

INTENSIFYING EMPLOYEES' JOB PERFORMANCE IN PALESTINE BANKING SECTOR: HOW PERSONAL ATTRIBUTES TELL US?

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ABSTRACT

This study sought to examine the impact of personal attributes (motivation, proactive personality, and self-esteem) on job performance among the employees of Palestinian banks, particularly the national banks in the Gaza strip. A total of 160 banks' employees participated in the study, representing 86.25 per cent of the response rate. Empirical findings from Pearson correlation coefficient and multiple linear regression analysis demonstrated that motivation ($r = .644, \beta = .247, p < .01$), proactive personality ($r = .727, \beta = .417, p < .01$), and self-esteem ($r = .612, \beta = 0.284, p < .01$) were all positively and significantly related to the employees' job performance. Several recommendations were reached, the most important being that the national banks' administrations should provide various training programs, embrace the approach of flexible working hours, and create programs that can strengthen the employees' intrinsic motivation.

Keywords: Job performance; Motivation; Proactive personality; Self-esteem; Banks.

Received: 16 December 2020

Accepted: 16 November 2021

<https://doi.org/10.33736/ijbs.4630.2022>

1. INTRODUCTION

Nowadays, the business environment is rapidly evolving due to the forces of economic turbulence and uncertainties. To help overcome the dynamic forces in the external environment, organizations must secure their resources. There is no question that the most developed strategies, systems, and products (which can be created by a certain organization) can be stolen, duplicated, and replaced by rivals, whereas the human capital (which encompasses the skills, knowledge, and expertise) are very difficult to be duplicated by competitors (Anastasiu et al., 2020). Therefore, one of the most important resources is employees; they are the focal feature of an organization as they are the main pillar for organizational development and overall performance.

Job performance is the basic building block on which the entire economy is based. Without individual job performance, there is no team performance, no unit performance, no organizational

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performance, no economic sector performance, and no GDP (Kim & Ployhart, 2014). Job performance or those actions and behaviours that are under an individual's control contribute to an organization's goals (Rotundo & Sackett, 2002), remains a primary concern to organizational behaviour researchers; it has been suggested that improving job performance is one of, if not the primary purpose, of organizational studies (Viswesvaran, 2001). The fascination of job performance as a topic holds for both researchers and managers lie largely in the importance of this factor to an organization; job performance has been shown to relate to an organization's profit, effectiveness, and survival (Motowidlo et al., 1997). Befitting its role as a key construct in organizational research, the antecedents of job performance have been the subject of much research (Bauer et al., 2007; Johnson, 2003; Tett & Burnett, 2003; Viswesvaran, 2001) with theoretical models suggesting the grouping of its antecedents into three categories: declarative knowledge, skills/procedural knowledge, and motivation (Campbell et al., 1993).

Within the motivational domain, many captains of industries believe that the main gate to enhance the performance of employees is motivation, irrespective of the rest of the means. Motivation is a meaningful construct and an important workplace mechanism. It represents an effective driving force that emboldens, catalyzes, and backs up an individual's endeavors towards the accomplishment of targets and schemes (Menges et al., 2017). Arguably, an individual with a high level of motivation attempts constantly to make impossible possible in the workplace and function seriously to fulfil the duties and tasks on time. Therefore, management in the world of today encounters a renewed challenge, i.e. is to keep staff motivated periodically through establishing, administrating, and maintaining a series of unique motivational programs. Such measures are able to supply staff with sufficient encouragement to function in their jobs in the best manner. Given the importance of motivation, substantial research has been devoted to workplace motivational aspects and motivation as a performance enhancer (Cerasoli et al., 2014). For decades, organizational scholars have recognized motivation as a key driver of performance at work (Hackman & Oldham, 1976, Deci & Ryan, 1987; Koestner & Losier, 2002; Cerasoli, et al., 2014; Menges et al., 2017).

Not so far from the zone of motivation, one advanced perspective is that self-esteem level, or one's overall positive or negative evaluation of oneself (Brown, 1993), should be related to job performance (Pierce & Gardner, 2004). The notion of self-esteem depends on the method by which employees view themselves through it. To elaborate, when employees regard themselves as successful, worthy, capable, confident, competent, effective, and lucky in success's opportunities, they undoubtedly have a high level of self-esteem and vice versa. Consequently, staff with high self-esteem are highly motivated to prove their capabilities in their job performance through undertaking a complicated mission or engaging in complex challenges and participating in solving working dilemmas (Maulidiyah, 2019).

However, regarding the "new employment contract," employees are expected to create opportunities for growth and development (Thompson, 2005). As organizations try to handle more dynamically zestful competitive markets and environments, there has been mounting interest not only in individuals who are not solely collaborative but also in those who are distinguished by boldness, proactivity, and initiative in assisting their companies to perform efficaciously (Crant, 2000). The superior performance, competitive advantage, and prosperity of any organization are thought to be growingly relying upon individual initiatives and proactive behaviours (Fuller et al., 2010). Resultantly, most organizations are embarking to hire employees characterized by the spirit

of initiative, aspirations, and ambitions, which may drive directly to powerful improvement and development of the workplace (Mustika & Widyawati, 2020). Griffin et al. (2007) note that job performance is no longer considered as simply completing required tasks proficiently; rather, broader meanings of job performance are being examined. Consequently, a growing stream of research has focused upon gaining a greater understanding of people with “proactive” personalities. Based on Rank et al. (2004), the trait components of the personal initiative are captured by the “proactive personality” construct (Bateman & Crant, 1993). A person who has a proactive personality is “one who is relatively unconstrained by situational forces and who affects environmental change” (Bateman & Crant, 1993).

