

THE EFFECT OF WORK DISCIPLINE, WORK COMPETENCE, AND WORK MOTIVATION ON EMPLOYEE PERFORMANCE AT PT. BPR KARUNA RAMANDA SEJAHTERA DENPASAR BARAT

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ABSTRACT

Work discipline, competence, and work motivation are important factors that influence employee performance in supporting the achievement of company goals. PT. BPR Karuna Ramanda Sejahtera, as a financial institution, faces challenges in ensuring that employees are able to perform optimally. This study was conducted to analyze the influence of work discipline, competence, and work motivation on employee performance in the company. The results of this study are expected to provide strategic recommendations to improve overall employee performance. This study uses a quantitative method with a descriptive approach and multiple linear regression. The research sample consisted of 34 respondents, who were all employees of PT. BPR Karuna Ramanda Sejahtera, using a saturated sampling technique. Data were collected through a structured questionnaire that measured the variables of work discipline, competence, work motivation, and employee performance. Data processing was carried out using statistical analysis using the t-test and the coefficient of determination. The results show that work discipline, competence, and work motivation have a positive and significant effect on employee performance. Work motivation has the most dominant effect on employee performance. Based on these findings, it is recommended that companies increase employee rewards, provide additional training to improve competence, and improve discipline in terms of working hours. These efforts are expected to encourage increased productivity and more optimal performance in the future.

Keywords: work discipline, work competence, work motivation, employee performance

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1. INTRODUCTION

Human Resource Management (HRM) is a strategic process that aims to manage, motivate, and develop employee capabilities so that they can contribute maximally to the achievement of organizational goals. This includes various activities related to employee management, ranging from recruitment and training to performance appraisal. In this context, employees are expected to perform optimally, which is reflected in several aspects such as the quantity and quality of output, timeliness, attendance, and a cooperative attitude in the workplace (Nurjaya, 2021).

Fajri (2024) states that human resources (HR) play a very important role in determining the success of a company. Effective employees will help carry out various company operational activities and play a key role in the long-term growth and development of the organization. Therefore, companies need to make various efforts to create a work environment that supports the development of employee potential, so that they can play a maximum role in achieving organizational goals. The success achieved by an organization or company in carrying out its operations can be influenced by employee performance factors. Thus, the role of employee performance is a major factor that determines the success of an organization.

The first factor that can trigger employee performance is work discipline. According to Pelni et al. (2021), who state that a company is required to have a disciplined outlook and attitude to increase employee

productivity, work discipline is the most important function of human resource management and is closely related to resource management for a company. Work discipline is very important because it is the main foundation that supports employee performance. With discipline, employees can work in an orderly, efficient, and rule-compliant manner, thereby increasing productivity, maintaining work quality, and building trust. Without discipline, targets are difficult to achieve and time is wasted. Therefore, discipline is the key to successful employee and organizational performance. High work discipline among employees is essential for a company to achieve its goals optimally. A high level of work discipline reflects the extent of a person's sense of responsibility towards the tasks assigned to them (Nurpratama, 2019).

Table 1. Absenteeism Rates at PT. BPR Karuna Ramanda Sejahtera, 2023

Month	Number Employees (People)	Number of Days Worked (Days)	Number of Absences Employees (Days)	Number Percentage Attendance (%)
1	2	3	5	6=5/4x100%
January	34	18	21	3.4
February	34	27	27	2.9%
March	34	22	25	3.3%
April	34	19	31	4.7%
May	34	20	24	3.5%
June	34	21	26	3.6%
July	34	22	22	2.9%
August	34	18	39	6.3%
September	34	21	85	11.9%
October	34	23	76	9.7%
November	34	22	73	9.7%
December	34	20	43	6.3%
Total				68.2%
Average				5.68%

Source: BPR Ramanda Denpasar Barat (2023)

Based on Table 1, there is a phenomenon of work discipline in which the absenteeism rate at BPR Ramanda Denpasar fluctuates. It started with the lowest result in February at 2.9% and the highest result in September at 11.9%. Meanwhile, the absenteeism rate percentage shows 68.2%. Then, the average absenteeism rate shows 5.68%. This will have a negative impact on employee performance at BPR Ramanda Denpasar.

Performance in a company can also occur due to the competence of employees. According to Rahmat et al. (2019), competence is related to behavior and performance because competence causes or can predict behavior and performance. Why is work competence so important? Because with competence, employees can complete tasks efficiently, face challenges with confidence, and adapt to change. Without competence, productivity declines and work quality is not maximized. Therefore, competence is very important to drive superior performance and organizational success. According to Enny (2019:30), competence is everything that a person possesses in the form of knowledge, skills, and other internal factors that enable them to do a job based on their knowledge and skills.

