

Strategies for Improving Employee Performance at the Consumer Credit Processing Center Division of Bank BNI Pejompongan

Supriyatin SY

Sekolah Tinggi Ekonomi Indonesia, Jakarta, Indonesia

ARTICLE INFO	ABSTRACT
<p>Keywords: Work Discipline, Work Environment, Compensation, Work Ability, Employee Performance</p> <hr/> <p>Email : pri.supriyatin@gmail.com</p>	<p>The goal of this study is to look at the elements that influence employee performance at the PT Bank BNI Pejompongan consumer credit processing center division. Work discipline, the work environment, salary, and work ability are examples of these factors. The current study is a descriptive and correlational study, and the statistical analysis method used was the coefficient of determination, which was completed with SPSS version 25.0. According to the findings, the variable "Work Discipline" had an effect on Employee Performance, while the variable "Work Environment" had an effect on Employee Performance, the variable "Compensation" had an effect on Employee Performance, and the variable "Work Ability" had no effect on Employee Performance. Employee performance is influenced by elements such as work discipline, work environment, compensation, and work ability all at the same time.</p> <hr/> <p>Copyright © 2023 Jurnal Ju- SoSAK. All rights reserved is Licensed under a Creative Commons Attribution- NonCommercial 4.0 International License (CC BY-NC 4.0)</p>

INTRODUCTION

The growing and developing impact of globalization and professionalism in the banking industry in Indonesia requires competent Human Resources (HR) (Trimulato, 2018). In terms of quality, there are two components to this human resource: those that can be seen and touched (physical quality) and those that cannot (non-physical quality). The quality of life can be enhanced physically through health and nutrition programs, and mentally through learning and development (Arifin, 2017).

Among the many institutions crucial to the smooth functioning of an economy, banks play a significant role in Indonesia's economy (Iswanto, 2016). A country never escapes from being hit by a crisis. One of the causes of bankruptcy in general is economic and government factors caused by the global financial situation (Dwijayanti, 2010).

One of the most important things in the banking world management of human resources because according to Elbadiansyah (2019) Human Resource Management (MSDM) is important in a company accompanied by training, assessing, and obtaining activities to achieve goals within the company with the help of human resources as a driving force. This is because human resources are the backbone of banking in running the operations of a bank (Abadiyah, 2016).

Bank Negara Indonesia (Persero), Tbk (henceforth referred to as "BNI" or "Bank") is the central bank of Indonesia. It was established on July 5, 1946 via Government Regulation in Lieu of Law No. 2 of 1946. Bank Negara Indonesia 1946 is the official name given to BNI as a State-Owned Commercial Bank in accordance with Law No. 17 of 1968. Further, BNI's role as a bank with a

mandate to improve the people's economy and participate in national development is confirmed by Law no. 17 of 1968 regulating Bank Negara Indonesia 1946. (Pongoh et al, 2019).

When it comes to helping the Bank accomplish its strategic strategy, BNI knows it is crucial to speed up the development of personnel competencies. As a result, throughout 2019, BNI has introduced a number of human resources strategies and management that are tailored to the Bank's long-term plan and the latest and greatest in banking industry trends (Rachman & Husaeni, 2019). BNI also consistently adjusts HR management and overcomes challenges in the banking industry, as well as various disturbances in the digital era that have the potential to arise. The foundation for digital applications in HR management is carried out in stages, both in terms of infrastructure and digital mindset. (Sugiana, 2018).

Lack of work discipline, work environment, work ability, and compensation causes high and low levels of employee performance. For this reason, the bank must know what factors can encourage the creation of employee performance and can continue to improve services to the community (Siagian, 2018). The first step that must be taken is to improve the lack of work discipline, work environment, work ability, and compensation so that employees will work effectively, efficiently and productively which can encourage increased employee performance in their fields. It is clear that these variables have a very important role for the Bank, because it can affect the high and low performance of employees in providing services to the community (Dharmawan, 2011).

Based on the descriptions above, it is necessary to do research on this matter by paying attention to variables such as work discipline, work environment, work ability, and compensation that affect employee performance.

