

The Effect of Competency and Job Motivation towards the Job Performance of Islamic Banking Employees in Malaysia

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Abstract: *The rapid growth and development of Islamic Bank should be aligned with the effective and efficient human capital development process. However, in the age of rising, there are still problems that create a public hesitation towards the Islamic banking system. Past researches have been carried out on the Islamic banking especially in the areas of customer satisfaction, the selection factors of banking facilities among the consumers, analysis on the development and growth and liquidity requirement. However, there is still a lack of research on Islamic banking employees especially in relation to the elements of competency and motivation towards job performance among employees. Hence, this study is conducted to fill the gap that exists in this existing knowledge. Spencer & Spencer's theory states that the competence must be a combination of technical competency and behavioral competency. The establishment of behavioral competence can be developed through a self-religious approach, therefore the study explore the element of Ihsan as part of the behavioral competency. Ihsan is one of important components of Islamic competency. In this regard, this study aims to explore into the moderator effect of religiosity to influence the relationship between competency and the performance of frontline employees in Islamic Bank. The study is using a quantitative method whereby the self-administrative questionnaire was distributed among the employees of Islamic Banking in Malaysia. Prior to the real data collection, a pilot study was conducted to examine the reliability and validity of the constructs and are reliable to be used in the real study. The result from the pilot study was elaborated in this conceptual paper.*

Index Terms: *Islamic Banking, Competency, Human Capital, Job Performance.*

I. INTRODUCTION

The growth of the Islamic banking industry globally has been tremendous for the past 2 decades with an average growth rate of 15% per annum and it is the fastest among other industries in the global financing sector (Mangla, 2014). The result of the expansion can be seen through the response from the international community towards Islamic banking products not only in Muslim countries but also in non-Muslim countries such as Europe and North America (Adeyemi & Zare, 2015). Even the need for the Islamic banking system is not only caused by religious factors but also as an alternative banking that can compete with conventional banking services (Ibrahim, 2015). Malaysia is among the top five countries that have shown a significant increase in market shares for the Islamic Banking industry.

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The industry has recorded an increase in the market share of the overall financing sector from 23% in the first half of 2015 to 23.8% for the same period of 2016 (IFSB, 2017). BNM has targeted the growth of the Islamic bank to be at 40% by year 2020 (Shen, 2017), but the figure seems too far to be achieved and it needs an effective program and action plan to ensure the achievement of the target given. According to BNM, the growth of the Islamic banking itself has been declining from two digit to one digit from 24.2% in 2011 to 8.2% in 2016 (Shen, 2017). In fact for the past 10 years, the Islamic Banking industry has contributed only an average of 17% to the overall net profit before tax in the financial service sector in the country. (Malaysia, 2017). This situation certainly illustrates that the development and performance of Islamic banking are not in line with the increasing market interest in the financial industry as a whole (Shen, 2017). In relation to the issues, there are many factors that need to be considered and taken into account and amongst others are the human capital factors that will shape the direction of the performance of the Islamic banking industry (Djalil, Sule, & Masbar, 2015). Hence, the rapid development and progress of the Islamic banking industry should be in line with the development of highly competent and motivated human capital to drive the success of the Islamic banking industry in Malaysia (Lamba, 2012). In addition, the human capital factor is a determining factor in the ability to compete and achieve the goals that have been set by stakeholders in the industry. The situation certainly poses a big challenge to the Islamic banking industry, especially in preparing competent and skilled, as well as motivated, human capital that enable the inculcation of strong Islamic features and values. The concepts and elements of competence such as knowledge, skill, ability, good values and positive attitudes have been widely discussed by the previous researchers and they are closely linked to excellent work performance (Hsieh, Lin, & Lee, 2012). There is no doubt that excellent performance will be achieved when a worker has a high level of competency and motivation towards his or her job (Alhaji & Fauziah, 2012). In fact motivation is a measurement of persistence and resilience of an employee in doing a given task (Alhaji & Fauziah, 2012). Motivated employees have their own goals and objectives in conducting jobs directed to them and these will impact the success of an organization (Dobre, 2013). The study is intended to explore into the effect of competency and motivation toward the job performance of the Islamic Bank's employees in Malaysia and also the effect of religiosity as a moderator. The study uses a set of



questionnaires which is to be distributed to the targeted correspondents. In order to ensure the questionnaire is reliable and valid, a pilot test was conducted to the targeted correspondent. Result from the pilot test will be discussed in this conceptual paper.

