

FINANCIAL LITERACY, JOB SATISFACTION, JOB PERFORMANCE AND ORGANIZATIONAL PERFORMANCE: NEW EVIDENCE

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Abstract. This study aims to re-examine: (1) the effect of financial literacy on job performance. (2) The effect of job satisfaction on job performance. (3) The effect of job satisfaction on organizational performance. (4) The effect of job performance on organizational performance and; (5) The effect of job satisfaction on organizational performance through job performance. We took Bank North Sumatera (Bank Sumut) as the locus study which is one of the Regional Development Banks in Indonesia. This study used Mixed Method Research for analyzing and combining quantitative and qualitative approaches with a sequential explanatory design and will be carried out in 2 stages. At the quantitative analysis stage, we used a path analysis approach which divided into 2 structural models. At this stage we used a questionnaire for collecting data with a total of 1,370 respondents. Furthermore, at the qualitative analysis stage, we carried out a verification analysis to confirm the findings obtained from the quantitative analysis. At this stage we interviewed 3 top executives of Bank Sumut, as follows the Director, Strategy and Transformation Division Leader, and Funds and Services Division Leader to answer the research problems. This study has the conclusions: (1) financial literacy has a positive and significant effect on job performance (2) job satisfaction has a positive and significant effect on organizational performance. These results indicate that these two variables are important variables for improving job/organizational performance.

Keywords: literacy; job satisfaction; job performance; organizational performance

I. INTRODUCTION

As a Regional Development Bank (BPD), Bank Sumatra Utara (hereinafter referred to as Bank Sumut) is bound by Law of the Republic of Indonesia Number 13 of 1962 concerning Regional Development Bank which is tasked by the government for enhancing the regional and national economy. Due to its fundamental role, periodic assessment of BPD performance is an important aspect that must be paid attention to by all stakeholders. [1][2]. At a macro-scale, BPD's performance growth also shows an impressive data and has been increasing. For asset growth, BPD's assets were Rp861 trillion in 2021 (growth ratio 62.75%) compared to 2018 were Rp529 trillion. [3]-[6]. meanwhile, at a smaller scale, the performance growth of Bank Sumut also increased in 2021 and succeeded for posting assets of IDR 38 trillion. The large amount of assets posted makes Bank Sumut the largest BPD in the Sumatra region and one of the 5 (five) largest BPDs nationally. For that performance, this is a reflection of how Bank Sumut manages its activities to achieve its goals and mitigate any risks faced. [7]. The good performance of an organization also proves that in running an organization, managers do not rely on products but must also be able to manage employees to devote their best abilities in order to accelerate the growth of organizational performance. [8][9], so the effectiveness of the performance of each individual employee is the key factor and one of the important variables for the progress and decline of the organization. [10][11]. The importance of employee performance for organizational sustainability implies that

studies related to this variable continue to be carried out, one of which is financial literacy. [12][13]. Financial literacy in various literature is defined as (1) an understanding that a person has of the importance of financial concepts (2) a person's connection with financial institutions so he or she can use financial services and products effectively and beneficially (3) a person's ability to make decisions regarding use and financial management wisely and appropriately both in the short and long term. [14]-[16]. Based on this definition, it can be defined that the more literate a person is in the financial sector, the better their financial management abilities will be and the greater the possibility for a person to be financially prosperous so the negative impact of poor financial management can be avoided. [17]-[19].

The significant role of financial literacy has made the Financial Services Authority (OJK) of the Republic of Indonesia, as the regulator of financial institutions in Indonesia, pay serious attention to this matter so that surveys regarding financial literacy have been carried out 4 times during the 2013-2023 period. The latest financial literacy level survey conducted by the OJK in 2022 showed that the financial literacy index of Indonesian society was still below 50%, (49.68%). Even though this figure has increased from 2019, which was previously only 38.03%, in general the financial literacy of the Indonesian people is still low and not well literate. The previous studies on financial literacy only around its relationship with financial well-being, financial satisfaction and financial education [20]-[22]. The next factor related to job performance variables is job satisfaction which is also one of the key variables for organizational success [11].

This statement arises due to the assumption that employees have high satisfaction will make them work harder will accelerate the overall performance of the organization [23]. High levels of job satisfaction also increase company value so that it can easily attract and retain highly talented employees.

