

The influence of individual characteristics and work discipline on the performance of PT employees Bank Syariah Indonesia Palopo Branch

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Abstract

Purpose: This study examines and analyzes the individual characteristics and work discipline that affect employee performance in physical therapy (PT). Bank Syariah Indonesia (BSI) Tbk Palopo Branch.

Methodology: This study was a quantitative research using a descriptive approach. The population in this study comprised all employees who worked at PT. Bank Syariah Indonesia (BSI) Tbk Palopo Branch. Thirty-five samples were used in this study amounted to 35 people. The data analysis techniques used were a descriptive statistical test, classical assumption test, and multiple regression analysis.

Results: The results were as follows: 1). Individual characteristics had a positive and significant effect on the performance. Bank Syariah Indonesia (BSI) Tbk Palopo Branch, 2). Work discipline has a positive and significant effect on the performance of PT employees. Bank Syariah Indonesia (BSI) Tbk Palopo Branch. 3). The results of the F test show that the characteristics and work discipline simultaneously (together) have a positive and significant effect on the performance of PT employees. Bank Syariah Indonesia (BSI) Tbk Palopo Branch. Individual characteristics and work discipline have a contribution or influence on employee performance variables by 43.20%, while the remaining 56.80% is influenced by other variables not examined in this study.

Contribution: This study provides valuable insights into the factors that influence employee performance in the Indonesian banking sector, specifically in the context of Islamic banking.

Keywords: *Individual Characteristics, Work Discipline, Employee Performance*

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1. Introduction

Human resources are an important factor in an organization. Whether it is an organization on a large scale, such as a country, or on a smaller scale, such as an organization. This is because human resources are the driving force of all activities in an organization. Human resources act as thinkers, planners, and implementers for all activities in the organization.

Therefore, organizations need human resource management that can manage all organizational resources so that they can function in accordance with what is expected by the organization, both government and private organizations. Human resource development in the bureaucratic environment

is aimed at realizing human beings who are virtuous, tough, skilled, independent, and future-oriented work in order to create a better work environment. One of the most fundamental aspects of managing people (employees) in organizations is related to managing attitudes in a positive direction, so that the work characteristics and discipline of employees will collectively have a positive impact on achieving company goals, and employees can achieve positive results in improving their performance.

According to [Iskamto \(2021\)](#), 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 their awareness and willingness to obey all company regulations and applicable social norms. Discipline refers to a condition or respectful attitude that exists in employees towards company rules and regulations. Thus, if the rules or regulations in a company are ignored or often violated, employees have poor work discipline.

Bank Syariah Indonesia, better known as the BSI, is one of the banks established in 2021. Bank Syariah Indonesia was established in Jakarta on February 1, 2021, or 19 Jumadil Akhir 1442 H. Currently, Bank Syariah Indonesia has one branch on Jalan Andi Djemma No.1 Palopo, which was established in 2021 and then moved to Jalan Dr. Ratulangi No.62 AB in 2015 in Palopo City, South Sulawesi. The BSI is a bank resulting from a merger between PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. The Financial Services Authority (OJK) officially issued a permit to merge the three Islamic bank businesses on January 27, 2021, through the letter Number SR-3 / PB.1 / 2021 Operating until now. In this paper, we will conduct research with the title The Effect of Individual Characteristics and Work Discipline on Employee Performance of PT Bank Syariah Indonesia Palopo Branch.

Bank Syariah Indonesia is a business entity engaged in services and finance that collects funds from the public in the form of deposits and distributes them back to the public through financing. PT Bank Syariah Indonesia (BSI) Tbk can be seen as a real condition where employees are still found working casually, leaving the office during working hours for personal reasons. In terms of teamwork, it can be said to be less compact, as can be seen from the lack of initiative to work together and the intention to help each other. Another problem is that there are still employees who lack discipline regarding the rules set by the company, such as rules regarding during working hours not being allowed to use cellphones, wearing work clothes that do not comply with Sharia rules, and there are still employees who often come late to the office, so they do not attend briefings and morning prayers.

An employee's performance will be better if the employee has high abilities, a supportive work environment, division of task characteristics from appropriate work in various fields, and support from the organization or company ([Helpi, Adil, & Suardi, 2023](#)).

In addition to the formation of individual characteristics, another aspect that must be addressed to improve employee performance is the need for work discipline. Enforcing work discipline is very important for companies. The existence of work discipline ensures the maintenance of order and smooth implementation of company work to obtain optimal results. For employees, work discipline has an impact on a pleasant work atmosphere, increasing the spirit and motivation to perform work.