II. CONCEPTUAL GAP

It has been proven from the results of previous studies that competent employees will produce excellent work performance and there is a positive correlation between both variables (S. Ahmad & Schroeder, 2003). However, these two correlations have not been specially tested against the Islamic banking employees either in Malaysia or other countries in the world. An effective and aggressive human capital development program should be carried out and should be given serious attention in line with the development of the Islamic banking industry in order to provide skilled and competent workforce for the industry and to compete with the conventional banking system (Mohd ali, zakiah mohamed, 2015). However, the effectiveness of the program can still be questioned in view of the acceptance and perception of the public on the Islamic banking system. These criticisms and negative perceptions lead to the question as to how far Islamic banking personnel have the ability in terms of knowledge and skills to explain and educate the public regarding the concept of Islamic banking. The negative criticism and argument illustrated that the performance of employees in the Islamic banking has not been at a satisfactory level despite various efforts being undertaken by the authority (Azizan, 2011). In addition, the employees should also exhibit a noble behavior and morals in accordance with the teachings of Islam. These positive skills and traits are very important and are very helpful in improving work performance as well as helping the Islamic banking industry to achieve the goals set forth (Azmi, 2015). Direct studies on the influence of competency on the performance of Islamic banking staff especially the frontline employees and the moderation factor of the religion are lacking and require further investigation.

III. THEORETICAL GAP

Previous researchers have developed several competency theories to reflect upon the job performance of the employees. Among the most popular theories are the ones developed by David C. McClelland and Spenser & Spenser. The findings from McClelland's theory show that even if a person has a good academic background, it does not necessarily mean that they can perform better in their working environment. Factors that lead to incredible or outstanding work performance must include interpersonal factors such as abilities, traits, and behaviors which are normally called behavioral competencies (Li & Hongmei, 1973). The characteristics of competence, skills and knowledge can be viewed and valued while the behavioral competencies are more personal and difficult to see and they need to be developed (Spencer & Spencer, 1993). The combination of behavioral competency and technical competency such as knowledge and skills will form a committed and viable worker. Previous studies have touched a lot on the religious factors in embracing the behavioral

characteristics of individuals. The result indicated that employees of high religious level will be more committed, honest and sincere and have the desire to succeed with the organization (Olowookere, 2014). The Islamic concept of competency leans more towards the creation of a soul that will lead to the development of behavioral competency. Ihsan is one of the most important elements in Islamic competency whereby every Muslim worker is obliged to do the work with the intention of Allah and thus, they will be rewarded (S. B. Ahmad, 2017). In Islam, working is part of an *Ibadah* or worship and Muslims will be rewarded (Ahmad, 2017). The concept of Ihsan includes any good deeds or jobs that are implemented properly and efficiently, with the aim of achieving perfection, having high quality and excellence way of life (Izzaty Ulya Munirah Abd Aziz, 2015) Ihsan is an element that is closely related to ethics and Islam strongly suppresses the ethical concept in every working environment (Hameed, 2009). Therefore, it is important to study Ihsan as part of the competency to develop the behavioral competency of the employees as stated under the underpinned theory which was not stressed by previous researches. Hence, this concept paper would like to explore into the effect of Ihsan as part of the competency elements towards the enhancement of performance among Islamic banking employees in Malaysia. Therefore the study would like to explore the effect of comprehensive theory of competency by combining the technical and conceptual competency with element of Ihsan and the motivation factors toward the job performance of Islamic Banking employees in Islamic Banking industry in Malaysia.

IV. THEORETICAL BACKGROUND

There are many variables affecting individual performance in the organization. In the contact of this study the framework has been developed to study the effect of competency towards the improvement job performance of Islamic banking employees in Malaysia. The theoretical framework of this study is developed based on the underpinning theory by David McClelland (1973) and it includes the element of Ihsan as one of the dependent variables. The relationship between the variables has been discussed and concluded through the development of hypotheses as follows:

A. Technical Competency

According to Spencer & Spencer (1993), competency is a basic feature that influences the way a person thinks and acts in their daily lives. This competency encompasses technical competency which comprises of knowledge and skills (Spencer & Spencer, 1993). Wilson (1995) defines technical competency to include the application of technical skills and expertise. For instance, accountants have the technical competence in terms of analyzing and processing the data obtained to produce an accurate and reliable financial report. Knowledge is one of the key elements of technical competence. It refers to the information available to individuals in a particular field or scope. Knowledge and skills are components that can be viewed and formulated through the training program and categorized as



technical competency (Vathanophas, Vichita; Thai-ngam, 2007). In the context of banking services, the employees are not able to provide the best services except those who understand and have the knowledge especially related to their daily jobs (Pangil & Nasurddin, 2013)

