

## ARTICLE

# Analysis of the Impact of Frontliner Employee Performance Assessment at PT. Bank Rakyat Indonesia (Persero), Tbk. KC Jakarta Tanjung Priok

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**Abstract:** Performance appraisal of frontliner employees at PT Bank Rakyat Indonesia (Persero), Tbk. Kc Jakarta Tanjung Priok has a significant impact on employee development and performance. Through analysis, it can be seen that performance appraisals provide clear feedback, motivate employees to improve their performance, strengthen teamwork, and drive process and system improvements. Supporting factors such as transparent appraisal systems, strong management support, sustainable reward systems, and effective communication contribute to the success of performance appraisals. However, there are also challenges such as subjectivity in appraisals and employee resistance to the appraisal process that need to be overcome. With attention to these constraints and maximization of supporting factors, PT Bank Rakyat Indonesia (Persero), Tbk. Kc Jakarta Tanjung Priok can ensure that performance appraisal of frontline employees becomes an effective tool in achieving organizational goals and overall employee development.

**Keywords:** Performance Appraisal, Impact, Supporting Factors, Effectiveness Improvement, Frontliner Employee.

## 1. Preliminary

Frontliner position in PT Bank Rakyat Indonesia (Persero), TBK. KC Jakarta Tanjung Priok, is an important element in maintaining a positive relationship between banks and customers. Frontliners are not just executors of banking transactions, but also represent the image and credibility of the bank in direct interaction with customers. Efforts to increase customer loyalty through the Company's image can also be done by improving employee competencies, especially frontliner staff. An in-depth understanding of the frontliner position can provide further insight into their roles and responsibilities in the context of banking services.

Frontliner employees at PT Bank Rakyat Indonesia (Persero), TBK. KC Jakarta Tanjung Priok, are not only limited to one function or task. They can act as tellers who are responsible for conducting financial transactions, such as withdrawals and deposits.

On the other hand, they can also act as customer service that provides information related to products, helps solve customer problems, and bridges communication between customers and internal bank parties. This diversity of roles makes frontliners a very dynamic and important element in running the daily operations of the branch office. One of the main characteristics of frontliners is direct interaction with customers. They become the face and voice of the bank that customers recognize. Good interpersonal and communication skills are essential. Frontliners must be able to provide friendly, efficient and professional services to ensure customer satisfaction. These skills not only affect individual relationships with customers, but also create an overall impression of the company's image.

Frontliners not only carry out routine tasks related to banking transactions, but also have a strategic role in increasing sales of bank products, one of which is through cross selling. They can provide information about products and services, provide recommendations that suit customer needs, and introduce ongoing promotions or programs. Frontliners are not only transactional servants but also marketing agents who can support the achievement of company sales targets. Given the very important role that frontliners play, education and training are crucial. Frontliners need to have in-depth knowledge of bank products and services, a good understanding of policies and procedures, and interpersonal skills that can improve the quality of interactions with customers. Therefore, regular education and training programs are essential to ensure that frontliners always have the latest competencies and are relevant to the dynamics of the banking industry.

This deeper understanding of the frontliner position makes performance appraisal of them even more crucial to assess the extent to which they are able to effectively carry out their multifunctional roles, provide quality services, and contribute to the achievement of the strategic objectives of PT Bank Rakyat Indonesia (Persero), TBK. KC Jakarta Tanjung Priok. Performance assessment in serving customers, especially in the field of banking services, includes conducive service, discipline, responsibility, speed and timeliness, friendliness and politeness, good customer relations, dexterity, and appearance. The quality of service provided by frontliners has a crucial role in shaping customer perceptions of PT Bank Rakyat Indonesia (Persero). Performance appraisal is a critical instrument in assessing the extent to which frontliners are able to meet the service standards set by the company. Thus, it can be seen that there is a close relationship between good performance appraisal and frontliner service quality.

A positive performance appraisal can motivate frontliners to improve their skills and dedication in providing quality services. Standards that are achieved or even exceed company expectations are a reflection of good frontliner performance. This not only increases customer trust in frontliners, but also strengthens the positive image of PT Bank Rakyat Indonesia (Persero), TBK as a whole. Furthermore, the positive relationship between performance appraisal and frontliner service quality can have a positive impact on customer retention. Customers who are satisfied with frontliner services tend to be more loyal to the bank, minimizing

the risk of losing customers that can occur due to unsatisfactory service. This can be an important factor in maintaining customer portfolio stability and contributing positively to the bank's business growth.