Furthermore, the studies relating to job satisfaction have actually been carried out a lot and have a long history [24]. The study for testing the relationship between job satisfaction and job performance [25] who found that there was a significant effect of job satisfaction on job performance. On the contrary that there is no relationship between job satisfaction and job performance. Then, quite a lot of studies have been conducted on the relationship between job satisfaction and organizational performance. [26]-[30]. However, of the many existing studies regarding job satisfaction and its impact on organizational performance, especially at Regional Development Banks in Indonesia. Based on these reasons, this study intends to re-examine (1) the effect of financial literacy on job performance, (2) the effect of job satisfaction on job performance, (3) the effect of job satisfaction on organizational performance, (4) the effect of job performance on organizational performance (5) the effect of job satisfaction on organizational performance through job performance. This paper consists of several section, the first section is the background of the problem, the second section is the literature review and hypotheses development, the third section is the research method, the fourth section is the results and discussion, the fifth section is limitations, the sixth section is implications, the last section is the conclusions.

II. RESEARCH METHODS

The type research used Mixed Method to collect data, analyze and combine quantitative and qualitative approach. The research design used is sequential explanatory and will be carried out in 2 stages, quantitative and qualitative analysis stage. This stage is intended so to confirm the findings of quantitative data analysis and can be strengthened with qualitative data input. At the quantitative analysis stage, we used the SPSS application, with a path analysis approach which divided into 2 structural models. In the first structural model, we regressed the effect of financial literacy and job satisfaction on job performance. Furthermore, in the second structural model, we regressed the effect of job satisfaction and job performance on organizational performance. Then, for determining the magnitude of the indirect effect, we compared the standardized direct effect coefficient with the total standardized indirect effect coefficient. At this stage we used primary data, by distributing questionnaires to all 2,621 Bank Sumut employees. Of this number, only 1,678 people returned questionnaires. After checking, we eliminated questionnaires that not filled in completely so the remaining questionnaires used as the basis for this study were 1,370 people. For measuring the variables in this study we used a scale of 1-5 for each variable. In the financial literacy variable, the dimensions used are the dimensions proposed [15]. OJK, as the banking regulator in Indonesia, divided financial

literacy into several dimensions, including: (1) Financial Goals, (2) Budgeting, (3) Consumption Habits, (4) Saving, (5) Debts, (6) Risk Management, (7) Investment, (8) Retirement.

Job satisfaction is divided into two dimensions, such as (1) Working Conditions and (2) Pay. Meanwhile, for organizational performance variables, we used the Balance Scorecard which is divided into 4 dimensions, such as Financial Perspective, Customer Perspective, Internal Business Process Perspective, Learning and Growth Perspective. [31]-[35]. Furthermore, for job performance variables, we used real data, Key Performance Index (KPI) for each employee which has been used internally at Bank Sumut for many years. The KPI also contains a scale of 1-5, where scale 1 means "poor", scale 2 means "fairly good", scale 3 means "good", scale 4 means "very good" and scale 5 means "excellent". At the qualitative analysis stage, we carried out a verification analysis to confirm the research findings obtained from the quantitative analysis. We interviewed to 3 executives officials of Bank Sumut, such as, the Director, Strategy and Transformation Division Leader and Funds and Services Division Head to answer research problems.

III. RESULTS AND DISCUSSION

Based on data statistic of respondents, the demographics of the respondents are described. Based on gender, the respondents in this study are dominated by men (64.31%) totaling 881 people. For age categories, the respondents in this study are dominated by employees aged 24-39 years with a total of 892 respondents (65.11%). Furthermore, for the educational background, 78.83% or 1080 respondents were Bachelor graduates, while almost all of the respondents' employment status is permanent (98.32%). For duration of work, the majority of respondents (73.28%) were employees who has been working for more than 10 years. Meanwhile, for marital status, 1168 respondents (85.26%) are married. Finally, for income, 751 people or 54.82% has income in the range of Rp5,000,000-Rp9,999,999. contains descriptive statistics. Each variable has a mean value above the standard deviation. This shows that the data has a good distribution and no outlier data was found. Furthermore, before processing, we also carry out a validity test and reliability test first. For validity testing, we found that all research instruments had been declared valid, where the significance values were all below 0.05, while in reliability testing, the Cronbach's Alpha indicator also showed that all research instruments were reliable. (> 0.60).