Performance is undeniably crucial in every organization regardless of the type of industry. The Palestinian services sector is recognized as the sector that largely contributes to the economic growth of Palestine. The country’s economy is dominated by the service sector. This sector has been aggressively expanding and its share of GDP increased steadily from 50% in 1995 to 60% in 2009 (Morrar & Gallouj, 2016) reaching 73.2% in 2020 (Daragmeh & Barczy, 2021). The banking sector, in particular, is integral to the Palestinian economic system and a significant contributor to the country’s development and economic growth. Consequently, the sector is deemed recently as an advanced sector despite its recent growth only in recent years (Sleimi & Davut, 2015). Based on the latest report of the Palestine Monetary Authority (2021), there are altogether 13 operating licensed banks in the Gaza strip and west bank, seven of which are local and six are foreign banks. Nevertheless, due to the political division and disagreements, some banks in the Gaza strip are not considered licensed based on monetary authority criteria. Therefore, the actual number of banks operating in the Gaza strip is about 16, 10 of which are national banks and the rest are foreign banks. A large number of banks has created huge competition between the banks which may pose pressure on the employees to perform multiple tasks to be more competitive in the banking field. There is no doubt that the banking sector is affected naturally by plenty of snags worldwide. However, in the context of Gazan circumstances, national banks have been encountering continuous challenges and obstacles, and have been suffering from a plethora of troubles due to Israeli occupation and constraints, economic sanctions, internal bureaucratic problems, and the challenges in utilizing the available economic and financial resources (Abusharbeh, 2017). Furthermore, the Gaza strip has been suffering from suffocating blockade to all outlets and borders (i.e. land, sea, and air) by the Israeli occupation since 2006. Gaza has witnessed four devastating wars in 2008, 2012, 2014, and 2021. These wars and insulating siege practices have dire, unprecedented, and deplorable effects on Palestinian citizens and economic positions (Butt & Butt, 2016).

Other than the challenges stated, one of the issues that may influence job performance among banking sector employees is attributed to the practices in banks, particularly in terms of human resource management practices (Johari & Subramaniam, 2020). Some banks do not apply for adequate motivational programs in their workplaces, such as extensive compensation and rewards, incentives, training, and job security. In other words, they perhaps do not have the sufficient capability to sustain a motivational climate for their employees which may affect the employees’ job performance adversely as Saeed et al. (2013) reported that employees will not do much work or put effort to improve their performance if there is no proper performance management practice in the organization. In essence, there will be less intention among employees to engage in high-performance behaviour if their performance is not managed and rewarded effectively. By the same token, money provides the greatest motivational force in bringing out the best efforts from

employees (Nuraya & Pratiwi, 2017). Nonetheless, a large sector of Gazan employees generally receives in reality only 40% to 50% of their original salaries. In the banking sector, some banks have deducted a certain percentage of employees' salaries. Undoubtedly, the salary is so important for any employee to purchase fundamental needs and services. Therefore, when salary is insufficient, their motives for work and their self-image might be affected. Such circumstances inevitably have a passive influence on their job performance (Asaari et al, 2019). Above and beyond that, as a consequence of repeated Israeli war attacks, several employees may lose a person from their families or loved ones, endure additional responsibilities such as looking after a paralyzed injured individual, or even strive to find shelter after bombarding their homes. Such previous circumstances affect their psychological, mental, and material positions, which reflect adversely on their motivation and subsequent job performance (Hammad & Tribe, 2020).

In the context of this study, Qureshi (2015) asserted that the job performance of banking employees will directly affect the overall performance of the banking industry. Therefore, to enhance the understanding of job performance and its predictors, this research focuses on the influence of motivation (intrinsic and extrinsic), self-esteem, and proactive personality on job performance by drawing in the self-determination theory (SDT), which proposes that employees who are intrinsically motivated are involved proactively in performing tasks and they continuously improve themselves by the passing of time, which lead to better job performance (Johari & Subramaniam, 2020). Therefore, they are supposed to have a better ability of self-determination because they endure the responsibility of the situation (Parker et al., 2010). Drawing on these perspectives, it is crucial to understand how personal attributes may influence employees' job performance. Most importantly, this study is considered timely as it pioneers examination of the influence of such variables on job performance under the current circumstances of the Gazan context. Thus, the current study aims (i) to explore the level of motivation, proactive personality, and self-esteem of employees in national banks in the Gaza strip and to investigate the effect of the factors on job performance, and (ii) identify which attribute plays the most significant role in increasing job performance. Therefore, this study adds to the wealth of literature on job performance by expanding the knowledge about the effect of motivation, self-esteem, and proactive personality on job performance. It is hoped that this study will contribute to the collection of studies on the banking sector, particularly in the Palestinian context. The following section provides an overview of the literature relevant to the variables under study.

2. LITERATURE REVIEW

2.1. Conceptualization of Job Performance

Job performance can be considered the backbone of research in organizational psychology and a critical building block in management fields. Al-Omari and Okasheh (2017) argued that job performance is the outcome of people's work, either individually or collectively, in a particular organization at a certain time. Job performance demonstrates how well a group or individual meet the desired expectations, which can be measured in terms of completeness, accuracy, speed, and costs. Campbell (1990) noted that job performance can be defined as the degree to which an individual helps an organization to achieve its goals. In other words, job performance simply

indicates the things that people actually do and the actions they take that contribute to the organization's goals (Campbell & Wiernik, 2015).

Borman and Motowidlo (1993) proposed that job performance be divided into two different clusters of behaviours: in-role behaviours (i.e., Task performance) and extra-role behaviour (i.e., contextual performance). Thus, task performance can be defined as the effectiveness with which employees execute activities that are officially considered as part of the job and that affect the organization's technical core, either directly by carrying out a part of its technical process, or indirectly by providing it with needed materials or services (Borman & Motowidlo, 1993). On the other hand, contextual performance refers to employees' voluntary activities and actions that are beyond the basic requirement of an individual job position and are not officially stated in their job description but assist in shaping the organizational, social, and psychological contexts. This factor is thus said to serve as the significant catalyst for task processes and activities (Borman & Motowidlo, 1997), such as relationships with peers, supervisors and managers, exercising efforts, enhancing and encouraging team performance, having good cooperation and transparency in communication (Bish & Kabanoff, 2014). There is no doubt that job performance is the main pillar and major cornerstone for organizations and is crucial for achieving organizational goals, aims and missions. Strictly speaking, without job performance, an organization cannot sustain its competitiveness in the market or even survive (Ismail et al., 2018).

