

**THE IMPACT OF LANOSA PRGORAM IMPLEMENTATION ON
EMPLOYEE PERFORMANCE OF FRONTLINER EMPLOYEE IN
PT. BANK NEGARA INDONESIA (PERSERO) TBK.
KCU MANADO**

*DAMPAK PELAKSANAAN LANOSA PROGRAM TERHADAP KINERJA PEGAWAI
OLEH PEGAWAI GARIS DEPAN DI PT. BANK NEGARA INDONESIA (PERSERO)
TBK. KCU MANADO*

¹Brenda Raturandang, ²S.L.H.V Joyce Lapian, ³Maria V.J Tielung

*^{1,2,3}Internatonal Business Administration (IBA) Program, Management Program,
Economics and Business Faculty, Sam Ratulangi University, Manado 95115, Indonesia
Email: ¹raturandang_brenda@yahoo.com, ²joyce_lapian@yahoo.com,
³mariatielung@gmail.com*

ABSTRACT

Nowadays in globalization era, many foreign companies are willing to build their business in Indonesia. This is an opportunity for people in Indonesia to proof their performance to work. The main problem is about the Human Resource, because Human Resource Management is very important to control the company's employee. The purpose of this study is to find out the impact of Lanosa (layanan nomor satu) program implementation on employee performance of frontliner employee in PT. Bank Negara Indonesia (Persero) Tbk. KCU Manado. 19 of the frontliner employee in PT. BNI (persero) Tbk. KCU Manado were surveyed as respondents. The result shows that skill has significant positive effect on employee performance, while attitude and appearance have positive influence but no significant effect on employee performance. The recommendation for this study are keep it up with their attitude, skill, appearance on employee performance and give their extra skill performance to customer to achieve the goals of Lanosa program.

Keywords: attitude, skill, appearance and employee performance

ABSTRAK

Di era globalisasi saat ini, banyak perusahaan luar negeri bersedia untuk membangun bisnis di Indonesia. Ini merupakan kesempatan untuk masyarakat di Indonesia untuk menunjukkan kinerja mereka dalam bekerja. Sumber daya manusia merupakan masalah di setiap perusahaan, karena pengelolaan sumber daya manusia sangat penting untuk mengontrol karyawan perusahaan. Tujuan dari penelitian ini adalah untuk menemukan dampak dari penerapan program Lanosa terhadap kinerja pegawai oleh pegawai garis depan di PT. Bank Negara Indonesia (Persero) Tbk. KCU Manado. Dengan 19 responden sebagai sampel. Hasil penelitian ini menunjukkan bahwa ketrampilan memiliki pengaruh penting terhadap kinerja karyawan, sementara sikap dan penampilan memiliki pengaruh secara bersama namun tidak memiliki pengaruh secara parsial terhadap kinerja karyawan. Sebaiknya PT. BNI (Persero) Tbk. KCU Manado meningkatkan sikap, ketrampilan, penampilan terhadap kinerja karyawan dan memberikan ekstra layanan untuk ketrampilan untuk melayani nasabah untuk mencapai tujuan dari program Lanosa.

Kata kunci: sikap, ketrampilan, berpenampilan dan kinerja karyawan.

1. INTRODUCTION

Research Background

Human resources management (HRM) is defined as the policies and practices needed to carry out the "people" or human resource aspect of a management position, including selection, job definition, training, performance appraisal, compensation, career planning and encouraging employee participation in decision making. So that, with human resources management function it can create and resulted to a good employee performance. With a existence of a good employee performance, the organization will run and achieve a highly success. Company must know how to motivate their employee to become a top employee and make them achieve the job goals successfully.

One of the main player in Indonesia's banking industry is Bank Negara Indonesia (BNI). BNI is well known as one of the biggest brand of banking sector in Indonesia. Established in 1946 as the first bank formed and owned by the Indonesia Government, Founded on July 5, 1946, PT Bank Negara Indonesia (Persero) Tbk., (BNI) is the first state-owned bank established after Indonesia's independence. During the struggle for Indonesia's independence, BNI had once served as both the central bank and a commercial bank, as stipulated in Government Regulation in Lieu of Law No. 2/1946, before transitioning to a strictly commercial bank in 1955.

