

DO PERSONALITIES AND MOTIVATION AFFECT JOB PERFORMANCE? AN EVIDENCE FROM A RURAL BANK IN CENTRAL JAVA

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ABSTRACT

Good employee performance is the main thing for the company. Poor performance will cause the company to suffer losses, or it can even experience bankruptcy and liquidation. Until now, many rural banks in Indonesia are experiencing liquidation, so it is necessary to find a solution to improve the performance of rural bank employees in Indonesia so that liquidation can be avoided. This research aims to examine whether the big five personalities of employees and employee motivation can affect job performance. Data were collected from 50 employees of a rural bank X, in Central Java. Multiple regression analysis was used to analyze the data. The findings of this study are that the big five personality does not have a significant effect, while employee motivation has a significant effect. However, simultaneously these two variables can affect job performance.

Keywords : big five personality; motivation; job performance; rural bank

PRELEMINARY

Human resource management (HRM) is essential in any company because people are one of the most critical assets (Lorincová et al., 2020) . The basic goal of HR management is to produce maximum performance in order to establish the circumstances necessary for businesses to run efficiently. (Lorincová et al., 2020) . Every firm has human resources that need to be appropriately managed. Human resources are one of the most critical factors because, without the role of competent human resources, and quality, all activities in an organization will not be carried out optimally (Zulkarnaen, Dewi Fitriani, & Widia, 2018) . In order for a company to achieve its goals and objectives, the human element is crucial. Adequate human resource management must be maintained through training, development, motivation, and other aspects.

One of the valuable predictions in assessing employee behavior is examining employee personality (Pletzer, Bentvelzen, Oostrom, & de Vries, 2019) . Personality influences human behavior (Stajkovic, Bandura, Locke, Lee, & Sergent, 2018) . Personality is a mixture of personal tendencies and attributes that express humans' uniqueness and identity (Mahmoud, Ahmad, & Poespowidjojo, 2020) . Knowing the

nature of employees will help companies predict who is the best for a job (Robbins & Judge, 2015). Ivancevich et al. (2007) stated that companies that conduct personality tests would find out whether employees are in the required job field and following the company culture, as well as predict essential work behaviours, such as performance, ability to be trained, and job satisfaction.

Many scholars have constructed several personality theories, such as the Myers-Briggs Type Indicator (MBTI), big five personalities, dark triad, and proactive personality (Robbins & Judge, 2015). From these research on personality, researchers argue that the big five personalities can be widely accepted as the basis for evaluating employee personality (Robbins & Judge, 2015). Big five personalities have high reliability in assessing work performance and team effectiveness, and the results are consistent with a person's personality (Grant, 2013). The characteristics of a person's personality are divided into five dimensions: extraversion, agreeableness, conscientiousness, emotional stability, and openness to new things (Bhatti, Battour, Ismail, & Sundram, 2014).

The Myers-Briggs Type Indicator, the most widely used personality test in the world, but it is less accurate than the Big Five personality (MBTI). When someone takes the MBTI exam, the findings can vary, which is an issue with MBTI. Those who take the MBTI test will have different results on the second attempt in 50% of cases. (King, 2012). According to research by McCrae and Costa, MBTI does not provide comprehensive information about a person's personality (Robbins & Judge, 2015). Therefore, Big five personalities can describe individual characteristics more informatively than the MBTI method (Celli & Lepri, 2018).

Highly employee motivation is also needed by the organization to maintain its performance. Performance is one measure of quality human resources, and one of the factors that influences performance is an organization's capacity to foster employee motivation. (Supriyono, 2021). According to Gibson et al. (1985), motivation is an important variable for the achievement of individual performance achievements. High motivation will create passionate and enthusiastic conditions to achieve high performance. The existence of motivation will make employees more enthusiastic about working, which creates engagement and will improve employee performance (Prawinda & Yulianti, 2022). Without good motivation, employees will tend to be lazy, less

thorough, and less responsible in carrying out their duties (Vincent, Kristina, Eveline, Veronica, & Hendry, 2021). Comaford (2018) states that an excellent way to get high job performance is to create intrinsic motivation and benefits between employees and the company.