LITERATURE REVIEWS

a. Work Discipline

A person who is disciplined in the workplace is one who is aware of and willing to abide by all corporate standards and appropriate social norms (Hasibuan, 2017). Consciousness is the mental state of someone who knowingly and willingly performs all of their obligations and abides by all of the law. Thus, he will not need to be forced into obeying or performing any of his obligations effectively. Work discipline, as defined by Sutrisno (2014), consists of a person's eagerness to follow established procedures and policies. When it comes to human resource management, discipline is the most crucial aspect of operations since it directly correlates to productivity in the workplace. Lacking in proper work discipline, it is challenging for businesses to attain their full potential.

b. Work environment

Danang (2015) defines the term "work environment" to include all external factors that may have an impact on employees when they are on the clock. A person's work environment includes everything from the equipment and materials used to the physical space in which work is done to the people with whom that person interacts on the job and the nature of their interactions with each other. Based on what has been discussed so far, it is safe to say that the term "work environment" refers to the conditions in which workers operate.

c. Compensation

All payments made to an employee, whether in cash or in kind, for services rendered to an employer are considered compensation (Afandi, 2018). The term "compensation" refers to the monetary and non-monetary benefits that workers receive from their employers (Suparyadi, 2015). Employees are entitled to adequate financial and non-financial rewards and incentives in the form of compensation for the work they do and the value they add to the firm (Marwansyah, 2012). By combining the definitions given above, we get the following: "Compensation is any benefits or wages earned as recompense or work outcomes by employees in a corporation.

d. Work ability

According to Robbins, ability is a person's capacity to carry out the work that he is responsible for (2010). Abilities are qualities that an individual possesses that allow him to successfully complete a task or piece of labor that has been delegated to him (Wijono, 2012). According to the prior viewpoint, work ability is the capacity of an individual to carry out various activities in a given job depending on the ability held at work. This capability is referred to as an individual's work capacity.

e. Employee performance

According to Sutrisno (2014), a person's performance on the job is the sum of the outcomes of their actions while on the clock. Employee performance is a major contributor to whether or not an organization succeeds in completing its duties, so it's important to evaluate employee output as a whole to help ensure that the business meets its objectives. The quality and quantity of results accomplished by employees in carrying out activities in accordance with their obligations is what constitutes employee performance, according to Mangkunegara (2016). According to the aforementioned definition, performance is the end result of an individual's or team's efforts to carry out their assigned duties and responsibilities and thereby contribute to the achievement of the organization's stated goals.

Hypothesis & Conceptual Framework

In this study, a number of different factors were employed as independent variables, and they were examined in terms of how they could affect the variable that was being studied (the dependent variable). The working hypothesis (H1) claims that there is a relationship between the variables X and Y, whereas the null hypothesis (H0) states that there is no relationship between the variables X and Y. Both of these hypotheses are contrasted by the null hypothesis (H0). The researcher, taking into account both the theoretical foundation and the issues that have been brought up, proposes the following hypothesis:

H 1 : Allegedly Work Discipline has an influence on Employee Performance

H 2 : Suspected Work Environment has an influence on Employee Performance

H 3 : Suspected Work Ability have influence on Employee Performance

H 4: It is suspected that compensation has an influence on employee performance

H 5: It is suspected that there is a simultaneous influence of Work Discipline, Work Environment, Work Ability, and Compensation has an influence on Employee Performance

Furthermore, the research conceptual framework is as follows:

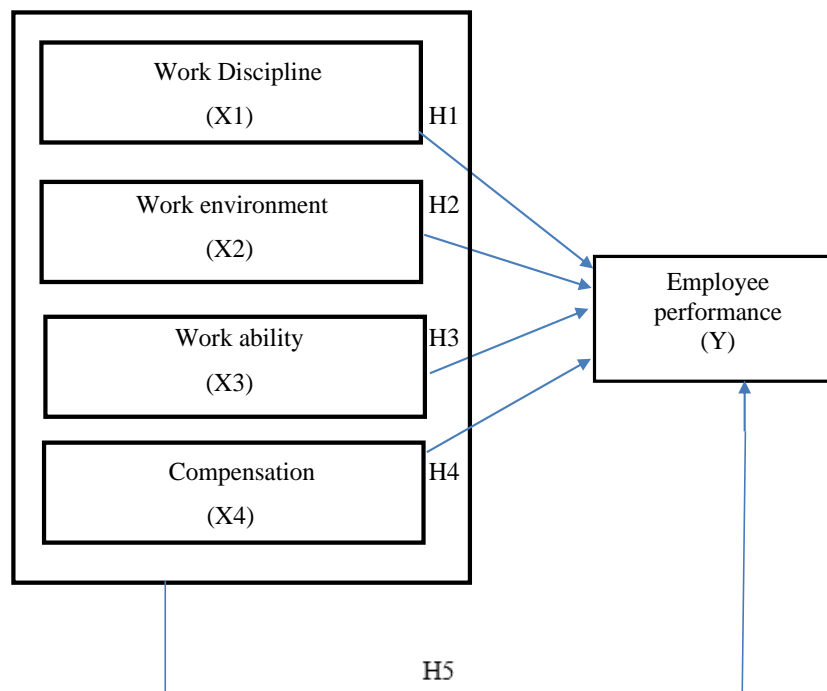


Figure 1 Conceptual Framework

METHODS

The study that is being presented here is of the descriptive and correlational variety. This research is mainly focused on the methods about efforts made based on X variables such as work discipline, work environment, compensation, and work capability on employee performance. X variables include: (Y). Participants in this study were drawn from the workforce of the Consumer Credit Processing Center Division of PT Bank BNI. In this particular study, the method of sample utilized was known as a saturation or census sampling methodology. This is done because the population being studied is too small, and the researcher want to make generalizations while maintaining a low margin of error. The total number of participants who participated in this study was 103. Methods for collecting data by means of questionnaires that have been examined with regard to their validity and dependability. The coefficient of determination, calculated with SPSS version 25.0, serves as the basis for the study.

RESULTS AND DISCUSSION

1. Validity test

A test called a statement item validation test is going to be carried out in order to determine whether or not each research instrument statement is valid. The findings indicate a value of 0.1918, which indicates that there were 103 responses to the questionnaire. The correctness of each item can be determined by looking at the total column. The r table provides a minimum Pearson Correlation value of 0.1918. This is because the N value used in the calculation is 103, and the limit for the value is 0.05. It is plain to observe that every single Pearson correlation value for every

single item is higher than 0.1918. In order to ensure the validity of the 36 questionnaire items across all of these variables.

2. Reliability Test

The Cronbach Alpha coefficient was used to assess the reliability of the research instruments in this study. A variable is deemed dependable if its Cronbach Alpha is greater than 0.70 (Ghozali, 2013).

Table 1 Reliability Test

Variable	Reliability Test Results	Cronbach's alpha (a)	Information
Work Discipline (X1)	0.939	≥0.70	Reliable
Work Environment (X2)	0.938	≥0.70	Reliable
Compensation (X3)	0.939	≥0.70	Reliable
Workability (X4)	0.939	≥0.70	Reliable
Employee Performance (Y)	0.938	≥0.70	Reliable

The reliability statistics table for the tested data indicates that Cronbach's Alpha = 0.94 0 out of a total of 36 variable items passed the analysis of the reliability test. The rating of 0.94 for reliability is a superb value. In order for this quiz to be consistent (reliable).

3. Hypothesis Test Results

a) Coefficient of Determination (R²)

Knowing the amount of ability possessed by variable X to explain variable Y, it can be seen using the formula $R^2 \times 100\%$.

Table 2 Coefficient of Determination

Summary Model ^b

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.843 ^a	.710	.698	1.87335

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

71% of the variance in variable Y can be explained by the variable X, according to the findings of these analyses. This indicates that work discipline, work environment, salary, and job aptitude can influence employee performance variables. While 2.9% of the variance is attributable to variables that were not investigated in this study, 2.9% is attributable to variables that were examined.

b) Simultaneous Test (Test f)

The results of the F test can be seen from the ANOVA table taken from the results of data processing at SPSS 25.0 as below:

Table 3 Test Results f

ANOVA ^a

	Model	Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	841.513	4	210.378	59.947	.000 ^b
	residual	343.924	98	3.509		
	Total	1185.437	102			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1

The estimated linear regression model can be used to characterize the impact of Work Discipline (X1), Work Environment (X2), Compensation (X3), and Work Ability (X4) on Employee Performance (Y) because the Prob Value F Count (sig) in the table above is less than the significance level of 0.05.

c) Partial Test (t test)

T test results can be seen from the COEFFICIENTS table in table 4 below:

Table 4 Test Results t
Coefficients^a

Model		Unstandardized		Standardized	Q	Sig.
		Coefficients		Coefficients		
		B	std. Error	Betas		
1	(Constant)	3.591	2.097		1.713	.090
	X1	.532	.098	.444	5.442	.000
	X2	.175	.084	.169	2.089	.039
	X3	.178	.081	.195	2.181	.032
	X4	.190	.109	.160	1.753	.083

a. Dependent Variable: Y

The T test findings are shown in the COEFFICIENTS table in the figure above, namely the variable X1 with a Probability Value. Variable X1 has a significant effect on variable Y if the T count is less than 0.05. Variable X2 has a Prob Value as well. The value 0.039 is less than 0.05. This implies that variable X2 has a significant influence on variable Y. Variable X3 has a Prob Value as well. The value 0.032 is less than 0.05. This implies that variable X3 has a significant influence on variable Y. X4, on the other hand, has a Probability Value. The value 0.083 is more than 0.05. This means that variable X4 has no effect on variable Y.

