



Effect of Work Motivation and Discipline on Employee Performance Mediated by Work Competency at PT. BPRS Al Salaam

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Received: 1 June 2022 | Revised: 15 June 2022 | Published: 30 June 2022

Abstract

Purpose: The purpose of this study is to determine: Effect of Work Motivation on Work Competence; Effect of Work Discipline on Work Competence; Effect of Work Motivation on Employee Performance; Effect of Work Discipline on Employee Performance; Effect of Work Competence on Employee Performance; Effect of Work Motivation on Employee Performance Mediated by Work Competency Variables; and Effect of Work Discipline on Employee Performance Mediated by Work Competency Variables.

Research Methodology: The data analysis model used was path analysis with associative quantitative research methods, with a population of 311 and a sample of 172.

Results: The study results indicate that: Work motivation has no significant effect on work competence; Work Discipline significantly affects work competence; Work motivation has no significant effect on employee performance; Work discipline has no significant effect on performance; Work competence significantly affects performance; Work motivation has an indirect effect on performance through work competence; Work discipline has a direct effect on performance through work competence.

Conclusions: Work discipline significantly impacts both work competence and employee performance, while work motivation does not. Work competence directly affects performance, with motivation and discipline influencing performance indirectly through competence.

Limitations: Focus on a single company, limiting generalizability. The reliance on self-reported data may introduce bias, and the cross-sectional design does not capture long-term changes.

Contributions: This research enhances understanding of the factors influencing employee performance, particularly work discipline and competence. It provides practical insights for improving performance and offers a foundation for future studies in diverse organizational contexts.

Keywords: Competence, Performance, Work Discipline, Work Motivation

How to Cite: Nuraeni, N., Ahmad, G., Matin, M., Sulaiman, S., & Azhari, F. Effect of Work Motivation and Discipline on Employee Performance Mediated by Work Competency at PT. BPRS Al Salaam. *Journal of Economics, Management, Entrepreneurship, and Business (JEMEB)*, 2(1), 25–37.

<https://doi.org/10.52909/jemeb.v2i1.80>

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 and fluctuated, as can be seen from the number of employees who received very good performance graduations. In 2017, only six employees obtained excellent performance, or approximately 9.23% of the 65 employees; in 2018, this 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 2019, the number of employees with flawed performance judiciary increased again to 4.60%. As seen from the performance appraisal data above, many average employees get excellent and good performance graduations, but these conditions are still categorized as not optimal ([Anggraini et al., 2016](#); [Chrisdiana & Rahardjo, 2017](#); [Saputra & Kusnadi, 2021](#)). This is not the expected target of the BPRS Al Salaam Depok City. BPRS Al Salaam Depok City's target set is that all employees get an excellent graduation performance. Currently, BPRS Al Salaam requires employees with maximum performance to achieve company goals. Therefore, in this case, the BPRS Al Salaam Depok City must improve employee performance by considering the factors that affect employee performance. The low work motivation of employee BPRS-Salaam is thought to be due to decreased work performance.

Another factor that affects employee performance is discipline ([Ardillah, 2020](#); [Priyono et al., 2021](#)). 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: In 2017, 107 employees were late (0.58%), absent employees were zero because employees preferred permission to neglect, employees who had permission were 93 (0.51%), and sick employees were 121 (0.66%). In 2018, there were 122 (0.55%) late employees, zero negligent employees, and 102 (0.46%) employees who had permission. There were 133 (0.60%) sick employees 0.60%). In 2019 there were 158 (0.61%) late employees, zero negligent employees, 123 (0.47%) permission employees, and 139 (0.54%) sick employees.

These data show 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 ([Nunuh & Wulandari, 2021](#); [Rachmawati, 2014](#)). Many employees have low discipline and lack awareness of their responsibilities, making it challenging to coordinate existing goals to improve their work ([Ramadhan & Sembiring, 2017](#); [Suyanto et al., 2021](#)). There is a need for supervision and leadership development to enhance employee work discipline and improve employee performance by complying with the existing work regulations. Referring to [Ahmadi and Sulistyono \(2019\)](#), [Darmawati \(2020\)](#), and [Sumaryadi and Kusnadi \(2021\)](#), 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 behaviors at work to maximize employee performance. Currently, BPRS Al Salaam Depok City requires competent employees. Employees must have competence in the form of skills at 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 's employees over

