The Influence of Employee Competency, Work Environment, and Work Discipline on Employee Performance
(Study on PT Bima Multifinance Yogyakarta)

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Abstract

This study aims to determine the effect of Employee Competency, Work Environment, Work Discipline on Employee Perfomance PT Bima Multifinance Yogyakarta. The data collection technique used is the census technique or saturated sampling using a questionnaire. The Data analysis techniques through classical assumption tests and multiple linear regression analysis using SPSS 25. This research is a casual associative research using a quantitative approach. The population in this study were all employees at the PT Bima Multifinance Yogyakarta. The number of samples used in this study were 62 respondents. The results of this study reveal that employee competency, work environment, and work discipline have a joint effect on employee performance at the PT Bima Multifinance Yogyakarta, and Work discipline the most dominant influence on employee performance.

INTRODUCTION

Human Resources (HR) are a very important factor for organizations, companies and institutions in achieving success. No matter how advanced technology and information develops, without human resources, this goal will not be achieved. One of the factors that enables a company to run well is the performance of its employees. According to Robbins (2016) performance is a result achieved by employees in their work according to certain criteria that apply in the company. Achieving high performance always requires employees who have the skills and competencies to create a workforce that is productive, prosperous and nationally competitive.

PT. Bima MultiFinance is a company that provides credit financing services for business development, hospital costs, residential renovations, children's education and other needs with BPKB guarantees. Bima Multifinance began to develop in 2015. With 29 branches and 173 points of sales (POS) spread across the archipelago. In the last few months, employee performance achievements have decreased in terms of quantity and quality. In terms of quantity, there was a decline in the credit targets achieved, while in terms of quality, there were several consumer complaints about the services provided, such as employees not being able to explain well, Information from one employee to another is different, the service takes a long time, the final bill is very different from what it should be, when the payment for taking the BPKB takes a very long time it is not immediately given.

One of the factors that influences performance is competence. The competitiveness of an organization or company will be largely determined by the quality of its human resources.

According to Sedarmayanti (2017), competence is a fundamental characteristic possessed by a person that directly influences or can predict excellent performance.

The work environment also has an influence on employee performance. According to Wibowo (2018) the work environment or work situation provides comfort and thus encourages employee performance. According to Nitisemito (2018) the work environment is everything that is around the worker and that can influence him in carrying out the assigned tasks. Having a comfortable, safe and calm work environment can improve employee performance in achieving goals.

Apart from that, work discipline is also a factor that influences employee performance. According to Hasibuan (2017), discipline is the most important operational function of HRM because the better the employee's discipline, the higher the employee's performance. For a company to obtain optimal results, it is necessary to maintain order and smooth implementation of the company's work. Meanwhile, the existence of work discipline for employees means providing a pleasant working atmosphere that will increase enthusiasm in carrying out their work.

From this background, the aim of this research is to analyze and determine: 1) The influence of employee competence, work environment, and work discipline together on employee performance at PT Bima Multifinance Yogyakarta, 2) The influence of employee competence, work environment, and partial work discipline on employee performance at PT Bima Multifinance Yogyakarta 3) Variables that have the most dominant influence on employee performance at PT Bima Multifinance Yogyakarta.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT
Employee Performance
According to Mangkunegara (2016), employee performance is the result of work in terms of quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. Employee performance indicators according to Mangkunegara (2016) are as follows: 1) Quality of Work 2) Quantity of Work 3) Responsibility 4) Cooperation 5) Initiative.

