

The 2nd International Conference on Business and Banking Innovations (ICOBBI)
“Nurturing Business and Banking Sustainability”
Surabaya, 14th - 15th August 2020

Proceeding Book of
The 2nd International Conference on Business and Banking Innovations
(ICOBBI) 2020
“Nurturing Business and Banking Sustainability”
Surabaya, 14 - 15th August 2020

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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 2nd International Conference on Business and Banking Innovations (ICOBBI) with the topic “*Nurturing Business and Banking Sustainability*”. This proceeding contains several researches articles from many fields in Marketing, Management Technology, Finance, Banking, Human Resources Management, Information System Management, and Islamic Economics.

The 2nd International Conference on Business and Banking Innovations was held on 14th – 15th August 2020 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with six Higher Education Institutions in Indonesia and five Universities from Asia countries. Keynote speakers in this conference were: Prof. Angelica M..Baylon, Ph.D (Director of the Maritime Academy of Asia and the Pacific, Philippines), Chonlatis Darawong, Ph.D. (Head of the Master of Business Program Sripatum Chonburi University - SPU Graduate School Bangkok, Thailand), Prof. Madya Dr. Reevany Bustami (Director of Centre for Policy Research and International Studies Universiti Sains Malaysia), Associate Prof. Dr. Elisha Nasruddin (Graduate School of Business Universiti Sains Malaysia), Associate Prof. Pallavi Pathak Ph.D. (School of Management Sciences, Varanasi, India) and Prof. Dr. Tatik Suryani (Head of the Master of Management Study Program of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the six universities, namely Universitas 17 Agustus Surabaya, Universitas Surabaya, Universitas Dr. Soetemo Universitas Dian Nuswantoro Semarang, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <https://pascasarjana.perbanas.ac.id>.

Chair of the Master Management Study Program
STIE Perbanas Surabaya

Prof. Dr. Tatik Suryani, M.M.

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The Implementation of Simple Form Gamification in Companies

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ABSTRACT

Companies to achieve their goals and vision and mission and create an orderly work atmosphere by making various efforts, including several implemented regulations. The purpose of this study is to assess the results of simple gamification implementation, namely by establishing a reward system for obeying the rules and punishing those who violating the rules like what PT. ABC.

The management team's policy regulations were established as an element of employee performance appraisal in the form of behavioral observations and an assessment component of the results of these actions. To assess the results of the implementation of gamification, direct observation methods were used and random questionnaires were distributed to obtain responses to the gamification that had been applied. Respondents are employees who have worked followed by gamification at PT ABC for more than 6 months.

The results of the gamification implementation at PT. ABC shows the emergence of the dark side of gamification, namely that there are several loopholes in these regulations that are used to violate regulations that have been made for several reasons and there is disappointment felt by some employees who have complied with gamification because they did not get the award that had been set.

1. INTRODUCTION

Companies must have some goal they want to achieve and to survive. The management and directors formulated some strategies on how to achieve the existing goals, and sometimes it is used to enforce order. Management wants to control is reducing the volume of employees who are on leave, minimizing the number of negligence in maintaining cleanliness, order of working hours and job performance. The form of the strategy that is formed requires active employee involvement. In order for this to happen, the company implements a number of rules of the game called gamification. Gamification is how to implementation a game design of technique, mind game and game mechanics to enhance non-game contexts.

Gamification is used to motivate people, to discipline others and directing others to carry out certain behaviors. Some studies have proved that gamification improves user motivation and experience in certain ways behavior or completing a process (Cvetkovic *et al.*, 2020). This study addresses the effect the implementation of gamification at PT.ABC and how the dark side of gamification was appear on that implementation. Although some case, gamification have bad effect when it implemented. The management of PT. ABC makes several rules with its punishments, A few of the rules have rewards and punishment as simple form of their gamification. The purpose of this study is : to assess the success of implementation of simpleform gamification implementation result, namely by establishing a reward system for obeying the rules and punishing those who violating the rules like what PT. ABC, and to find failure reason of gamification implementation as the dark side of gamification at PT.ABC.