Many researchers have studied motivation. Herzberg's two-factor hypothesis is the one that is adopted in research the most. Compared to Maslow's theory, Herzberg's idea of motivation can offer a more comprehensive picture. Herzberg's theory explains a person's motivation from two sides, while Maslow's theory only describes motivation from one side (Robbins and Judge, 2015). Herzberg reveals that a person can be motivated by the presence of two factors: the motivational factor and the hygiene factor (Robbins and Judge, 2015). Empirical research using two Herzberg has recently been carried out by researchers such as Bundtzen (2020), Ozsoy (2019), Mitsakis, Galanakis, Mitsakis, & Galanakis (2022) and Ganapathi, Sharma, & Yarlagaadda (2022). However, few research, particularly in Indonesia, have applied Herzberg's two-factor theory to rural banking..

According to Hidajat (2020), there are 51 rural banks based on sharia law and 1576 rural banks with a conventional foundation in Indonesia at the moment. Nevertheless, according to the LPS- Indonesia Deposit Insurance Agency (2022), in the last five years, from 2017 to 2022, 41 rural banks have been liquidated. This phenomenon shows problems in the performance of rural banks in Indonesia. The case is also supported by empirical research, Hidajat (2020) states that one of the causes of bank liquidation is the fault of the employees themselves.

It is vital to maintain the excellent performance of rural banks, considering that the function of rural banks is essential for the lower classes in Indonesia. Rural banks are part of the Indonesian banking system, which carries out small business economic activities, especially in the rural area (Rumondang & Sipahutar, 2021). The research of Tarmidi & Arsjah (2019), which demonstrates that work performance has a positive impact on organizational performance, supports the idea that good job performance will also boost organizational performance.

We did this study at PT. Bank X, a locally owned financial services provider with offices in Central Java. One of Central Java's biggest rural banks, Bank X, has Rp. 500 billion in assets. In this company, the field of work is generally divided into two,

namely, frontliner and back office. Frontliner is a work carried out to serve customers directly, such as tellers and customer service. BackOffice is a type of work carried out without interacting directly with customers, generally more of an administrative nature.

Bank X has problems managing its performance. One of the performances of banks is assessed by their ability to manage non-performing loans. When a bank's financial ratio is compared to the risk of a debtor's loan, a non-performing loan is the result. If the amount of loan arrears is greater than the amount of the loan issued by the bank, the bank faces a high NPL risk (Nurani, 2021). Bank Indonesia has set a limit of NPL for Banks in Indonesia at 5%. Unfortunately, this stipulation cannot be fulfilled by Bank X. Bank X has had a very high level of NPL for the last five years, based on their report. The NPL graph is depicted in Figure 1. In 2017 the NPL was at 13.49%, while in 2018, it fell slightly to 12.32%. In 2019 NPL increased to 15.34%. In 2020 it increased slightly to 15.43 and in 2021 by 17.11%. From the data above, it can be concluded that the NPL problems of Bank X tend to increase from year to year. The data shows the need for increased employee performance so that the performance of Bank X also increases, and that the NPL can be lowered.

This study contributes to analyzing the effect of the big five personalities of employees and employee motivation on job performance at Rural Bank X. This study is based on the lack of studies that have looked at the big five personalities in rural banks, and the limited availability of studies based on Herzberg's two-factor theory.. The increasing number of rural banks experiencing liquidation also requires further research to improve bank performance through increased job performance.

LITERATURE REVIEW AND HYPOTHESIS

Big Five Personality Theory

According to this theory by Robbins and Judge (2015), it is stated that human personality is divided into five dimensions. These dimensions affect almost all significant variations in the human personality. The dimensions of the big five theory include following:

a. Extraversion

Extraversion is a person's level of comfort in a relationship. Extroverts tend to be expressive, confident, and sociable, while introverts tend to be shy, timid, and calm. People who have high extraversion will be more proactive, confident, and able to take

advantage of opportunities in terms of social interaction (Zare & Flinchbaugh, 2018). People who have low extraversion will have traits that prefer solitude, avoid socializing, and have prudence (Caliskan, 2019).