In this research for specific and to be reachable the research is conducted at PT. Bank Negara Indonesia (Persero) Tbk. KCU Manado. The researcher want to know how the employee performance of bank sector running well to make their company reach the success. Because every company will create their service standard for their employees to serve it to the customer . It would be the starting-measure of how successfully the bank provide the best performance.

Every bank sector has Frontliner Employees. They are the "icon" or "backbond" of the company due to their job description in serving the customer face to face and real time. This study attempts to know how the bank frontliner employees can achieve their performance through giving a good service to the customer. This research focuses on how the bank front liner employees perform their job and the impact to employee performance. Employee has to perform well because they represent the image of company, about the company culture , such as type of appearance they must used , how they word speak out about the company's product all things that picture in the company that very useful to have a good performance and the customer positive recognition to the company. They are the key success factor of customer satisfaction. Attitude is the important thing the employees must have, how they can create a good relationship with their customer. Start from how they will act friendly and welcome, smile to the customer and so on performing a soft skill is an important thing.

BNI want to give something more in their company to serve the customer by excellent performance of their frontliner employee. Lanosa or *Layanan Nomor Satu* is a program made addressed especially for Frontliner there are Customer Service and Teller to stimulate them by doing a maximum performance. For sure, of course company must have the result of the employee performance growth after they implement the Lanosa Program and to find out how the effect of Lanosa program to employee performance by frontliner employee in BNI KCU Manado. By using the Lanosa program, BNI hope that the company will be the number one Bank and have an excellent Human Resources Management especially in Frontliner division. There are three important indicator on LANOSA, they are: Attitude, Skill and Appearance.

Research Objective

The aims of this research are to know the impact of:

1. LANOSA program indicators (attitude, skill, appearance) on employee performance of frontliner employee at PT. BNI (persero) Tbk. KCU Manado.

2. Attitude on Employee Performance of Frontliner Employee at PT. BNI (Persero) Tbk. KCU Manado.
3. Skill on Employee Performance of Frontliner Employee at PT. BNI (Persero) Tbk. KCU Manado.
4. Appearance on Employee Performance of Frontliner Employee at PT. BNI (Persero) Tbk. KCU Manado.

Theoretical Framework

Attitude

(Velnampy, 2007) Attitudes are the feelings and beliefs that largely determine how employees will perceive their environment, commit themselves to intended actions, and ultimately behave. An attitude is positive or negative feeling or mental state of readiness, learned and organized through experience that exerts specific influence on a person's response to people, objects and situations (Fishbein and Ajzen, 1975) in (Velnampy, 2007) journal. It can be concluded that a well attitude can influence the employee performance

Skill

Skill level is the ability to accomplish some phase of management work. Skills are learned and developed with experience, training and practices (Anderson, 1977) in Salleh, Noryati, and Zahara ,(2011) journal. There are view important thing about skill defined by K.Dileep and J.Vishal (2010) A good banker is supposed to have Good communication skills (verbal and written) that are needed in effective interaction with the clients as well as the staff. In fact good communication skills have become an important aspect in most of the Job arenas today. It can be concluded that a well skill can organized the company, especially for employee performance.

Appearance

Appearance has a strong and immediate effect on individuals in a broad range of life contexts (Johnson and Lennon, 1999) in Freeburg, Sally and Arnett (2010) journal. Each of these aspects has links to perceived and real outcomes in terms of performance or selection. Proper appearance is related to positive evaluations of job performance (Freeburg and Workman, 2008), employee commitment and time consciousness (Norton and Franz, 2004), and perceptions of competency of higher education students (Rainey, 2006) applied in Freeburg, Sally and Arnett (2010) journal. Thus, determining appropriate appearance for different contexts, such as at school and work, is an important life skill and is teachable. It can be concluded that a well skill can influence the employee performance.