2. THEORETICAL FRAMEWORK AND HYPOTHESES

(Paharia,2013) Gamification is the use of game design techniques, game thinking and game mechanics to enhance non-game contexts. Gamification is used to increase motivate people to archive their goals through engagement participation, loyalty, and by disciplining others and directing others to carry out certain behaviors. In motivating, gamification, there are 4 types of motivation that are extrinsic in nature, including:

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- External Regulation: Someone tells or orders yourself to do something. Externally regulate behavior
- Introjected Regulation: Behavior is determined by ego, mood and personal habits.
- Identified Regulation: Occurs when assessing an objective that something is accepted is very important.
- Integrated Regulation: Occurs when assimilating regulation and behavior into a part of oneself.

A concept like gamification is called the quantified self whose purpose is to acquire self-knowledge through self-tracking. In data analysis, technology can automate and simplify a lot of data collection via sensors, mobile applications, and hooks into existing software systems. This concept also requires a target in its implementation. The target of gamification implementation of this study is business uses. Khan Academy, USA Network and Nike companies use this self-tracking data to motivate behavior, in fan engagement, training, job performance, education and health care programs. Mechanical gamification that meets human motivation and big data can provide a compelling user experience. There are 10 keys of gamification mechanics:

- Fast feedback: respond to action
- Transparency: everyone in their position. Gamification motivate data to data could be seen
- Goals: to archive goal must:
 - Can described
 - Estimate remaining time
 - Described reward
 - Shown indicator of progress to archive last process
 - To archive goal
- Badges: as sign to identified engagement, skill, and expertise to archive goal
- Leveling up: as long term indicator, expert reach. Level is shown dedicate of used time and effort
- Onboarding: teaches high skills or concepts to players
- Competition: This key uses leaderboard to track data and shown the games score
- Collaboration: This key need social collaborate and collaboration team to finish the mission
- Community: important mechanism at gamification program to serve awareness
- Points. In Gamification, poin used to keep score and as medium as exchange

From the existing rules, the rules can be linked to the theory of 10 mechanics gamification and besides that, an observation is made whether the existing regulations have a flaw to break them and look for the motive for the violation. The gamification method fulfills at PT.ABC:

- Fast feedback: which is to build positive behavior, namely order and discipline and to maintain cleanliness (for the points of rules for cleaning cutlery after use)
- Goal: If employees violate, they will face the risk of sanctions, and if employees can achieve the requirements for receiving bonus money if they are not late or do not apply for leave at all in a month

3. RESEARCH METHOD

This research uses questionnaire and observation techniques. Observation technique as a test method from the results of implementing a number of rules in the form of gamification and applied in order to get the results of an assessment of implementing a number of applicable rules with the aim of seeing the accuracy of employees at PT.ABC in running the gamification program or rules that have been made and looking for flaws from gamification. which was implemented, while the questionnaire technique was carried out by distributing questionnaire questions online to employees and former employees of PT. ABC has worked for more than 6 months at PT. ABC. PT.ABC applies the type of extrinsic motivation in the form of external regulation for PT.ABC to carry out its strategy. The objects observed for the study were employees of PT.ABC.

PT.ABC made several gamifications in the form of applying simple rules by applying a number of rules in simple implementation because the assessment was carried out on a case-by-case basis, and did not use the Key Performance Indicators (KPI) system as in other companies. The gamification is made with the aim of motivating employees to carry out existing rules. The implementation of gamification is carried out simultaneously with the existence of punishment and reward rules in its implementation. Of a number of existing rules, many are applied for the provision of penalties if employees violate them in order for employees to be disciplined and are expected to have a deterrent effect if they do. In the implementation of this gamification, data and direct observation are used as an indicator of the success of its implementation.

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As for PT. ABC has a number of gamifications that have penalties, including:

- Employees are actually required to be disciplined, especially when it comes to coming to work on time, if the employee violates this, he will be subject to a penalty by paying a fine of Rp. 1,000 per minute. This rule uses attendance and guard data carried out by the administrator to find out who is late arriving on that day and how long he is late.
- Employees who are not absent will be subject to a fine of IDR 1,000 per incident. This rule uses attendance data to assess it.

