

THE EFFECT OF WORK MOTIVATION AND WORK DISCIPLINE ON EMPLOYEE PERFORMANCE AND WORK COMPETENCY AS A MEDIATING VARIABLE AT PT. BPRS AL SALAAM AMAL SALMAN, DEPOK CITY, WEST JAVA

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ABSTRACT

The purpose of this study is to determine: (1) The Effect of Work Motivation on Work Competence, (2) The Effect of Work Discipline on Work Competence, (3) The Effect of Work Motivation on Employee Performance, (4) The Effect of Work Discipline on Employee Performance, (5) Effect of Work Competence on Employee Performance, (6) Effect of Work Motivation on Employee Performance Mediated by Work Competency Variables, (7) Effect of Work Discipline on Employee Performance Mediated by Work Competency Variables. The data analysis model used is path analysis with associative quantitative research methods, with a population of 311 and a sample of 172. The study results indicate that this means that: (1) Work motivation has no significant effect on work competence. (2) Work Discipline has a significant effect on work competence. (3) Work motivation has no significant effect on performance. (4) Work discipline has no significant effect on performance. (5) Work competence has a significant effect on performance. (6) Work motivation on performance through work competence has an indirect effect. (7) Work discipline on performance through work competence has a direct effect.

Keyword: Work Motivation, Work Discipline, Work Competence, Performance

1. INTRODUCTION

As one of the BPRS that focuses on Consumer Financing, Al-Salaam Sharia Financing Bank has the vision to become the best Islamic People's Financing Bank in Indonesia. BPRS Al Salaam Amal Salman, a financial institution engaged in financial services that provide professional services to customers, aims to maximize benefit. BPRS Al Salaam Has a professional workforce and supports the creation of quality employee performance following the mission of BPRS Al Salaam itself, namely: To become a sharia microfinance institution that produces the best banking service products for customers and creates conditions conducive to

equitable sectoral economic development with the orientation of developing small and medium enterprises towards prosperity for stakeholders.

The performance of the employees of BPRS Al Salaam Depok City has decreased, fluctuating, as can be seen from the number of employees who received very good performance graduations. In 2017, there were only 6 employees who obtained excellent performance or around 9.23% of the 65 employees, then in 2018 it decreased to 5.33%, and in 2019 it decreased again to 3.45% from 87 employees. In addition, in 2017, the number of employees with poor performance judiciary was 3.08% and then reduced in 2018 to 1.33%, and in 2019, the number of employees with flawed performance judiciary increased again to 4.60%.

If it is seen from the performance appraisal data above, on many average employees, get excellent and good enough performance graduations, but these conditions are still categorized as not optimal. This is not the expected target of BPRS Al Salaam Depok City. BPRS Al Salaam Depok City's target set is that all employees get an excellent graduation performance. Because currently, BPRS Al Salaam requires employees with very maximum performance to achieve company goals. Therefore, in this case, the BPRS Al Salaam Depok City, the company must improve employee performance by taking into account the factors that affect an employee's performance. The low work motivation of employees at BPRS Al-Salaam, is thought to be caused by decreased intrinsic motivation of employees, decreased work performance.

Another factor that affects employee performance is discipline. At BPRS Al-Salaam, Depok City, regulations have also been set, such as being neat in dressing, implementing good work standards, not being absent from work, and rules for entering work at 07.30 WIB - 16.30 WIB, with 1 hour rest time from 12.00 WIB - 13.00 WIB. The attendance rate of BPRS Al Salaam Depok City from 2017-2019 is as follows: It can be seen that for 2017 107 employees were late (0.58%), absent employees were zero because employees preferred permission to neglect, employees who had permission as 93 (0.51%), sick employees as many as 121 (0.66%). In 2018 there were 122 (0.55%) late employees, zero negligent employees, 102 (0.46%) employees who had permission. Sick employees as many as 133 (0.60%). In 2019 there were 158 (0.61%) late employees, zero negligent employees, 123 (0.47%) permission employees, 139 (0.54%) sick employees.

From these data, it is shown that the level of discipline of employees based on effective working days and the number of employees as an instrument for implementing discipline is included in the category of lack of discipline. Many employees have low discipline and lack awareness of their responsibilities, making it challenging to coordinate existing goals to improve employee work. There is a need for supervision and leadership development to enhance employee work discipline and improve employee performance by complying with existing work regulations. Referring to (Ahmadi & Sulistyono, 2019), partially, competence, discipline, and leadership positively affect employee performance.