Previous Research

T.Velnampy (2007) in their research Job Attitude and Employees Performance of Public Sector Organizations in Jaffna District,Sri Lanka found that Attitudes namely satisfaction and involvement, and performance are significantly correlated. Correlation between involvement and performance is somewhat higher than the correlation among satisfaction and performance. Fauzilah Salleh, Noryati Yaakub, Zaharah Dzulkifli (2011) conducted a research with title The influence of skill levels on job performance of public service employees in Malaysia, the result indicates that experience and training is not associated with job performance. Anthony C. Little. University of Stirling, S. Craig Roberts. University of Sitling (2012) in their research Evolution, Appearance and Occupational Success found the result Appearance has consequences for success in work via selection processes and perceived achievement within a job. Therefore, Attitude, Skill and Appearance have the possibility to influence employee performance of frontliner employee in PT. BNI (Persero) Tbk. KCU Manado.

Conceptual Framework

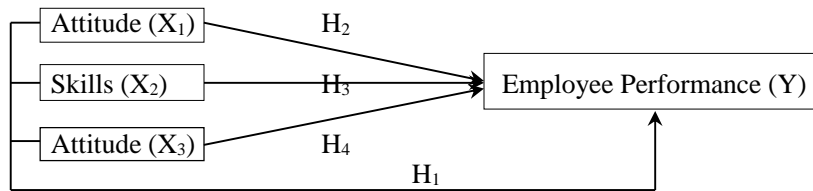


Figure 1. Conceptual Framework
Source: Data Processed, 2015

Research Hypothesis

The hypothesis can be formulated, as follows :

- H1 : There is a significant influence of Lanosa program indicators (Attitude, Skills, Appearance) of frontliner employees of PT. BNI (Persero) Tbk. KCU Manado simultaneously.
- H2 : There is a significant influence of Attitude impact on employee’s performance of frontliner employee in PT. BNI (Persero) Tbk. KCU Manado partially.
- H3 : There is a significant influence of Skills impact on employee’s performance of frontline employee in PT. BNI (Persero) Tbk. KCU Manado partially.
- H4 : There is a significant influence of Appearance impact on employee’s performance of frontliner employee in PT. BNI (Persero) Tbk. KCU Manado partially.

2. RESEARCH METHOD

Type of Research

The purpose of this research is to analyze the impact of the LANOSA program implementation on Employee Performance by Frontliner Employee at PT. BNI (Persero) Tbk. KCU Manado that ran since april 2015 be Implemented. This research type is causal research.

Time and Place of Research

This research is conducted in BNI in Kantor Cabang Utama (KCU) Manado, North Sulawesi Utara at Jl. Dotulong Lasut No. 1. The researcher held during April to July 2015.

Population and Sample

The population in this research is the Frontliner employees at PT. Bank Negara Indonesia (Persero) Tbk. KCU Manado. The sample in this research is the people or employee which is frontliner employee at PT. BNI (persero) Tbk. KCU Manado as many as 19 respondents.

Data Collection Method

There are two types of data that are used to make an appropriate result, which are: (1) Primary data defined as information obtained first-hand by the researcher on the variables of interest for the specific purpose of the study. The primary data of this study gets from the results of questionnaires. The questionnaires are distributed to respondents so they can respond directly on the questionnaires. (2) Secondary data is collected for some purpose other than the problem at hand taken from books, journals, articles, and relevant literature from library and internet.

Operational definition and measurement of research variables

1. Employee Performance (Y) defined as Attitude, Skill and Appearance in PT. Bank Negara Indonesia (persero) Tbk. KCU Manado.
2. Attitude (X_1) defined as shows good emotion (be nice and friendly), willing to control the behavior, be able to make customer feel comfort.
3. Skill (X_2) defined as Capable to operating bank application on computer and electronic tools, have good communication skill, to utilize time effective and efficiently.
4. Appearance (X_3) defined as good looking make up, dressing well, clean body and neat style.

Data Analysis Method

Validity and Reliability Test

Validity is the ability to measure what it is supposed to validity test used to know whether the instrument is valid or not. This study shows the values of all indicators are above 0.30, which means that all the indicators of variables considered as valid. The reliability of measure is established by testing for both consistency and stability. The analysis from this study hows that an overall reliability (Cronbach's Alpha) of each variable is > 0.60 . This value can be considered as an acceptable value because it has been exceeding 0.60, which is an acceptable value or reliable.