b. Agreeableness

Agreeableness describes how a person tends to understand other people. Friendly people are characterized by being cooperative, warm, and trusting. Unfriendly people are characterized by being uncooperative, cold, and antagonistic. People with high agreeableness can easily voice their opinions (Zare & Flinchbaugh, 2018). People who have low agreeableness will be cruel, arrogant, and quarrelsome. (Caliskan, 2019).

c. Conscientiousness

Conscientiousness relates to reliability. People who are very careful will be responsible, organized, reliable, and persistent. On the other hand, people who are less careful in this dimension are easily distracted, disorganized, and unreliable. High conscientiousness will form an organized person, responsible for the given task, and oriented to achieve achievement (Zare & Flinchbaugh, 2018). Conscientiousness relates to always thinking before acting and having a mature plan for completing tasks (Caliskan, 2019).

d. Emotional stability

It shows how a person deals with stress. People with good emotional stability tend to be calm, confident, and secure. Less stable people tend to be nervous, anxious, depressed, and insecure. A person with stable emotions will be more calm, relaxed, and secure, while those with unstable emotions will be easier to worry about and prefer to avoid problems (Caliskan, 2019).

e. Openness to experience

This dimension characterizes a person in terms of imagination, sensitivity, and curiosity. Open people are creative, curious, and artistically sensitive. People in other circumstances will feel comfortable with familiar and conventional conditions. Openness allows a person to be proactive, inquisitive and tends to share knowledge or experiences (Zare & Flinchbaugh, 2018)

Employee Motivation

Motivation is the driving force in carrying out activities. So it takes excellent motivation to achieve a goal. Motivation, according to Robbins and Judge (2015), is the

process through which a person can attain his goals with the help of his direction, fortitude, and perseverance. Motivation is a psychological process that assists people in acting in ways that serve a purpose (Kreitner & Kinicki, 2014). According to Gibson (1985), motivation is the effort people make to start and control behavior.

Herzberg in Robbins and Judge (2015) indicates that a person can be motivated by the presence of two factors: the motivational factor and the hygiene factor. According to Herzberg, if a manager eliminates the factors that cause employees to experience dissatisfaction, it will not motivate them but only provide a sense of peace (Robbins & Judge, 2015) .. The level of supervision, pay, corporate policies, working conditions, and job security are the variables Hertzberg mentions. These elements are referred to as Herzberg hygiene elements. The employee will not be dissatisfied if these conditions are met, but the employee will not be satisfied if these conditions are not met. Meanwhile, if they want to provide motivation, managers must provide factors directly related to employees' work (motivational factors). These factors include promotion opportunities, employee personal development, recognition, and responsibility (Robbins & Judge, 2015).

Job Performance

Performance consists primarily of employees' actions and inactions. Performance on the job will provide an overview of an employee's contribution to the organization. Individual and group performance enhancement must be the primary focus of the company in order to attain the best results. (Mathis & Jackson, 2010). According to Soemohadiwijojo (2015) performance can be viewed from two perspectives: individual and organizational. Individual performance is the result of a person's or employee's work, whereas organizational performance is the sum of all work produced by the organization or company. Individual and organizational performance are inextricably linked. The performance of individuals within the company can be used to achieve company goals.

Mathis and Jackson (2010) state that there are numerous criteria for measuring and identifying job performance. Each job has its own criteria, but the most typical ones for gauging performance are as follows:

- a. Output quantity, refers to the compatibility of the number of work results with predefined criteria, the compatibility of the number of work results to employee goals, and the increase in the number of tasks that can be accomplished.
- b. Output quality, has to do with how well assignments are done, how well work is done according to company standards, and how well tasks are finished.
- c. "On-time output", means that the work is done according to company standards, and it is getting done faster and starting on time.