On the other hand, skills are the ability to perform tasks physically or mentally. Skills usually refer to the capabilities and expertise of an employee to ensure the smoothness of the assignments given, be it complex or non-complex tasks (Salajeghe, Sayadi, & Mirkamali, 2014). Skills are one of the elements to develop competency or a competency model. It is available through a continuous and systematic learning process and through the experience of learning and practice. Investment by an organization to develop skilled and competent workers is very important. This is because employees are the most important asset in the organization, especially those who have special skills and expertise. There is a struggle between organizations in certain industries to obtain highly skilled workers, especially to meet critical positions (Lyons, 2006) As such the study has established the following hypothesis:

Hypothesis 1: *There is a significant relationship between the technical competency and the improvement of performance among the employees of Islamic banks in Malaysia.*

B. Behavioral Competency

Behavioral competencies include attitude, attributes and personal values which need to be developed. Attitude refers to the way the employees interact and communicate among themselves. The attitude will reflect the way the employee is working. For instance if they have a positive attitude towards the task given, they will do it the best way possible. An employee with a positive attitude will be committed to the organization and contribute positively to the organization's performance. If the employees have negative attitude then he or she will contribute negatively towards the assignment and the responsibilities given to him (Nafei, 2014). Personal attitude reflects the values inherent in a person. In the context of work, the attitude has a positive relationship with work performance. A previous study has proven that positive attitudes reflect the job performance of the employees (Hettiarachchi & Jayarathna, 2014).

Attributes are the characteristics and personal values of the employees towards their organization. According to Sousa & Coelho, (2011), values are defined as the objective goals but they vary depending on the purpose and depending on the principle and guidance in one's life. Personal value is the value created from the behavior and according to the circumstances. Personal value has a direct impact on employees' creativity and their commitment to the organization (Sousa & Coelho, 2011). The basic feature shared by workers and organizations is value. For example, someone who has high values of honesty and integrity will not feel comfortable if he or she works in a corrupt organization. Most likely, the decision to place employees in conflict with their personal values will negatively affect their work or organization and make them less productive (Judge, 1991). Personal values have positive relationships with motivational factors, organizational commitment, career success, organizational effectiveness and decision-making

process. In addition, there is a direct relationship between personal value and organizational performance as the value reflects the positive discipline, commitment, sincerity and ethics (Osman-gani, Hashim, & Ismail, 2007). The study is intended to explore into the effect of Ihsan as part of the elements in the behavioral competency.

Ihsan is an act to do well and to avoid having bad or evil intentions. By virtue of this, it will encourage the employees to be sincere in doing their respective job (S. B. Ahmad, 2017). The strength of this virtue causes the employees to perform the task earnestly because they believe that God sees every act done. Hence, this will produce high-quality and ethical employees in the organization (Ismail, 2013). Ihsan is an element that is closely related to ethics and Islam strongly suppresses the ethical concept in every work that is carried out. A study was conducted by Hameed, (2009) and found that the word Ihsan is used 66 times in association with ethical values in the Qur'anic book and 29 times being used in al-Hadith (Hameed, 2009). The ethical concept in Islam is very broad and it covers all aspects of life including human and God relationships, human to human and human to environmental relations (Hameed, 2009). Hence, the concept of Ihsan is very important in applying the concept of competency since the employees will become more trustworthy, have better integrity, and responsibility in their workplace (Sarina, Tengku, & Mansor, 2007). In addition, through the concept of Ihsan it will reduce the problem of work as abuse, such as misconduct, misuse of office facilities and absenteeism.

Hypothesis 2: *There is a significant relationship between the behavioral competencies and element of Ihsan towards the improvement of performance among the employees of Islamic banks in Malaysia.*

V. JOB MOTIVATION

Employees with high levels of motivation can do better in their working environment and they will be able to contribute significantly to the organization. Previous studies by Stringer, Didham, & Theivananthampillai, (2011), Jehanzeb et al., (2012), Muhammad Arifin, (2015) and Hee et al., (2016) have shown a significant relationship between job motivation and employee performance improvement. Motivation is a will or desire that arises in every employee that will cause enthusiasm or encouragement to work optimally toward the achievement of the organizational goals and objectives. The results of the previous studies also show that the level of work motivation moves in parallel with the performance of the work. When the level of work motivation increases, the level of performance will also increase. Likewise, when the level of motivation decreases then the performance of work will also decrease (Alhaji & Fauziah, 2012). The motivation factor should be integrated into self-concept factors that incorporate three-dimensional perceptions of self-esteem, competence and value. These three dimensions of self-perception are complementary to most theories of motivational tradition (Leonard, Beauvais, & Scholl, 1999).