Model of Multiple Regression Analysis

The equation model of Multiple Regression Analysis use in this research can be formulated as shown below:

$$Y = \alpha + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

Where:

Y	=	Employee performance
X_1	=	Attitude
X_2	=	Skill
X_3	=	Appearance
b_1, b_2, b_3	=	The regression coefficient of each variable
e	=	Standard error

3. RESULT AND DISCUSSION

Realibility and Validaty

Validity Test

The correlation value should be above 0,3. If the correlation is below 0,3 it means the data is not valid. The relationship among variable independents (Attitude, Skill, Appearance) with variable dependent (Employee performance) are greater than the minimum level of 0,3 and below the significance level of 5% (0.05). Therefore the data is considered as valid. The correlation between Attitude (0.571), Skill (0.736), Appearance (0.632) with Employee Performance shows positive relationship.

Realibility Test

Less than 0.6 then it is unreliable. The interpretation of Alpha Cronbach (2003:311) is:

1. < 0.6 indicates unsatisfactory internal consistency that the data is unreliable.
2. 0.7 indicates that the data is acceptable.
3. 0.8 indicates good internal consistency or consider that the data resulted is reliable.

Table 1. Reliability

Reliability Statistics	
Cronbach's Alpha	N of Items
,847	4

Source: SPSS Data , 2015

Therefore the measurement in this research has a good internal consistent reliability that means the result of the measurements in this research is trustworthy.

Table 2. Multiple Linier Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients		T	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta				Zero-order	Partial	Part	Tolerance	VIF
(Constant)	,327	,890			,367	,719					
Attitude	,197	,224	,179		,878	,394	,571	,221	,138	,597	1,674
Skill	,404	,211	,442	1,912	,075	,736	,443	,301		,463	2,160
Appearance	,296	,177	,319	1,670	,116	,632	,396	,263		,679	1,472

a. Dependent Variable: Employee Performance

Source: SPSS Data, 2015

1. Based on table result B, constant = 327 explained that if the independent variable ignored then the employee performance has value of 327
2. Attitude: Based on the conficient table 3, result the value of B for Attitude variable = 0,197 is not significant affecting to the employee performance.
3. Skill: mBased on the coefficient table result, the value of B for Skill variable = 0,404 so the skill variable is significant and has positif influence to the employee performance.
4. Appearance: Based on the coefficient table result the value of B for Appearance variable = 0,296 is not significant affecting to the employee performance.
5. Based on table result, B constant, B Attitude, B Skill and B Appearance, could make regression equation:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 = 0.327 + 0.197 + 0.404 + 0.296 + e$$

The result to identify the most significant effect factor in employee performance can be seen in table 2 shows that Skill is the most effect factor in Employee Performance with value of 0.404 compared to other independent variable.

Multiple regression coefficient of correlation (R)

Table 3. Coefficient of correlation and determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,793 ^a	,629	,555	,22822

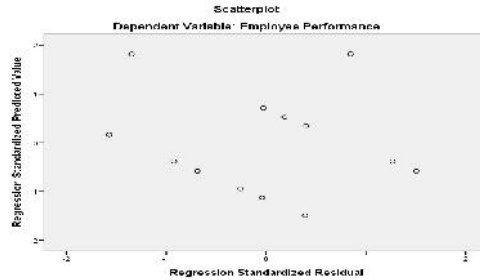
a. Predictors: (Constant), Appearance, Attitude, Skill

Source: Data Processed, 2015

The interpretation of coefficient correlation (R) that shown in table 3 means there is significant relationship between the four independent variables with dependent variable. It is because the value pf R is 0.793 which proved that the relationship among variable independents and dependent is very strong. The measurement of the coefficient correlation. The coefficient of determination (R²) measures how far the ability of a model in explaining variation of dependent variable. The value of coefficient of determination is between 0 and 1. The coefficient of

determination (R^2) according to the Table 3 is 0.629, it shows that the linier relationship in this model is able to explain the Employee performance (Y) for 62.9% while the rest 37.1% is explained by other factors not dicussed in this research.

