

Assessing The Impact Of Competency, Motivation, And Discipline On Employee Performance: The Mediating Role Of Information Technology At PT Garansi Usaha Nasional Syari'ah

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Abstract:

This explanatory research explores the mediating role of information technology in the relationship between competency, motivation, discipline, and employee performance at PT Garansi Usaha Nasional Syari'ah. Designed as a causality study, the research tests hypotheses to uncover the relationships and influences among the variables. The study examines three independent variables—competency (X1), motivation (X2), and discipline (X3)—with information technology (Z) as the intervening variable and employee performance (Y) as the dependent variable. Structural Equation Modeling-Partial Least Squares (SEM-PLS) analysis was utilized, employing the SmartPLS 4.0 software for data processing. The results reveal that competency and motivation do not significantly impact employee performance directly, while discipline has a significant direct effect. Competency and motivation significantly influence information technology, but discipline does not. Information technology significantly impacts employee performance and mediates the relationship between competency and performance. However, it does not mediate the relationships between motivation or discipline and performance. This study provides new insights into the strategic role of information technology in enhancing employee performance and offers practical recommendations for integrating IT solutions to optimize human resource outcomes.

Key Word: *Competency, Motivation, Discipline, Employee Performance, Information Technology.*

Date of Submission: 07-12-2024

Date of Acceptance: 17-12-2024

I. Introduction

A guarantee company plays a crucial role in the financial and business sectors by offering assurances to third parties that projects or contracts will be executed in accordance with agreed-upon timelines and quality standards. These companies act as intermediaries, covering payment obligations when the guaranteed party fails to meet its commitments. By doing so, guarantee companies mitigate the risks associated with project and contract execution, thus fostering trust among all involved stakeholders. They also help improve access to capital by providing guarantees for bank loans, thereby contributing to the broader financial system (Dewi & Sedana, 2017). However, in volatile business environments, such as the period leading up to Indonesia's 2024 presidential election, guarantee companies are likely to face heightened risks, including increased claims due to unstable project implementation (Sri Herianingrum, 2024).

Within these companies, employees are the most critical internal resource, directly influencing organizational success. Employee competency, for example, has a significant effect on their performance (Prayogi et al., 2019). Competent employees are better positioned to meet the company's performance targets and achieve overall organizational goals. Performance is not only measured at the managerial level but also across all hierarchical layers, from the lowest employee to the highest executive. The overall performance of a company is thus intrinsically linked to the performance of its employees. If employees perform optimally, the company's overall performance could be better. Therefore, improving employee performance is essential for the company's success and sustainability.

There are multiple strategies for enhancing employee performance. These include improving education and training quality, offering fair and adequate compensation, and creating a conducive work environment (Herlina et al., 2021). Training develops employees' skills and knowledge, while appropriate compensation acts as a powerful motivational tool. A positive work environment fosters job satisfaction, which directly impacts overall performance. Motivation, both internal and external, also plays a crucial role in encouraging employees to perform better. External motivation factors such as financial incentives, rewards, and recognition drive immediate performance improvements, while internal motivation factors, including personal satisfaction, self-development, and the pursuit of professional goals, support long-term productivity (Bakti & Hartono, 2022).

The synergy between these types of motivation cultivates an environment of increased commitment, loyalty, and productivity.

Equally important to employee performance is work discipline, which refers to an employee's adherence to company norms, rules, and procedures (Prayogi et al., 2019). Employees who exhibit strong discipline tend to follow organizational standards, prevent operational errors, and mitigate potential risks. To foster discipline, organizations must provide clear rules, role definitions, and work procedures that employees can easily understand and follow.

While competency, motivation, and discipline are essential for optimal employee performance, the role of information technology (IT) must be considered in the modern workplace. Rapid technological advancements have intensified the need for fast, accurate, and up-to-date information systems (Leonita & Julinus, 2018). IT serves as a facilitator for business activities, making it easier to manage workflows, communicate across departments, and coordinate activities. In the context of employee performance, effective IT systems enable companies to streamline operations, provide employees with the tools they need, and assist management in making informed decisions. Organizations that successfully integrate IT into their operations tend to achieve higher levels of efficiency and performance (Primawanti & Ali, 2022).

The value of guaranteed projects at PT Garansi Usaha Nasional Syariah (PT GUNS) has increased significantly from 2019 to 2021. For example, the total value of projects guaranteed in early 2019 amounted to 1.8 trillion IDR, rising to 2.56 trillion IDR by 2021. This impressive growth demonstrates PT GUNS' ability to tap into productive sectors, including government projects funded by the state budget (APBN) and projects from the (TNI) and (Polri). However, the value of guaranteed projects declined in 2022 and 2023, signaling potential challenges for the company's sustainability. If left unchecked, this decline could significantly impact PT GUNS' revenue streams, highlighting the urgent need for the company to maintain high levels of employee performance, which in turn will enable it to sustain its position in the competitive financial services industry.