Spirit and motivation to perform work. According to [Mangkunegara \(2011\)](#), work discipline can be interpreted as the implementation of management to reinforce organizational guidelines. Based on the background description above, the author proposes a research article titled, "The Effect of Individual Characteristics and Work Discipline on Employee Performance Pt. Bank Syariah Indonesia Palopo Branch".

2. Methodology

2.1 Research Design

The type used in this study was quantitative. Quantitative research methods can be interpreted as those based on the philosophy of positivism used to research certain populations or samples. Sampling techniques are generally carried out randomly, data collection using research instruments, and data analysis is quantitative/statistical, with the aim of testing predetermined hypotheses.

2.2 Location and Time of Research

The location chosen for this research is PT Bank Syariah Indonesia (BSI) Tbk Palopo Branch. This study was conducted from June to October.

2.3 Population and Sample

2.3.1 Population

The population in this study was employees at PT Bank Sayriah Indonesia (BSI) Tbk Palopo Branch, which was directly related to the research variables.

2.3.2 Sample

According to [Sugiyono \(2017\)](#), "the sample is part of the number and characteristics of the population." The sample in this study came from all employees of PT Bank Syariah Indonesia (BSI), Tbk Palopo Branch.

2.4 Types and Sources of Data

[Sugiyono \(2017\)](#), when viewed from the type and source of data, data collection can use primary and secondary data.

1. Primary Data

Primary data are directly obtained by researchers from respondents or first parties, such as interview results and questionnaire answers about research variables and problems.

2. Secondary Data

Secondary data are not directly obtained by the author from respondents, but data obtained from other parties such as library sources, books, articles, and important organizational documents regarding the history of the organization that the author examines.

2.5 Data Collection Technique

Data collection techniques to prove the truth of the hypothesis described in this study to obtain the necessary data, information, and materials using several methods, among others:

1. Interview. An interview is a conversation conducted by 2 (two) parties, namely the interviewer and the interviewee. Researchers first conducted pre-research interviews to map the problems that occurred at PT Bank Syariah Indonesia (BSI) Tbk Palopo Branch.
2. Questionnaire. [Sugiyono \(2017\)](#) says "questionnaire is a data collection technique that is done by providing a set of statements or written questions to the respondents. The questionnaire was measured using a Likert scale, and the answers were processed and compiled in tabular form. The questionnaire was processed and arranged in a tabulated form and then calculated using a percentage ratio.

2.6 Operational Definition

The research variables are basically anything in the form of anything that is determined by the researcher to study so that information is obtained.

The definitions of the research are as follows.

1. Individual Characteristics (X1), is an individual difference with other individuals and includes a number of basic traits inherent in certain individuals and one of the human resources that must be considered, and needs to be developed to obtain superior and high-quality human resources. Where characteristics are independent variables or independent variables that affect and cause changes or

- the emergence of dependent variables ([Adil, Sapar, & Jasman, 2023](#); [Lisdayanti, Adil, & Suardi, 2023](#)).
2. Work Discipline (X2) is an attitude, behavior and actions that are in accordance with the rules of the companies, both written and unwritten ([Fernando & Surjandari, 2021](#); [Pramono & Suhendi, 2023](#)).
 3. Employee Performance (Y) is the result of employee work / employee performance in accordance to meet the company's objectives. Perceptions of a person or group of people about social phenomena. The answer to each instrument item using a Likert scale is graded from very positive to very negative ([N. P. Putra & Pradana, 2022](#); [Sam, Suardi, & Adil, 2023](#); [Yasin, Adil, & Suardi, 2023](#)).

2.7 Research Instrument

Research instruments are tools used to carry out research activities, especially as measurements and data collection in the form of questionnaires, a set of test questions, observation sheets, etc. This statement is in line with the definition of a research instrument by ([N. P. Putra & Cahyo, 2021](#)); [Sugiyono \(2017\)](#), which is a tool used to measure natural and social phenomena. used to measure the observed natural and social phenomena. There are also research instruments that the authors use are interviews, questionnaires, documentation studies and data processing using SPSS software.

3. Results And Discussion

3.1 Data Analysis Technique

In this study, the researchers used quantitative analysis. Quantitative analysis is intended for large data grouped into categories in the form of numbers. The data analysis method used descriptive statistics, data quality tests, classical assumption tests, multiple regression analysis, and hypothesis testing with computer assistance through SPSS ver. 20 for window.

