to achieve the Company's expected goals.
	Able to adjust well to various situations and changing working conditions.
Training (Rivai, 2005)	Often helps coworkers when they face difficulties.
	The actual knowledge required is the most important thing that trainers need to convey.
	Deep learning concepts are important to support successful training.
	The training provided has an impact in shaping positive characteristics as an employee.
Commitment (Colquitt et al., 2009)	After the training, they are more prepared to face the challenges of the job.
	Willingness to help new colleagues adjust to their work environment.
	It is important to respect and consider the opinions of colleagues in work discussions.
	Able to refrain from complaining about small things at work.
	Often actively participates in organizational activities outside of basic duties.
Performance (Mathis & Jackson, 2019)	Always be ready to take the initiative in completing additional tasks if needed.
	The work done reflects the best of your ability and potential.
	Feeling more productive than your coworkers at work.
	Always show up on time at work according to the set schedule.
	Able to organize work well so that everything can be completed ahead of schedule.
	Feeling that you can adapt well to rapid changes and remain productive at work.

This field phenomenon in this study, as well as the results of a review of previous research related to work culture, training, and commitment to HR performance, as well as strategies for improving it, a hypothesis model can be developed in Figure 1 with the following explanation.

- H1: Work culture affects HR performance
- H2: Work culture affects commitment
- H3: Work culture affects training
- H4: Training effects on work culture
- H5: training effects on commitment
- H6: Training effects on HR performance
- H7: commitment effects on HR performance

The first level of the hierarchy is the main goal to be achieved. At the second level are criteria that are considered to determine alternative strategies that remain focused on the three research variables (work culture, training, commitment). At the third level, there are alternative strategies that will be addressed.

Bank X Regional Office in South Sumatra has a decline in profit and unit performance, in relation to SHRM, as the absorption of Bank X's training budget in 2024 was not optimal, which could actually be optimized to support the achievement of human resource performance. Gibson et al. (2010) found that work culture, training, and organizational commitment (Colquit et al. 2009) are factors that affect performance. These three factors became the research variables, which were tested using the Structural Equation Model (SEM) approach to see the relationship between these variables. The research data was collected through questionnaires to employees at Bank X's South Sumatra Regional Office. Furthermore, to obtain strategies for improving human resource performance, the author conducted direct interviews with the head of the area, department heads, and human resource managers as experts in determining alternative strategies to be selected using the analytical hierarchy process (AHP) method (Figure 2), which is expected to provide implications for company management to improve human resource performance at Bank X Regional Office in South Sumatra.