Employee Competency
According to Wibowo (2018), competency is the ability to carry out tasks or work based on knowledge, skills and supported by attitudes that are individual characteristics. The elements of competency according to Wibowo (2018), namely: 1) Knowledge 2) Ability/Skills 3) Employee behavioral attitudes.
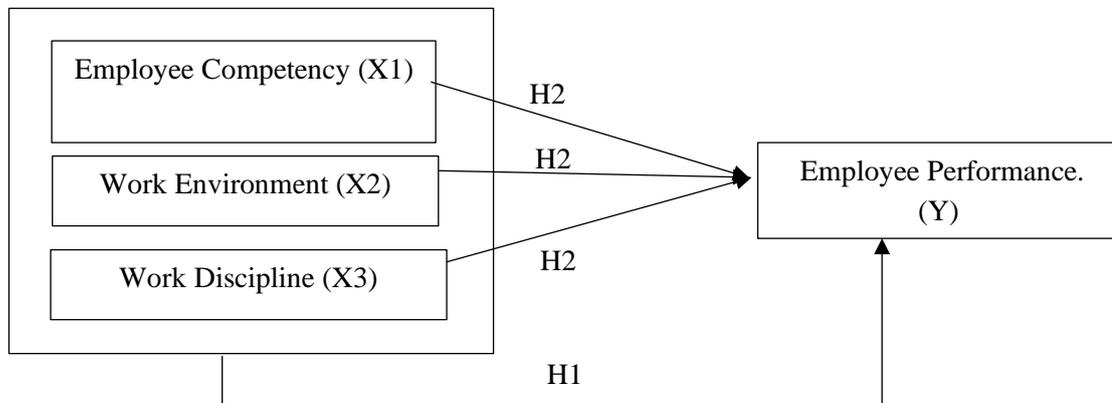
Work environment
According to Sedarmayati (2017), the work environment is the totality of tools and materials encountered, the surrounding environment where a person works, work methods, and work arrangements both as an individual and as a group. According to Sedarmayanti (2017), physical work environment indicators include: 1) Coloring 2) Cleanliness 3) Air Exchange 4) Lighting 5) Security. According to Sedarmayanti (2017) non-physical environmental indicators can be: 1) Working relationships between leaders and subordinates 2) Working relationships between co-workers.

Work Discipline

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According to Sutrisno (2016), work discipline is a person's willingness and willingness to obey and comply with the regulatory norms that apply around them. According to Sutrisno (2016) the elements of work discipline are as follows: 1) Adhere to Time 2) Obey Company Rules 3) Obey Time Rules 4) Obey other Company Regulations.

Gambar 1. Conceptual Framework

Hypotesis

H1: Employee Competency, Work Environment, and Work Discipline together have an influence on employee performance at the PT Bima Multifinance Yogyakarta.

H2: Employee Competency, Work Environment, and Work Discipline Training, Rewards partially have an influence on employee performance at the PT Bima Multifinance Yogyakarta

H3: Work Discipline has a dominant influence on employee performance at The PT Bima Multifinance Yogyakarta.

RESEARCH METHOD

This research method is an associative research type using a questionnaire instrument. The questionnaire was submitted to respondents by visiting the company directly. The population in this study was all employees of PT Bima Multifinance Yogyakarta, totaling 62 people. The sampling technique in this study used a census or saturated sampling technique. The sample was 62 people. Data analysis techniques through validity and reliability tests, classical assumption tests include normality tests, multicollinearity, heteroscedasticity, autoleracy, multiple regression equation analysis including hypothesis testing consisting of partial hypothesis testing (t test), and simultaneous testing (F test), coefficient of determination test(R^2).

Table 1. Validity Test

Variable	Indicator	Pearson Correlation	Sig	R table	Information
Employee Performance (Y)	Y1.1.1	0,815	0,000	0,250	Valid
	Y1.1.2	0,865	0,000	0,250	Valid
	Y1.1.3	0,745	0,000	0,250	Valid

	Y1.2.1	0,550	0,000	0,250	Valid
	Y1.2.2	0,738	0,000	0,250	Valid
	Y1.3.1	0,827	0,000	0,250	Vaid
	Y1.3.2	0,760	0,000	0,250	Valid
	Y1.4.1	0,704	0,000	0,250	Valid
	Y1.4.2	0,818	0,000	0,250	Valid
	Y1.5.1	0,732	0,000	0,250	Valid
	Y1.5.2	0,707	0,000	0,250	Valid
Employee Competency (X1)	X1.1.1	0,730	0,000	0,250	Valid
	X1.1.2	0,888	0,000	0,250	Valid
	X1.1.3	0,838	0,000	0,250	Valid
	X1.2.1	0,815	0,000	0,250	Valid
	X1.2.2	0,803	0,000	0,250	Valid
	X1.2.3	0,810	0,000	0,250	Valid
	X1.3.1	0,783	0,000	0,250	Valid
	X1.3.2	0,787	0,000	0,250	Valid
	X1.3.3	0,793	0,000	0,250	Valid
Work Environment (X2)	X2.1.1	0,635	0,000	0,250	Valid
	X2.1.2	0,692	0,000	0,250	Valid
	X2.2.1	0,734	0,000	0,250	Valid
	X2.2.2	0,709	0,000	0,250	Valid
	X2.2.3	0,739	0,000	0,250	Valid
	X2.3.1	0,656	0,000	0,250	Valid
	X2.3.2	0,575	0,000	0,250	Valid
	X2.4.1	0,739	0,000	0,250	Valid
	X2.4.2	0,613	0,000	0,250	Valid
	X2.5.1	0,552	0,000	0,250	Valid
	X2.5.2	0,660	0,000	0,250	Valid
	X2.5.3	0,641	0,000	0,250	Valid
	X2.6.1	0,578	0,000	0,250	Valid
	X2.6.2	0,516	0,000	0,250	Valid
	X2.6.3	0,570	0,000	0,250	Valid
	X2.6.4	0,578	0,000	0,250	Valid
	X2.6.5	0,575	0,000	0,250	Valid
	X2.7.1	0,637	0,000	0,250	Valid
	X2.7.2	0,601	0,000	0,250	Valid
	X2.7.3	0,547	0,000	0,250	Valid
	X2.7.4	0,557	0,000	0,250	Valid
	X2.7.5	0,553	0,000	0,250	Valid
Work Discipline (X3)	X3.1.1	0,821	0,000	0,250	Valid
	X3.1.2	0,856	0,000	0,250	Valid
	X3.1.3	0,776	0,000	0,250	Valid
	X3.2.1	0,814	0,000	0,250	Valid