2.2. Motivation and Job Performance

Motivation is the translation of creatures' behaviour irrespective of whether if they are human or infrahuman and is one of the most important instruments that affect the behaviour of humankind (Hee et al., 2016). Motivation is the derivative of the Latin word *motus*, which refers to a shape of the verb *movere*, which implies to impact, excite, and shift from one place to another. The concept of motivation is essentially coined from the word *motive* (Siddiqui & Rida, 2019). In the context of human resource management, motivation denotes an employee' inclination to carry out his/her tasks in a better manner or to exert his/her maximum efforts to accomplish required duties (Shaikh et al., 2018). In the encyclopedia of management, motivation indicates internal and external forces that trigger zeal and will among individuals and push them toward achieving personal and organizational goals (Ryan & Deci, 2020). To simplify the understanding of the concept, motivation denotes doing something as studying books for passing an exam or running per morning to lose weight. Deci and Ryan (1985) propose that motivation be broken down into intrinsic motivation and extrinsic motivation. Extrinsic factors refer to the outer factors and external forces that drive employees to accomplish organizational and personal goals. The factors that steer employees to execute functions and tasks via utilizing coercion or instructions to receive remunerations in return are rewards, promotions, acknowledgement, appreciation, job security, working condition, and training (Ryan & Deci, 2020). On the other hand, intrinsic motivation refers to the form of motivation that comes from within that may enhance creativity, sustain passion and efforts among employees, which ultimately leads to excellent performance (Shin & Grant, 2019). Intrinsic motivation is defined as performing an activity for its inherent satisfactions rather than for some separable consequence (Ryan & Deci, 2000); it is related to the desire to spend efforts in a certain job due to interest and enjoyment (Menges et al., 2017). Interestingly, Ryan and Deci (2000) argued, "Perhaps no single phenomenon reflects the positive potential of human nature as much as intrinsic motivation."

Employee's motivation plays a substantial part in affecting job performance. Therefore, managers have the responsibility to attain and ensure a motivated workplace (Hur, 2017). Studies have demonstrated that employees with a great degree of motivation are more committed, inspired, satisfied, productive and have a better job performance (Waiyaki 2017). Obeidat and Al-Dwairi (2015) measured the influence of motivation's practices on staff's job performance in university libraries in Jordan. The study found a robust significant impact of motivation on the employees' job performance. By the same token, Kiruja and Mukuru (2018) conducted research on public middle-level technical training Institutions in Kenya to examine the relation between job performance and motivation. The findings revealed that increasing and promoting staff's motives will result in better job performance among the employees. In a similar context, Waiyaki (2017) implemented a study concerning the connection between intrinsic motivation and job performance in Pam Golding properties in Nairobi. The study inferred that intrinsic motivation has a significant effect on employees' job performance. The same study also discovered that the management of the company engages employees in the planning and decision-making process. They were intrinsically stimulated and as a result, their performance was high. Additionally, Siddiqui and Rida (2019) sought to contest how intrinsic and extrinsic motivation could handicap or maximize employees' job performance in the banking sector in Pakistan. The findings indicated that the employees' job performance was largely influenced by extrinsic motivation more than intrinsic motivation.

Hypothesis 1: Motivation has a positive impact on job performance.

2.3. Proactive Personality and Job Performance

Now, more than ever, the intricate, ambiguous, fickle and dynamic business environment confronted by contemporary organizations force administrations and employees to not only conform and adapt to considerable environmental requirements but also to proactively take initiative to affect and upgrade the quality of job, the company and its strategies and the environment in which they function (Joo & Bennet, 2018). Furthermore, the current employees are growingly demanded to cooperatively and proactively treat complicated and unforeseen matters and issues which are not expected nor prescribed in the job description or any other conventional announcements (Viet & Tuan, 2018). Hence, organizations need proactive individuals who energetically strive to alter and improve their work environment. Proactivity has become an extremely desired qualification, and a proactive personality is regarded as one of the most significant dispositional antecedents of job performance (Wihler et al., 2017). Bateman and Crant (1993) inserted the term *proactive personality* into the area of organizational behaviour. The term represents a dispositional construct aimed at determining variations between individuals in the extent to which they take actions to impact their surroundings. The various kinds of conducts that are supposed to be linked with proactive personality encompass seeking out chances, resisting undesirable situations, taking prompt actions, showing constantly initiative, challenging the status quo, and navigating and persevering toward the unknown till realizing the significant targets as well as meaningful change (Jawahar & Liu, 2016).

Several studies disputed that proactive personality plays a substantial role in shaping job performance in the workplace (Greguras & Diefendorff, 2010; Zahra & Kee, 2018; Choi & Hwang, 2019; Altura et al., 2020). According to Crant (1995), people with highly proactive personalities are likely to perform better than more passive individuals because they engage in behaviours that

make an important contribution to work-related results. Thus, proactive individuals continuously generate changes that can facilitate the achievement of organizational goals and maximize job performance (McCormick et al., 2019). In addition, Yang and Chau (2016) argued that proactive individuals are disposed to continuously help their organizations and engage in activities that extend beyond their determined tasks. Hence, they are more zealous to make non-mandatory contributions in the form of contextual performance. Moreover, Thompson (2005) and Fuller et al. (2010) had utilized supervisors to assess their employees' job performance. Both of them asserted a positive relationship between proactive personality and job performance. Therefore, researchers have denoted that proactive personality foretells both subjective and objective job performance. In a more in-depth study, Kim (2017) found that employees who have a proactive personality are more likely to create a working environment intentionally through better work performance. While Kuo et al. (2019) mentioned that proactive personality and work performance are related to each other because employees shape favorable circumstances eagerly to accomplish specific tasks at the workplace. Additionally, Hsiao and Wang (2020) examined the effects of proactive personality on job performance and found that proactive personality was a strong indicator of job performance.

***Hypothesis 2:** Proactive personality has a positive impact on job performance.*

2.4. Self-Esteem and Job Performance

Self-esteem has been always regarded in the literature of psychology as a dynamic driver and robust motivator of human attitudes and behaviours. Individuals gain utility through perceiving themselves as valuable, skilled, acceptable, productive, competent, and compatible. Their actions, behaviours, and activities are formed based on their need and desire to preserve a high level of self-esteem (Maulidiyah, 2019). Rosenberg (1965) a pioneer sociologist in the field, argued that self-esteem indicates an individual's overall positive assessment of the self. He confirmed that a high level of self-esteem comprises self-respect, self-worth, and self-confidence. In addition, Coopersmith (1967) defined self-esteem as the degree to which people perceived themselves to be valued, capable, and significant. By the same token, self-esteem signifies a person's perceptions and subjective evaluation of his/her feeling of self-acceptance and the extent to which he/she has positive or negative perspectives about him/herself (Abdel-Khalek, 2016).