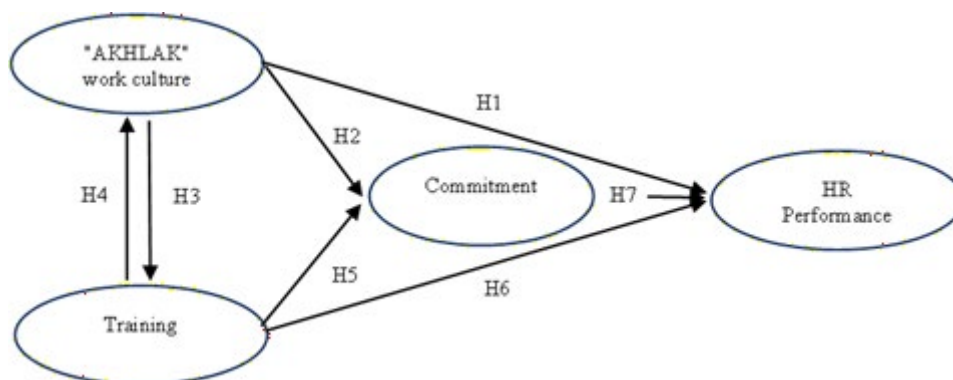


Figure 1. Hypothesis Model

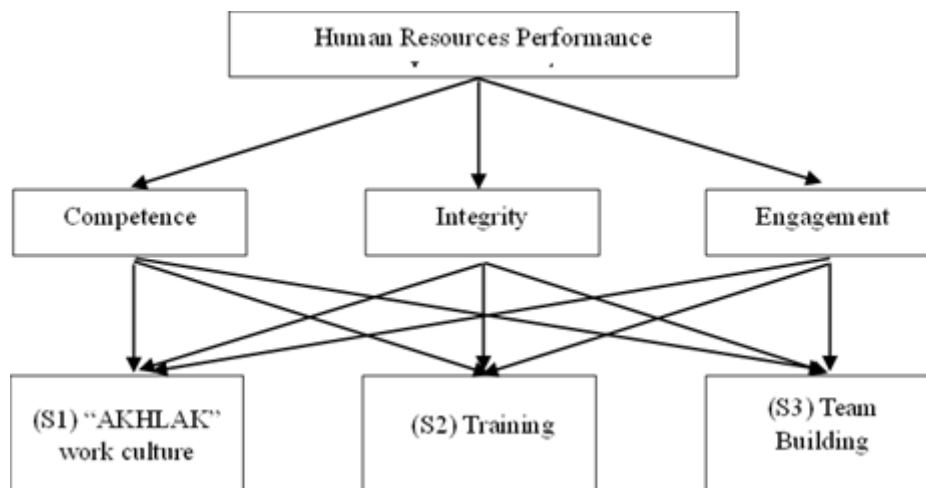


Figure 2. AHP diagram

## RESULTS

### Respondent Characteristics

Respondents in the study were 110 employees of Bank X, 55% of respondents were male, and the rest were female. The largest age group of respondents is the 31-40 year age group, which reaches 48% of the total respondents. Then the second largest age group is the 26-30 year group, which reaches 43%. Based on the respondent's domicile, 95% of respondents live in Palembang City, and the rest live outside Palembang City. As for the marital status of respondents, 91% of respondents are married. Based on the level of position, 52% of the total respondents have positions as assistants. 31% of the total respondents have positions as officers or assistant managers. As many as 14% of the total respondents have positions as team leaders or managers. Only 4% of the total respondents have positions as heads of departments. In terms of length of service, 48% of the total respondents have worked for 7-10 years. 40% of the total respondents have worked for more than 10 years. Only 12% of the total respondents have worked for 4-6 years. Based on education level. As many as 93% of the total respondents have the last education of S-1, the rest have the last education of S-2.

### Common Method Bias (CMB)

If the data is biased, it can cause the model estimation to be inaccurate. The main purpose of SEM is also to model relationships that can be generalized to the population that can be generated from unbiased data. In addition, bias can affect the goodness of fit, which causes errors in interpreting the fit of the model, so it is necessary to do CMB. CMB testing uses Harman's Single Factor Test approach, and the results are obtained from a cumulative percentage of 22.76 percent. CMB testing with a value below 50 percent indicates that the study is free from bias (Hasan and Elviana 2023).

### Validity and Reliability

The validity test is carried out to see that the instrument can measure the construct, and the reliability test is used to measure the consistency of the instrument. The validity test of this study obtained a value above 0.5 for all variables, using the general standard reference average variance extracted (AVE) of 0.5, and declared the study valid. Then, reliability testing uses the general standard reference of 0.7 and 0.6 for Cronbach's Alpha.

In this study, the composite reliability value was obtained above 0.7, and Cronbach's Alpha was more than 0.6 for all variables, so it was declared reliable.

### Structural Model Evaluation

Then, the next step is to evaluate the fit of the model, with several model fit index tests consisting of chi square ( $0.21 > 0.05$ ); comparative fit index ( $0.988 > 0.950$ ); parsimony ratio ( $0.86 > 0.50$ ); non centrality parameter (0.000 close to 0); minimum fit function value (0.134 close to 0); root mean square error of approximation ( $0.914 > 0.05$ ); hoelter (119 at 0.05 significance level and 128 at 0.01 significance level). The results of the model fit test can be declared feasible and generally applicable.