The relationship between big five personality and job performance

Based on empirical research from Babar & Tahir (2020), the results show that the big five personality positively influence job performance, and the Big five personality can explain 81% of employee job performance. The results of this study are supported by Zell & Lesick (2021), who conducted a meta-analysis of the Big Five Personality Research on performance. Big Five traits have strong relationships with performance and fluctuate across personality and performance dimensions (Zell & Lesick, 2021). Based on the findings of previous studies, the hypotheses of this study are:

H₁: There is a relationship between big five personality and job performance

The relationship between employee motivation and job performance

Based on Khan et al. (2018) the motivation possessed by banking industry employees is crucial because motivation positively influences job performance. Providing benefits, recognition, empowerment, and a job environment will increase employee motivation in the banking industry. Shaikh et al. (2019) also supported this research, which found that motivational factors became a strong predictor in influencing job performance. Based on the findings of previous studies, the hypotheses of this study are:

H₂: There is a relationship between employee motivation and job performance

The simultaneous relationship between big five personality, motivation and job performance

Big five personality and employee motivation are considered to affect job performance. Sartori et al. (2021) research show that several big five personality dimensions can positively affect job performance. Based on Prasad Kotni & Karumuri (2018) research, 70% of job performance is influenced by employee motivation. This research is supported by Mahlamäki et al. (2019) research, which shows that the big five

personality and motivation positively influence job performance. Based on the findings of previous studies, the hypotheses of this study are:

H₃: There is a simultaneous relationship between big five personality, motivation and job performance

RESEARCH METHODS

Research Design

This study is based on a survey of respondents' perceptions via questionnaire. Researchers conducted an observation survey on respondents using a quantitative approach. The researcher designed the research framework to test and explain the effect of the interrelationships of variables. This research variable or construct is then referred to as explanatory. This instrument aims to answer the problem formulation and test hypotheses from theoretical studies and prior research. The questionnaire is designed by using the 5 points of the Likert Scale. The Likert Scale measures the perceptions of the respondent.

Population and Sample

The population of this study consisted of 50 Bank X employees from the credit, funds, general affairs, internal audit, and risk management departments. In this study, the census method is used because the population is relatively small and easily accessible by researchers. This research was conducted by taking respondents from all employees of Bank X, as many as 50 people.

Data Collection Technique

Data collection techniques in this study include questionnaires and observation. This study uses a combination of data collection techniques, namely, a questionnaire in the form of a closed questionnaire in which the researcher has provided answers, and the respondents have to choose the alternatives provided by using the Likert Scale.

Measurements

This study is based on the measurement of several previous studies. The big five personality variable uses a questionnaire developed Soto & John (2017), consisting of 5 indicators and 15 items. The motivation variable uses a questionnaire developed by Herzberg in Robbins & Judge (2015), which consists of 2 indicators and 6 items. The job performance variable is based on a questionnaire developed by Mathis & Jackson (2010), which consists of 3 indicators and 6 items.

Operational Variable

Big five Personality

The big five personality is divided into five dimensions. These dimensions affect almost all significant variations in human nature. The indicators in the big five personalities include:

- a. Extraversion: Extraversion is defined as a person's level of comfort in a relationship. Extroverts tend to be expressive, confident, and friendly, while introverts tend to be shy, timid, and calm.
- b. Friendliness: Friendliness describes how a person tends to understand other people. Friendly people are characterized by being cooperative, warm, and trusting. Unfriendly people are characterized by being uncooperative, cold, and antagonistic.
- c. Conscientious: Caution relates to reliability. Conscientious people will be responsible, organized, reliable, and persistent. On the other hand, people who are less cautious in this dimension are easily distracted, disorganized, and unreliable.
- c. Emotional stability: It shows how a person deals with stress. People with good emotional stability tend to be calm, confident, and secure. Less stable people tend to be nervous, anxious, depressed, and insecure.
- d. Openness to experience: This dimension characterizes a person in terms of imagination, sensitivity, and curiosity. Open people are creative, curious, and artistically sensitive. People in other circumstances will feel comfortable with familiar and conventional conditions.

Employee Motivation

Herzberg in Robbins and Judge (2015) reveals that a person can be motivated by the presence of two different elements. The indicators in the two-factor motivation are:

- a. Motivational factor: These factors include promotion opportunities, employee personal development, recognition, and responsibility.
- b. Hygiene factor: The factors referred to by Hertzberg are the quality of supervision, salaries, company policies, physical conditions of work, and job security

Employee Performance

Performance results from a person's work in completing the assigned tasks, considering skills, experience, sincerity, and time.

Quantity: The number of work results with the standards that have been set, the suitability of the number of work results with employee targets, and the number of tasks it can complete.

- a. Quality: Accuracy in assignments, quality of work following company standards, and skills in doing tasks.
- b. Output timeliness: Output timeliness is following company standards, and there is an increase in speed in completing work and on time.