In performing the tasks entrusted by the employers, the employees have the goals and objectives they want to



achieve. Hence, these goals and objectives are closely related to the level of motivation they have. McClelland has introduced a theory known as the hierarchy of needs. This theory outlines three types of needs namely the need for power, the need for achievement and the need for affiliation (Bayanie, 2012). Salleh, Dzulkifli, Abdullah, & Yaakob, (2011) have reviewed the effects of the hierarchy of needs among the groups of government employees in three states on the East Coast of Peninsular Malaysia. The aim of this study is to examine the extent of motivation factors affecting the performance of government employees in providing services to the general public based on McClelland's theory of need. The result shows that employees with a high level of motivation to affiliate are able to demonstrate good work performance. In this regard, the influence of colleagues and level of understanding in the team are important to perform in the working environment (Salleh, Dzulkifli, Abdullah, & Yaakob, 2011). In the context of Islamic banking, the management should emphasize the level of intrinsic and extrinsic motivation to improve the performance of employees particularly in dealing with customers. Employees with high levels of intrinsic motivation will be happy and able to be independent in their daily job. In addition they will feel appreciated if every job done is rewarded by the employer (Hee, Kamaludin, & Ping, 2016). Indirectly, this motivation factor will result in a high level of job satisfaction among employees and will have a significant impact on the organizational performance. Some studies have shown that rewards given to employees are an intrinsic motivating factor that is effective in improving work performance. Employees will feel appreciated by employers and this will further enhance their level of satisfaction to continue providing the best services for the organization (Stringer, Didham, & Theivananthampillai, 2011).

Hypothesis 3: *There is a significant relationship between job motivation towards the improvement of performance among the employees of Islamic banks in Malaysia.*

VI. MODERATOR EFFECT OF RELIGIOSITY

In general, moderators refer to qualitative or quantitative studies that influence the direction and/or the strength of the relationship between independent and dependent variables (Baron & Kenny, 1986). In the context of this study, religiosity is a moderator that influences the relationship between competency and motivation towards improving the performance of Islamic banking staff in Malaysia. Extensive studies have been conducted to examine the effect of religiosity and spirituality on improving work performance. The researchers agree that one's religious orientation has a significant impact on personal attitudes and behaviors. Studies have found that intrinsic religious orientation has a significant positive correlation to emotional intelligence versus extrinsic religious orientation ((Krauss, Hamzah, & Idris, 2007; Osman-gani et al., 2007). Intrinsic religion will shape a positive inner attitude and encourage one to do something with sincerity and pursuit (Karakas, 2009). The concept of religiosity is the belief in the power of God who possesses the universe. The belief in this spiritual power influences the attitude and motivation and work performance of each individual and has a positive correlation to the

organizational success (Zulkifli, 2013).

In addition, religious factors encourage every worker to demonstrate good work ethics in carrying out entrusted tasks. In the business world, employers face many issues related to work ethics such as corruption, nepotism, stealing, lying, fraud, conflicts of interest, quality control issues, discrimination, information fraud, abuse of public funds and more. To address these issues it is important to devote Islamic ethics in daily work (Abdi, Fatimah, Wira, Nor, & Radzi, 2014). Human capital development is a key component that should be emphasized in driving and improving the performance of an organization. The philosophy of human capital management in Islam is based on the Qur'an and al-Sunnah. The implementation of this philosophy will lead to the objective and implementation of human capital management in a more holistic manner, which is less concerned with profits but which cares for good moral values. In contrast, human capital management in conventional systems emphasizes only on education, skills and expertise and it targets at optimizing productivity and profitability to the company (Hashi & Bashir, 2009). In Islam, the model for human capital development is very comprehensive encompassing moral, ethical, intellectual and physical development as well as skills development and expertise. In addition, the aspect of worship is the main aspect that is emphasized in the model in line with the purpose of human creation to worship Allah (s.w.t.) as stated in the holy Quran. The model leads to a comprehensive competence concept covering the technical and behavioral competencies.