Another factor that can affect employee performance is motivation. Motivation is a process that begins with the emergence of an individual's needs, which then drives an action that forms the basis for the emergence of goals or rewards as the reason for a need. According to Kariyamin et al. (2020), performance can be measured through the goals, objectives, vision, and mission of an organization as outlined in its strategic plan. Factors that influence performance achievement are ability and motivation. Motivation is very important because it is the main driver that makes employees enthusiastic, focused, and dedicated.

With high motivation, employees are more proactive, creative, and consistent in their work. Without motivation, enthusiasm declines, productivity decreases, and goals become difficult to achieve. Therefore, motivation is very important to support employee performance and organizational success. According to Utami & Verawati (2019), employee motivation supplies energy for work or directs activities during work and causes an employee to recognize the existence of organizational goals that are relevant to their personal goals.

Ramanda Rural Credit Bank (BPR). BPR Ramanda is one of the Rural Credit Banks located at Jl. Gatot Subroto Barat No.97X, Kerobokan Kaja, Kec. Kuta Utara, Kabupaten Badung, Bali. To achieve work discipline, work competence, and high motivation among employees. In today's global era, competition among banks is increasingly fierce, followed by economic development. Each bank has different ways and styles in pursuing its respective goals. The only way is to utilize the resources available at BPR Ramanda.

Based on the description presented by the author in the background, the author proposes a proposal titled "The Influence of Work Discipline, Work Competence, and Work Motivation on Employee Performance at PT. Bpr Karuna Ramanda Sejahtera Denpasar Barat".

2. LITERATURE AND HYPOTHESIS

Goal Setting Theory

Goal setting theory is part of the motivation theory proposed by Locke (1978). Goal setting theory is based on evidence that assumes that goals (ideas about the future; desired circumstances) play an important role in behavior. Goal setting theory is an individual model that desires to have goals, choose goals, and be motivated to achieve those goals. The basic concept of this theory is that a person who understands the goals (what the organization expects of them) will influence their work behavior. This theory also states that individual behavior is governed by a person's ideas (thoughts) and intentions. Goals can be viewed as objectives or levels of work that individuals want to achieve.

Work Discipline

Darmawan (2019) argues that work discipline is a tool used by managers to communicate with employees so that they are willing to change their behavior and as an effort to increase a person's awareness and willingness to obey all company rules and applicable social norms. According to Wardianti (2020), work discipline is a form of respect for the organization and obedience to rules, as well as a willingness to accept punishment for violations.

Work Competence

In their book, Candra & Rahmat (2022: 115) state that competence can be defined as the ability required to perform or carry out work based on knowledge, skills, and work attitude. Every organization, whether government or private, strives to improve the competency of its human resources to face the dynamics of competitive work (Wahyudiansyah et al., 2020). Competency is a characteristic that underlies a person's effectiveness in their work or a basic characteristic of an individual that has a causal relationship or is the cause and effect of the criteria used as a reference.

Work Motivation

Rizky (2022) argues that motivation is the provision of driving force that creates enthusiasm in a person's work so that they are able to work together, work effectively, and integrate all their efforts to achieve satisfaction. According to Affini & Perkasa (2021), motivation is providing appropriate guidance or direction, resources, and rewards to keep them inspired and interested in working according to your wishes.

Employee Performance

Employee performance is the result of an employee's work in terms of quality, quantity, working time, and cooperation to achieve the goals set by the organization (Gamal Thabroni, 2022). Employee performance

is also defined as a measure of the extent to which an employee has successfully achieved the goals and standards set by the company or organization where they work. Employee performance can also be defined as the results achieved by an employee in carrying out their duties and responsibilities within the organization. (Nusa, 2023).

Research Hypothesis

The Influence of Discipline on Employee Performance

According to Wardianti (2020), work discipline is a form of respect for the organization and obedience to rules, as well as willingness to accept punishment for violations. Then, according to Nasution (2022), work discipline is a path taken by organizations. From the several definitions of work discipline mentioned above, it can be concluded that work discipline is an attitude or willingness of a person to comply with and obey the rules that apply in an organization. Jufrize & Hadi (2021) state that work discipline also has a positive and significant effect on employee performance. Based on this, the following hypothesis can be formulated:

H₁: Discipline has a positive effect on employee performance.