Data Analysis Method

In this research, we are using many steps for processing the data; there are quality test instruments (validity and reliability testing), classic assumption test (multicollinearity, heteroscedasticity test, normality test), data analysis (multiple regression analysis, R^2 , F-test, t-test). Data processing and analysis are conducted with the SPSS (Statistical Product for Service Solution) version 21.

RESULTS AND DISCUSSION

Validity of Instruments

The questionnaire is declared valid if the questions reveal something that will be measured by the questionnaire (Ghazali, 2011). The validity of the questionnaire can be determined by comparing the Pearson product-moment correlation index with a significance value of 0.05 (5%). If the significance value is less than 0.05, then the research instrument is declared valid, whereas if it is more than 0.05, it is declared invalid.

Based on table 1, four question items are invalid because the r count value is less than the r table, namely X1.5, X1.11, X1.13 and X1.14, so it will not include the three question items in the next calculation. Other instruments can be said to be valid because the value of the r count is more than the r table.

Reliability of Instrument

The questionnaire is expressed as reliable if the answer to the statement is consistent or stable over time (Ghozali, 2011). Sekaran in Priyatno (2012) stated that if the reliability value is less than 0.6, then the reliability of the variable is considered poor, while 0.7 is acceptable, and above 0.8 is good. Table 2 shows that all variables have a Cronbach alpha value greater than 0.60, so it can be concluded that the statement instrument in this study is reliable.

Normality Test

The normality test aims to test whether the regression model has a normal distribution. The analysis used in this research is a graphical analysis and statistical analysis. The graph will compare the diagonal lines and the scatter plot. If the probability plot graph of the data is close to the diagonal line, it can say that the data used is normally distributed. Still, if the data spreads outside the diagonal line, then the data is not normally distributed (Ghazali, 2011).

In Figure 3, we can conclude that the graph has normal probability plots as dots scattered around the diagonal line, and the distribution follows the direction of the diagonal line. It means that the regression model is fit, as it meets the assumptions of normality. Based on Table 3, the significance value of the variables X1, X2, and Y is more than 0.05, so it can be concluded that the data used in this study is normally distributed.

Multicollinearity Test

We can do a multicollinearity test by looking at the variance inflation factor (VIF). Suppose the VIF value is not more than equal to 10 ($VIF \leq 10$) and the tolerance value is more than 0.1 ($tolerance > 0.1$). In that case, it can be concluded that there is no correlation between the independent variables (Ghazali, 2011).

Based on Table 4 the VIF value of the big five personality variable is 1.025 with a tolerance value of 0.976, and the employee motivation variable is 1.025 with a tolerance value of 0.976. So it can be concluded that there is no multicollinearity in the research data.

Heteroskedasticity Test

The heteroscedasticity test is expected to have a homogeneous variance; it does not form a pattern, or the residual points are scattered randomly. A good regression model is no heteroscedasticity (Umar, 2014). The heteroscedasticity test in this study was carried out using a scatter plot. Based on Figure 4, it can be seen that the scattered points do not form a certain pattern. It can be concluded that the data in this study did not occur heteroscedasticity.

Multiple Regression Analysis

The multiple linear regression equation from the test results is:

$$Y = b_1X_1 + b_2X_2$$

$$Y = 0,078X_1 + 0,760X_2$$

The equation shows the following results;

- a. The Big five personality regression coefficient (X_1) of 0.078 indicates the magnitude of the influence of big five personality (X_1) on job performance. The regression coefficient above shows a unidirectional influence between big five personality and job performance. However, the significance value > 0.05 (0.426) indicates that there is no significant effect between X_1 and Y , so big five personality (X_1) has not been able to improve job performance (Y).
- b. The regression coefficient of employee motivation (X_2) of 0.760 indicates the magnitude of the effect of employee motivation (X_2) on job performance. The regression coefficient above shows that there is a unidirectional influence between employee motivation and job performance. The significance value < 0.05 (0.000) indicates that there is a significant effect between X_1 and Y , so that employee motivation (X_2) can improve job performance (Y).

From the results of the regression coefficient, it can be seen that the employee's big five personality (X_1) and employee motivation (X_2) have a direct relationship with job performance (Y).