### Research Hypothesis Testing

Based on the study model that has been modeled in this study, the next step is hypothesis testing and interpreting it. If the p-value  $< 0.05$ , the relationship between the variables has a significant effect on each other. Conversely, if the p-value  $> 0.05$ , the relationship between variables has no significant effect. The estimated value of the AKHLAK work culture variable on the performance variable is 0.209, and the p-value is 0.011, which means that work culture has a direct positive and significant effect on the performance of Bank X employees. The estimated value of the AKHLAK work culture variable on the commitment variable is negative 0.064, and the p-value is 0.499. This means that the AKLHAK work culture has no significant effect on the commitment of Bank X employees. The relationship between the AKHLAK variable and the training variable has a value of 0.107 and a p-value of 0.032, which means that there is a positive and significant relationship. This means that the two variables will move together positively. When the AKHLAK work culture is strengthened, Bank X also tends to facilitate better employee training, and vice versa; if the organization of training is better, the application of the AKHLAK work culture will also be stronger.

The estimated value of the training variable on the performance variable is 0.456, and the p-value is 0.025, which means that the training provided will have a positive effect on the performance of Bank X employees. The estimated value of the training variable on the commitment variable is 0.040, and the p-value

is 0.797, which means that training has no significant effect on the commitment of Bank X employees. The estimated value of the commitment variable on the performance variable is 0.217, and the p-value is 0.173, which means that commitment has no significant effect on the performance of Bank X employees. The estimated value shows the magnitude of the path coefficient between variables, and the p-value shows the level of significance as an analysis of the decision making of a hypothesis contained in Table 2.

The AKHLAK work culture that is considered to improve the performance of Bank X employees is to ensure that every action is in accordance with regulations and integrity values. This is accompanied by the willingness of individual Bank X employees to always improve skills and knowledge. In addition, the AKHLAK work culture of Bank X employees can also be applied by believing that every innovation and change adopted by the company is oriented towards improvement. Of course, the dedication of Bank X employees is also needed to support these innovations. The adaptive nature of Bank X employees allows them to adjust well to various dynamic work situations and conditions. Furthermore, the performance of Bank X employees can also increase with the application of AKHLAK work culture in the form of helping coworkers as a form of collaboration.

The results of this study are in line with various studies that have been conducted previously. Previous research proves that work culture has a positive and significant effect on employee performance (Puspita et al. 2020). The application of AKHLAK work culture in various units has also led to innovation and creativity (Saragih Z et al. 2024). Iskanto (2023) also proved the influence of work culture on employee performance in government agencies in Riau. Radu (2023) revealed that if a company is able to present a positive work culture, the performance of employees will be projected to experience a significant increase.

Bank X employees who focus on commitment only fulfill the implementation of AKHLAK work culture on one indicator, namely loyalty, so that it is not integrated into the fulfillment of the implementation of AKHLAK work culture as a whole. These results are not in line with previous research conducted by Bagis et al. (2019), which revealed that work culture at PT Perkebunan Nusantara IX has a strong influence on employee commitment. Sitompul et al. (2019) also

revealed the influence of the work culture of PT Astra Agro Lestari on the commitment of employees who work at the company. Research conducted by Sebayang and Ferine (2023) shows that there is a positive influence of work culture on employee performance in one of the government agencies in Binjai City. However, this research is in line with the results of research from Suma (2024), which reveals that work culture has no effect on the commitment of employees who work at the Lampung Industry and Trade Office.

When the implementation of Bank X's AKHLAK work culture is improved, the implementation of Bank X's employee training will also increase. This also applies to the opposite condition, when the implementation of training is improved, the implementation of Bank X's AKHLAK work culture will also increase. The training carried out aims to improve the competence and skills of Bank X employees, which will be in line with the increase in the implementation of AKHLAK work culture, specifically on competent indicators and in general on all indicators as a whole. The results of this study are also in line with research conducted by Soegiarto et al. (2024), which reveals that the training provided to employees can shape the work culture in a company. Research conducted by Khair et al. (2022) also revealed that the training provided to employees of PT Angkasa Pura Persero II has a positive effect on the formation of a disciplined work culture in the company. Kustini et al. (2025) revealed that one of the employee development activities carried out by training can increase a positive work culture within the Ministry of Cooperatives. The more often employees get job training, it will make employees have a culture that wants to continue to develop. Graham (2022) revealed that job training provided to mid-line and top managers will greatly affect the work culture implemented in a company.