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	X3.2.2	0,889	0,000	0,250	Valid
	X3.3.1	0,848	0,000	0,250	Valid
	X3.3.2	0,861	0,000	0,250	Valid
	X3.3.3	0,842	0,000	0,250	Valid
	X3.4.1	0,732	0,000	0,250	Valid
	X3.4.2	0,737	0,000	0,250	Valid

Source: Primary data processed, 2024

The results of the validity test show that the statement items on the variables of employee competence, work environment, work discipline and employee performance show person correlation coefficient value greater than R table and the item value is positive, the statement item is said to be valid. Therefore, it can be concluded that all research variable statement items are valid or suitable for use as research instruments.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Critical Value	Information
Employee Competency	0,931	0,600	Reliable
Work environment	0,915	0,600	Reliable
Work Discipline	0,944	0,600	Reliable
Employee performance	0,922	0,600	Reliable

Source: Primary data processed, 2024

The results of the reliability test show that all variables have Cronbach's Alpha > 0.60. Therefore, it can be concluded that all research variable statements are reliable or suitable for use as research instruments.

RESULTS AND DISCUSSION
Results

The age characteristics show that the majority of respondents are aged 31 to 31. 40 years old with a percentage of 50%, gender shows that the majority is male with a percentage of 71%, the majority of education is high school with a percentage of 66.1%, the majority of years of work are 1 to 10 years old. 5 years with a percentage of 48.4%, the majority's marital status is married with a percentage of 79%, division placements are mostly placed in the marketing division with a percentage of 67.7% and Yogyakarta with a percentage of 30.6%.

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		62
Normal Parameters[a,b]	Mean	0,0000000
	Std. Deviation	2,29528197
Most Extreme Differences	Absolute	0,068
	Positive	0,068
	Negative	-0,064

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Test Statistic	0,068
Asymp. Sig. (2-tailed)	.200^{c,d}

Source: Primary data processed, 2024

The normality test results show that Asymp. Sig. (two-tailed) is 0.200 which is greater than 0.05. Therefore it is concluded that the data is normally distributed.

Table 4. Multicollinearity Test

Variable	Tolerance	VIF
Employee Competency	0,376	2,656
Work environment	0,477	2,096
Work Discipline	0,334	2,991

Source: Primary Data, processed 2024

The results of the multicollinearity test show that the tolerance value is > 0.10 and the VIF value is < 10. Therefore, it can be concluded that there is no multicollinearity in the regression model.

Figure 2. Heteroscedasticity Test
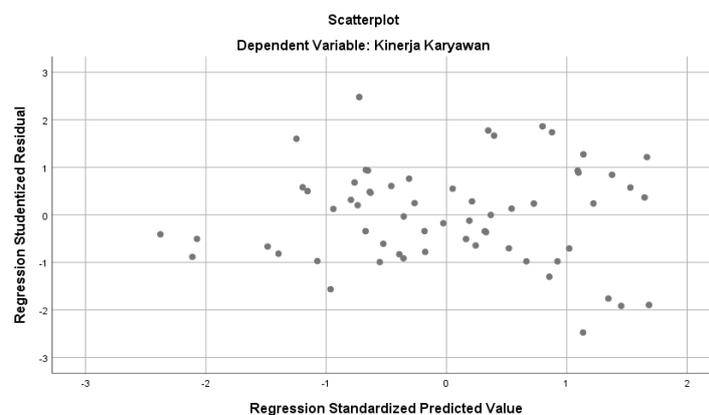
Source: Primary data processed, 2024

Based on the results of the Heteroscedasticity test above, it shows that the residual values form a random pattern around point 0 and the points are spread out. Therefore, it can be concluded that there are no symptoms of heteroscedasticity.