Hypothesis 4 (a) : *Religiosity moderates the effect towards the relationship between technical competency and job performance of Islamic banking employees in Malaysia.*

Hypothesis 4 (b) : *Religiosity moderates the effect towards the relationship between behavioral competency and job performance of Islamic banking employees in Malaysia*

Hypothesis 4 (c) : *Religiosity moderates the effect towards the relationship between job motivation and job performance of Islamic banking employees in Malaysia*

VII. METHODOLOGY

The study employs the survey method for data collection, which extracts the much-needed data and information from a self-administered questionnaire. Data will be collected from a sample size of 370 respondents comprising of employees of Islamic banking in Malaysia. The respondents have a direct contact with the customers when it comes to providing services. The previous study revealed that there was a positive correlation between employee's competency and customer satisfaction (Mengesha, 2015). A pilot study is one of the important stages in a research project and is conducted to identify potential problem areas and deficiencies in the research instruments and protocol prior to the implementation during the full study. The pilot study was conducted among the 30 workers of Agro Bank and Bank Kerjasama Rakyat Malaysia. Both banks are governed by Bank Negara Malaysia under Development Financial Institution Act 2002 operating as a full-pledge Islamic Bank in Malaysia.



Issues that were observed among the staff in the pilot test included: the ability to comprehend the instructions in the covering letter, the ability to understand the questionnaire items, the terms used, the sequence of questions and the flow of statements, the format, including the font and lay out, also the length of the questionnaire (i.e. the time taken to complete the questionnaire). The result from the pilot test was entered into SPSS software and recorded under the unique codes of each participant. Several scale response questions were recorded to simplify the analysis of results.

VIII. RESULTS

Since the measurements for each variable are adjusted from the previous study, the pre-test has been conducted to ensure that each questionnaire is understood by the respondent and each item can represent the variables for the study conducted. It is also important to determine the validity and reliability of the elements studied before the real test is conducted (Sekaran, 2000)

In assessing each measurement scale, the reliability for each measurement is very important. The questionnaire is considered to be reliable if the results have shown a consistent score. The questionnaire depends on the score value and reliability results. The higher the score the more accurate the data obtained (Rosseni et al., 2009). The study uses the Likert scale, thus the reliability of each measurement is very important. To measure the reliability of the data, the alpha coefficient score or better known as Cronbach's alpha, is used. The score shown by Cronbach's alpha is between 0 and 1. The higher the alpha value, the better the relationship of the data and the more reliable it is. (Mukhtar & Ahmad, 2013). Otherwise, the combination of variables in the study will not provide accurate data (Nunnally, 1978). The alpha value should be at least 0.7 to ensure that the combination of variables is valid and reliable (Nunnally, 1978).

Based on the pilot test conducted, the overall result reveals the following data:

No	Variable	Cronbach Alpha
1	Job Performance	
	Task Performance	0.86
	Contextual Performance	0.86
2	Competency	
	Technical Competency	0.75
	Behavioral competency	0.92
	Ihsan	0.81
3	Job Motivation	0.89
4	Religiosity Factors	
	Ritual Religiosity	0.88
	Behavioral Religiosity	0.92

Based on the above result, it shows that each item in job performance, competency, job motivation, ihsan and religiosity has high reliability with Cronbach alpha ranging from 0.75 to 0.92. This shows that each item in the construct has high reliability and it is reliable to be used in the actual study.

IX. RECOMMENDATION AND CONCLUSION

The study aims to offer itself as guidance and sheds light on its benefits to the policy makers and the Islamic banking

institutions either in Malaysia or other countries to have a better plan on formulating a retaining program for their employees by looking into the competency level of employees, particularly the frontline employees. In fact the success measurement of the Islamic banking industry does not solely lie in the monetary aspect, but also in the overall performance which includes human capital and the acceptance of the public towards the products and services (Vazirani, 2010). The study would also like to give some feedback to the authority, learning institutions as well as the industry so that they can enhance their module and program by assessing into the real performance of the employees in the field. In addition, the previous studies have highlighted the important role of religiosity to develop individual attitudes and behaviours (Osman-gani et al., 2007). Thus, the study aims to look into the effect of religiosity towards the competency and performance of the employees and to ensure that the employees of Islamic banking especially the frontline staff to be able to portray the real image of Islam, especially in terms of distinguishing Islamic banking from the conventional banking system. Finally, the study would like to contribute to the existing literature in predicting the influence of competency towards the job performance of the frontline employees in Islamic banking, and to look into the effect of religiosity as the moderator.

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