An increase in the implementation of Bank X employee training will have an effect on increasing employee commitment, but statistically, it cannot be proven and confirmed that training definitely affects employee commitment. This could be due to employees' assumption that training is for personal competency improvement that benefits them individually, so it is not binding. This result is not in line with research conducted previously by Siagian et al. (2023), which revealed that employee commitment at the Labuhanbatu Youth and Sports Office was influenced by the training provided. Pramono and Prahawan (2022) also revealed the

influence of job training on employee commitment in one of the chemical companies in Cilegon. Hosen et al. (2024) also revealed that job training has a significant influence on the commitment of employees who work as frontliners in the hospitality industry. Hussain et al. (2020) also revealed that the training provided to Pakistani academics had a significant effect on their commitment. However, this research is in line with research conducted by Budiono (2024), which reveals that job training has no direct influence on employee commitment.

The training concept that is considered to improve the performance of Bank X employees is related to the trainer in providing actual knowledge. The material presented in the training also emphasizes the depth of the concept and has an impact on shaping the positive character of Bank X employees. Furthermore, the training provided also makes Bank X employees more prepared to face job challenges. The results of this study are in line with Niati et al. (2021), which revealed a significant and positive effect of training on the performance of PT Asam Jawa employees. Yani et al. (2024) also revealed a positive effect of training on the performance of employees working at the North Jakarta City Waters Service. Florent and Efin (2023) suggested that the performance of Ritz Carlton Bali employees is influenced by the training provided by management. Yimam (2022) also suggested the influence of training on the performance of academics in one of the Ethiopian universities. Ayudo (2023) proved the influence of training on the performance of employees of PT Perkebunan Nusantara XII.

An increase in the commitment of Bank X employees will have an effect on improving employee performance, but it is statistically insignificant, or it cannot be confirmed that commitment affects the performance of Bank X employees. This is due to the emotional commitment of Bank X employees, such as helping new coworkers to adjust, respecting coworkers' opinions during discussions, and refraining from complaining. This does not directly impact the performance of Bank X employees. Then, being active in organizational activities outside the main tasks will also not have an impact on the performance of Bank X employees, because it is not taken into account in the assessment

indicators. Although initiative in completing additional tasks is taken into account in performance, it does not guarantee that the additional tasks completed are part of the main assessment indicators. These results are in line with research conducted by Ngatimun et al. (2021), which revealed that the performance of PDAM Probolinggo City employees was not influenced by the level of commitment possessed by employees. However, this is not in line with research conducted by Amelia et al. (2024), which reveals that employee performance can increase if employee commitment also increases. Eryngga (2023) revealed that employee performance at KPP Pratama Jember is influenced by the level of employee commitment. Wua et al. (2022) revealed the influence of the commitment of Bank Sulut employees on the level of performance produced. The higher the level of commitment possessed by employees, it will be able to improve the performance provided for the company. Wijaya and Frianto (2023) also proved the influence of employee commitment on employee performance at BPJS Karimunjawa Surabaya. Stackhouse et al. (2022) proved the significant positive effect of employee commitment on employee performance in one of the furniture companies in Sweden.

### **HR Performance Improvement Strategy Formulation**

Formulation of strategies to improve HR performance is done by doing AHP formulation. Some of the existing strategies were obtained by conducting interviews directly with the heads of departments at Bank X. With the interviews conducted, it is expected to provide actual solutions for the management of Bank X to be able to improve the performance of existing employees. Based on the interviews conducted, some strategies that can be done by considering the three criteria, namely competence, integrity, and engagement are strengthening the doctrine of AKHLAK work culture cultivation, through daily briefing and self-assessment related to AKHLAK principles (S1); team building through gatherings to build engagement so as to form commitment (S2); and HR training as the main foundation (S3) which is compiled in the matrix in Table 3.

