

## EFFORTS TO IMPROVE EMPLOYEE PERFORMANCE AT FINTECH COMPANIES THROUGH DISCIPLINE AND WORK MOTIVATION

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### ABSTRACT

The goal of this study is to determine the effect of work discipline and motivation on employee performance. This study employs a quantitative approach via a Likert scale. This research method employs quantitative research by distributing/questionnaires to determine the validity and reliability of the problems under investigation. Data was gathered by first observing, then interviewing, and finally distributing the final questionnaire and documentation. The obtained data were then analyzed using pre-test and main-test calculations of the data obtained from the field using the SPSS application. The study concludes that the independent variables are work discipline and motivation, and the dependent variable is employee performance.

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## 1. INTRODUCTION

The presence of fintech has made technological advancements in the digital era, such as today, more complete. Fintech refers to technology-based financial services that will undoubtedly make all types of transactions easier, regardless of when and where they occur. According to Bank Indonesia, fintech is a financial sector innovation that has succeeded in changing the business model to become more modern. Fintech integrates financial systems with technological advancements, such as making financial transactions more practical, secure, and modern. Initially, Indonesian fintech concentrated solely on two types of transactions: digital payments (e-money) and online loans (peer to peer lending). However, fintech has evolved over time to include aggregators, innovative credit scoring, financial planners, equity crowdfunding services, and project financing. The fintech industry has been present in

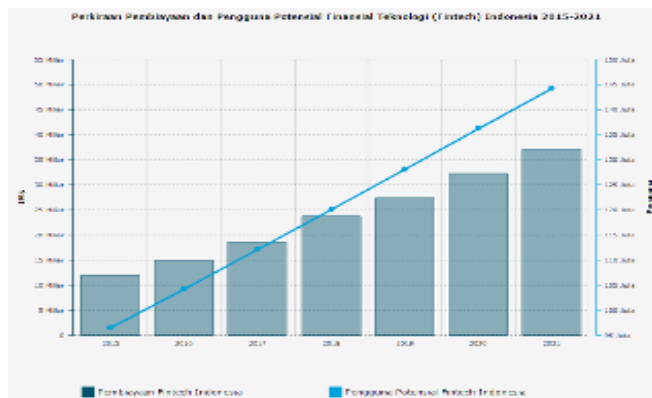


Figure 1: Fintech development in Indonesia.

Source : (2020, Iqbal)

Figure 1 depicts the continued development of fintech in Indonesia, with 145 users expected by 2021 and 35 billion in financing funds. Indonesia has a rapidly growing market share, particularly in financial transactions. This year alone, total transactions reached \$18.5 billion USD. A 24% increase over the previous year's figure of \$15 billion. The remaining \$4 billion is made up of mobile payments and \$29 million in peer-to-peer transfers (M iqbal., 2017). The Information Technology-Based Borrowing and Borrowing Service model is a well-known and well-liked type of fintech. Peer-to-peer financing (P2P) Lending is a fintech activity or system that connects fund owners (investors / lenders) and borrowers (borrowers). The trick is to create an online platform or application that allows fund owners to provide loans directly to borrowers / creditors with a higher return (return) in a simple, fast, and collateral-free manner. Rahardyan (Rahardyan, 2020)

The extremely rapid development of fintech, particularly fintechs that offer online loan products with no collateral, will result in fierce global competition. As a result, a company is compelled to maximize its performance in a variety of ways in order to continue developing more optimally in the future, and, of course, the company truly desires high work performance from its employees. As a result, the formation of a company is inextricably linked to the element of human resources. The Loan Market (2019).