The R^2 Test

The coefficient of determination is used to determine the contribution of employee personality and work motivation to the dependent variable, employee performance. The greater the coefficient of determination, the greater the independent variable's capacity to explain the dependent variable. The results of the calculation of the values of R and R^2 are as follows;

Table 6 shows that the correlation coefficient (R^2) value is 0.565. This value indicates that the personality and motivation variables influence 56.5% of the employee performance variable. The remaining 43.5% is influenced by other variables not discussed in this study.

F-Test

The F test was conducted to determine whether all independent variables simultaneously have a significant effect on the dependent variable. From the table below, the F value is 30,513 with a significance level of 0.000. F table of 3.20. Because the calculated F value is $32,948 > 3.20$ with a significance of $0.000 < 0.05$.

The effect of big five personality to job performance

Table 5 shows that the t_{value} of the big five personality variable (X1) is 0.803. It is less than the t_{table} 1.299, and the significance of this variable is 0.426, greater than the threshold of 0.05. It means that big five personality has no significant effect on performance, so H1 is rejected. The results of this study indicate that personality factors do not have a significant influence on job performance. It means that the employee's personality is not the main variable in determining job performance.

Service companies, especially banking, have many employees with various backgrounds. These background differences affect how a person's personality is formed. Everyone has different personality characteristics, such as shyness, surrender, aggressive, submissive, lazy, ambitious, loyal and afraid. These personality characteristics are classified into a personality theory called the Big Five Personality Theory.

Big Five personality includes extraversion (extraversion), agreeableness (friendliness), conscientiousness (prudence), emotional stability (emotional stability), and openness to experience (open to new things). The findings of this study do not consistently support the theory and prior research. Previous studies indicate that personality significantly influences job performance (Yang & Hwang, 2014). The results of testing research data show that theory and previous research with facts in the field are contradictory.

The effect of employee motivation to job performance

Table 5 shows that the t_{value} of the employee motivation variable (X2) is 7.801. It is greater than t_{table} 1.299 with a significance of 0.00; less than 0.05. It means that employee motivation significantly affects performance, so H2 is accepted. The findings of this study are consistent with the theory and prior research. Previous studies indicate that personality significantly influences job performance (Shaikh et al., 2019).

In this study, the motivational factor significantly influenced job performance. It means that employee motivation is the primary variable in determining job performance. This study uses motivational variables based on Herzberg's two-factor theory: hygiene factors (extrinsic) and motivational factors (intrinsic). Hygiene factors include salary, physical working conditions, and workplace safety, while motivational

factors include promotion opportunities, employee personal development, and job recognition.

Rural Banks need to pay more attention to motivational factors by providing equal promotion opportunities for every employee, providing self-development programs, and showing appreciation for employee achievements. In addition to the motivational factors, Rural Bank also needs to pay attention to hygiene (extrinsic) factors, namely by providing adequate salaries according to positions and responsibilities, providing security guarantees in the work environment, and creating a work atmosphere that can encourage employees to be enthusiastic at work. Fulfilment of motivational encouragement for employees is expected to improve job performance.

The effect of big five personality and employee motivation to job performance

From table 7, the F value is 32,948 with a significance level of 0.000. F_{table} of 3.20. Because the calculated F value is 32,948 greater than 3.20 with a significance of 0.000, it means H3 is accepted. It means that the variables of employee big five personality and employee motivation simultaneously significantly affect job performance. According to the study's findings, employee personality and motivation significantly impact the dependent variable (job performance). It indicates that employees' high and low performance is influenced simultaneously (together) by the employee's personality and motivation.

CONCLUSIONS

The study's results show that the employee's big five personalities and employee motivation significantly influence performance. It means that personality and employee motivation can improve job performance together. The study's results show that the employee's big five personalities have no significant effect on performance. It means that although employees have different personalities, such as extraversion, friendliness, prudence, emotional stability, and openness to experience, these personalities have not been able to improve job performance significantly. Employee big five personalities are not essential for rural bank X to improve job performance. Banks in rural areas can focus on other factors boosting job performance. The results of the study indicate that employee motivation has a significant impact on employee performance. It demonstrates that increasing employee motivation is one of the most important factors

in enhancing the performance of employees.. The implementation of programs that can increase motivation will be able to provide maximum job performance.