Table 2. Structural model measurement result

Relationship Variables	Path Coefficient	P Values	Hypothesis Conclusion
H1: AKHLAK work culture → Performance	0.209	0.011	Reject H01
H2: AKHLAK work culture → Commitment	-0.064	0.499	Accept H02
H3: AKHLAK work culture → Training	0.107	0.032	Reject H03
H4: Training → AKHLAK work culture	0.107	0.032	Reject H04
H5: Training → Commitment	0.040	0.797	Accept H05
H6: Training → HR Performance	0.456	0.025	Reject H06
H7: Commitment → HR Performance	0.217	0.173	Accept H07

Table 3. Initial strategy comparison matrix

Respondents	Priority 1	Priority 2	Priority 3
HR Manager	Training (S3)	Team Building (S2)	Work Culture (S1)
Department Head 1	Work Culture (S1)	Team Building (S2)	Training (S3)
Department Head 2	Work Culture (S1)	Training (S3)	Team Building (S2)
Department Head 3	Training (S3)	Team Building (S2)	Work Culture (S1)
Area Head	Team Building (S2)	Training (S3)	Work Culture (S1)

Respondents, consisting of one HR Manager, three Department Heads, and one Area Head, were asked to determine the value scale with reference to the pairwise comparison value scale. The five respondents are considered competent and have a direct interest in the performance of Bank X employees and are sufficient to represent management in making decisions on the prioritization of strategies to improve the performance of Bank X employees. Furthermore, to ensure that the strategies used are consistent, it is necessary to conduct a consistency test by calculating the maximum  $\lambda$ . The calculation results obtained when the  $\lambda$  value is 3.05. Then the consistency index value of 0.025 and consistency ratio of 0.043 are smaller than 0.10. This shows that the level of consistency of the existing strategy choice options is acceptable. So based on the results of AHP calculations, the priority scale of strategies that can be carried out is HR training as the main foundation, second is the cultivation of work culture through daily briefing and self-assessment related to the principles of AKHLAK, and third is team building through gatherings to build engagement so as to form commitment.

### Managerial Implication

As a profit-oriented banking institution, Bank X certainly has assets in the form of human resources with good and superior performance. This research provides an empirical picture of the importance of work culture, training, and commitment factors in influencing

HR performance. Of course, in the current era of technological development, work culture, training, and commitment factors are indirectly considered. Technology requires Bank X employees to adapt quickly, which is reflected in the adaptive indicator in the work culture variable.

Technology is a supporting medium in the delivery of learning modules, which is an indicator of the training variable. Technology is considered in the indicator of helping new coworkers adjust to the work environment and an indicator of completing additional tasks contained in the commitment variable. Technology helps Bank X employees in data treasury so that new employees can easily get historical data from old employees, which helps to adjust to the new work environment and accelerate the completion of additional tasks. Based on the results of calculations using AMOS and the formulation of alternative strategies using the AHP method, several strategies that can be used by Bank X to improve employee performance should focus on HR training, instilling a work culture, and team building to form the commitment of Bank X employees. The HR training provided can be used as the main foundation for improving the performance of Bank X employees. The type of training provided is expected to be training that is truly in accordance with the work of employees. The training provided is expected to contain material that can improve employee skills. The management is also expected to continue to monitor the effectiveness of the impact of training on improving employee

performance. The training provided is also expected to be right on target, in the sense that the trainees are really in accordance with the training material provided.

## CONCLUSIONS AND RECOMMENDATIONS

### Conclusions

The AKHLAK work culture and training have a significant direct influence on the performance of Bank X's human resources. Strengthen the implementation of the AKHLAK work culture as a basis for building the professionalism and integrity of Bank X employees, and continue to develop training that is adaptive to the needs of the times and dynamic banking challenges, including technology-based training. The AKHLAK work culture and training do not have a significant influence on the commitment of Bank X employees. Although both variables are important, in the context of this study, they are not strong enough to significantly shape employee commitment. Commitment does not show a significant influence on the performance of Bank X employees, so employee commitment needs to be improved through other approaches. Formulation of alternative focus strategies to improve employee performance, Bank X can prioritize strategies that focus on training as the main foundation for employees.

### Recommendations

First, for Bank X, focus on periodic training that is in accordance with the actual challenges in the organization, and it is necessary to evaluate the application of the training modules that have been provided. Second, for further research, it can expand the size of the research object outside the island of South Sumatra, such as banks in the Java islands, which have a dominant population of Indonesia.

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