Table 1. Reliability Test

Descriptions	Cronbach's Alpha	N
Financial Literacy	0,898	1370
Job Satisfaction	0,732	1370
Organizational Performance	0,760	1370

First Structural Output

In the first structural model, we regressed the effect of financial literacy and job satisfaction on job performance. In Table 2 it can be seen that financial literacy has a positive and significant effect on job performance as indicated by a significant value of 0.000 or still below 0.05 so the first hypothesis we propose can be accepted. These findings show that the study we conducted is in line with studies conducted [12][13]. and further confirms that a high level of financial literacy is directly proportional to increased performance as an employee. Table 2 also shows that testing the effect of job satisfaction on job performance showed insignificant results which are indicated by a significance value above alpha (0.525>0.05) so the second hypothesis is rejected. This finding is the same as the findings of a study and confirmed that the level of a person's job satisfaction does not have any impact on their job performance. [36]. Furthermore, in testing the f statistic, two variables significantly have a simultanly effect on job performance. Meanwhile, the R-Squared value in this first structural model shows a low number, 0.016. This shows that these two variables only explain 1.60% of the job performance variable. The low R-Squared is quite understandable considering that many variables explain job performance, such as work discipline, motivation, organizational commitment, leadership, information technology, quality work life, job stress, performance appraisal fairness, organizational justice, career development, organizational culture, organizational structure. trust, work ethics, work experience, training, work environment, compensation, etc [37]-[48].

Furthermore, the standardized coefficient values for financial literacy (0.131) and job satisfaction (-0.018) on job performance in table 2 can also be depicted on a path diagram as shown in Table 2.

Table 2. First Structural Output

Descriptions	Job Performance		
	Std. Coeff. β	t-statistic	Sig.
Financial Literacy	0.131	4.602	0.000
Job Satisfaction	-0.018	-0.636	0.525
N	1370		
F-Statistic	0.000		
R-Squared	0.016		

Second Structural Output

In the second structural model, we conducted another regression by testing the effect of job performance and job satisfaction on organizational performance. Table 3 shows that job performance does not have a significant effect on organizational performance as indicated by a significance value above alpha (0.133 > 0.05) so the third hypothesis is rejected. [49]. We consider that this finding could be due to the support of shareholders (regional government in North Sumatra) for supporting the performance of Bank Sumut. The shareholder support can be seen from the 2022 Annual Report of Bank Sumut, where the total consumption credit is Rp. 14.1 trillion out of Rp. 24.7 trillion. Consumption credit is lent to

regional government employees in North Sumatra. The high level of consumption credit indicates that Bank Sumut has a captive market which makes Bank Sumut employees feel comfortable and tend to be status quo. This condition also indicates that although the average employee performance of respondents is still not optimal (score 3.28 on a scale of 1 to 5), the support provided by shareholders has made Bank Sumut's performance relatively stable and even tends to increase every year. Apart from that, shareholders are also active in placing funds in the form of current accounts, deposits, and even payroll for the salaries of all regional government employees in North Sumatra to support the performance of Bank Sumut. Table 3 also indicates that job satisfaction has a significantly positive effect on organizational performance as showed by a significance value of 0.000 (< 0.05). [50]-[51].

This finding is interesting, that in previous tests job satisfaction has not a significant effect on individual employee performance, but has a significant effect on organizational performance. Based on these findings, we assess that the high or low level of employee satisfaction does not affect job performance because the career path in Bank Sumut tends to be stagnant, and making employees think that good or bad performance will not have any impact on their job performance. In fact, in our confirmation to Bank Sumut officials, they said that employee career development still does not use a good merit system. This was stated by Strategy and Transformation Division Leader: "The merit system is not working well, Sir. KPI exists, but the "equality" treatment of KPI cannot be felt by most employees, especially for the distribution of bonuses..., promotion opportunities and etc."

Meanwhile, the significant level of job satisfaction on organizational performance is due to Bank Sumut has collective corporate culture and obedience to its leader. The existence of this culture encourages employees to carry out other organization tasks (which are outside their main duties) if asked by the leader. The positive relationship between job satisfaction and organizational performance is confirmed by [11] that high job satisfaction will increase teamwork spirit, and team quality, and increase participation in decision-making.

Table 3. Second Structural Output

Descriptions	Organizational Performance		
	Std. Coeff. β	t-statistic	Sig.
Job Performance	-0.034	-1.505	0.133
Job Satisfaction	0.556	24.702	0.000
N	1370		
F-Statistic	0.000		
R-Squared	0.309		

Furthermore, in the f statistical test, job satisfaction and job performance simultaneously effect on organizational performance as shown by a significance value below 0.05 (0.016). The R-Squared value in the second structural model shows a figure of 0.309. This shows that these two variables

can explain 30.90% of the organizational performance variable, while 69.10% is explained by other variables outside of this study. Then, the standardized coefficient values for job performance (-0.034) and job satisfaction (0.556) for job performance in table 3 can also be depicted on a path diagram as shown in Figure 1.