An in-depth understanding of how performance appraisals affect frontliner service is essential in the context of optimizing operations and achieving company goals. A good analysis of this relationship can be the basis for companies to improve performance appraisal systems, align reward policies, and develop more effective training programs to improve frontliner competencies. Thus, performance appraisal is not only an evaluation tool, but also a driver of continuous improvement in providing the best service to customers. This article will discuss the impact of job appraisals on frontliner employees at PT Bank Rakyat Indonesia (Persero), TBK. KC Jakarta Tanjung Priok.

## 2. Research Methods

This study aims to examine the effect of frontliner employee performance at PT Bank Rakyat Indonesia (Persero), Tbk. Kc Jakarta Tanjung Priok through performance appraisal. This research uses a qualitative approach with a case study method.

Data collection is done through several techniques, namely:

- a. Semi-structured interviews with management related to the performance appraisal process of frontliner employees, as well as with the frontliner employees themselves.
- b. Document study of policies and procedures for performance appraisal of frontline employees at PT Bank Rakyat Indonesia (Persero), Tbk. Kc Jakarta Tanjung Priok.
- c. The data obtained is then analyzed qualitatively with content analysis techniques to see the relationship between performance appraisal with the development and performance of frontliner employees, supporting and inhibiting factors for the effectiveness of performance appraisal, as well as strategies to improve its effectiveness.

## 3. Results and Discussion

### 3.1. Implementation of Employee Performance Appraisal at PT Bank Rakyat Indonesia (Persero), TBK. KC Jakarta Tanjung Priok

#### A. Work Appraisal System

The work appraisal system at PT Bank Rakyat Indonesia (Persero), TBK. KC Jakarta Tanjung Priok combines annual performance appraisals for general employee evaluation and monthly routine evaluations

to ensure optimal performance. This is in accordance with the results of interviews with SPV and Guest Manager Squad Commander. Who stated:

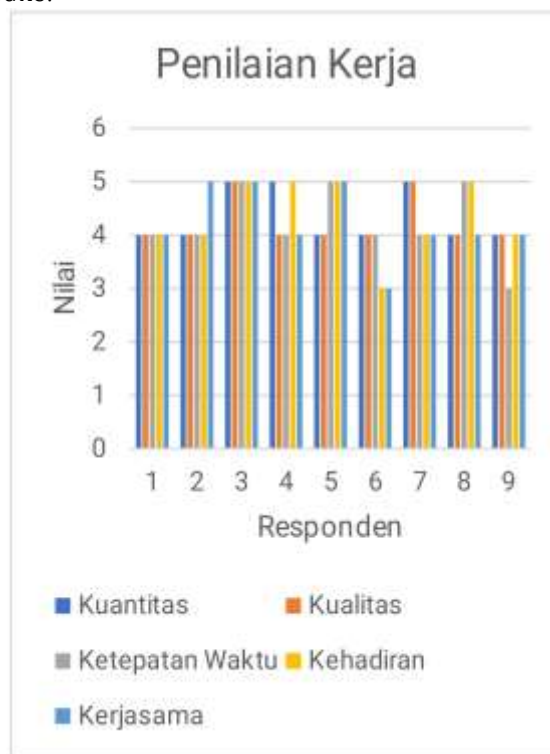
*"Within 1 year at least, the Company conducts a general assessment of employee performance, while routine evaluations related to target achievement are conducted at least once a month."*

*"In one month, we try to conduct evaluations directly to the workers and through the Learning Management System."*

Annual performance appraisals are conducted once a year and aim to provide a comprehensive overview of an employee's contributions and achievements during the period. These assessments usually involve various aspects of performance, including productivity, quality of work, competence, interpersonal skills, initiative and compliance with company policies. Then, monthly evaluations are conducted more frequently to monitor performance on a regular basis and ensure that employees remain on track to achieve their targets and goals. These evaluations can be conducted directly by direct supervisors or through a learning management system that allows employees to record and track their progress, take part in training and development, and receive regular feedback. The company can identify problems or obstacles quickly and provide the necessary support to employees to improve their performance. Combining annual performance appraisals and regular monthly evaluations, PT Bank Rakyat Indonesia (Persero), TBK. KC Jakarta Tanjung Priok can ensure that employee performance is closely monitored and maintained at a high standard. This enables the company to continually improve the performance management system and provide appropriate support to employees to reach their full potential.

