

**EXPLORING THE RELATION BETWEEN EDUCATIONAL BACKGROUND-JOB MISMATCH AND EMPLOYEE PERFORMANCE AT BNI REGIONAL OFFICE MANADO**

*MENGEKSPLORASI HUBUNGAN ANTARA KETIDAKSESUAIAN LATAR BELAKANG PENDIDIKAN PEKERJAAN DAN KINERJA KARYAWAN DI BANK BNI KANTOR WILAYAH MANADO*

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**Abstract :** *Employee have become the popular topics in human resources concept today. There are many factors that can influence employee performance such as motivation, job satisfaction, work environment, rewards, job security and also educational background of employee. Phenomenon that exists today which is educational background-job mismatch. Educational background-job mismatch is the mismatch between the level of education ( under education, over education ) and field of study ( horizontal ) with what education background that really required. The objective of this study is to explore the relation between Educational Background-Job Mismatch and Employee Performance on Bank BNI Wilayah Manado Office. This study using qualitative research method for 13 informant that comes from different division in BNI who graduated from many different variety of educational background in terms of fields of study ( horizontal mismatch) .This study founds;factor that can influence the performance of employee in BNI is training, educational background if it is related to field of study had a negative influence to employee performance. It is caused by; BNI is one of company that give an oppurtunity to many different faculty to developed their career in their company. Many of people posses only to have a job as soon as possible without caring if that job match with their educational background and the last, there are many graduated student confronted with less work place.*

**Keywords:** *employee performance, educational background-job mismatch*

**Abstrak :** *Karyawan menjadi topik yang populer dalam konsep sumber daya manusia saat ini. Ada banyak faktor yang dapat mempengaruhi kinerja karyawan seperti motivasi, tingkat kepuasan dalam pekerjaan, lingkungan kerja, penghargaan, keamanan pekerjaan dan latar belakang pendidikan. Fenomena yang ada saat ini adalah ketidaksesuaian antara latar belakang pendidikan-pekerjaan. Ketidaksesuaian latar belakang pendidikan-pekerjaan adalah ketidaksesuaian antara tingkat pendidikan (under education, over education ) dan bidang studi ( horizontal ) dengan apa latar belakang pendidikan yang benar-benar diperlukan.Tujuan penelitian ini untuk mengeksplorasi hubungan antara ketidaksesuaian antara latar belakang pendidikan-pekerjaan dan kinerja karyawan di Bank BNI Wilayah Manado. Penelitian ini menggunakan metode kualitatif terhadap 13 informan yang berasal dari berbagai divisi di BNI yang lulus dari berbagai macam latar belakang pendidikan bidang studi ( ketidakcocokan secara horisontal). Hasil peneltian mengindikasikan bahwa faktor yang dapat mempengaruhi kinerja karyawan BNI adalah pelatihan ( training ). Latar belakang pendidikan ( bidang studi ) mempunyai pengaruh negatif terhadap kinerja pegawai. Hal itu karena; BNI adalah bank yang memberikan peluang untuk para lulusan dari fakultas yang berbeda-beda untuk mengembangkan karir mereka di BNI. Banyak orang saat ini hanya bertujuan untuk memiliki pekerjaan secepat mungkin tanpa memikirkan apakah pekerjaan tersebut sesuai dengan latar belakang pendidikan mereka. Terakhir, ada banyak mahasiswa yang telah lulus dan diperhadapkan dengan lapangan pekerjaan yang sedikit.*

**Kata kunci :** *kinerja karyawan, ketidaksesuaian latar belakang pendidikan-pekerjaan*

## INTRODUCTION

### Research Background

Employee have become the most popular topics in human resources concept to be discussed and researched. In a simple definition, employee is an individual who work part time or full time under a contract of employment, whether oral or written, and has recognized rights and duties, also called worker. Performance is a critical factor in organizational or company success. There are many factors that can influence employee performance such as motivation, job satisfaction, work environment, rewards, job security and also educational background of employee. Education is one of the important factors that can significantly affect the employee performance. Through education, individuals can acquire knowledge, aptitudes and skills, and may therefore increase their performance capacity. There are phenomenon that exists today which is educational background-job mismatch. Educational background-job mismatch is the mismatch between the level of education (under education, over education) and field of study with what education background that really required for that kind of job or position.