Despite the growing body of literature on employee performance, there are notable research gaps that this study seeks to address. Previous studies have yielded inconsistent results regarding the influence of employee competency and motivation on performance. For instance, research by Kharisma (2021) suggests that competency has a negative or insignificant effect on employee performance at Bank BPRS Bina Finansia Semarang, while Abdullah (2018) found that motivation negatively impacted performance. These contradictory findings point to the need for further investigation into these relationships in different organizational contexts.

Previous research also created gaps. Research conducted by Kharisma (2021) states that Competency has a negative or insignificant effect on the performance of Bank BPRS Bina Finansia Semarang employees. Abdullah's (2018) research states that Motivation has a partial negative effect on employee performance. From the summary of previous research, there are indications that competency, motivation, and discipline influence performance, and information technology involvement is also a mediating variable. The novelty of this research is based on previous research, research gaps, and existing phenomena, showing that no one has ever conducted research with respondents like those in this research, namely employees of PT Garansi Usaha Nasional Syariah.

II. Literature Review

Competency

Employees who are placed according to their field of Competence in the company will be a determining factor in improving the employee's performance. Competence is an individual's ability to include knowledge, skills, behavior, and other things related to company rules (Pramularso, 2018). Competency is a combination of skills, personal attributes, and knowledge visible in performance behavior that can be observed, measured, and evaluated (Komara, 2019). Apart from that, according to Gultom (2019), Competency is a tool for assessing someone's success in their work. The experience, skills, and insights workers possess can be used to measure their Competence. Competence has a significant role in supporting someone's success in the workplace. Competency indicators include knowledge, skills, and attitudes. According to Wilson and Schnabel (2022), competencies are divided into two groups: threshold competencies, namely the criteria that must be met by office holders in order to work effectively, and differentiating competencies, namely the criteria that differentiate employees who have good performance from employees who have good performance, which has average performance.

Motivation

Motivation is a person's strength that influences perseverance and skills to do work (Umar & Norawati, 2022). Work motivation is also the readiness of each employee to give their maximum effort, including expertise or skills, energy, and time, in carrying out various tasks for which they are responsible (Farisi, 2020). Motivation significantly impacts employee performance, both directly and indirectly, with various internal and external factors interacting within the work environment (Harahap & Tirtayasa, 2020) and (Wulansari et al., 2019). Motivation can be divided into two categories: intrinsic motivation, driven by personal satisfaction and

professional growth, and extrinsic motivation, which is externally driven by rewards, recognition, or financial incentives. A motivated workforce is more likely to meet organizational goals, maintain high levels of productivity, and display greater commitment. The relationship between motivation and performance is bidirectional, where motivated employees are more likely to perform well, and high performance, in turn, leads to increased motivation (Pambudi & Utomo, 2023). Furthermore, the role of leadership in fostering motivation has been recognized, indicating that transformational leadership can significantly enhance employee performance through increased motivation (Rusyandi, 2020).

Discipline

Work discipline is integral to employee performance, as it ensures adherence to organizational rules, regulations, and standards, thus enabling the company to achieve its objectives. Irawan (2021) and Ali et al. (2022) define discipline as an employee's compliance with organizational rules, both written and unwritten. Discipline is seen as a management function aimed at encouraging employees to follow established regulations and norms (Febriani & Tanuwijaya, 2022) and (Uloli, 2019). According to Sinambela (2018) and Purwiyanto & Purwanto (2023), work discipline is characterized by an employee's ability to work consistently in accordance with established procedures and rules. Good work discipline enhances the quality, quantity, and timeliness of work, which directly influences employee performance (Tulus & Tanaamah, 2023). A disciplined workforce contributes to a structured and efficient working environment, reducing errors and preventing risks. Furthermore, employees with high levels of discipline exhibit excellent reliability and responsibility, essential traits for achieving organizational goals (Vu et al., 2019) and (Raymond, 2023). The interplay between work discipline and motivation has also been noted, suggesting that motivated employees are more likely to adhere to disciplinary standards (Mawei, 2023).

Information Technology

The rapid evolution of information technology (IT) has become an indispensable factor in modern organizations, facilitating business operations and supporting decision-making processes. IT is defined as the technological tools used by companies to produce, process, and disseminate information across various formats (Nasution & Priangkatara, 2022) and (Primawanti & Ali, 2022). It integrates computer-based technologies with human interaction to create software and hardware systems that help manage and streamline business operations. According to Purba and Tampubolon (2022) and Milliana (2023) highlight that IT has revolutionized organizational practices, enabling companies to process large amounts of data more efficiently, increase productivity, and improve communication within and outside the organization. Putri and Ali (2022) and Mubarok (2022) underscore that IT tools enhance the efficiency and effectiveness of data management, helping organizations meet their strategic goals. When well-integrated, IT systems can boost employee performance by providing access to real-time data, facilitating coordination, and aiding in decision-making, thus empowering employees to perform more effectively. The strategic use of IT in enhancing employee performance has been further supported by research indicating that advancements in IT significantly contribute to improved organizational performance (Satrina et al., 2021).