The concept of self-esteem has been identified as a powerful factor influencing job performance (Pierce & Gardner, 2004). Self-esteem is essential in the workplace because it reveals not only how employees regard themselves but also the nature of their behaviours, personal beliefs, and values, which play a considerable role in identifying the quality and quantity of their job performance (Ferris et al., 2010). When employees are compatible and content with themselves, they become harmonious with their powerful and bad personal characteristics, which resultantly boost their job performance (Kanayo, 2016). Thus, Kuster et al. (2012) perceived that a high level of self-esteem can result in high job performance and favorable outcomes. Whereas employees with a low level of self-esteem are excessively dependent on others in implementing decisions because they do not have the trust and ability to bear the consequences. Korman (1970) also argued that "individuals will be motivated to perform on a task or job in a manner which is consistent with their self-image," suggesting a positive main effect of self-esteem level on job performance. In the light of the foregoing, Akgunduz (2015) examined the influence of role stress and self-esteem on employees' job performance at hotel companies in Turkey. The research found that self-esteem has a positive and powerful influence on the employees' job performance. Along the same line, Kumar (2017)

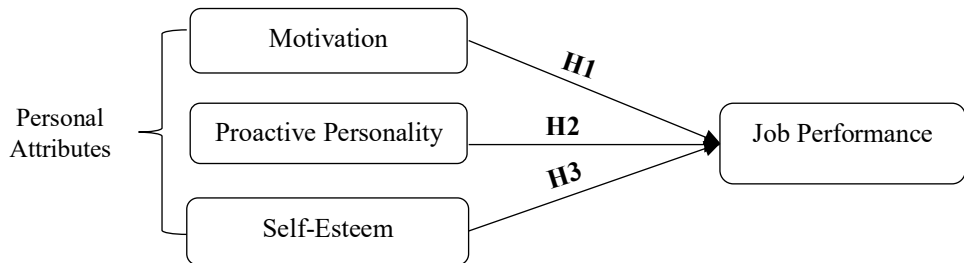
conducted a study on “Indian Oil Corporation Limited” to identify the influence of self-esteem on the staff’s job performance. The finding indicated that self-esteem is a robust and significant indicator for employees’ job performance. The study also argued that (i) self-esteem increases in conjunction with the accomplishment of goals and that (ii) job performance and self-esteem are factors that complement one another. Correspondingly, Widyawati et al. (2018) examined the effect of self-esteem on job performance at Dwi Denpasar’s company, Indonesia, and found that self-esteem has a strong and positive influence on the staff’s job performance.

Hypothesis 3: *Self-esteem has a positive impact on job performance.*

2.5. Research Model

Based on the literature review and past research findings, the research model (Figure 1) was developed. As noted, this study encompasses motivation, proactive personality, and self-esteem as independent variables and job performance as the dependent variable. It should be recalled that this study aims to investigate the relationship and measure the influences between independent variables and dependent variables.

Figure 1. Research Model



2.6. Underpinning Theory

Developed by Deci and Ryan (1985), the SDT is a human motivation theory that has been increasingly utilized in comprehending factors related to diverse employees’ outcomes. The theory has obtained considerable heed in the literature because it is a prerequisite to employee engagement, satisfaction, performance. This theory argues that positive psychology stimulates positive emotions and it concerns the motivation behind the decisions and choices people adopt without or with any intervention and effect. The SDT is interested in the extent to which employees’ behaviours are self-determined and self-motivated (Johari & Subramaniam, 2020). The theory suggests that both employees’ performance and their well-being are influenced by the types of motivation they have for their job activities. The SDT, therefore, differentiates the kinds of motivation and demonstrates that the various types of motivation have functionally different stimulators and consequences (Deci et al., 2017). According to the SDT, when employees comprehend the value and purpose of their jobs, feel autonomy and ownership in implementing them, and receive clear feedback and supports, they are likely to become more intrinsically motivated and have a level of self-esteem and accordingly perform better. In contrast, when

motivation is controlled, either through power dynamics or contingent rewards, the extrinsic focus that results can narrow the range of employees' efforts, produce short-term gains on targeted outcomes, and have negative indirect effects on subsequent performance (Deci et al., 2017). In other words, the SDT proposes that intrinsically motivated employees engage in their work primarily because the work itself is satisfying for them. In contrast, extrinsically motivated employees perform their work mainly because their work has an association with a separable outcome, such as achievement, salary, and status (Amabile et al., 1994; Ryan & Deci, 2000). To clarify further, the SDT concentrates on self-motivation within employees that are needed to nurture behaviours that are in line with an organization's mission and vision (Ryan et al., 2009). It is worth noting that the SDT is associated with personality. Employees who are intrinsically motivated are involved proactively in performing tasks and they continuously improve themselves by the passing of time (Johari & Subramaniam, 2020). The theory denote that proactive employees shall perform better because their behaviours concentrate on improving and motivating themselves constantly (Lam & Gurland, 2008). In essence, employees with proactive personalities will stimulate themselves intrinsically and will concentrate on self-improvisation to develop their job performance without granting much attention to the exterior factors. This is because they believe that the main factors that can impede their performance are a lack of self-initiative and self-determination (Lam & Gurland, 2008).

3. METHODOLOGY

3.1. Population and Sample

The population of the study pertains to a group of individuals or accumulation of all components with one or more characteristics that the researcher wants to study in the context of a specific research problem (Kabir, 2016). In simple words, the population indicates a certain group of people which the researcher attempts to explore. Accordingly, the targeted population of this research encompasses the working staff at the national banks located in the Gaza strip in Palestine, regardless of their functional strata or tasks and their job titles. According to the latest statistic of the Palestinian monetary authority, the number of national banks' employees excluding those serving the banks of Palestine in the Gaza strip are approximately 220. Therefore, 220 respondents were chosen to represent the population of this study. It is worth noting that the national banks in this study consist of four banks: (1) Quds Bank, (2) Arab Islamic Bank, (3) National Islamic Bank, and (4) Palestinian Islamic Bank. A sample size assesses the number of individuals that are used in research for observation (Zamboni, 2018). This study adopted Krejcie and Morgan's standard for outlining a sample size. Thus, 220 employees represent the population of this study. Hence, based on the table (Krejcie & Morgan, 1970) for determining the sampling size of a known population, 140 respondents should be participated in this study to get reliable results. It is worth noticing that this study applied a quantitative method with convenience sampling in the distribution process which is a form of nonprobability sampling. By the same token, Etikan et al. (2016) argued that convenience sampling can be defined as a type of nonrandom or nonprobability sampling and it implies that population targeted members meet particular practical norms like geographical proximity, plain accessibility, availability at a given time and willingness and readiness for participation for the study.