DISCUSSION

a) Effect of Work Discipline (X1) on Employee Performance (Y)

Workplace discipline has a good impact on employee performance, according to the findings of variable-related research. This is evident from the acquired results, specifically the Prob Value. T count 0.000 since it is less than 0.05 and the Probability Value. F Count (sig) in the preceding table is 0.000 less than the significance threshold of 0.05, indicating that both simultaneously and partially can influence variable Y. Thus, the employee's performance is affected by the level of work discipline implemented. The greater the company's work discipline, the greater the impact on

employee performance. Without proper work discipline, it is challenging for an employee to apply his performance to the workplace.

b) Effect of Work Environment (X2) on Employee Performance (Y)

The work environment has a favorable effect on employee performance, according to the findings of the research that was conducted and analyzed for these data. This is evident from the acquired results, specifically the Prob Value. The count of 0.039 is less than 0.05 and the Probability Value. The F count (sig) in the preceding table is 0.000 less than the significance level of 0.05, indicating that both simultaneously and partially can influence variable Y. This implies that the high or low work environment will effect employee performance. The work environment has a significant effect in an employee's comfort at work. When the work atmosphere is unfavorable, employees will experience discomfort, which will negatively impact their performance. In contrast, a positive work atmosphere will affect employee performance.

c) Effect of Compensation (X3) on Employee Performance (Y)

According to the findings of variable-related study, remuneration has a favorable effect on employee performance. This is evident from the acquired results, specifically the Prob Value. The count of 0.032 is less than 0.05 and the Probability Value. F Count (sig) in the preceding table is 0.000 less than the significance threshold of 0.05, indicating that both simultaneously and partially can effect variable Y. Therefore, employee performance will be affected by the degree of compensation offered. The more effective a company's compensation system is, the greater its impact on employee performance.

d) Effect of Work Ability (X4) on Employee Performance (Y)

The results of variable-related study indicate that work ability has little effect on employee performance. This is evident from the acquired results, specifically the Prob Value. The value 0.083 is bigger than 0.05 and the Probability Value. F Count (sig) in the table above is 0.000 less than the significance level of 0.05, indicating that variable Y is concurrently influenced and largely unaffected. This suggests that an employee's work performance is not affected by his or her work abilities. These results imply that the influence of this company's work environment on employee performance is still relatively low.

e) Effect of Work Discipline (X1), Work Environment (X2), Compensation (X3), and Work Ability (X4) on Employee Performance (Y)

The results show that X1, X2, and X3 all have a beneficial impact on Y. The estimated linear regression model can be used to characterize the impact of work discipline (X1), work environment (X2), compensation (X3), and work ability (X4) on employee performance, as shown in the table above, where the Prob. F Count (sig) is 0.000 less than the significance level of 0.05. (Y). This exemplifies the importance of factors such as work discipline, work environment, salary, and the ability to work at a high or low level in determining an employee's output. The company can think about the factors that affect it. The effectiveness of workplace discipline depends on the level at which it is enforced. Maintaining order in the workplace improves productivity. Working conditions, whether positive or negative, have an impact on productivity. One's productivity on the job could

be influenced by a variety of workplace factors. Pay from the company might have an effect on how hard a person works. The organization's current pay structure has a positive effect on the business and influences employee performance. Competence in one's employment, on the other hand, is irrelevant to one's chances of advancement. Whether an employee has a high or low level of work ability has no bearing on their productivity. Even yet, both can affect productivity in the workplace.

CONCLUSION

Based on the testing, processing, and analysis conducted, the following conclusion may be drawn from this study: Work Discipline significantly improves employee performance. This demonstrates that work discipline is necessary and contributes to employee success. Work discipline is a fundamental reference for an individual in the workplace, particularly for enhancing his performance. Employee performance is significantly influenced by the workplace. This demonstrates the impact of the workplace on employee performance. A friendly and welcoming workplace can assist a person excel at work. Employee performance is affected by the ease of connecting with linked departments, in addition to other characteristics of the work environment. Employee performance is influenced positively by compensation. This illustrates that pay affects employee performance. The company's salary is capable of increasing employee motivation and improving performance. Work ability and employee performance have no relationship. This shows that work ability has not had a significant impact on the performance of this company's staff. Work ability has not been able to boost working persons performance. This may be supported by a variety of factors other than work skill that contribute to employee performance. Work discipline, work environment, compensation, and work ability have a positive effect on employee performance at PT Bank BNI Menara Pejompongan's consumer credit processing center division, indicating that when work discipline methods, work environment, compensation, and work ability are applied to the company, it will have a positive effect on the company's operations.

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