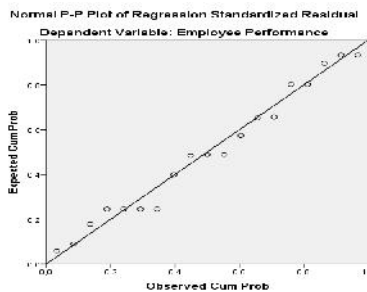
Heteroscedasticity



Graph 1. Heteroscedasticity
 Source : SPSS Output 2015

Graph 1 shows that the pattern of points is spreading. Where the points are spreading above and below zero point in ordinate. This is proved there is no heteroscedasticity in this regression.

Normality



Graph 2. Normality test output
 Source : SPSS Output 2015

Graph 2 shows that the dots are spreading near the diagonal line and follow the direction of the diagonal line. Therefore, the normality test is completed.

Hypothesis Testing

F-test

Table 4. Simultaneous Test (F-test) Output

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1,324	3	,441	8,473	,002 ^b
	Residual	,781	15	,052		
	Total	2,105	18			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Appearance, Attitude, Skill

Source: Data Process, 2015

If : $F_{count} > F_{table}$ Reject H_0 . While, $F_{count} < F_{table}$ Accept H_0

By using the level of significance of 0.25 ($\alpha = 0.05$) and degree of freedom (df) = 3; 15, the F_{table} from F distribution table is $F_{4;15;0.05} = 3.13$ while F_{count} from Table 4 is 8.473 then the result is $F_{count} > F_{table}$: $8.473 > 3.29$

Since the F_{value} is greater than F_{table} H_0 rejected and H_1 is accepted. It means that the independent variables significantly affect the dependent variable simultaneously. which means Attitude (X_1), Skill (X_2) and Appearance (X_3) toward Employee Performance on frontliner employee at PT. BNI (Persero) Tbk. KCU Manado (Y), simultaneously. Thereby, hypothesis 1 is accepted.

T-test

The t-test is used to see the partial influence of each independent variable on the dependent variable. This test is done by comparing t_{count} with t_{table} with the level of significance is 95% ($\alpha = 0.5$). The hypothesis testing in this test will be: $t_{count} > t_{table}$ then H_0 is rejected and H_1 is accepted. While, $t_{count} < t_{table}$ then H_0 is accepted and H_1 is rejected

Table 5. Partially Test (T-test) Output

Model		Unstandardized Coefficients		Standardized Coefficients	T
		B	Std. Error	Beta	
1	(Constant)	,327	,890		,367
	Attitude	,197	,224	,179	,878
	Skill	,404	,211	,442	1,912
	Appearance	,296	,177	,319	1,670

Source: Processed data, 2015

By using the confidence level of 95% the T_{table} will be $T_{15;0.05} = 1.753$ partial influence for each independent variable will be explained as follows:

1. Attitude (X_1) and Employee performance (Y)
 - H_1 Accepted if $T_{count} > T_{table}$, Attitude (X_1) impact to Employee performance (Y)
 - H_1 Rejected if $T_{count} < T_{table}$, Attitude (X_1) does not impact to Employee performance (Y)

Table 5 shows that t_{count} is 0.878 and since the level of significant is 5% (0.05) then the t_{table} is 1.753. The result is $t_{count} = 0.878 < t_{table} = 1.753$. Since the t_{count} is smaller than t_{table} then H_0 is accepted and H_1 is rejected. It means that variable attitude is not impact to employee performance.
2. Skill (X_2) and Employee performance (Y)
 - H_1 Accepted if $t_{count} > t_{table}$, Skill (X_2) Impact to Employee performance (Y)
 - H_1 Rejected if $t_{count} < t_{table}$, Skill (X_2) does not impact to Employee performance (Y)

Table 5 shows that t_{count} 1.912 and since the level of significant is 5% (0.05) then the t_{table} is 1.753. The result is $t_{count} = 1.912 > t_{table} = 1.753$. Since the t_{count} is greater than t_{table} then H_0 is rejected and H_1 is accepted. Therefore, Skill has significant influence to Employee performance.
3. Appearance (X_3) and Employee performance (Y)
 - H_1 Accepted if $t_{count} > t_{table}$, Appearance (X_3) impact to Employee performance (Y)
 - H_1 Rejected if $t_{count} < t_{table}$, Appearance (X_3) does not impact Employee performance (Y)

Table 5 shows that t_{count} is 1.670 and since the level of significant is 5% (0.05) then the t_{table} is 1.753. the result is $t_{count} = 1.670 < t_{table} = 1.753$. Since the t_{count} is smaller than t_{table} then H_0 is accepted and H_1 is rejected. It means that variable appearance is not impact to Employee performance.