3.2. Data Collection Procedure

The foremost phase in data collection was the need to acquire approval from the directors of the respective national banks. A self-administered questionnaire was employed to collect information from the employees located from various banks' branches in the Gaza strip. Then, a cover letter was provided to ensure the respondents were informed that there is no right or wrong answer and to guarantee them that the information provided will be solely used for academic purposes. The respondents, further, were required to return the completed questionnaire to the Human Resource Office, whereupon the research directly collected the answered questionnaire. Overall, the whole data collection period took approximately three months. All respondent's data that were analyzed from this study were managed in a confidential form, in compliance with applicable law and/or regulations.

3.3. Instruments

Data were collected by using a descriptive questionnaire as the main research instrument. Pre-testing was conducted through a debriefing method involving five actual respondents and two experts in the field of human resource management. In the extension of the pre-test, a pilot study was conducted by involving 30 employees from National banks, aiming to detect any problem that could be encountered and estimate the time taken for the respondent to complete the questionnaire.

The dependent variable of this study is job performance while the independent variable is personal attributes that comprise motivation, proactive personality, and self-esteem. The measurement scales were derived from several sources as follows: job performance (Motowidlo & Van Scotter, 1994; Abu-Aleinein, 2016), motivation (Herzberg, 1959; Amabile et al., 1994), proactive personality (Bateman & Crant, 1993) and self-esteem (Rosenberg, 1965). All the items of independent and dependent variables used in this study were measured using a five-point Likert scale with responses ranging from "1" (*strongly disagree*) to "5" (*strongly agree*). The assessment of job performance was based on 14 items adopted from Motowidlo and Scotter (1994), and Abu-Aleinein (2016). The Cronbach's alpha value reported was 0.89. Meanwhile, a 30-item motivational scale with a Cronbach's alpha value of 0.81 was derived from Herzberg (1959) and Amabile et al., 1994) was applied to assess the level of motivation in terms of intrinsic and extrinsic factors among employees. Proactive personality was evaluated by applying ten items from Bateman and Crant's (1993) scale with a Cronbach's alpha value of 0.89. Lastly, ten items of Rosenberg (1965) with a Cronbach's alpha value of 0.86 was applied to measure the level of self-esteem. Table 1 summarizes the measurements related to personal attributes and job performance.

Table 1: Measurement Items Pertaining Job Performance and Personal Characteristics

Variables	Items	Reliability	Source of Scale
Job performance	14	.89	Motowidlo & Scotter (1994); Abu-Aleinein (2016)
Motivation	30	.81	Herzberg (1959); Amabile et al., (1994)
Proactive Personality	10	.89	Bateman & Crant (1993)
Self-Esteem	10	.86	Rosenberg (1965)

3.4. Data Analysis

Niraula (2019) defines data analysis as a process of analysing, interpreting, and evaluating data by using SPSS (Statistical Analysis software). This software provides various techniques for the data analysis process. Accordingly, the data in this study were analysed by scale measurement, descriptive analysis, inferential analysis, Pearson correlation coefficient, and multiple regression analysis.

4. RESULTS AND DISCUSSION

4.1. Descriptive Statistics

The vast majority of respondents were male which constitutes (62.1%) while the ratio of female was (37.9%) of respondents. Interestingly, most respondents ages ranged from 25 to 35 which covers (48.5%) of respondents whereas the lowest respondents ages were less than 25 which harvests solely 10.6 percent of respondents. It is worth noticing that (65.9%) of staff are married whilst (29.5%) are still single. Furthermore, bachelor's degree was the most prevalent degree among respondents which attained 81.1 percent while (1.5%) of respondents possess postgraduate level. In terms of type of work's contract, the highest portion of respondents were fixed employees which equal to 71.2 percent whereas merely (28.8%) of respondents were contractual employees.

4.2. Data Screening

In anticipation of inferential analysis, the data screening was administered to ensure the raw data are precise particularly during data entry process. Data screening process were involved data cleaning, missing value, outliers and common variance method. Hence, the transparency and clarity of questionnaire were verified, considering that the incomplete responses received were excluded from analysis (Sekaran & Bougie, 2010). Subsequently, the raw data from questionnaires were inserted manually into SPSS. The result of frequency analysis in this study showed that no missing value was exhibited in the data set. Moreover, in examining the outliers, frequency of variables and box plot were used to identify univariate. This study employed box plot analysis to identify outliers which enclosed those three cases out of 138 useable questionnaires were detected to deviate far from others in the box plot namely "1, 9 and 36". Hence, Meyers et al. (2016) stated that, the elimination of these outliers is the practical action. Therefore, these three cases were deleted in order to make sure that they do not skew correlation coefficients.

The process of examining or detecting the common method variance (CMV) was conducted in this research. CMV was evaluated to clarify the data since both variables were accumulated instantaneously from the same participants (Podsakoff et al., 2012). As suggested by Podsakoff et al. (2012), the different kind of scale were first utilized when designing the questionnaire, in which the participants were also informed that there are no right or wrong answers to the items in the questionnaire. In addition, Harman's single-factor analysis was conducted to clarify the extent of common method bias in the research (Podsakoff, et al., 2012). This test denotes that if a single factor emerges or one factor accounts for more than 50 per cent of all the variance explained in the factor analysis (i.e., unrotated matrix), the conclusion that CMV is a serious problem is reasonable

(Podsakoff et al., 2012). As the principal component factor of unrotated analysis, the research showed that the first factor accounted for 29.766 per cent of the total 49.045 per cent covariance. This evidence demonstrates that the first factor accounted for less than 50 per cent of the total variance explained, hence identifying that the data gathered implies no serious issue CMV.

4.2. Mean Score and Standard Deviation of the Study Variables

The mean score and standard deviation for motivation are 3.76 and .579 respectively. Interestingly, the mean of minimum answers given by the respondents are 2.85 which indicates that respondents answer might be between 'disagree' to 'neutral' while the maximum is 4.28 which refers that most respondents might answer 'agree' to 'strongly agree' on the statements in motivation section. Moreover, in terms of proactive personality, the mean value and standard deviation is 3.91 and .607 consecutively. The mean of minimum responses is 3.55 which implies that the staff answers might be between 'neutral' and 'agree' whereas the mean of highest answers is 4.28 which refers that the majority of respondents might be answered between 'agree' and 'strongly agree' to the statements in proactive personality section. Furthermore, it's obvious that the respondents have high self-esteem which supported by the mean and standard deviation of self-esteem which is 4.29 and .488 respectively. To dig deeper in self-esteem section, the highest score of respondents' responses is 4.44 while the lowest value is 4.14 which demonstrates that most respondent's answers circulated between 'agree' and 'strongly agree'. Finally, job performance attains 4.09 with .496 standard deviation. Subsequently, the maximum mean of respondents' interactions is 4.44 which explains that the respondents answer between 'agree' and 'strongly agree' whilst the minimum score is 3.70 which disclose that these responses located between 'mutual' and 'agree'. Consequently, the result of mean score and standard deviation of study variables as well as maximum and minimum are presented in table 2 as followed.