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. In 2018, there was an increase in the level of S1 and SMA education, with S1 amounting to 48%, while D3 decreased to 33.33% and 18.67% of high school graduates. And in 2019, there was an increase to 50% of undergraduate graduates, while D3 and high school

The proportion of university 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. According to [Pramularso \(2018\)](#) and [Ulabor and Bosede \(2019\)](#), competence positively and significantly affects employee performance. Other factors that can affect employee performance include career development and job satisfaction. Clear career development within the company can improve employee performance in carrying out their work. [Makambe and Moeng \(2019\)](#) and [Marwansyah \(2015\)](#) 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 factors. 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, career planning can encourage their readiness to use existing career opportunities ([Awadari & Kanwal, 2019](#)).

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 & Hypothesis Development

2.1 The Role of Human Resource Management in Achieving Organizational Goals

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 staffing, training and development, motivation, and maintenance. This is stated in more detail by [Anitha \(2014\)](#), [Antony \(2018\)](#), and [DeCenzo et al. \(2016\)](#), who argue that human resource management is the part of the organization that is concerned with the "people" or human resources aspect of management positions, including recruiting, screening, training, rewarding, and appraising.

2.2 The Importance of Individual Competence in Organizational Performance

Regarding the achievement of organizational goals, the role of the individual is considered very important, given that the individual is the main resource. Related to individuals, many aspects are associated with empowerment, one of which is individual competence. Competence is an essential characteristic associated with improving individual or team performance ([Burton et al., 2017](#); [Mathis & Jackson, 2013](#)). Competence produces final work results, and assessing good or bad performance depends on one's work motivation. This is in line with the study conducted by [Eldor and Vigoda-Gadot \(2017\)](#) and [Satria and Kuswara \(2013\)](#), which found that work motivation has a significant influence on work competence.

2.3 Work Discipline and Competence in Enhancing Professionalism

Discipline is a condition created and formed through a series of behaviors such as obedience and order. To develop good performance, employees must have high work discipline and competencies to compete and face challenges in the work environment to achieve company goals. Work competence

is an effective behavioral characteristic that determines performance in the workplace. Competence encourages individuals to perform at their best, ensuring success in the organization. Work competence in carrying out duties and positions is expected to create professional employees ([Albrecht et al., 2018](#); [Moeheriono, 2012](#)).

2.4 The Relationship Between Work Motivation and Employee Performance

Work motivation and performance are two different concepts. Employee performance is the result of the quality and quantity of work achieved by an employee in carrying out their duties and responsibilities. Meanwhile, work motivation arises from interactions with certain situations. Employee performance is a function of motivation and ability. Work motivation stimulates employees' abilities so that maximum performance can be achieved. Referring to the research results of [Permanasari \(2019\)](#) and [Gardjito et al. \(2014\)](#) and [Hermawati and Rusilowati \(2018\)](#), work motivation has a significant effect on employee performance.

2.5 The Impact of Work Discipline on Employee Performance

Many employees who are absent at certain times tend to be less disciplined during working hours and engage in activities unrelated to work. This is strongly influenced by employee discipline. Usually, strict regulations and sanctions encourage disciplined behavior. Thus, work discipline is closely related to employee performance. High discipline leads to better performance, while low discipline reduces employee performance and affects organizational outcomes. This is supported by studies from [Ahmadi and Sulistyono \(2019\)](#) and [Dhir and Shukla \(2019\)](#) and [Fauzi and Akbar \(2020\)](#) and [Hasmin \(2016\)](#), which show that motivation partially has a positive and significant effect on employee performance.

2.6 The Role of Competence in Improving Employee Performance

Competence refers to the underlying characteristics of a person that result in effective and superior performance. It is defined as characteristics related to the effectiveness of individual performance or causal factors linked to superior outcomes in specific situations. Improving human resource quality involves planning, recruitment, selection, development, maintenance, and utilization of human resources to achieve both individual and organizational goals. Competence aims to enhance employee performance quality so that employees are motivated and able to achieve organizational goals. Research by [Hermawati and Rusilowati \(2018\)](#) and [Rodrigues da Costa and Loureiro \(2019\)](#) indicates that work competence has a significant effect on employee performance.