This study is limited by the small number of samples collected, which falls short of 100. The findings cannot be generalized because only one sample of Indonesia's rural banks was used in this research. Future research can use a larger sample to provide more precise results. In addition, further research can use a broader sample of rural banks to represent rural banks in Indonesia. Future research can also use more in-depth analysis tools such as PLS or AMOS.

This research also has practical insight for the company. Although the employee's big five personality does not have a significant effect, it simultaneously affects employee motivation and performance. Rural Bank X is expected to recruit employees who have good personalities and provide motivational encouragement to employees so that at least job performance can be adequately maintained.

Employee motivation needs to be improved and maintained by rural Bank X because it has a significant effect on job performance. From the research results, intrinsic motivation is the most influential factor in job performance, so it is better if rural bank X pays more attention to these factors. Programs that can increase employee motivation include explicit career management socialization and non-financial incentives such as great promotion opportunities, safety at work, and employee personal development.

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TABLES AND FIGURES

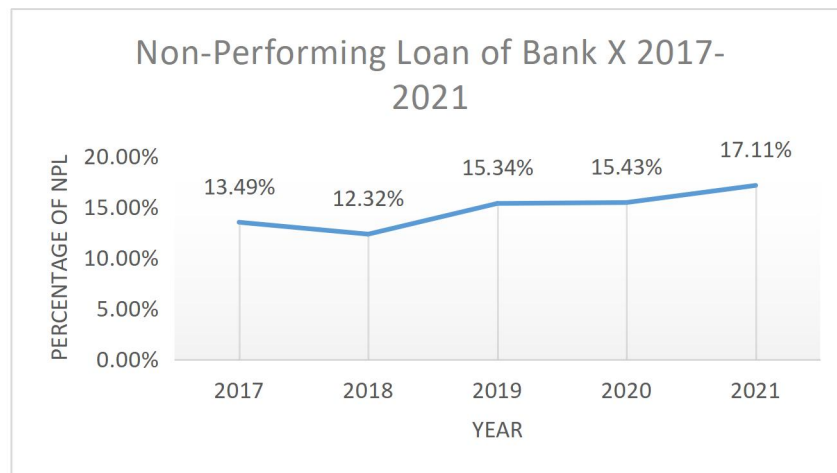


Figure 1. Non-Performing Loan of Bank X 2017-2021
 Source: Bank X Public Report (2022)