Human resources are critical in their interactions with capital factors, materials, methods, and procedures. The level of complexity that exists can influence human quality. As a result, we must always be cautious and attentive to every detail. According to (Agung, 2018), increased employee performance can be interpreted as a material consideration for the company in building human resources and will undoubtedly have an impact on stability in the process of achieving company goals. Discipline is one of the factors that can contribute to a drop in employee performance in a company. According to (Irwanto et al., n.d.), the higher the level of employee discipline in a company, the higher the level of employee performance, so that employees will sincerely work as hard as possible to help achieve goals.

from a business In addition to discipline, the company must consider the motivational factors that can influence employee performance. Motivation is a change in someone that appears as a sign of feelings and emotional or behavioral traits, and it can cause people to do or act in response to certain needs, desires, and goals. According to (Sari & Logahan, 2020), motivation is a factor that can influence employees' enthusiasm and work activity to participate actively in the work process. In response to question 1, the active togetherness between superiors and subordinates that causes harmony in working together and affects work motivation, 40% of respondents disagreed and 40% strongly disagreed.

According to the data presented above, 80% of employees believe that there is no good and active relationship between superiors and subordinates, which causes a lack of harmony in working together and affects the resulting low work motivation, resulting in poor employee performance. In response to question 2, 80% of respondents agreed and 20% strongly agreed that it can be concluded that 80% of respondents arrived late to work, which may not be too frequently or only occasionally. However, 20% of respondents strongly agreed, implying that 20% of respondents are still frequently late. The preceding demonstrates that the level of discipline among Kredivo employees remains low. In question 3, the majority of 60% of respondents believe that attendance is very important in enforcing discipline in the environment. However, 40% of respondents believe that attendance / absenteeism has little impact on enforcing discipline.

In response to question 4, the work environment makes employees feel comfortable doing their jobs, 60% of respondents stated that the level of comfort at Kredivo is not acceptable. This could have an impact on current job motivation and employee work quality. The same is true for questions 4 and 5. Employees are motivated, so employee performance improves on a daily basis; however, 60% of respondents believe they have been less motivated at work, owing primarily to a less comfortable work environment.

Figure 1 depicts the inconsistent work discipline and motivation of PT Amar Bank employees. A composite of several variables is also present. According to the results of the pre-survey questionnaire, the company still lacks discipline and work motivation. As a result, high work motivation influences job satisfaction. However, if employee dissatisfaction at work is low, it will inevitably affect work motivation, as the researcher is doing in this pre-survey. This dissatisfaction stems from a belief that the company is still failing to meet needs, causing employees' contributions to be subpar. Work discipline is one factor in determining whether or not employees follow all of the company's rules (WAHAB, 2018). The ability of an employee to control his or her behavior is reflected in how the employee behaves and whether or not the employee complies with the applicable regulations. Employees or employees who do not follow the rules are clearly engaging in bad behavior and must be directed to change. A warning or a warning letter can be used to provide guidance. Work discipline is important because it has a significant impact on company

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performance. According to Gibson, Ivancevich, and Donnely (2012)'s conclusion on motivation, motivation has a large enough effect on behavior and work performance. Furthermore, motivation is said to be carried out in order to achieve a specific goal. There is a moderately strong relationship between motivation and performance (Irwanto et al., n.d.). The goal of this study is to see if work discipline and motivation affect performance.

## 2. METHOD

Based on the conceptual framework above, it is clear that the two X variables are related to the Y variable, implying that the impact of the X1 and X2 relationships with Y is the focus of this scientific paper. As a result, the researcher will conduct research to determine the effect of discipline and work motivation on employee performance at PT Teknologi Indonesia Kredivo Jakarta.

The X1 relationship (work discipline) that will be investigated is the extent to which the work discipline implemented in Teknologi Indonesia's work environment affects the performance of its employees. Low levels of employee work discipline, such as arriving late, will have an impact on work, such as reduced work targets because employees are late.

In X2 (Work motivation), researchers want to pay attention to and investigate the extent to which Kredivo Amar Bank employees feel work motivation, as evidenced by the quality of their work, work patterns, and workplace obstacles. As a result, the author wishes to determine whether work discipline and work culture have a simultaneous influence on employee performance at PT KREDIVO Amar Bank, as well as whether X1 (work discipline) and X2 (work motivation) have a positive and significant influence on Y (employee performance) based on the relationship of X1 and X2 (Gardjito, 2019).