3.2 Descriptive Statistical Analysis

Descriptive statistics were used to organize, present, and analyze the data. Data can be described using statistical techniques, such as making tables, frequency distributions, and diagrams or graphs ([Adil, Patang, & Sukainah, 2020](#); [H. Anwar, Adil, & Suardi, 2023](#)). Descriptive statistics were used to describe the characteristics of the respondents in the form of calculations of mean, median, mode, variance, standard deviation, minimum value, maximum value, frequency distribution tables, and others.

3.3 Data Quality Test

Before the questionnaire was distributed, it was first tested for data quality, namely validity and reliability tests.

a. Validity Test

The validity test is intended to measure the quality of the questionnaire used as a research instrument so that the instrument can be said to be valid. A questionnaire is said to be valid if the statements on the questionnaire can reveal something that will be measured by the questionnaire ([S. M. Anwar, Goso, & Adil, 2017](#); [Ghozali, 2006](#)).

In this study, a product-correlation formula was used to measure validity. The moment correlation formula was proposed using Pearson. The correlation coefficient price is interpreted by comparing the r_{xy} price with the critical price. The critical price for validity of the instrument items was 0.3. This means that if r_{xy} is greater than or equal to 0.3 ($r_{xy} \geq 0.3$) then the item number can be said to be valid. Conversely, if r_{xy} is smaller than 0.3 ($r_{xy} < 0.3$), then the item number can be said to be invalid. A validity test was performed using SPSS ver. 20 for window.

b. Reliability Test

A reliability test is a tool for measuring questionnaires, which are indicators of variables or constructs. A questionnaire is considered reliable if someone's answer to a question is consistent or stable over

time. The questionnaire items are said to be reliable (feasible) if Cronbach's alpha > 0.06 and said to be unreliable if Cronbach's alpha < 0.06 ([Ghozali, 2006](#)). Reliability tests were performed using SPSS ver. 20 for window.

3.4 Inferential Statistical Analysis

1. Normality Test

[Muhson \(2009\)](#) explains that the purpose of the normality test is to determine whether the variables are normally distributed or not. If the data are normally distributed, then the hypothesis test uses parametric statistics, whereas if the data are not normally distributed, then the hypothesis test uses non-parametric statistics. The Kolmogorov-Smirnov normality test was performed using SPSS ver.20 for window. The normality test decision-making criteria are if the Asymp Sig value is more than or equal to 0.05 ($p > 0.05$) then the data is normally distributed, if Asymp Sig is less than 0.05 then the data distribution is not normal.

2. Multicollinearity Test

This test aimed to determine whether there was a correlation between independent variables in the regression model. A good regression model should not be correlated with independent variables. Multicollinearity can be detected by examining the Variance Inflation Factor (VIF) and tolerance value. If the VIF is less than 10 and the tolerance value is greater than 0.1, then the regression is free from multicollinearity. According to [Sugiyono \(2017\)](#), inferential statistics are statistical techniques used to analyze sample data, and the results are needed for the population. The inferential statistical analysis in this study is as follows.

a. Classical Assumption Test

The classical assumption test is a test conducted by researchers to assess whether there are classical problems in an ordinary least squares (OLS) model that aims to provide certainty that the regression equation obtained has accuracy in estimation and is unbiased and consistent ([Ningwati, Septiyanti, & Desriani, 2022](#)).

b. Heteroscedasticity Test

According to [Ghozali \(2006\)](#), the heteroscedasticity test aims to test whether the variance of the residuals from one observation to another is not equal in a regression model. If the variance of the residuals from one observation to another is constant, it is called homoscedasticity; if it is different, it is called heteroscedasticity.

To test whether the data are free from heteroscedasticity, the data will be tested with the Glejser test using SPSS version 20.0 for window program, which is used to provide more detailed data to corroborate whether the data to be processed experiences heteroscedasticity. The presence or absence of heteroscedasticity can be observed from the significant value of the independent variable on the dependent variable. If the Glejser test result is less than or equal to with 0.05, it can be concluded that the data is heteroscedastic and vice versa ([Ghozali, 2006](#)).

c. Multiple Linear Regression

Multiple linear regression formulae were used in this study. Multiple linear regression is used if there is one dependent variable and two or more independent variables ([Adil, Sapar, & Jasman, 2020](#); [S. Adil et al., 2023](#)). A multiple linear regression analysis model was used. This analysis determines the direction of the relationship between the independent variable and the dependent variable, whether each independent variable is positively or negatively related, and predicts the value of the dependent variable if the value of the independent variable increases or decreases. The multiple linear regression equation was formulated ([Damanik & Sitompul, 2022](#)) as follows:

$$Y = a + b_1X_1 + b_2X_2$$

Description:

- Y = dependent variable (Employee Performance)
 X1 = independent variable (Individual Characteristics)
 X2 = independent variable (Work Discipline)
 a = constant regression equation

b1 and b2 are the direction number or regression coefficient, respectively, which shows the number of increases or decreases in the dependent variable based on changes in the independent variable. If (+), then there is an increase, and if (−), then there is a decrease.

d. Hypothesis Test

1. Partial Test (t Test)

The purpose of the t test is to see the significance of the effect of the independent variable individually on the dependent variable by holding other variables constant ([Goodwood, Aini, Shafitranata, Madyoningrum, & Octavia, 2023](#)). This partial test was used to determine the partial effect between the independent and dependent variables by examining the t-value at the 5% significance level. t at the 5% significance level. The t count was obtained using the SPSS program (version 20.0) for windows, namely, in the coefficient table. The model was considered significant if $\text{sig. } t \text{ value} \leq \alpha$. If the probability of significance is less than 0.05 then H_0 is rejected, while if the probability of significance is greater than 0.05 then H_0 is accepted ([Kusnadi, Oktavia, Sukmasari, & Yuliansyah, 2022](#)).

2. Simultaneous Test (F Test)

The F-test was used to simultaneously determine the effect of the independent variables on the dependent variable. The test was performed using the F distribution table with a significance level of 5%. The calculated F value was obtained using SPSS 20.0 for window program, as shown in the ANOVA table. The model was considered significant if $\text{Sig. } F \leq \alpha$. If the probability of significance is less than 0.05, H_0 is rejected, whereas if the probability of significance is greater than 0.05, H_0 is rejected. significance is greater than 0.05, H_0 is accepted ([Fernando & Surjandari, 2021](#)).

3. Coefficient of Determination

The coefficient of determination can be used to determine the magnitude of the influence of an independent variable on the independent variable. If the coefficient of determination $r^2 = 0$, the independent variable has no effect (= 0%) on the independent variable. Conversely, if the coefficient of determination $r^2 = 1$, then the independent variable is 100% influenced by the independent variable. Therefore, r^2 is located in the interval (interval) between 0 and 1 and is algebraically expressed as $0 \leq r^2 \leq 1$. r^2 is simply a measure of progress in terms of reducing total error. r^2 shows a reduction in the total error when a regression line is plotted ([Goodwood et al., 2023](#)).

The magnitude of the coefficient of partial determination of the independent variable on the dependent variable can be determined from the score r^2 or the square of the partial correlation from the coefficient table. The magnitude of the coefficient of determination was simultaneously obtained from the magnitude of R^2 or the adjusted R Square. A small adjusted R Square value indicates that the ability of the independent variables to explain the dependent variable is limited. "A value close to 1 means that the independent variables provide almost all the information needed to predict variations in the dependent variable" ([Ghozali, 2006](#); [N. P. P. Putra & Febriansyah, 2020](#)).

4. Conclusion

4.1 Conclusion

Based on the results, the conclusions of this study are as follows:

1. Individual characteristics partially have a positive and significant effect on the performance of Employees of PT Bank Syariah Indonesia Palopo Branch. This shows that an increase or decrease in employees' assessments of individual characteristics significantly affects their performance. Individual characteristics significantly affect employee performance.

2. Work discipline partially has a positive and significant effect on the performance of employees of PT Bank Syariah Indonesia Palopo Branch. This shows that the higher the value of employee work discipline, the greater is the increase in performance produced by employees, and vice versa.
3. Individual characteristics and work discipline simultaneously (together) have a positive and significant effect on the performance of employees of PT Bank Syariah Indonesia (BSI) Tbk Palopo Branch. The independent variable (individual characteristics and work discipline) had a contribution or effect on the dependent variable (employee performance) of 43.20%, while the remaining 56.80% was influenced by other variables not examined in this study.

4.2 Suggestion

The suggestions that the authors convey in this study are as follows.

1. For PT Bank Syariah Indonesia (BSI) Tbk Palopo Branch.

It is hoped that it can maintain and improve individual characteristics and employee discipline so that performance in providing services can be even better, because with the increase in employee performance, the objectives of the company can be achieved optimally.

2. For Further Research

This study only tested 2 (two) independent variables, namely individual characteristics and discipline, so it is recommended that further researchers test other variables that affect employee performance so that the research results obtained can be even better in the future.

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