## B. Work Appraisal Results

The work assessment of frontline employees conducted through questionnaires shows the following results:



**Figure 1.** Job Assessment

Source: Data processing, 2024

Based on the results of the job appraisal, it was revealed that the attendance indicator is the aspect of the appraisal that has the highest score for all respondents. This shows that employees' attendance at work is considered very important and is considered a key factor in assessing their performance. Good attendance reflects employees' dedication, responsibility and consistency towards their work. Consistent attendance can also affect team productivity, quality of service to customers, and overall operational efficiency of the company. Therefore, focusing on high attendance indicators shows that the company prioritizes values such as discipline, professionalism, and commitment in building a healthy and productive work culture. Thus, giving the highest rating to the attendance indicator shows that the company recognizes and appreciates the importance of this aspect in achieving common goals and success.

### **3.2. Impact of Performance Appraisal of Frontliner Employees at PT Bank Rakyat Indonesia (Persero), TKB. KC Jakarta Tanjung Priok**

#### **A. Work Improvement**

Performance appraisal of frontliner employees at PT Bank Rakyat Indonesia (Persero), TBK. KC Jakarta Tanjung Priok has a significant impact on work improvement in several aspects. First of all, performance appraisals provide clear feedback on employees' achievements and shortcomings, which can be used as a basis for personal and professional development. By knowing the areas where they perform well and where they need to improve, frontline employees have the opportunity to focus on developing their skills and improving their performance. Furthermore, performance appraisals also motivate frontline employees to improve their performance. When they realize that their work is being assessed regularly, it can encourage them to give their best in their work and achieve the standards set by the company. This motivation can result in increased productivity and quality of service to customers, which in turn can improve customer satisfaction and the company's reputation.

Furthermore, good performance appraisals can also lead to increased cooperation and collaboration between frontline employees. Knowing that they are being assessed as a team, not just an individual, frontliners may be more likely to encourage each other to support and collaborate on common goals. This strong cooperation can improve operational efficiency and provide a better customer experience. Effective performance appraisals can also trigger process and system improvements in the company. When weaknesses or problems in performance are consistently identified through assessments, management can take action to improve processes or provide additional training to frontline employees. This can help increase efficiency, reduce errors, and improve customer satisfaction.

Overall, the performance appraisal of frontline employees at PT Bank Rakyat Indonesia (Persero), TBK. KC Jakarta Tanjung Priok has a positive impact in improving employee work, motivation, teamwork, and triggering process and system improvements. Thus, performance appraisal is an important tool in achieving company goals and increasing customer satisfaction.

#### **B. Supporting Factors**

Performance appraisal of frontliner employees at PT Bank Rakyat Indonesia (Persero), TBK. KC Jakarta Tanjung Priok has a significant impact based on several supporting factors. First of all, a transparent and fair appraisal system ensures that employees feel objectively treated, which in turn can increase their trust and motivation. Knowing that their appraisal is based on clear criteria and consistently applied, frontline employees are likely to feel motivated to give their best in their work. Strong management support is also crucial in ensuring the success of frontline employees' performance appraisals. Supportive management signals to employees that performance appraisal is considered a development tool, not a tool for punishment. With this support, frontline employees feel encouraged to strive to improve their performance and actively participate in the personal and professional development process.

Furthermore, the existence of a sustainable reward and recognition system is also an important supporting factor in performance appraisal. Awards or recognition given to frontline employees who perform well can provide additional motivation and increase their job satisfaction. It can also encourage other employees to emulate positive behaviors that are rewarded by the company. In addition, effective communication between management and frontline employees is also a crucial supporting factor. Through open and clear communication, management can convey expectations, goals and expectations related to performance appraisal. Conversely, frontline employees also have the opportunity to share feedback, concerns or challenges they face in their work. Effective communication like this can strengthen the relationship between management and employees, and ensure that performance appraisals are conducted on an ongoing basis and based on a deep understanding of the company's needs and goals.

Overall, supporting factors such as a transparent and fair appraisal system, strong management support, a sustainable reward and recognition system, and effective communication are important elements in determining the positive impact of performance appraisals on frontline employees at PT Bank Rakyat Indonesia (Persero), TKB. KC Jakarta Tanjung Priok. With these factors in place, performance appraisal can be an effective tool in improving the performance, motivation, and job satisfaction of frontline employees and achieving overall organizational goals.

### C. Obstacles and Challenges

Performance assessment of frontliner employees at PT Bank Rakyat Indonesia (Persero), Tbk. Kc Jakarta Tanjung Priok can face a number of obstacles and challenges that need to be considered. One of them is the problem of subjectivity in assessment. Sometimes, performance appraisals can be influenced by personal preferences or subjective opinions from superiors, which can lead to unfairness in the appraisal process. This can lead to dissatisfaction and frustration among frontline employees if they feel they are not being treated fairly. In addition, inaccurate or inappropriate performance measurement can be another obstacle in performance appraisal. If performance indicators do not take into account relevant contextual factors or do not reflect the actual performance of frontline employees, appraisal results may be inaccurate and may lead to unfair decisions in career development or rewards.