The population in this study consisted of 40 employees in the CRO division out of a total of 500 employees at Kredivo PT Amar Bank Indonesia, with the CRO division specifically consisting of one marketing director, Growth application circle lead, Team Leader, and CRO staff. According to Sugiyono (2018, p.118), the sample is a subset of the population's size and characteristics. If the population is large and it is not possible to study everything in the population, the sample drawn from the population must be truly representative of the population (representative). The researchers used a sampling technique that included all employees in the CRO division at Kredivo PT Amar Bank Indonesia, resulting in a saturated sample of 40 employees.

The researcher collects data in Microsoft Excel before creating a questionnaire in Google Form. Researchers asked PT. Amar Bank employees to fill out a questionnaire on a Google Form created by the researcher. Furthermore, the examination of questionnaires completed by respondents, PT. Amar Bank employees. One of the aspects that must be checked is respondents' completeness in answering each question on the questionnaire. If the form is incomplete, the researcher may ask the respondent to fill it out again. Following completion, the researcher SPSS (Statistical Package for the Social Sciences) is one of the software packages that can be used to process and analyze data (IBM, 2018). SPSS is the world's most popular statistical data processing software. SPSS is used in market research, quality control and improvement, and scientific research, among other things. SPSS is a well-known data processing software (SPSS, 2020)

## 3. RELUST AND DISCUSSION

### 3.1 Hypotesis T

The t-test seeks to determine whether there is a relationship or influence between the independent variables and the dependent variable. This study also looks for the significance value, as well as the

Table 1. Result T

	<b>Model</b>	<b>T</b>	<b>Sig.</b>
	(Constant)	-.054	.975
1	Work Discipline	4.144	.000
	Performance	5.275	.000

Source: (2021)

Based on the SPSS output (Table 1), it is obtained with a significance level of for the work discipline variable which is 0.000 0.05 and the t value is 4.255 > 1.971, this shows that work discipline has an effect on employee performance, meaning that the better the work discipline given when working then employee

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performance will increase =, thus H1 is accepted and for work motivation variable which is 0.000 0.05 and the t value is 5.374 > 1.971, this shows that determination test R or R2 test The determination test is used to assess the effect of work discipline (X1) and motivation (X2) on the dependent variable of employee performance (Y). Analysis of determination test results of data processing with determination.

Table 2. Determination Test Results Employee performance is a variable (Y)

Summary <sup>b</sup>				
Models	R	RS	Adjusted R	Std. Error Estimate1
	.970 <sup>a</sup>	.950	.937	1.678

Source: (2021), Researcher

Table 3 shows that the number in the R Square column is 0.950, or 95%. This demonstrates that the percentage of independent variables, namely work discipline (X1) and work motivation (X2), on the dependent variable of employee performance (Y) is 95%, with the remaining 5% influenced by other variables not included in this study.

### 3.2 Work Motivation is extremely influential. Significantly on Employee Performance PT. Amar Bank

Work motivation can have a significant impact on the performance of PT. Amar Bank Kredivo employees with a t count of 1,971, according to the findings of the previous chapter of the study. The Pearson correlation results can be used to identify the cause indicator, which is the indicator with the highest value from the Company's Physical Needs dimensions that provides an appropriate salary for the responsibilities of each job. And the indicator that the company always respects my work by awarding work to this work motivation variable that affects the performance of PT. Amar Bank Kredivo employees has the highest value on the dimension of the need for appreciation. According to research, work motivation has a significant impact on employee performance (Mahardika et al., 2020). This study's findings support Sedarmayanti's (2007:233) claim that motivation is a willingness to spend large sums of money on organizational goals that are contingent on the effort's ability to meet individual needs.

## 4. CONCLUSION

The purpose of this research is to determine how much influence work discipline and work motivation have on employee performance at Kredivo PT. Teknologi Indonesia CRO division. The data obtained from this research will be processed using a statistical analysis tool in the form of a program, namely SPSS 20.0. The results obtained that discipline and work motivation affect employee performance.

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