Table 2: Mean Score and Standard Deviation of the Study Variables

Variables	M	SD	MIN	MAX
Motivation	3.76	.579	2.85	4.28
Proactive personality	3.91	.607	3.55	4.28
Self-esteem	4.29	.488	4.14	4.44
Job Performance	4.09	.496	3.70	4.44

Note: n = 132

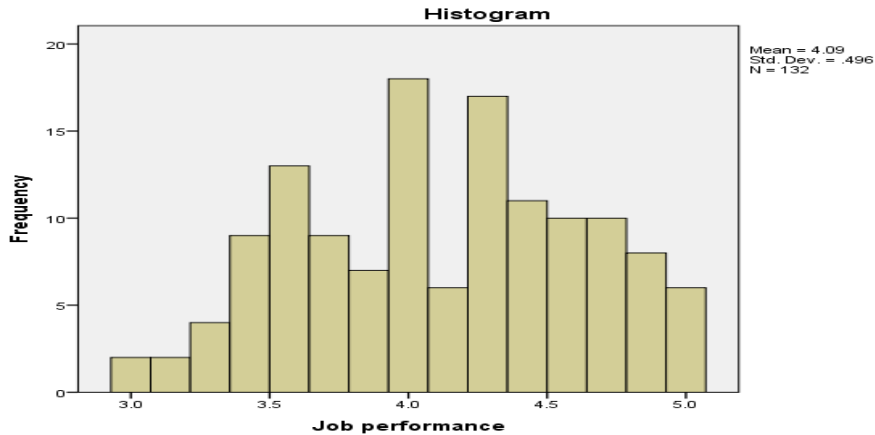
4.3. Normality Test

The value of skewness and kurtosis must be in the range of -2 to 2 and -3 to 3 respectively (Das & Imon, 2016). Thus, as illustrated in table 3, the value of mean, median, skewness and kurtosis proved that the distribution of data in this study is normally distributed as the value are within the range required. The normality of the data distribution can be seen from quantile probability plots (Q-Q plots) at figure 2 and 3. It should be noted that the data of this study is considered normal as the points of Q-Q plots were along the line. This indicates that the data has no normality and linearity problems and could be further analyzed (Das, 2016).

Table 3: Skewness and Kurtosis of the Variables.

Variables	Skewness		Kurtosis	
	Statistic	Std. Error	Statistic	Std. Error
Motivation	-.28	.21	-.32	.41
Proactive personality	-.21	.21	-.83	.41
Self-esteem	-.36	.21	-.45	.41
Job Performance	-.10	.21	-.80	.41

Note: n = 132

Figure 2: Histogram and Normal Probability Plot**Figure 3:** Normal Q-Q Plot of Job Performance

4.4. Pearson Correlation Coefficient

Pearson Correlation Coefficient was performed to assess the degree of linear correlation between each independent and dependent variable. Pearson correlation is a bivariate analysis which is able

to indicate several measures which included the linear relationship between two continuous variables, the strength of the linear relationship and the direction of the linear relationship (i.e., increasing or decreasing) (Schober et al., 2018). As anticipated on theoretical grounds, motivation was found to have a positive and significant correlation with job performance ($r(132) = .652$ ($p < .01$)). Likewise, both proactive personality and self-esteem were found to have positive and significant effects on job performance of national banks' employees. To elaborate; proactive personality, ($r(132) = .727$ ($p < .01$)) and self-esteem ($r(132) = .612$, $p < .01$), respectively. It should be noted that most researchers agree that a coefficient of < 0.1 indicates a negligible and > 0.9 a very strong relationship, values in-between are disputable (Schober et al., 2018). Therefore, of these three personal attributes, proactive personality has a strongest and most significant positive effect on employees' job performance. The result of Pearson correlation of personal attributes and job performance is presented in Table 4.

Table 4: Result of Pearson Correlation Coefficient.

Gap Variables	Motivation	Proactive Personality	Self-Esteem	Job Performance
Motivation	1			
Proactive Personality	.652**	1		
Self-esteem	.443**	.527**	1	
Job Performance	.644**	.727**	.612**	1

Note: **. Correlation is significant at the 0.01 level (2-tailed).

4.5. Multiple Regression Analysis

Multiple linear regression was carried out in this study to commiserate extensively the idiosyncratic endowment of each independent variables to diversification in dependent variables. The model power R is .79 which signals a high degree of correlation. Meanwhile, adjusted R square indicates that the independent variables (Motivation, Proactive personality and Self-esteem) of the study can explain and predict (62.7%) of the variance of the dependent variable which is job performance. Furthermore, the remaining 36.4 per cent of job performance among national banks' employees is influenced by other unexplained factors. In addition, R^2 value is significantly greater than 0 and this indicate that the predictors are able to account for a significant amount of variance in job performance. Thus, the regression model is significant, as specified in Table 5.

Table 5: Model Summary.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.797 ^a	.636	.627	.302

^a Predictors: (Constant), Motivation, Proactive Personality, Self-Esteem

Moreover, as illustrated at table 6 below, the ANOVA analysis demonstrates the p-value $< .05$ clarifies the equation is a good fit, $F(6,821) = 74.55$, $p < .001$. This signifies that this model is substantial and commodious to assess the significance of the relationship between independent variable and dependent variable of the study.

Table 6: ANOVA.

Model	Sum of Squares	DF	Mean Square	F	Sig.
1 Regression	20.462	3	6.821	74.551	.000 ^b
Residual	11.711	128	.091		
Total	32.173	131			

Furthermore, the Multiple regression analysis results are demonstrated as motivation ($\beta = .247$, $p < .05$), self-esteem ($\beta = .248$, $p < .05$), and the biggest value of standardized coefficient is proactive personality ($\beta = .417$, $p < .05$). Thus, from the results generated, it shows that there is a positive significant relationship between Motivation, Self-esteem and proactive personality and job performance. This indicates that increase in motivation, self-esteem and proactive personality will increase job performance in Palestinian national banks. Furthermore, the results also show that proactive personality has the highest beta coefficient value (0.417), which means that it poses the greater impact on the employees' job performance.