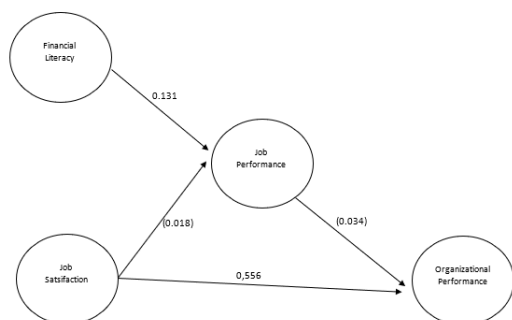


Figure 1. Path Diagram

Analysis of the Effect of Job Satisfaction on Organizational Performance Through Job Performance

In Figure 2, it can be seen that the magnitude of the direct effect of job satisfaction on Organizational Performance is 0.556. Meanwhile, the magnitude of the indirect effect of job satisfaction on Organizational Performance through Job Performance can be calculated using Std. Coeff. β Job Satisfaction \rightarrow Job Performance multiplied by Std. Coeff. β Job Performance \rightarrow Organizational Performance, so:

$$= (0.018) \times (0.034)$$

$$= \mathbf{0.001}$$

Based on these calculations, the result is that the total direct effect is greater than the indirect effect, so it can be concluded that job satisfaction has not a significant effect on organizational performance through job performance so it can be stated that the fifth hypothesis is rejected.

Implications

This study at least contains theoretical and practical implications. for theoretical implications, this study confirms previous studies that (1) financial literacy has a positive and significant effect on job performance and (2) job satisfaction has a positive and significant effect on organizational satisfaction. Other theoretical implications also show that Bank Sumut as a BPD has a solid business model with a fixed captive market so low or high individual employee performance does not have a significant effect on organizational performance. At the practical implications stage, this study can be a reference for Bank Sumut to pay attention to financial literacy factors to accelerate individual employee performance. Apart from that, it is also recommended that job satisfaction factors be maintained to improve overall organizational performance. Bank Sumut is expected to be able to transform work assessment based on a merit system that is more modern and in line with the organization's needs in the future and does not just rely on the captive market.

Limitations

This study has limitations: (1) the questionnaire was filled out using self-assessment, which gives rise to the potential for bias, (2) the locus study is only Bank Sumut so this study cannot represent the condition of BPD as a whole. For further studies, we suggest adding different variables that are related to the variables in this study. If possible, we hope that the locus of the next study will not only be Bank Sumut but will include all BPDs in Indonesia.

IV. CONCLUSION

This study aims to re-examine: (1) the effect of financial literacy on job performance. (2) The effect of job satisfaction on job performance. (3) The effect of job satisfaction on organizational performance. (4) The effect of job performance on organizational performance and; (5) The effect of job satisfaction on organizational performance through job performance. We took Bank North Sumatera (Bank Sumut) as the locus study which is one of the Regional Development Banks in Indonesia. This study uses Mixed Method Research to collect data, analyze, and also combine quantitative and qualitative research. The design used is sequential explanatory and will be carried out in 2 stages, quantitative and qualitative analysis stage. At the quantitative analysis stage, this study uses the SPSS application, with a path analysis approach which divided into 2 structural models. In the first structural model, we regressed the effect of financial literacy and job satisfaction on job performance. Meanwhile, in the second structural model, we regressed the effect of job satisfaction and job performance on organizational performance. Furthermore, to determine the magnitude of the indirect effect, we compared the standardized direct effect coefficient with the total standardized indirect effect coefficient. At this stage, we used a questionnaire with a total data of 1,370 respondents. At the qualitative analysis stage, we carried out a verification analysis to confirm the research findings obtained from the quantitative analysis. We interviewed 3 top executives of Bank Sumut such as, the Director, Strategy and Transformation Division Leader, and Funds and Services Division Head to answer research problems. This study has conclusions: (1) financial literacy has a positive and significant effect on job performance (2) job satisfaction has a positive and significant effect on organizational performance. These results indicate that these two variables are important variables for improving job/organizational performance.

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