In Indonesia, there is a phenomenon that exists which is someone with a masters degree taking a job that would require only for a bachelor degree, someone with high school degree working at a job that would usually require a masters degree, and also some people work in company that was not matched with their field of study. It is just wasting time and money for people that already spent it in order to complete their for example masters degree and after graduating they just working in a company that is intended for a bachelors degree.

In Manado, North Sulawesi there are many people who are ready to soon be graduated. Starting from a bachelor degree student, to masters degree student and also doctoral degree student. Based on newest statistical data, there are almost 60.000 students that registered in all universities in North Sulawesi until 2016. If for example 50% of the total amount of students from that statistical data graduated this year, which means that there are almost 30.000 people who seeking a job. It can be lower or even higher. That kind of situation has been happening since a couple years ago. Means that today there are many people around here that already graduated and some of them already work in some company and some of them are unemployed. There are some people who decided to seek a job in another country but there are many people that decided to seek a job in their own country which is in Manado, North Sulawesi, Indonesia. Unfortunately the workplace in Manado, North Sulawesi cannot provide and fulfill all the demands all of the different fields of study and levels of study. This can make that all of the graduated students compete with each other in order to get a job. Almost all of them seek a job without thinking if that job is suitable with their educational background or not. This means that their goal is just to find a job so they can prevent being unemployed. They respect the job less, if it mismatches with their current field of study or level of study. This may become one of the factors why educational background-job mismatch is a phenomenon that exists in Manado.

A bank is one of the industries that is familiar with this kind of phenomenon. In Manado, North Sulawesi many of the bank employees are not graduated from the economic faculty. For example, some people who are working in a bank graduated from an engineering faculty or a law faculty. This is because of the many factors influenced, which include poor level of information about job opportunities, race or gender, bias, lack of qualified human resources, etc.

BNI is an Indonesian State Bank, commonly known as Bank Negara Indonesia. In order to hire their new employees, they required a person who graduated from university from all different faculties. This means that BNI does not specify what kind of field of study or level of study the graduated students that can be accepted as their employees. As long as they suitable with certain criteria that over by BNI, they can be one of BNI's employee.

### Research Objective

The objective of this research are : to explore the relation between Educational Background-Job Mismatch and Employee Performance on Bank BNI Wilayah Manado Office.

## THEORITICAL REVIEW

### Theories

#### Human Resources Management

Bratton and Gold (2007) HRM is a strategic approach to managing employment relations which emphasizes that leveraging people's capabilities is critical to achieving competitive advantage, this being achieved through a distinctive set of integrated employment policies, programs and practices. Bohlander and Scott (2013) defined human resource management is the process of managing human talent to achieve an organization's objective. From the above definitions HRM is a combination of people-oriented management practices that views employees as assets, not costs; and its main aim is to create and maintain a skilful and committed workforce to gain competitive advantage.

#### Human Capital Concept Theory

Allen and Weert (2007) Human Capital Theory, this theory paints a positive picture of higher education, portraying it as providing the skills needed to perform complex jobs, making people more productive, thus sustaining economic growth. People with the most human capital are said to be the most productive, and thus secure the best jobs and the highest salaries. Battu, Belfield & Sloane (2000) it states that education allows developing skills that make workers more productive, and that the gap in earnings should reflect these different levels of productivity. From that theories can be concluded that over-educated workers are more productive than their adequately educated colleagues in similar jobs.

#### The Job Competition Theory

Thurow (1975) Job Competition Theory highlights the institutional rigidities where marginal products and consequently earnings are associated with job characteristics, and not by individual characteristics. The allocation on job is based on available supplies of both workers and jobs, workers may possess more education and skills than their jobs necessitate. From that definition can be concluded that education simply serves to obtain the job, and there is a zero return to human capital beyond that required to do the job, as all workers in a given job are paid the same wage.

#### Assignment Theory

Sattinger (1993) Assignment Theory asserts that there is an allocation problem in assigning heterogeneous workers to jobs which differ in their complexity. Where the frequency distributions on the demand and supply side are unlikely to match and education mismatches may be a persistent problem if the job structure is relatively unresponsive to changes in relative supplies of educated labour. From that theories can be concluded that the returns to investments in human capital vary dramatically with the quality of the match between the worker and the job.