Every day employees are required to make a report on what is done while working on that day and make a work plan for the next day. If there are employees who do not do it will get a warning.

Measurement of this rule is obtained from the work report data that comes in per day

- Employees are required to maintain existing food utensils and are required to wash them after using them. For employees who do not wash personal eating utensils, cleanliness penalties are given, for example by washing fans. Measurement of this rule is obtained from the results of observations made by fellow employees and employees who are appointed to be supervisors in this rule.

There is a gamification rule that is an appeal so that it is not mandatory for employees to fulfill it, but there is a reward in it, the appeal in question is for employees who are not late for work and do not apply for leave for a full month, then the following month bonus money will be given to the employee. This is a form of giving motivation so that employees can work hard.

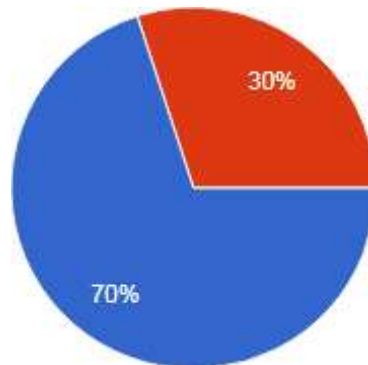
4. DATA ANALYSIS AND DISCUSSION

The result of distributing quisionare, there are 10 respondents. There are the summary of quisionare:

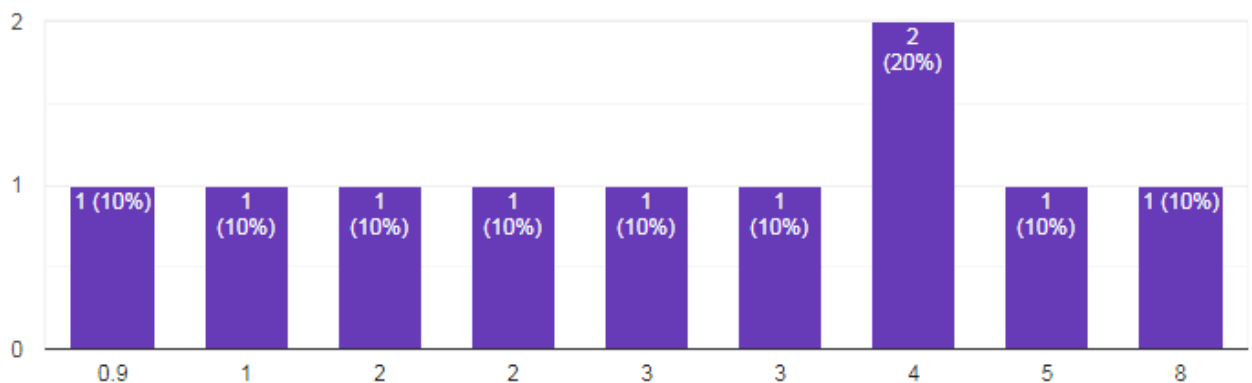
1. Gender:

Male: 70%

Female: 30%



2. To find out how long he has followed these rules, it is questionable how long he worked: Answer:



- 6 months-2 years:3 persons
- 2,5 years - 4 years:4 persons
- >4 years: 2 persons