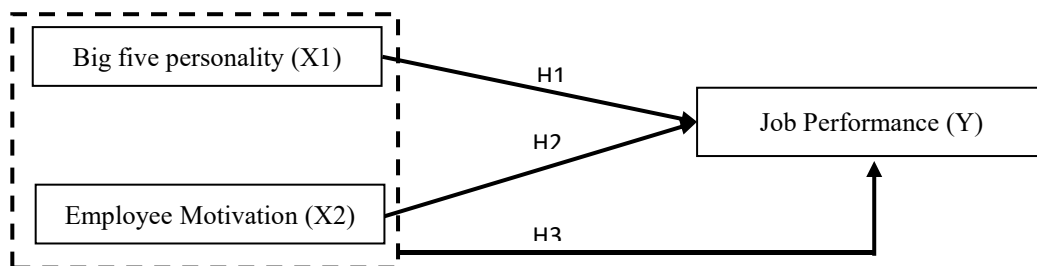


Figure 2. Theoretical Framework

Table 1 Validity Test

	Item	Correlation	R table (0,05)	Sig	
Big Five Personality (X1)	X1.1	0,583	0,273	0	Valid
	X1.2	0,400	0,273	0,04	Valid
	X1.3	0,731	0,273	0	Valid
	X1.4	0,471	0,273	0,01	Valid
	X1.5	0,236	0,273	0,99	Invalid
	X1.6	0,293	0,273	0,03	Valid
	X1.7	0,655	0,273	0	Valid
	X1.8	0,667	0,273	0	Valid
	X1.9	0,516	0,273	0	Valid
	X1.10	0,606	0,273	0	Valid
	X1.11	0,111	0,273	0,444	Invalid
	X1.12	0,642	0,273	0	Valid
	X1.13	0,079	0,273	0,588	Invalid
	X1.14	0,126	0,273	0,383	Invalid
	X1.15	0,305	0,273	0,03	Valid
Employee Motivation (X2)	X2.1	0,772	0,273	0	Valid
	X2.2	0,728	0,273	0	Valid
	X2.3	0,792	0,273	0	Valid
	X2.4	0,707	0,273	0	Valid
	X2.5	0,765	0,273	0	Valid
	X2.6	0,714	0,273	0	Valid
Job Performance (Y)	Item	Correlation	R table (0,05)	Sig	
	Y1.1	0,594	0,273	0	Valid
	Y1.2	0,550	0,273	0	Valid
	Y1.3	0,657	0,273	0	Valid
	Y1.4	0,676	0,273	0	Valid
	Y1.5	0,777	0,273	0	Valid
Y1.6	0,628	0,273	0	Valid	

Table 2 Realibility Test
Cronbach Alpha

Big Five Personality (X1)	0,667	Reliable
Employee Motivation (X2)	0,838	Reliable
Job Performance (Y)	0,745	Reliable

Table 3 Kolmogorov-Smirnov Test
One-Sample Kolmogorov-Smirnov Test

		X1 REV	X2	Y
N		50	50	50
Normal Parameters ^{a,b}	Mean	32,28	24,62	25,04
	Std. Deviation	5,063	3,036	2,407
Most Extreme Differences	Absolute	,141	,195	,175
	Positive	,141	,113	,089
	Negative	-,087	-,195	-,175
Kolmogorov-Smirnov Z		1,000	1,381	1,237
Asymp. Sig. (2-tailed)		,270	,044	,094

a. Test distribution is Normal.

b. Calculated from data.

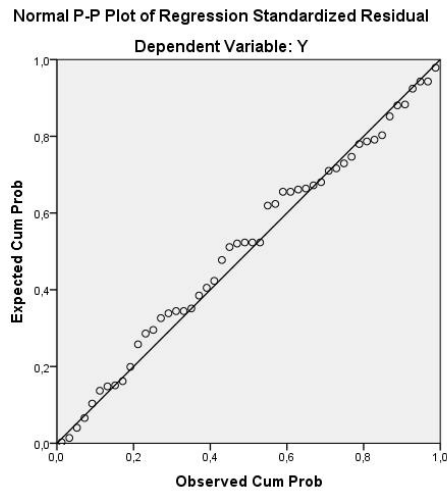


Figure 3. Scatter Plot of Normality Test

Table 4. Multicollinearity Test

Independent Variable	Tolerance	Note	VIF	Note
Big five personality (X1)	0,976	>0,1	1,025	≤10
Employee Motivation (X2)	0,976	>0,1	1,025	≤10

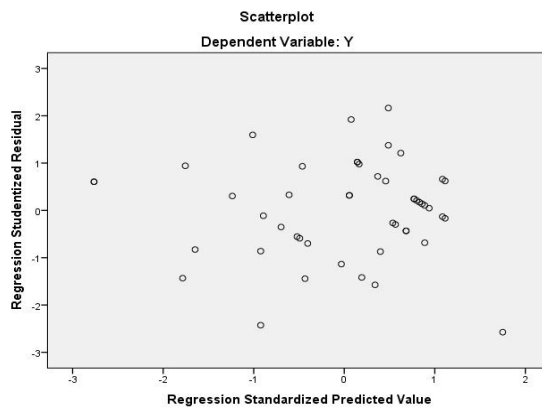


Figure 4. Scatter plot of normality test heteroscedasticity test

Table 5. Multiple Regression Result

Model	Coefficients ^a				t	Sig.
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
(Constant)	9,011	2,604		3,461	,001	
X1	,037	,046	,078	,803	,426	
X2	,602	,077	,760	7,801	,000	

Table 6. The R-Square Result

R	R Square	Adjusted R Square
0,752	0,565	0,546

Table 7. The F-test results

ANOVA^a				
Sum of Squares	Df	Mean Square	F	Sig.
160,391	2	80,196	30,513	,000 ^b
123,529	47	2,628		
283,920	49			