Work competence is one of the criteria for evaluating the performance of BPRS Al Salaam employees, Depok City. This shows that for BPRS Al Salaam Depok City, an employee's competence is a significant factor in realizing maximum employee performance. Employees must have traits, motives, self-concept, knowledge, and skills that are implemented in attitudes or behavior at work to maximize employee performance. Currently, BPRS Al Salaam Depok City requires competent employees to work. The employee must have competence in the form of skills in work, the ability to demonstrate the quality of work that is thorough and neat, the ability to work together in workgroups, and have responsibilities at work.

Likewise, competence can be seen from the level of education of BPRS Al Salaam employees for the last three years. The number of BPRS Al Salaam during 2017 who graduated from Strata 1 was 30, equivalent to 46.15% and 38.46% D3 and 15.38% high school graduates. Then in 2018, there was an increase in the level of S1 and SMA education, S1 amounted to 48%, while D3 decreased to 33.33% and 18.67% high school graduates. And in 2019, there was an increase to 50% of undergraduate graduates, while D3 and high school graduates decreased to 32.18% for D3 graduates and 17.24% for high school graduates.

BPRS Al Salaam Depok City needs to develop these competencies, which employees very much require in carrying out the demands of the work given to these employees so that the performance displayed by employees can be maximized and company goals can be achieved.

Based on the phenomena or conditions that occurred at the BPRS Al Salaam Depok City, achievement and acting competence, service competence, and competence greatly influence the level of performance of an employee. Referring to (Pramularso, 2018), competence positively and significantly affects employee performance. Other factors that can affect employee performance are career development and job satisfaction. Clear career development within the company can improve employee performance in carrying out their work. (Marwansyah, 2015, p. 170) Career development is an essential function of personnel management, and every employee needs to know. The need to plan a career arises from both economic and social forces. So that each employee feels satisfaction, through career development programs, the company will improve employee

performance, reduce labor turnover, and increase promotion opportunities for employees. For employees themselves, career planning can encourage their readiness to use existing career opportunities.

Based on the phenomena that occurred above, to improve employee performance, management demands the role of leadership in carrying out effective and efficient work, which the Al-Salaam Amal Salman Islamic People's Financing Bank (BPRS) depends on the factors that influence it.

2. LITERATURE REVIEW

The role of HR in the implementation and achievement of organizational goals and the management of human resources must pay attention to several aspects such as aspects of staffing, training, and development, motivation, and maintenance which are stated in more detail by (DeCenzo et al., 2016, p. 8), saying that: "human resources management is the part of the organization that is concerned with the "people" or human resources aspect of management position, including recruiting, screening, training, rewarding, and appraising."

About the achievement of organizational goals, the role of the individual is felt to be very important, given that the individual is the main resource, related to the individual, many things are related to the empowerment of this individual, one of which is about individual competence. Competence is an essential characteristic associated with improving individual or team performance (Mathis & Jackson, 2013). Competence gives the final result in work, and of course, assessing good or bad performance depends on one's work motivation. As well as the results of research conducted by (Satria & Kuswara, 2013) that work motivation has a significant influence on work competence.

Discipline is a condition created and formed through a series of behaviors that show the values of obedience, obedience, loyalty, order, and order. To develop good performance, it is necessary for employees who have work discipline to have high employee competencies to compete and face challenges in the work environment to achieve company goals. Work competence is an effective characteristic of attitudes and behavior that determines superior performance in work. Competence will encourage a person to have the best performance so that he can and is successful in the organization. Work competence in carrying out duties and positions is expected to realize and create professional employees (Moehariono, 2012).

Between work motivation and performance are two different things. Employee performance results from work in quality and quantity achieved by an employee in carrying out his functions by the responsibilities given to him. At the same time, work motivation results from interaction with certain situations he faces. That employee performance is a function of work motivation and ability. Work motivation stimulates employees' ability (skills) so that maximum performance results will be created. Referring to the research results of (Permanasari, 2019) and (Herlambang et al., 2014), that partially, work motivation has a significant effect on employee performance.

Many employees who are absent at certain times still like to be careless during working hours to carry out activities that have nothing to do with work. This turns out to be significantly influenced by discipline employee working. Usually, because of strict regulations and sanctions for violators, they work in a disciplined manner. Thus, it is clear that work discipline is related to employee performance. High work discipline will affect the performance of good employees. Meanwhile, low work discipline will undoubtedly reduce employee performance and its impact on the company. In line with research by (Ahmadi & Sulistyono, 2019), (Hasmin, 2016), partially motivation has a positive and significant effect on employee performance.