2.7 The Influence of Motivation on Competence and Performance

Motivation is a desire that drives a person to act. Individuals generally work to achieve specific goals; therefore, motivation is a structured drive rather than something that appears randomly. Terms such as needs, desires, and goals are closely related to motivation. These needs and drives encourage individuals to fulfill both material and non-material aspects obtained from their work to improve performance quality. Referring to [Hermawan et al. \(2020\)](#) and [Kahfi et al. \(2017\)](#), training and motivation have a significant and substantial effect on employee performance, and motivation also significantly influences competence.

2.8 Work Discipline as a Driver of Competence and Organizational Performance

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 an organization or company will be created if the reflected mental attitude complies with the company's regulations or norms, which impacts the quality of the employee's performance ([Fidyah & Setiawati, 2020](#); [Widyaswendra, 2020](#)). Excellent and quality employee performance indicates that the employee has a high level of work discipline and is good; thus, the impact on employee work competence is both individual progress and progress for the organization

or company.

Based on this description, the author's frame of mind is as shown in Figure 1.

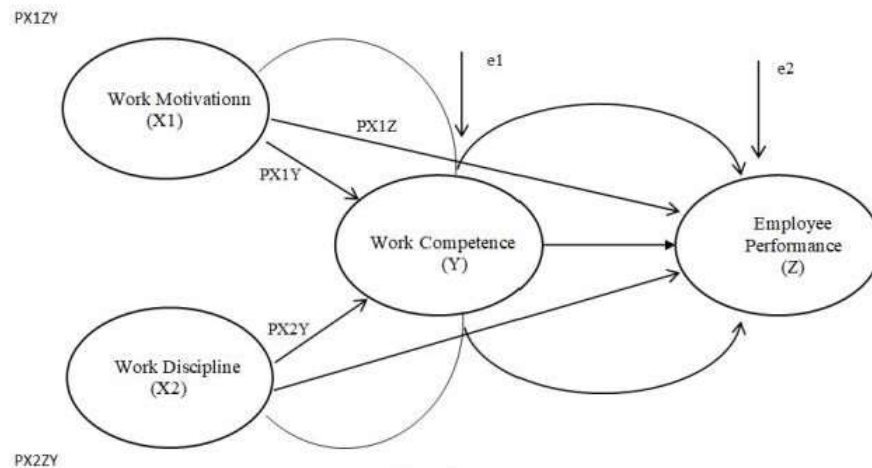


Figure 1. Framework

Sumber: Data Processed

2.9 Hypothesis Development

Berdasarkan landasan teori dan penelitian terdahulu yang telah diuraikan, maka hipotesis dalam penelitian ini dirumuskan sebagai berikut:

- H_1 : Work motivation has a significant effect on work competence.
- H_2 : Work discipline has a significant effect on work competence.
- H_3 : Work motivation has a significant effect on employee performance.
- H_4 : Work discipline has a significant effect on employee performance.
- H_5 : Work competence has a significant effect on employee performance.

3. Methodology

The research design used in this study is a cross-sectional survey to collect data from respondents, involving independent (exogenous), intervening (mediating), and dependent (endogenous) variables to ensure clarity and avoid misinterpretation (Sarwono, 2013). The study uses primary data obtained through questionnaires distributed to employees of PT. BPRS Al-Salaam Amal Salman and secondary data from interviews, with a total population of 311 employees. Data were collected using closed-ended questionnaires and analyzed using path analysis.

3.1 Research Design

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.

3.2 Data Analysis

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. Results and Discussion

4.1 Results

4.1.1 Hypothesis Test Results

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

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	
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					

4.1.2 T-Test Results

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

Unstandardized Coefficients			Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
(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

Sumber: 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 $1.082 < t \text{ table is } 1.974$. 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 $2.765 > t \text{ table of } 1.974$, 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:

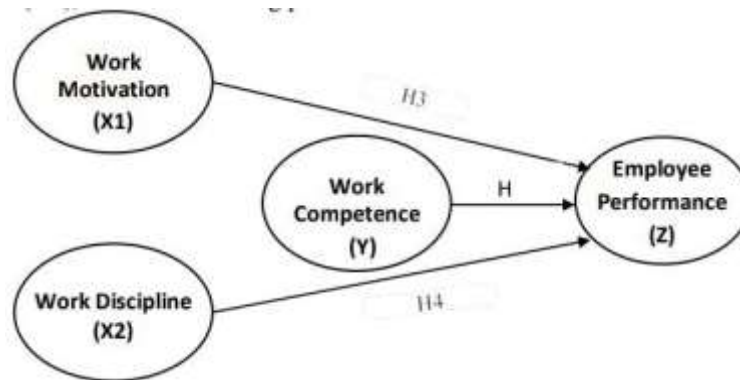


Figure 2. Hypothesis

Sumber: 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

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(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	0.386	0.001
Competence	0.323	0.068	0.324	4.745	0.000

Sumber: Data processed from 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 H_0 is accepted, and H_a 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 H_0 is rejected, and H_a 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 H_0 is rejected, and H_a is accepted. This shows that motivation has a significant influence on employee performance.

4.2 Discussion

4.2.1 The Effect of Work Motivation on Work Competence (H1)

Work motivation has no significant effect on work competency. This statement is obtained from calculating the significance 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 the research conducted by [Hasmawati \(2019\)](#), who found that work motivation has a significant effect on teacher competence.

4.2.2 The Effect of Work Discipline on Work Competence (H2)

Work discipline significantly influences work competence. This statement is obtained from calculating the significance 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 the research conducted by [Maulana \(2016\)](#), who found that work discipline has a positive but not significant effect on employee competence.

4.2.3 The Effect of Work Motivation on Employee Performance (H3)

Work motivation significantly influences 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 the research conducted by [Permanasari \(2019\)](#) and [Saks and Gruman \(2014\)](#) work motivation has a positive and significant effect on employee performance.

4.2.4 The Effect of Work Discipline on Employee Performance (H4)

Work discipline significantly affects employee performance. This statement is obtained from the The significance level of the coefficient was $0.001 < 0.05$ and the t arithmetic value was $3.386 > t$ table of 1.974. The results of this study are consistent with the [Chandani et al. \(2016\)](#), [Hasmin \(2016\)](#), and [Sun and Bunchapattanasakda \(2019\)](#), which found that work discipline and motivation, and satisfaction have a positive and significant effect on employee performance at PT Bumi Rama Nusantara. Work discipline has a positive and significant effect on employee performance at PT Bumi Rama Nusantara.

4.2.5 Effect of Work Competence on Employee Performance (H5)

Work competence significantly influences 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 and Akbar \(2020\)](#), showing that work competence has a significant effect on the performance of Investigators of the General Criminal Investigation Directorate of South Kalimantan Regional Police.

5. Conclusions

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, work discipline significantly affects 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 significantly affects employee performance at PT BPRS Al Salaam Amal Salman.
- 5) Based on the research and data analysis results, work competence significantly affects employee performance at PT BPRS Al Salaam Amal Salman.
- 6) Based on the results of the 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 on employee performance.

5.1 Research Limitations

This study is limited by its focus on a single company, PT. BPRS Al Salaam Amal Salman, which may limit the generalizability of the findings to other organizations. Additionally, the study's reliance on self-reported data from employees could introduce response bias, and the cross-sectional design does not capture long-term effects or changes over time.

5.2 Suggestions and Directions for Future Research

Based on the results of the research that has been done, the suggestions that can be stated for the company are as follows:

- 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 the 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, resulting in with 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 assigned employee obtaining maximum results and not delay the work that been assigned so that if there is the next task, it is not scattered. The previous task was completed within the time limit.
- 3) Employees are also expected to maintain harmony with other employees to establish good working relationships. The effort to remind each other impacts employee discipline and performance. (4) Companies should maintain and improve employee competencies, especially regarding work quality, through regular training programs to become better at optimize their performance in completing assigned work.

Acknowledgements

The authors would like to express their gratitude to all employees of PT. BPRS Al Salaam Amal Salman for their participation in this study. Special thanks to the Universitas Muhammadiyah Jakarta for their academic support and resources throughout the research process. We also appreciate the helpful feedback and guidance provided by the research team and reviewers.

Author Contributions

N contributed to conceptualization, writing—review and editing, and final approval of the manuscript. GA contributed to study design. MM contributed to data collection. SS contributed to formal analysis. FI contributed to writing of the original draft.

Conflicts of Interest

The authors declare no conflicts of interest related to this study. The research was conducted independently, with no financial or personal relationships influencing the results.

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