The Influence of Competence on Employee Performance

According to Busro (2018:26), competence is everything that a person possesses in the form of knowledge, skills, and other internal factors to be able to work based on knowledge and skills, to be able to support management activities so that they run smoothly and well. With this, companies are required to have employees who have good knowledge, insight, skills, and communication. Accepting orders from superiors well and being able to manage the company as well as possible to achieve the goals set by the company. The results of this study are also in line with the results of research by Krisnawati & Bagia (2021) and Pratiwi & Widodo (2022), which state that work competence also has a positive and significant effect on employee performance. Based on this, the following hypothesis can be formulated:

H₂: Competence has a positive effect on employee performance

The Influence of Motivation on Employee Performance

Rizky (2022) argues that motivation is the provision of driving forces that create enthusiasm in a person's work so that they are able to work together, work effectively, and be integrated with all their efforts to achieve satisfaction. According to Affini & Perkasa (2021), motivation is providing appropriate guidance or direction, resources, and rewards to keep them inspired and interested in working as desired. In line with the research by Endra (2022) and Rasminingsih et al. (2023), work motivation has a positive and significant effect on employee performance. Based on this, the following hypothesis can be formulated:

H₃: Motivation has a positive effect on employee performance

3. RESEARCH METHOD

This research was conducted at PT. BPR Karuna Ramanda Sejahtera, located at Jalan Gatot Subroto Barat No. 97X, Kerobokan Kaja, Kecamatan. Kuta Utara, Kabupaten Badung, Bali. The reason for choosing this location for the research was because there were phenomena related to employee performance at the company as well as phenomena related to discipline, competence, and motivation at PT. BPR Karuna Ramanda. The population in this study consisted of all 34 employees of PT. BPR Karuna Ramanda Sejahtera. In this study, the sample size was determined using the saturated sample technique. The data collection methods in this study were interviews and observations. The data analysis technique in this study was multiple linear regression analysis.

4. RESULTS AND DISCUSSION

Instrument Validation

a) Validity Test

In this study, each statement from the variables of work discipline, work competence, and work motivation had a correlation value greater than 0.3 with an alpha of 0.5, so it can be concluded that all indicators are valid.

b) Reliability Test

In this study, each question item from each variable of work discipline, work competence, and work motivation on employee performance had a Cronbach Alpha value above 0.6, so it can be concluded that the statements used were reliable. Based on the results of the Kolmogorov Smirnov Test normality test, the Asymp. Sig. (2-tailed) value is $0.200 > 0.05$, so it can be said that the variable is normally distributed. The value produced is greater than the significance of 0.05, so it can be concluded that the data follows a normal distribution.

Classical Assumption Test

a) Multicollinearity Test Results

Table 2. Multicollinearity Test Results

Variable	Collinearity Statistics		Description
	Tolerance	VIF	
Work Discipline	0.491	2.035	Multicollinearity-Free
Competence	0.433	2.310	Free of Multicollinearity
Work Motivation	0.392	2.549	Free of Multicollinearity

Source: Processed data, 2024

Based on Table 2, it can be seen that the tolerance values of the independent variables, namely Work Discipline, Competence, and Work Motivation, are ≥ 0.10 and the VIF values are ≤ 10 . Therefore, it can be concluded that there is no multicollinearity.

b) Heteroskedasticity Test Results

Table 3. Heteroscedasticity Test Results

Variable	Sig	Description
Work Discipline	0.914	Free Heteroscedasticity
Competence	0.609	Free from Heteroscedasticity
Work Motivation	0.255	Free from Heteroscedasticity

Source: Processed data, 2024

Based on Table 3, it shows that the significance value for all independent variables is greater than 0.05 ($\alpha = 5\%$), which means that there is no effect of the dependent variable on variables X1, X2, and X3, so it can be concluded that there is no heteroscedasticity, thus fulfilling the assumption of heteroscedasticity.

Multiple Linear Regression

Table 4. Multiple Linear Regression Analysis Results

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-3.666	2.961		-1.238	0.225
Work Discipline	0.277	0.186	0.213	2.490	0.017
Competence	0.267	0.181	0.224	2.472	0.025
Work Motivation	0.801	0.261	0.490	3.066	0.005
R					0.836 ^a
R Square					0.699

Adjusted R-Square	0.669
F Statistic	23.214
F Significance	0.000 ^b

Source: Processed data, 2024

Based on Table 4, the following multiple linear regression equation is obtained: $Y = -3.666 + 0.277X_1 + 0.267X_2 + 0.801X_3$. This equation provides the following information:

$\beta_1 = 0.277$, which means that the work discipline variable has a positive and significant effect on employee performance (Y).

$\beta_2 = 0.267$, which means that the work competency variable has a positive and significant effect on employee performance (Y).

$\beta_3 = 0.801$. This means that work motivation has a positive and significant effect on employee performance (Y).