Table 7: Results of multiple regression analysis

Dependent Variable (Job Performance)	Unstandardized Coefficients		Standardized Coefficient		Sig
	Beta	Std. Error	Beta	t	
(Constant)	.733	.246		2.976	.003
Motivation	.211	.061	.247	3.465	.001
Proactive personality	.340	.061	.417	5.552	.000
Self-esteem	.340	.064	.284	4.466	.000
F Value	21.579				
R ²	.429				

Note: * $p < 0.05$

Based on table 7 which exhibits the result of multiple regression analysis. This section discusses the results of the hypotheses. Hypotheses 1 stated that Motivation has a positive impact on the job performance. From the above multiple regression analysis shown in Table 7, there is a positive significant relationship between motivation and job performance, where $p = .001$ (sig. $p < .05$). This finding is supported by the previous study (Siddiqui & Rida, 2019) which found a strong positive significant relationship between motivation and job performance. Thus, H1 is accepted. Hypotheses 2 proposed that proactive personality has a positive effect on the job performance. From the above multiple regression analysis shown in Table 7, there is a significant relationship between proactive personality and job performance, where the p value of this factor is .000 which is considered as significant ($p < 0.05$). This means the increase in proactive personality will augment job performance. Accordingly, this finding is backed up from a study conducted by Hsiao and Wang (2020). Thus, H2 is accepted. Hypotheses 3 assumed that self-esteem has a positive effect on the job performance. From the above multiple regression analysis shown in Table 7, there

is a significant relationship between self-esteem and job performance, where the p value of this factor is .000 which is considered as significant ($p < 0.05$). This means the higher the self-esteem, the higher the job performance. Accordingly, this finding is propped by the previous study (Frederick et al, 2019). Thus, H3 is accepted. Subsequently, table 8 presents the summary for hypotheses results. As shown by the table, the three were accepted.

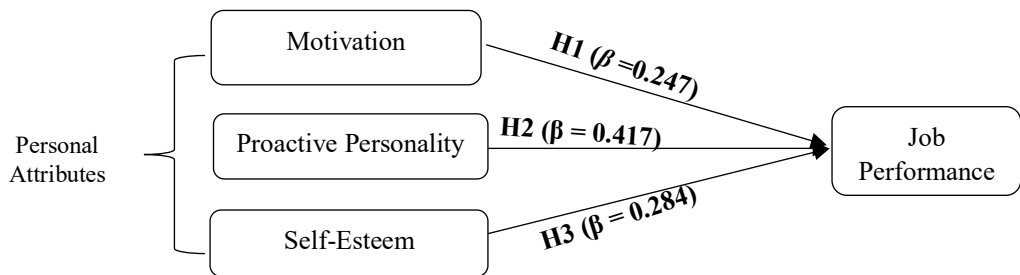
In short, the result from both Pearson correlation and Multiple linear regression supported the proposed research hypotheses of this research as there were found a positive and significant relationship between all the independent variables (in the form of motivation, proactive personality and self-esteem) and job performance of national banks' employees. Notably important, the result from this study also uncovered that the most significant factor of personal attributes that have a strongest impact on job performance is proactive personality.

Table 8: Hypotheses Testing.

Hypothesis	Relationship	Pearson Correlation (r)	Beta (β)	Std. Error	t-values	Decision
H1	M \rightarrow JP	.644	0.247	0.061	3.465	Supported
H2	PP \rightarrow JP	.727	0.417	0.061	5.552	Supported
H3	SE \rightarrow JP	.612	0.284	0.064	4.466	Supported

Note: M – Motivation, PP – Proactive personality, SE – self-esteem, JP – Job performance

Figure 4: Results of Research Model



Note: Solid lines indicate significant direct effects

4.6. Discussion

This research aims to gauge the influence of motivation, proactive personality, and self-esteem on job performance among employees at national banks in the Gaza strip in Palestine. In terms of motivation, the findings indicate a significant relationship between motivation and job performance ($r = .644, \beta = .247, p < .01$) with a strong correlation. The positive relationship indicates that the increment of motivation among staff will result in higher job performance. In other words, the higher the motivation ratio, the higher the job performance rate. Therefore, the results of this study are compatible with previous studies (Hur, 2017; Waiyaki, 2017; Shaikh et al., 2019; Kiruja & Mukuru, 2018; Siddiqui & Rida, 2019; Makki & Abid, 2017). Hur (2017) defined motivation as a vigorous instrument that upholds and fosters conduct as well as stimulates individuals' tendencies

for constant working to fulfill unsatisfied needs. Interestingly, the employees at the national banks are stimulated by intrinsic motivational aspects more than extrinsic motivational factors. This finding is compatible with the SDT theory which proposes that when employees understand the worth and purpose of their jobs, feel autonomy and enjoyment in performing them and receive clear supports and feedbacks, they are likely to become more intrinsically motivated and perform better. However, the employees in this study appeared to be more inclined to have an increase in salary rather than getting career advancement, which can be attributed to the current severe economic circumstances and uncertainties in the Gaza Strip. Training programs, promotion opportunities, and flexible working hours were not applied widely in the national banks, yet had not affected the employees' job performance as they were motivated intrinsically more than extrinsically.

The findings of this research disclose a significant relationship between proactive personality and job performance ($r = .727$, $\beta = .417$, $p < .01$) with a positive correlation. The association between proactive personality and job performance is the strongest in comparison with motivation and self-esteem, as shown in the Pearson coefficient and multiple regression analysis. The positive relationship indicates that the higher the proactive personality, the higher the job performance. This outcome is parallel with the previous studies (Crant, 1995; Yean et al., 2013; Li et al., 2015; Joo and Bennet, 2018; McCormick et al., 2019; Han et al., 2019; Yang et al., 2020) which concluded that excellent job performance is associated significantly with proactive personality. The findings of this study also detect that most of the respondents in the national banks have high proactive personalities. Vividly, those who are proactive with high levels of self-initiative are more likely to be excellent at work compared to their counterparts, who lack such qualities. The fast-changing internal and external environments of the banking industry have resulted in more complicated assignments and job activities to be performed by employees. Hence, it is very significant for employees in this industry to be adaptive and agile to changes for them to stay relevant. They are expected to have the ability to outline opportunities, identify future changes, plan ahead in assuring success, adjust to the new working environment, and resolve problems successfully. Fundamentally, employees with a high level of proactive personality are those with characteristics such as thinking in advance, self-initiator, self-motivator, and change-oriented. These traits serve as the critical gateway to excellent job performance, including employees in the national banks. Drawing on the SDT, proactive employees shall perform better because their behaviours concentrate on improving and motivating themselves constantly (Lam & Gurland, 2008). Accordingly, the findings of this study are compatible with the SDT which posits that those employees with proactive personalities will motivate themselves intrinsically and concentrate on self-improvisation to develop their job performance without granting much attention to the external factors.