3. To find out the implementation of one of the simplest rules, namely by asking:

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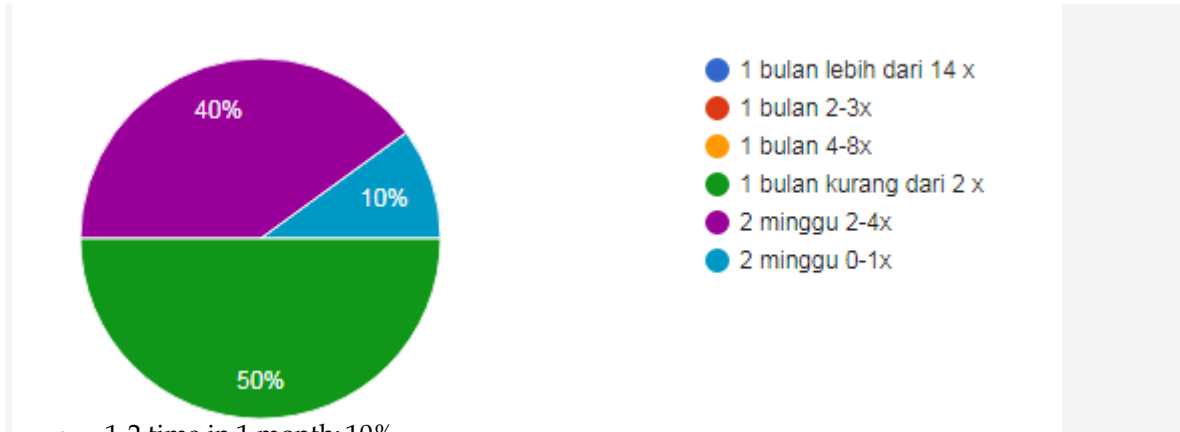
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About what percentage of you have run the rules of cleaning the equipment you use from your daily work?

Answer:

- 0-50%:3 persons
- 51-100%: 7 persons

4. From the days you work, how often do you on average ever come late to work within 1 month? Answer:



- 1-2 time in 1 month: 10%
- 4-8 times in 1 month: 40%
- 0-1 time in 1 month: 50%

5. To find out how they loopholes in these regulations that are used to violate regulations, namely by asking: how you avoid of penalty?

Answer:

- Obey to the regulation
- Not reporting attendance if they arrive late
- If in right moments, they will violate the rules
- Silence does not report mistakes themselves or friends

6. The reason of the violate

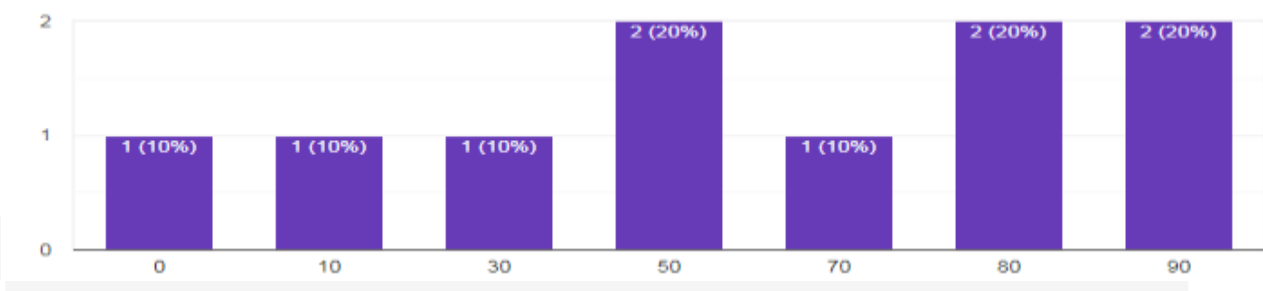
regulations: Answer:

- not afraid of being reprimanded: 20%
- feel the regulations are not important: 30%
- accidentally,forced: 40%
- other: 10%

7. to find out how interested the employee is in the award being offered , namely by asking:

If in a company there are rules for giving bonus money in a month if the employee does not take leave at all or does not come late to the office in the month concerned, what percentage will you be interested?

Answer:



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- feel that the implementation is difficult
- felt unnecessary because They get a bigger income outside the company than the reward's value
- because there are other interests in a period
- in past time,they did not get the reward as promised even though it has fulfilled the required regulatory requirements

9. To find out which regulations are well accepted , namely asking:
in all regulations in this company, which regulation will you accept it well? Answer:

- Keep the cleanliness, follow health protocols
- Come on time

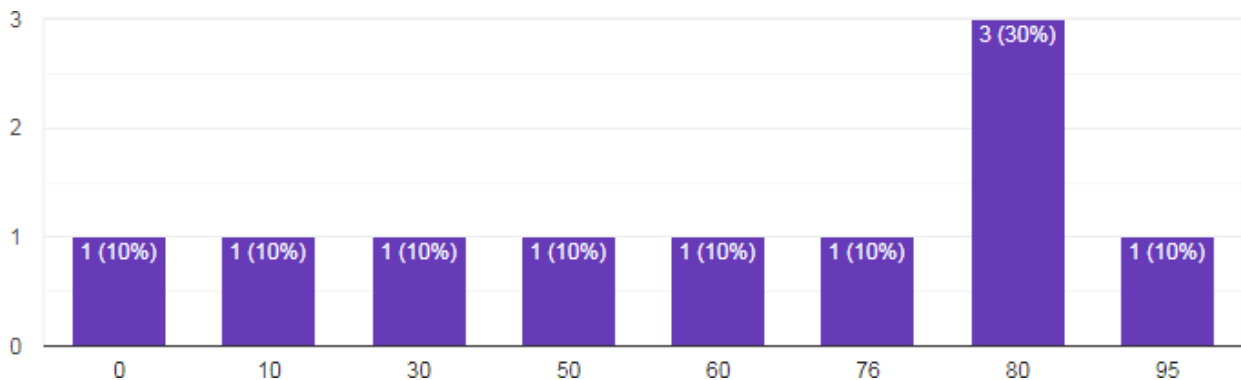
10. to find out which rules were rejected,namely asking:
Of the rules , which are the rules related to what do you hate the most?
Answer:

- limitation of work duration
- reward and punishment of late arrival to work's rule

11. to find out the comfort of working with work rules, namely asking:

In this company, there are several rules which also include a reward and the punishment, how many percent do you feel comfortable working in that place along with the rules that apply?

Answer:



- 0-25%:2 persons
- 26-50%: 2 persons
- 51-75%: 1 person
- 76-100%:5 persons

12. To find out the reason of the answer on last answer,namely asking:

Give the reason why you gave this number to the question related to the comfort of working with the existing rules? Mention what things and reasons why you are uncomfortable?

Answer:

- Too much pressure
- Feel comfort
- more the number of punishment than the number of reward
- Rewards are more difficult to achieve and unsatisfactory than various regulations which will certainly be more punishing than rewarding

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In this study, observations were made on the implementation of existing rules on gamification. The most common violation is late arrival at work. Every day there are employees who come to work late. It was found that there was a dark side in this implementation because of a number of violations of the existing rules, as well as the use of regulatory flaws so that the perpetrators could be free from the consequences or sanctions obtained from their existing violations, for example by not clocking in if they arrived late and friends who knew there were friends. Those who forget to clean their cutlery are not reprimanded and are not reminded to carry out the punishment, this is done with the motive so that the employee does not have to pay a fine for the amount of time he is late for work. In addition, they are not motivated in obtaining bonus money in terms of not taking leave or not being late because they do have an interest in taking leave and there is disappointment in them because they have never received a reward in the form of bonus money even though they have fulfilled the requested rules. These include not taking time off and not arriving late for work.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

Based on the observation and quisonare, we can get conclusions are:

- The rule has good impact gamification implementation for a few employee because a few employees obey to rules
- Any determination of punishments do not make people afraid to commit violations and even they can rebel because they disagree with a rule and a few of them felt their needs are more important than the implication of violate rule
- Anyetermination of reward does not make people interested in following the terms of the existing rules, and another reason is because the management had broken his promise of giving the reward ,although the employee has fulfill follow the rules

Based on the results of the evaluation of the gamification implementation, it can be concluded that in order for the gamification system to run well, the implementation of gamification should evaluate the existing regulations and establish two-way communication between managers and staff, which is related to:

- Evaluating the results of the implementation of gamification by seeking feedback and willing to listen to criticism and suggestions from employees
- When a reward system is established, it is a management promise to employees, and the company management should fulfill its obligations in fulfilling the promises as the rules or the agreement

Limitation of this research on the paper want to show the cause of dark side of implementation of gamification that has running. This research can developed to make new gamification pattern for PT.ABC's problems.

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