Another challenge is the lack of objectivity and continuity in performance appraisals. Sometimes, performance appraisals are only conducted once a year or less frequently, which can make it difficult to measure performance objectively and thoroughly. In addition, a lack of consistency in appraisals between supervisors or between appraisal periods can reduce employee confidence in the appraisal process. Frontline employees' resistance or discomfort with the appraisal process is also a challenge. Some employees may feel anxious or intimidated by the appraisal process, especially if they believe that the outcome of the appraisal will have a negative impact on their career or treatment at work. This can inhibit active participation in the appraisal process and reduce its effectiveness as a development tool.

It is important for PT Bank Rakyat Indonesia (Persero), Tbk. Kc Jakarta Tanjung Priok to implement best practices in performance appraisal in the face of various obstacles and challenges, such as training for supervisors to improve objectivity and fairness in appraisals, development of relevant and accurate performance indicators, and increasing the frequency and consistency of appraisals. In addition, it is important to ensure that the appraisal process is transparent and communicative, so that frontline employees feel supported and involved in their appraisal process. Thus, obstacles and challenges in performance appraisal can be effectively overcome, and performance appraisal can be an effective tool in improving the performance and development of frontline employees.

### 3.3. Innovation in Performance Appraisal of Frontliner Employees at PT Bank Rakyat Indonesia (Persero), Tbk. Kc Jakarta Tanjung Priok

Performance appraisal is an important instrument for PT Bank Rakyat Indonesia (Persero), Tbk. Kc Jakarta Tanjung Priok in developing frontliner employees and achieving organizational goals. This research emphasizes the significant impact of performance appraisal on employee and organizational performance. However, there are challenges of subjectivity and employee resistance that need to be overcome. Innovations can be implemented to improve the effectiveness of the performance appraisal program and overcome these challenges. Some of the innovations that can be considered include:

**Technology Utilization:** Implementation of a computer-based assessment system that uses objective data such as the number of transactions, customer satisfaction levels, or duration of problem resolution. **360-Degree Appraisal Method:** Application of a 360-degree appraisal method that involves various parties in the appraisal process, such as superiors, coworkers, and even customers. **Competency-Based Assessment:** The application of competency-based assessments that focus on the behaviors and skills required for success in the role. **Self-Assessment and Goal Setting:** Providing employees with opportunities for self-assessment and goal setting during the assessment process. **Effective Feedback:** Providing feedback that is specific, timely, and focused on how to improve employee performance in the future.

The implementation of these innovations is expected to increase objectivity and consistency in appraisal, increase employee ownership, and reduce resistance to the appraisal process. Thus, performance appraisal will be an effective tool for the development of frontline employees and the achievement of organizational goals of PT Bank Rakyat Indonesia (Persero), Tbk. Kc Jakarta Tanjung Priok.

In addition to the innovations mentioned above, PT Bank Rakyat Indonesia (Persero), Tbk. Kc Jakarta Tanjung Priok also needs to consider training for appraisers and employees on how to use the performance appraisal program effectively. Improved communication and transparency in the appraisal process is also important to build trust and increase employee participation. By implementing various innovations and continuous improvement efforts, PT Bank Rakyat Indonesia (Persero), Tbk. Kc Jakarta Tanjung Priok can maximize the potential of frontliner

employees and achieve a competitive advantage in the banking industry.

#### 4. Conclusion

Based on the analysis of the impact of performance appraisal of frontliner employees at PT Bank Rakyat Indonesia (Persero), TBK. KC Jakarta Tanjung Priok, it can be concluded that performance appraisal has a significant role in driving the performance and development of frontline employees. From the previous discussion, we see that performance appraisals can provide clear feedback, motivate employees to improve their performance, strengthen teamwork, and drive process and system improvements. However, there are several supporting factors to consider, such as a transparent and fair appraisal system, strong management support, a sustainable reward and recognition system, and effective communication between management and employees.

On the other hand, there are also constraints and challenges that can hinder the effectiveness of performance appraisals, such as subjectivity in appraisals, lack of objectivity and sustainability in performance measurement, and employee resistance or discomfort with the appraisal process. However, by overcoming these obstacles and optimizing supporting factors, PT Bank Rakyat Indonesia (Persero), TBK. KC Jakarta Tanjung Priok can ensure that the performance appraisal of frontline employees becomes an effective tool in improving the performance, motivation, and development of frontline employees and achieving overall organizational goals. Therefore, it is important for companies to continue to improve and refine the performance appraisal process so that it can have the maximum impact on employees and the organization as a whole.

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