#### Occupational Mobility Theory

Sicherman and Galor (1990) defined that individuals may choose a lower entry level than those in other feasible entry levels with the higher probability of promotion. Job Screening Model (Spence, 1973) education is used as a signal to identify more able and productive workers when labour market is not perfect. Based on that theories can be seen that workers, therefore, invest more on education in order to provide good signals with the hope that it will permit them to be distinguished from other job applicants.

#### Credentialsm Theory

Collins (1979) in credentials view point, skills are by and large acquired on the job, and employers see education as a predictor of the future productivity and trainability of employees. Employers use credentials obtained by graduates as a form of currency, hiring only those who have the highest degree papers, but these



papers have very little actual worth. Education mismatch by level or field of employment is problematic but might be expected. If a graduate spends an extra few years earning a particular degree, it might demonstrate to the employer that the graduate's intelligence and their abilities to be disciplined and to learn have presumably already been demonstrated in school. From that theory can be concluded that the employer might therefore hire this graduate ahead of someone without this degree, or with a lower degree, even if it is not necessary to perform the job itself.

### **Job Matching Theory**

Sorenson and Kalleberg (1981) defined that the most skilled workers (i.e. the most educated) should occupy the most skilled positions, and there is a mismatch if either the supply of educated workers or skilled positions surpasses the other. The Job-matching theory is based on the idea that the labour market is composed of jobs of many different skill and experience levels, as well as workers of many different skill and experience levels. Workers prefer such a match because they have the opportunity to utilize all of their skills, increasing their feelings of usefulness, and have more "control over their job". Based on that theories can be concluded that Employers prefer such a match because individuals who are optimally utilizing their skill sets will maximize productivity for their firm, and will stay longer at the firm

### **Job Performance**

Griffin, Welsh and Moorhead (1981) job productivity and performance growth are also important in stabilizing our economy: by means improved higher wages, living standards, an increase in goods available for consumption, etc. This theory argue that therefore research of individual employee performance is important to society and general. Individual performance is a core concept within work and organizational psychology. Organizations need highly performing individuals in order to meet their goals, to deliver the products and services they specialized in, and finally to achieve competitive advantage. Hughes and Bartlett (2006) defined performance is concerns those behaviors directed toward the organization's missions or goals, or the product or services resulting from those behaviors.

From the theories can be seen that performance is a major although not the only prerequisite for future career development and success in the labor market.

### **Measurement of Job Performance**

Campbell, Rumsey and Pulakos (1990) given the centrality of job performance in organizations, it becomes clear that the measurement of individual performance should capture job performance as reliable and valid as possible. Variety of measures of job performance has been used over the past decades. For example, rating scales, tests of job knowledge, hands-on job samples, and archival records have been used to assess job performance. In recent years performance measurement has gained popularity, especially as funders and regulators look for ways to compare organizations. Performance indicators, or individual units of measurement, have the potential to break down a complex program into understandable and comparable units, offering the potential to make these cross-comparisons in a reasonable way.

### **Previous Research**

The first article by Pala, Walter and Wallace (2015) focused on educational mismatch effect the employee performance in Co-operative Bank of Kenya Ltd. Using both quantitative and qualitative method to the graduate employee who have worked for at least two years within the bank. There were 252 Business Development Officers who were working within the banks Nairobi City branches. There are 130 respondents were used in data collection using a simple random sampling. Study revealed that a majority of employee of Co-op were educationally mismatched. Majority of the female employees of the bank was educationally compared to their male counter-parts. This study found that vertical educational mismatch positively influenced the employee performance. This study also found that horizontal mismatch had a negative influence on the performance of employee. Based on that study findings, there is need to discontinue employment and placement of employees with a mismatch between their fields of education and their job and that, employee should always be recruited and placed on roles that match their levels and field of education.