Discussion

Attitude, Skill and Appearance on Employee Performance

Based on the result of F-test there is a linear relationship in this multiple regression equation model, in other words all the independent variable influence the dependent variable which is employee performance simultaneously. The employee performance as dependent variable can build a good organization with Lanosa program which are skill and appearance as independent variable in PT. BNI (Persero) Tbk. KCU Manado need the Lanosa that has impact to employee performance. Skill is the variable that influences the employee performance on frontliner employee in PT.BNI (Persero) Tbk. KCU Manado. The result of T-test shows that the independent variable of skill has significant influence on employee performance. While Attitude and Appearance has no effect with employee performance in PT.BNI (Persero) Tbk. KCU Manado. This result is different with the theories that according to Velnampy (2007) because job attitudes of the employees are most important to achieve the individual and organizational objectives through their performance and defined by Anthony C. Little. University of Stirling, S. Craig Roberts. University of Stirling (2012) in their research Evolution, Appearance and Occupational Success found the result Appearance has consequences for success in work via selection processes and perceived achievement within a job.

Attitude

Attitude does not significantly influence the employee performance. This findings differ with T.Velnampy (2007) in their research Job Attitude and Employees Performance of Public Sector Organizations in Jaffna District, Sri Lanka found that Attitudes namely satisfaction and involvement, and performance are significantly correlated. Correlation between involvement and performance is somewhat higher than the correlation among satisfaction and performance.

Skill

Skill has significant influence on employee performance. This findings similar with Dr.Dileep Kumar. M, and Dr. Vishal Jain (2010) in their research Survival skills of business management graduates: a study with reference to retail and banking found that it is well understood from the research that there is significant relationship between survival skills imparted by the educational institutions, during their academic tenure and employability options, especially in retail and banking sector in Middle East.

Appearance

Appearance does not significantly influence the employee performance. These findings differ with Anthony C. Little. University of Stirling, S. Craig Roberts. University of Stirling (2012) in their research Evolution, Appearance and Occupational Success found that Appearance has consequences for success in work via selection processes and perceived achievement within a job.

4. CONCLUSION AND RECOMMENDATION

Conclusion

The result, which are listed as follows:

1. Attitude of frontliner employee does not have significant influence to employee performance in PT.BNI (Persero) Tbk. KCU Manado.
2. Skill of frontliner employee has significant influence to employee performance in PT.BNI (Persero) Tbk. KCU Manado.

3. Appearance of frontliner employee does not have significant influence to employee performance in PT.BNI (Persero) Tbk. KCU Manado.
4. Attitude, Skill, and Appearance (LANOSA) of frontliner employee simultaneously are influence to employee performance in PT.BNI (Persero) Tbk. KCU Manado.

According the overall conclusion above, show that attitude and appearance does not have influence on employee performance partially after the LANOSA program being implemented. Attitude and appearance represented the important thing on employee performance. The reality, attitude and appearance related to employee performance and already has been a standard performance that connected to customer service even without the implementation of LANOSA program.

Recommendation

There are three practical recommendations that can be concluded from the overall result in this research, which are listed as follow:

1. The frontliner employee must focus on Skill performance. Because it has an important role on employee performance , about how to implement and improved it effectively in their task. They should give the best service especially doing it by their skill performance.
2. In Simultaneously Attitude, Skill and Appearance are influence to employee performance. In other words LANOSA must be implemented as well the frontliner employee has to give the best services to customer in PT. BNI (Persero) Tbk. KCU Manado, to make the customer feel satisfied and they can reach a goal to be a number one bank in Indonesia.
3. This study result prove that LANOSA has impact on employee performance of frontliner employee. It means the LANOSA program should be apply to the whole employee in PT.BNI (Persero) Tbk. KCU Manado.

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