Table 6. Autocorrelation Test

d	dl	of	4-dl	4-of
2,298	1,490	1,692	2,590	2,308

Source: Primary Data, processed 2024

Based on the results of the autocorrelation test, it shows that du $< $ d $< $ 4-du 1.692 $< $ 2.298 $< $ 2.308. Therefore, it can be concluded that there is no autocorrelation.

Table 7. Multiple Linear Regression Analysis

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	8,991	2,763		3,254	0,002
	Employee Competency	0,313	0,109	0,304	2,873	0,006
	Work environment	0,101	0,044	0,213	2,265	0,027
	Work Discipline	0,360	0,091	0,442	3,936	0,000
a. Dependent Variable: Employee Performance						

Source: Primary Data, processed 2024

Based on the results of the multiple linear regression analysis above, the following equation is obtained:

$$Y = 8.991 + 0.313 X1 + 0,101 X2 + 0,360 X3 + e$$

Based on the multiple linear regression equation, it can be interpreted as follows : (1) A constant value of 8.991 (positive) indicates that the variables of employee competence, work environment and work discipline have a positive influence on employee performance this means that employee performance will increase along with increasing employee competency variables, work environment and work discipline; (2) The regression coefficient for the competency variable is 0.313 (positive) indicating that the employee competency variable has a positive influence on employee performance this means that the more the competency variable increases, the employee performance will increase; (3) The regression coefficient for work environment variables is 0.101 (positive) indicating that work environment variables have a positive influence on employee performance this means that employee performance will increase along with increasing work environment variables; (4) The regression coefficient for the work environment variable is 0.360 (positive) indicating that the work discipline variable has a positive influence on employee performance. This means that if the work discipline variable increases, there will be an increase in performance

Table 8. F Test

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig
1	Regression	996,116	3	332,039	59,926	.000[b]
	Residual	321,367	58	5,541		
	Total	1317,484	61			
a. Dependent Variable: Employee Performance						
b. Predictors: (Constant), Work Discipline, Work Environment, Employee Competency						

Source: Primary Data, processed 2024

Hypothesis test Based on the f test, it shows that the value F count (59,926) > F table (2.76) with a significant level of F 0.000 < 0.05 (significant) then Ha is supported. Thus H1 is accepted Based on the table, it shows that the significance value for the employee competency variable is 0.006 < 0.05, so Ha is supported, the work environment variable is 0.027 < 0.05, then Ha is supported, the work discipline variable is 0.000 < 0.05, then Ha is supported. Thus H2 is accepted. Based on the work discipline table, it shows a beta coefficient value of 0.442 which is greater than competency and work environment. Thus H3 is accepted.

Table 9. Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.870[a]	0,756	0,743	2,35389
a. Predictors: (Constant), Work Discipline, Work Environment, Employee Competency				

Source: Primary data processed, 2024

Based on the coefficient of determination table above, it is known that the R Square value is 0.756, which means that the influence of employee competency, work environment and work discipline variables on the employee performance of PT Bima Multifinance Yogyakarta is 75.6% while the remaining 24.4% is influenced by the variables other variables.

DISCUSSION

Employee competency, work environment, and work discipline together influence employee performance this proves that employee competency, work environment and work discipline together have a positive and significant effect on the employee performance of PT Bima Multifinance Yogyakarta. Employee competency, work environment, and work discipline partially influence employee performance this proves that employee competency has a positive and significant effect on the employees performance of PT Bima Multifinance Yogyakarta , the work environment has a positive and significant effect on the employe performance of PT Bima Multifinance Yogyakarta, work discipline has a positive and significant effect on the employee performance of PT Bima Multifinance Yogyakarta. Work Discipline has a dominant influence on employee performance this proves that the work discipline variable has the most dominant influence on the employe performance of PT Bima Multifinance Yogyakarta.

CONCLUSION

Based on the results of the analysis carried out, it can be concluded as follows (1) The variables of employee competency, work environment and work discipline together have a positive and significant effect on the performance of PT Bima Multifinance Yogyakarta employees (2) The variables of employee competency, work environment and work discipline partially have a positive and significant effect on the employee performance of PT Bima Multifinance Yogyakarta (3) The work discipline variable has a dominant influence on the employee performance of PT Bima Multifinance Yogyakarta.

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