The second article by Shujaat (2011) focused to analyze the relation between mismatch and occupation of Pakistani graduates. Using quantitative method, this study has used the two Labour Force Survey (LFS) carried out in 2006-07 comprises of 2,839 employee graduates and 2008-09 comprises of 3,896 employed graduates. About 84-85 percent are males while the rest are female. Study finds that female graduates are facing more field of study and job mismatch than the male graduates. Overall, the incidences of job mismatch do not support the HCT (Becker, 1964) which assumed the competitive labour market and in a pure human capital framework, the concept of job mismatch may be meaningless when wages are linked with the productivity. The incidences of job mismatch do not mean that the level of education and skills should be lowered; it rather suggest the need for more quality of education and skills as well as reforms in the labour market.

The third article by Brahim and Chernoff (2009) focused to the determinants of education-job match among University Graduates in Canada, using quantitative method. They use data from the Follow-up Graduates Surveys-Class of 2000 (2000 FOG). The overall response rate for the FOG is 68.5 percent and has a final sample size of 34,304. This study focus only on graduates with a university degree Bachelor, Masters, or Doctorate, who were 25-60 at time of the research. The total of respondent is 9335 graduates. The result indicate that one graduate out of three (35.1%) is in job that is not closely related to their education. The study finds that education characteristic strongly influence match, with field specific program (such as "Health Sciences" and "Education") having the highest likelihood of obtaining an education-job match.

The last article by Agata and Tealdi (2014) developed on descriptive secondary information from the Italian region Veneto (PLANET) focused on individuals aged 15-64, whose contract length is at least 3 months. They conduct their analysis both on sample of all Italian individuals as well as on the total working population, including foreigner. The result of this study finds that skill mismatch has increased among temporary workers (compared to permanent workers); the reforms were able to mitigate this effect, but were not enough to overcome the trend. The impact on firms productivity, positive for one reform and negative for the other, were overall quite small.

## RESEARCH METHOD

### Type of Research

In conducting this research, this study used qualitative analysis interview method to explore the Relation Between Educational Background-Job Mismatch and Employee Performance in Bank BNI Wilayah Manado Office. Qualitative research involves collecting information about personal experiences, introspection, life, story, interviews, observations, historical, interactions and visual text which are significant moments and meaningful in people's lives. The type of this research is exploratory, Sekaran and Bougie (2010) used a study undertaken in a situation where there is no information available from similar problems or previous researches that have been solved in the past.

### Place and Time of Research

This research conducted within 4 months, period March to June 2016 in BNI Wilayah Manado Office, North Sulawesi, Indonesia.

### Population and Sample

Spradley (1980) in qualitative research there is no population term but only social situation, which consists of three elements: place, actors and activity. The population of this research is all the employee at BNI Wilayah Manado Office that have educational background-job mismatch.

Sugiyono (2007) Sample in qualitative research is not called as respondent instead as a sources, participant, informant, friend and teacher in research process. Sample in qualitative research also is not statistical sample but a theoretical and constructive sample because the purpose is to gain theory and the source data is the source of constructed phenomenon that was previously unclear before. The sample on this research is all the employee that have educational background-job mismatch related to field of study that became participants in this research interview.

## **Data Analysis Method**

In analysis of qualitative data Bogdan (1982), Sugiyono (1997) stated: Data analysis is the process of systematically searching and arranging the interview transcripts, field notes, and other materials that you accumulate to increase your own understanding of them and to enable you to present what you have discovered to others. Qualitative data analysis is a typical of inductive which when the data are being gathered, the next step is the data are being developed to find pattern or model or to become hypothesis. After the hypothesis, it needs advance data to draw conclusion using triangulation to become theories. In this research, the process of data analysis were done before entering the social situation while analysis process was done during collecting the data and after finishing the collecting data in certain period of time. Doing analysis before entering the social situation used secondary data to decide the tentative limitation of the research. During interview and observation process, analyzing the answers that were given by the informants was done. If the answers or descriptions that were explained by the informants are still unclear, then will continue to ask and find the answer and get credible data.

## **RESULT AND DISCUSSION**

### **Result**

#### **Existence of Educational Background-Job Mismatch in BNI Wilayah Manado office**

Educational background-job mismatch is the mismatch between level of education (under education, over education) and field of study with what education background that really required for that kind of job or position. Based on interview, this study found that there are one type of educational background-job mismatch exist in BNI Wilayah Manado office which is field of study educational background. They graduated from many different variety of faculty. The all respondent are from law faculty, fisheries faculty, nursing faculty, agriculture faculty and engineering faculty. It can showed that educational background-job mismatch in terms of field of study are exist in BNI Wilayah Manado office.