Determination Test

Table 5. Determination Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R-Square	Standard Error of the Estimate
1	0.836 ^a	0.699	0.669	2.08084

a. Predictors: (Constant), Work Motivation, Work Discipline, Competence

b. Dependent Variable: Employee Performance

Source: Processed data, 2024

To determine the extent of the influence of variable X on Y, the coefficient of determination (R^2) is used. Based on Table 5, the Adjusted R Square value obtained is 0.669. From these calculations, it can be explained that the contribution of the variables of work discipline, work competence, and work motivation at PT. BPR Karuna Ramanda Denpasar Barat is 66.9%, while the remaining 33.1% is influenced by other variables not included in the research model.

t-test

Table 6. t-Test Results

Table 3.1. Test Results						
Model		Coefficients ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	-3,666	2,961		-1,238	0.225
	Work Discipline	0.277	0.186	0.213	2.490	0.017
	Competency	0.267	0.181	0.224	2.472	0.025
	Work Motivation	0.801	0.261	0.490	3.066	0.005

a. Dependent Variable: Employee Performance

Source: Processed data, 2024

The t-test aims to show the extent to which one independent variable individually influences the dependent variable. The level of significance used is 0.05 or 5%, so H_0 is rejected and H_1 is accepted.

- The t-test results for the effect of Work Discipline (X_1) on Employee Performance (Y) show a t-value of 2.490 with a significance value of 0.017, which is smaller than α (significance level) = 0.05. Therefore, it can be concluded that Work Discipline has a positive and significant relationship with Employee Performance at PT. BPR Karuna Ramanda Sejahtera.
- The t-test results for the effect of Competence (X_2) on Employee Performance (Y) show a t-value of 2.472 with a significance value of 0.025, which is smaller than α (significance level) = 0.05. Therefore,

it can be concluded that Competence has a positive and significant relationship with Employee Performance at PT. BPR Karuna Ramanda Sejahtera.

- c) The t-test results for the effect of Work Motivation (X_3) on Employee Performance (Y) show a t-value of 3.066 with a significance value of 0.005, which is smaller than α (significance level) = 0.05. Therefore, it can be concluded that Work Motivation has a positive and significant relationship with Employee Performance at PT. BPR Karuna Ramanda Sejahtera.

Discussion

The Effect of Work Discipline on Employee Performance

The results of the analysis show that work discipline has a positive and significant effect on employee performance at PT. BPR Karuna Ramanda Sejahtera. This indicates that an increase in work discipline encourages employees to focus on their tasks and responsibilities, thereby creating optimal work results. These results are in line with research by Yulianti & Hartono (2022) and Sutrisno (2021), which states that work discipline contributes positively to employee performance. Widiyanto & Susilo (2020) also found that high work discipline increases productivity.

The Influence of Work Competence on Employee Performance

The results of the analysis show that work competence has a positive and significant effect on employee performance at PT. BPR Karuna Ramanda Sejahtera. However, the results of this study show that the understanding indicator has the lowest score, indicating the need for additional training to deepen employees' understanding of their tasks. Therefore, good competence enables employees to produce high-quality work and complete tasks efficiently. These results are consistent with research by Susanti & Kurniawan (2022), which states that employee competency significantly affects performance. Harahap (2021) also mentions that good competency improves employees' ability to complete work efficiently.

The Influence of Work Motivation on Employee Performance

The results of the research analysis show that work motivation has a positive and significant effect on employee performance at PT. BPR Karuna Ramanda Sejahtera. This indicates that the need for self-esteem has the lowest score, showing the need to increase appreciation for employees, such as recognition for their contributions. High motivation can encourage employees to work harder, achieve targets, and make positive contributions to the company. The results of this study support studies by Wijaya (2021) and Rahayu & Aditya (2022) as well as Rasminingsih et al. (2023), which show that work motivation has a significant effect on employee performance. Lestari & Pramono (2020) also state that work motivation plays an important role in increasing productivity.

5. CONCLUSION AND LIMITATIONS

Conclusion

Based on the discussion in the previous chapter, the following conclusions can be drawn: Work discipline has a positive effect on employee performance. The results of the study show that the higher the work discipline of employees at PT. BPR Karuna Ramanda Sejahtera. This means that good work discipline, such as punctuality and responsibility in completing tasks, creates order and efficiency that supports increased productivity. Competence has a positive effect on Employee Performance at PT. BPR Karuna Ramanda Sejahtera. This means that high competence enables employees to perform their duties effectively, produce quality work, and achieve the targets set by the company. Work motivation has a positive effect on employee performance at PT. BPR Karuna Ramanda Sejahtera. This means that strong motivation encourages employees to work with more enthusiasm, achieve optimal work results, and contribute maximally to the company.

Limitations

This research was only conducted on employees of PT. BPR Karuna Ramanda Sejahtera, so the results may not be generalized to other companies or different business sectors. For future researchers, it is

hoped that the research object can be expanded to various companies or other business sectors to increase the generalization of research results and enable comparisons between companies.

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