Competencies are the underlying characteristics of a person that result in practical work and superior performance. Competence is defined as the underlying characteristics of a person related to the effectiveness of the individual's performance in his career, or the essential characteristics of individuals that have a causal relationship or as a cause and effect with criteria that are used as references, effective or excellent or superior performance in the workplace or specific situations. Improving human resource quality involves planning, withdrawing, selecting, developing, maintaining, and using human resources to achieve specific goals, both individual and organizational goals. This competency aims to activate the quality of employee performance so that they are enthusiastic and can achieve the results desired by the company. As research has been conducted by (Hermawati & Rusilowati, 2018), the results of this research state that work competence have a significant effect on employee performance.

Motivation is a desire in a person that causes that person to act. People usually work for a reason to achieve a goal. So motivation is a drive that is governed by a plan and rarely appears in a vacuum. The words need, desire, desire, and purpose are similar to the motive of the phrase motivation. The need and the driving force is the competence to fulfill the material and non-material obtained from the results of their work to improve the

quality of the employee's performance. Referring to (Kahfi et al., 2017) research, partially training, motivation has a significant and significant effect on employee performance and activity, and motivation has a substantial and significant effect on competence.

Discipline is a mental attitude reflected in the actions or behavior of individuals, groups, or communities in the form of obedience to acts or provisions set by the government or ethics, norms, and rules that apply in society for specific purposes. Competence in the organization or company will be created if the reflected mental attitude has complied with the company's regulations or norms, which impacts the quality of the employee's performance. Excellent and quality employee performance indicates that the employee has a high level of work discipline and is good, so the impact on employee work competence is both individual progress and progress for the organization or company.

Based on this description, the frame of mind that the author can convey is as shown in Figure 1.

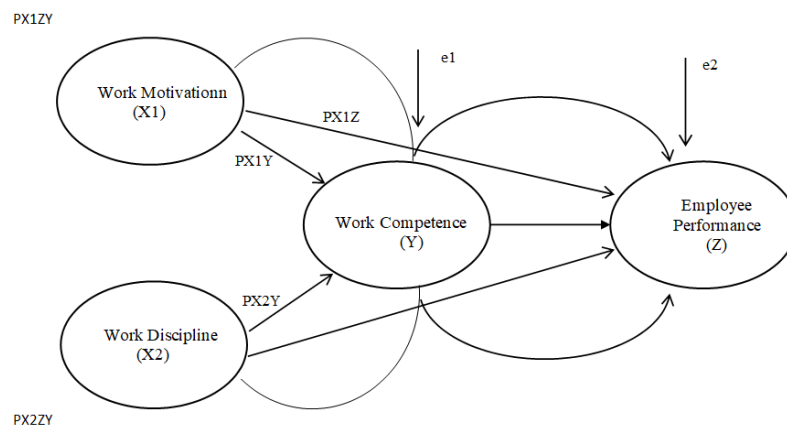


Figure 1 Framework

Source: Data processed

3. METHODS

The research design used in this study is survey research, also known as cross-sectional, to obtain information from respondents through the sample under study. In this study, there are independent variables (exogenous), intervening variables (mediators), and dependent variables (endogenous). The aim is that this research can be more easily understood by every reader of this paper and avoid misunderstandings or mistakes in interpreting the variables studied in this study (Sarwono, 2013).

In this study, the data used are primary data in the form of a questionnaire distributed to employees of PT. Islamic People's Financing Bank Al-Salaam Amal Salman and secondary data in the form of interviews regarding data related to research. Therefore, researchers researched PT. Sharia People's Financing Bank Al-Salaam Amal Salman, having its address at Jl. Limo Raya, RT. 02/04, Limo, Kec. Limo, Depok City, West Java 16515.

The population in this study were all employees of PT. BPRS AL Salaam Amal Salman, Depok City, West Java, totaling 311 people. In this study, the researcher used a data collection method with a questionnaire in which a list of questions was asked to the respondents to answer them. The questions in the questionnaire are closed, meaning that the answers chosen by the respondents are not allowed to provide answers other than the answers given. The data analysis was carried out using path analysis.

4. FINDINGS AND DISCUSSION

Hypothesis Test Results

Testing of a statement using statistical methods to declare statistically significant the test results.