There are certain factor that caused why educational background-job mismatch in terms of field of study exist in BNI Wilayah Manado office; which is BNI offers an term and condition to hired their new employee without specify just accept for graduated bachelor student from economic faculty only. They also said that many of graduated economic student right now did not have a competitive advantage rather than graduated student from different faculty. So, many people from other graduated field of study can eliminate graduated economic student in order to get a job in BNI. There are many graduated student from different faculty such as law faculty, engineering faculty, agriculture faculty, economic faculty, nursing faculty etc and there are less work place that can fits with that kind of field of study. So, many people just try to find a job without caring is it fits with their field of study or not. It can be one of the factor that can caused educational background-job mismatch in terms of field of study exist in BNI Wilayah Manado office.

### **Discussion**

#### **The Relationship between Educational Background-Job Mismatch and Employee Performance at BNI Wilayah Manado office**

McGuinness (2006) educational mismatch is a situation where the education qualifications of an employee do not match the qualifications required for the job they do. A mismatch can be vertical where the level of the employee's qualification is not the one required by the job. Vertical mismatch can be due to over-education or under-educated. A mismatch can also be horizontal where the level of the employee's qualification is of the correct level for the job, but the type of the qualification is not. A typical example would be a person with a degree in engineering working in a job that requires no engineering knowledge at all. A mismatch can be both horizontal and vertical, where someone may have a qualification at the wrong level and of the wrong type for the job they are hired to do. Hence, the possible categories of worker-job matching are limited to: Well-matched in which the individual is matched in education both horizontally and vertically; Horizontally mismatched only in which the individual is matched vertically but mismatched horizontally; Vertically mismatched only in which the individual is matched horizontally, but mismatched vertically; Both horizontally



and vertically mismatched in which the individual is mismatched in education both horizontally and vertically. A number of studies in the developed countries have documented the extent of job mismatch especially in relation to the elements of Educational and Skill Mismatches.

From analysing the result by interviewing the all informant respondent this study finds that there is one type of educational-job mismatch exist in BNI Wilayah Manado office which is horizontal mismatch ( field of study ). In contrast, according to the respondent point of view, this study found that the most significant factor that can influence the performance is training not educational background. According to the respondent, 90% of them agreed that educational background in terms of level of educational background ( vertical mismatch ) can influence their performance because they thinks the higher the level of educational background of a person the higher the knowledge and skill they have but if it is related to certain field of study which are law, health, and engineering faculty. This agrees with Becker (1964), Human Capital Theory (HCT) it states that education allows developing skills that make workers more productive, and that the gap in earnings should reflect these different levels of productivity. This is also agrees with Christine and Tumbuan (2016) that education level and training have no significant influence towards career development and performance of employee. Otherwise, 100% informant said agreed that there is no relation between educational background and employee performance if it it refers to match or not their field of study and their working sector in this case banking sector. Educational background have only influence in terms of be accepted by company or not in the requirement process. Based on the interviews, can be concluded that a bachelor degree certificate are just needed by a person in order to use it for resume when he/she applying for a job and it shows that there is no relation between educational background-job mismatch and employee performance at BNI Wilayah Manado office if it in terms of horizontal mismatch (field of study).

## CONCLUSION AND RECOMMENDATION

### Conclusion

The final conclusion of this research are :

1. Factor that can influence the performance of employee in BNI Wilayah Manado office is training.
2. Educational background if it is related to horizontal mismatch which is field of study had a negative influence to employee performance.
3. Educational background-job mismatch phenomenon in terms of horizontal mismatch ( field of study ) exist in BNI Wilayah Manado office because there are two major reason factor influenced;
  - a) BNI is one of bank company that give an oppurtunity to many different faculty to developed their career in their company without specify only for certain graduated student from for an example just from economic faculty.
  - b) Many of people right now especially fresh graduated student, they posses only to have a job as soon as possible without caring if that job match with their educational background.
  - c) Many graduated student confronted with less work place.

### Recommendation

The recommendation in this research are : company management should maintaining and improving their training program, because it can strongly influence the employee performance of BNI Wilayah Manado employee.

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