Regarding the correlation between self-esteem and job performance. The results of this research uncover that the relationship between self-esteem and job performance is positively significant with a strong effect ($r = .612$, $\beta = .284$, $p < .01$). The relationship was found to be positive thus implying that employees who have high self-esteem will perform better. In other words, the higher the self-esteem, the higher the job performance. This finding is aligned with the finding of previous studies (Kanayo, 2016; Kumar, 2017; Widyawati et al., 2018; Maulidiyah, 2019; Frederick et al., 2019) which found that self-esteem strongly enhanced and maximized job performance as well as the strongest indicator of job performance. The analysis of the self-esteem scale revealed that most of the respondents are sufficiently confident and are content with themselves, which expounds that

they have a large degree of self-esteem. Such propositions trigger the idea that employees with high self-esteem are motivated to perform effectively on the job to preserve cognitive consistency with their high self-assessment or that high self-esteem creates a buffer against role stressors that would otherwise hinder employees' performance (Ferris et al., 2010). Based on the above discussion, the significant, positive, and strong relationships between motivation, proactive personality, and self-esteem with job performance and between each other stress that the relationships are coherent and complement each other. Thus, the objective launched at the outset of the study are attained and hypotheses are accepted and supported. From this perspective, the personal attributes of the Palestinian national banks' employees can be said to positively affect their job performance and therefore is coherent with the SDT.

5. CONCLUSION

The study provides both theoretical and practical ramifications. Specifically, findings from this study are collaborated to the application of the SDT in understanding the relationship between personal attributes and employees job performance, particularly among employees in Palestinian national banks. This study provides empirical support for the SDT because motivation—particularly intrinsic motivation, proactive personality, and self-esteem—were found to be significant in predicting job performance among employees in the Palestinian National banks. In addition, this study contributed to the literature related to personal attributes and job performance in the banking sector. The empirical evidence derived also adds to the existing literature by extending the dimension of predictors of job performance, particularly in the context of Palestinian national banks. Proactive personality was found to be the strongest variable that influences job performance among employees. In terms of practical implication, the outcomes of this study are able to provide a few empirical points for the Palestinian monetary authority in formulating and executing a policy for strengthening human resource advancement. As mentioned, all the personal attributes studies in this research—particularly motivation, proactive personality and self-esteem—were found to have a positive correlation with job performance. Therefore, the policy maker should consider intensifying this aspect in preparing any program or policy for the development of human capital. Such necessity is attributed to job performance being found by numerous studies to play a vital role in affecting organizational performance and subsequent outcomes.

The findings of the study may also provide some beneficial insights to the human resource management department in the Palestinian banking sector. First, the management in the national banks should pay much heed to the extrinsic motivation aspects specifically the promotion of flexible working hours and training policies and practices to boost employees' job performance because of the lack of training programs and promotion opportunities. In the same context, the national banks should boost and maintain a high level of intrinsic motivation amongst employees. Second, proactive personality should be included as one of the crucial dispositions to be assessed in the hiring decision. This is important to ensure a high performance level among employees in the banking sector.

However, this study is subject to a number of limitations that suggest avenues for further investigation. First, this study examines only a few categories of personal attributes which are motivation, self-esteem, and proactive personality. Hence, future investigations probably need to analyze other dimensions of personality traits like big-five (Aarde et al., 2017; Murugesan &

Jayavelu, 2017) and self-efficacy (Carter et al., 2016). Moreover, the study sample is limited to National bank employees in the Gaza strip area only, which restricts the generalizability of the research results. Therefore, it is recommended to expand the application of this study in national and foreign banks in the banking sector in Palestine. Other than that, this research was carried out solely in the banking sector. Consequently, it is beneficial to aggrandize this study by including other organization settings as for instance private and public sectors to provide a cross-validate of the findings of this study. Above and beyond that, it was used data from self-reporting questionnaires, which may lead to a common method bias. Accordingly, an examination of Harman's single-factor was employed to inspect any possible risk to the data analysis. Although it is reasonable to collect data regarding motivation, proactive personality and self-esteem using self-reports because these constructs reflect individuals' perceptions or internal states, self-reported job performance measures may be susceptible to socially desirable responses, such as trying to create a positive impression of themselves by exaggerating one's performance. Therefore, for future research, it should consider taking the data from various resources (ie., direct supervisor or peers) at a precautionary pace to address the constraints. Furthermore, due to time and financial constraints, this study is limited to a cross-sectional design in agreement with which all of the study variables will be measured at the same point in time. Hence, it is better to conduct a longitudinal study for a more comprehensive view of job performance as suggested by other scholars including Ployhart and Vandenberg (2010). The reason for this is that a longitudinal study is more advantageous and it will be able to provide more detailed findings as it involves a series of data collection over a long period of time which may take many years from the same sample.

Conclusively, the research endeavors to provide several practical guides in strengthening the manpower of the banking sector in Palestine, particularly among employees in Palestinian national banks. Henceforth, the outcomes of the present study proposed that the important elements of personal attributes that give an impact on job performance were motivation, self-esteem and proactive personality. Moreover, proactive personality was discovered as the most eminent predictor of job performance compared to motivation and self-esteem. It must be mentioned that the findings also disclosed that employees were motivated considerably by intrinsic factors more than extrinsic factors. Consequentially, the results from this research are proficient to authenticate the relevancy of the self-determination theory since the results support the arguments developed by Deci and Ryan (1985). Taken together, the results have successfully answered the objectives of this study. To sum up, it is vividly important for the national banks to promote the motivational practices in the workplaces where it is supposed to strengthen the self-esteem and proactive personality amongst employees which in turn contributes to the high employees' job performance.

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