Table 1. Hypothesis Testing Results

No	Variable Relationship	coef. Track	Sig	t count	Description
1.	X1 Y	0.110	0.281	1.082	Not Significant
2.	X2 Y	0.282	0.006	2,765	Significant
3.	X1 Z	0.064	0.479	0.710	Not Significant
4	X2 Z	0.313	0.001	3,386	Significant
5.	Y Z	0.324	0.000	4,745	Significant
6.	X1*Z Y	TL = 0.064	L = 0.324	SL > L	Not with Intervening
7.	X2*Z Y	TL = 0.313	L = 0.101	SL > L	Intervening
Sig = 0.05 t table = 1.974					

T-Test Results

Table 2. Results of SPSS t-test Hypothesis 1 (H1) & Hypothesis 2 (H2)

Unstandardized Coefficients			Standardized Coefficients			
Model	B	Std. Error	Beta	t	Sig.	
1	(Constant)	33,058	4,155	7,955	0.000	
	MOTIVATION	0.134	0.124	0.110	1.082	0.281
	DISCIPLINE	0.389	0.141	0.282	2,765	0.006

Source: Data processed from SPSS, 2020

Based on the data in table 2 above, it can be concluded:

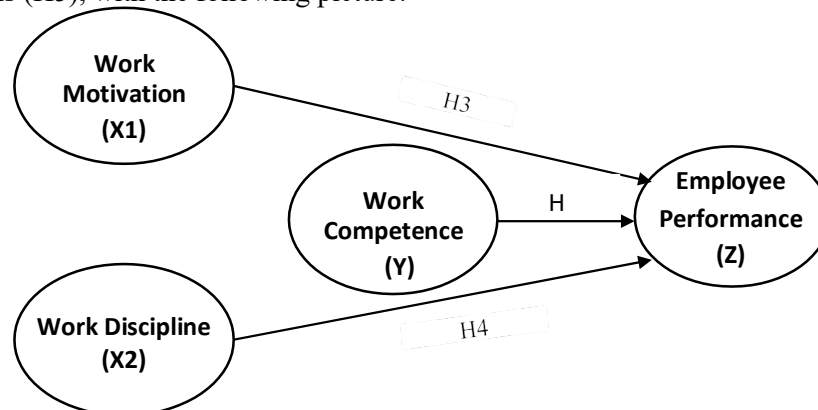
1) Testing the first hypothesis (H1)

It is known that the probability value (Sig) for the effect of work motivation on work competence is $0.281 < 0.05$, and the t arithmetic value is $1.082 < t$ table is 1.974. So H_0 is accepted, and H_a is rejected. This shows that work motivation has no significant effect.

2) Testing the second hypothesis (H2)

Given the value of Sig. for the effect of work discipline on work competence of $0.006 < 0.05$ and the value of t count of $2.765 > t$ table of 1.974, H_0 is rejected, and H_a is accepted. This shows that work discipline has a significant influence on work competence.

The next stage is testing the t-test hypothesis for the third hypothesis (H3), the fourth hypothesis (H4), and the fifth hypothesis (H5), with the following picture:

**Figure 2. Hypothesis Testing 3, 4 & 5 (H3, H4 & H5)**

Source: Data processed by researchers, 2020

Based on Figure 2 above, the formulation of partial hypothesis 3, partial hypothesis 4, and partial hypothesis 5 is as follows:

- a) Partial Hypothesis 3
Ho3: There is no significant effect of work motivation partially with employee performance
Ha3: There is a significant effect of work motivation partly on employee performance
 - b) 4 partial hypothesis
Ho4: There is no significant effect of work discipline partially with employee performance
Ha4: There is a significant effect of work discipline partially on employee performance
 - c) 5 . partial hypothesis
Ho5: There is no significant effect of work competence partially with employee performance
Ha5: There is a significant effect of work competence partly on employee performance
- The next step is the questionnaire data on work motivation and work discipline, work competence, and employee performance processed with the SPSS application to perform a t-test to test hypothesis 3, hypothesis 4, and hypothesis 5 with the following results:

Table 3. SPSS t-test results in Partial hypothesis 3, Partial hypothesis 4 and partial hypothesis 5

Coefficients					
Unstandardized Coefficients			Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1					
(Constant)	13,328	4,308		3.093	0.002
MOTIVATION	0.078	0.110	0.064	0.710	0.479
DISCIPLINE	0.431	0.127	0.313	3,386	0.001
COMPETENCE	0.323	0.068	0.324	4,745	0.000

a. Dependent Variable: PERFORMANCE_KARYAWAN

Source: Data processed in SPSS, 2021

Based on table 3 above, it can be concluded:

- a) Third hypothesis testing (H3)
It is known that the probability value (Sig) for the effect of work motivation on employee performance is $0.479 > 0.05$, and the t arithmetic value is $0.710 < t$ table is 1.974. So Ho is accepted, and Ha is rejected. This shows that work motivation has no significant effect.
- b) Fourth hypothesis testing (H4)
It is known that the probability value (Sig) for the effect of work discipline on employee performance is $0.001 < 0.05$, and the t arithmetic value is $3.386 > t$ table is 1.974. So Ho is rejected, and Ha is accepted. This shows that work discipline has a significant influence on employee performance.
- c) Fifth hypothesis testing (H5)
Given the value of Sig. for the effect of work competence (Y) on employee performance of $0.000 < 0.05$ and the value of t count of $4.745 > t$ table of 1.974. So Ho is rejected, and Ha is accepted. This shows that motivation has a significant influence on employee performance.

Discussion

The Effect of Work Motivation on Work Competence (H1)

Work motivation has no significant effect on work competence. This statement is obtained from calculating the significant level of the coefficient of $0.281 < 0.05$ and the t-count value of $1.082 < t$ table of 1.974. The results of this study are in line with research conducted by (Hasmawati, 2019), work motivation has a significant effect on teacher competence.

The Effect of Work Discipline on Work Competence (H2)

Work discipline has a significant influence on work competence. This statement is obtained from calculating the significant level of the coefficient of $0.006 < 0.05$ and the t arithmetic value of $2.765 > t$ table of 1.974. The results of this study are in line with research conducted by (Maulana, 2016), work discipline has a positive but not significant effect on employee competence.

The Effect of Work Motivation on Employee Performance (H3)

Work motivation has a significant influence on employee performance. This statement is obtained from calculating the significant level of the coefficient of $0.479 > 0.05$ and the t arithmetic value of $0.710 < t$ table of 1.974. The results of this study are in line with research conducted by (Permanasari, 2019) work motivation has a positive and significant effect on employee performance.

The Effect of Work Discipline on Employee Performance (H4)

Work discipline has a significant effect on employee performance. This statement is obtained from the significant level of the coefficient of $0.001 < 0.05$ and the t arithmetic value of $3.386 > t$ table of 1.974. The results of this study are in line with research conducted by (Hasmin, 2016), that work discipline and motivation, and satisfaction have a positive and significant effect on employee performance at PT Bumi Rama Nusantara. The work discipline factor has a positive and significant effect on employee performance at PT Bumi Rama Nusantara.

Effect of Work Competence on Employee Performance (H5)

Work competence has a significant influence on employee performance. This statement is obtained from calculating the significant level of the coefficient of $0.000 < 0.05$ and the t arithmetic value of $4.745 > t$ table of 1.974. The results of this study are in line with research conducted by (Fauzi & Akbar, 2020), showing that work competence has a significant effect on the performance of Investigators of the General Criminal Investigation Directorate of the South Kalimantan Regional Police.

5. CONCLUSION AND RECOMMENDATION

Conclusion

Based on the research analysis results on the effect of work motivation and work discipline on employee performance mediated by the work competence variable of PT. BPRS Al Salaam Amal Salman Depok City can be concluded as follows: (1) Based on the research and data analysis results, work motivation has an insignificant effect on the work competence of employees at PT BPRS Al Salaam Amal Salman. (2) Based on the research and data analysis results, there is a significant effect of work discipline on the work competence of employees at PT BPRS Al Salaam Amal Salman. (3) Based on the research and data analysis results, work motivation has no significant effect on employee performance at PT BPRS Al Salaam Amal Salman. (4) Based on the research and data analysis results, work discipline has a significant effect on employee performance at PT BPRS Al Salaam Amal Salman. (5) Based on the research and data analysis results, work competence has a significant effect on employee performance at PT BPRS Al Salaam Amal Salman. (6) Based on the results of research and data analysis of work motivation on employee performance through work competence, it has no intervening effect. (7) Based on the research and data analysis of work discipline on employee performance through work competence, it has an intervening effect.

Suggestion

Based on the results of the research that has been done, the suggestions that can be stated for the company are: (1) The company must further increase the motivation of employees of BPRS Al-Salaam in terms of increasing responsibility in doing work and self-development, the results of this study indicate that employees of BPRS Al Salaam show insignificant results in work motivation, lack of sense of responsibility, achievement of goals, and lack of skills from employees, need encouragement to move forward to improve work competencies further so that later the company will develop and progress, this will also have an impact on increasing employee performance results, to be by the company's vision and mission. (2) In terms of discipline, the company may make firm efforts to implement discipline, so that time discipline will have a significant impact on the work tasks given to employees to get maximum results and not delay the work that has been given so that if there is the next task, it is not scattered. The previous task was completed on time. (3) Employees are also expected to maintain harmony with other employees to establish a good working relationship. The effort to remind each other will impact employee discipline and performance. (4) Companies should maintain and improve employee competencies, especially regarding work quality, through regular training programs to become better at optimizing their performance in completing assigned work.

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