Performance

Employee performance results from work or tasks the company gives based on ability or skills, experience, punctuality, and seriousness (Hasibuan, 2020). It is influenced by a variety of factors, including skills, knowledge, experience, punctuality, and dedication to work (Alghofeli, 2023). A simple understanding from Salam (2021) states that performance results from something that has been done. Performance can also be defined as the quality and quantity of results employees obtain (Daulay, 2019). Performance can also be interpreted as a record of work results obtained through certain job functions over a certain period. Employee performance can be seen from the quality and quantity of work an employee has achieved in carrying out their duties and responsibilities. High employee performance is often a reflection of a well-aligned combination of competencies, motivation, discipline, and effective use of technology. Thus, the performance of employees can be seen as the cumulative result of these key factors, which, when optimized, contribute significantly to the overall success of the organization (Kusuma & Dalam, 2023).

III. Methods

This research is explanatory, a type of research that seeks to find new relationships. Based on the research objectives, this research is a causality study that intends to test the hypothesis between the research variables so that the relationship or influence between the studied variables is known, namely between independent variables, namely competency (X1), motivation (X2), Discipline (X3), information technology (Z) as the intervening variable, and the dependent variable Performance (Y).

A stratified random sampling method will be used to select 35 participants from diverse organizational sectors, ensuring a representative sample. Data will be collected through a structured questionnaire, which includes validated scales for competency, motivation, discipline, performance, and information technology. Data analysis will be conducted using Structural Equation Modeling with Partial Least Squares (SEM-PLS) through SmartPLS 4.0 software. This technique allows for the simultaneous examination of multiple variables, assessing both the measurement model (outer model) and the structural relationships (inner model). The results will be interpreted to conclude both theory and practice, with recommendations for future research.

IV. Result

This study utilized SEM-PLS analysis through the SmartPLS 4.0 software, a multivariate statistical technique that allows for the simultaneous examination of multiple dependent and independent variables. The evaluation of the Partial Least Squares (PLS) model was conducted through two stages: the outer model assessment and the inner model assessment.

Convergent Validity

Table 1 Convergent Validity Test

	D	KOMP	KP	MOT	TI
D1	0.810				
D2	0.864				
D3	0.827				
D4	0.859				
D5	0.715				
D6	0.839				
KOMP1		0.885			
KOMP2		0.867			
KOMP3		0.778			
KOMP4		0.829			
KOMP5		0.810			
KOMP6		0.756			
KP1			0.915		
KP2			0.751		
KP3			0.833		
KP4			0.880		
KP5			0.900		
MOT1				0.910	
MOT2				0.911	
MOT3				0.835	
MOT4				0.766	
TI1					0.894
TI2					0.939
TI3					0.960

Source: Data analyzed, 2024

Convergent validity was assessed by examining the outer loadings of the indicators. According to the rule of thumb, an indicator is considered to have good convergent validity if its outer loading value exceeds 0.70. As shown in Table 1, all indicator variables for the constructs—competency, motivation, discipline, performance, and information technology—exhibited outer loading values above the 0.70 threshold. so it can be concluded that the indicators in each variable have good convergent validity so that each variable can be relied on to represent the concept being measured.

Discriminant Validity

Discriminant validity is assessed to ensure that the latent variables are distinct from one another, meaning that respondents can clearly differentiate between them. This was evaluated using the Fornell-Larcker criterion, which compares the square root of the average variance extracted (AVE) for each latent variable with the correlations between the latent variables. For discriminant validity to be established, the square root of the AVE for each latent variable must be greater than the correlations between that latent variable and others.

Table 2 Discriminant Validity Test

	D	KOMP	KP	MOT	TI
D	0.820				
KOMP	0.741	0.822			
KP	0.756	0.813	0.858		
MOT	0.549	0.618	0.629	0.858	
TI	0.810	0.774	0.768	0.718	0.932

Source: Data analyzed, 2024

As presented in Table 2, Discriminate Validity is used to ensure that respondents are not distracted between one latent variable and another. This can be seen by looking at the Fornell-Larcker Criterion value for each latent variable. Based on the data, the Fornell Larckel value for each variable is greater than the other variable items, so it can be concluded that all variables are declared valid discriminants.

Composite Reliability Test

Composite reliability is used to assess the internal consistency of the constructs in the model, ensuring that all indicators within each variable reliably measure the intended construct. For a variable to be considered reliable, its composite reliability (rho_c) value should exceed 0.70.

Table 3 Composite Reliability Test

	Cronbach's alpha	Composite reliability (rho_c)
D	0.902	0.925
KOMP	0.903	0.926
KP	0.909	0.933
MOT	0.879	0.917
TI	0.923	0.952

Source: Data analyzed, 2024

As shown in Table 3, the composite reliability values for all variables are well above the 0.70 threshold. Specifically, the values range from 0.917 to 0.952, indicating that all variables in the model exhibit excellent internal consistency and reliability. Thus, the constructs are reliably measured, and the data for each variable are consistent.

Inner Model

The inner model was assessed using Coefficient of Determination (R²), Predictive Relevance, and Hypothesis Testing (Direct and Indirect Effects). The evaluation provides insights into how well the model fits the data and the strength of the relationships among the variables.:

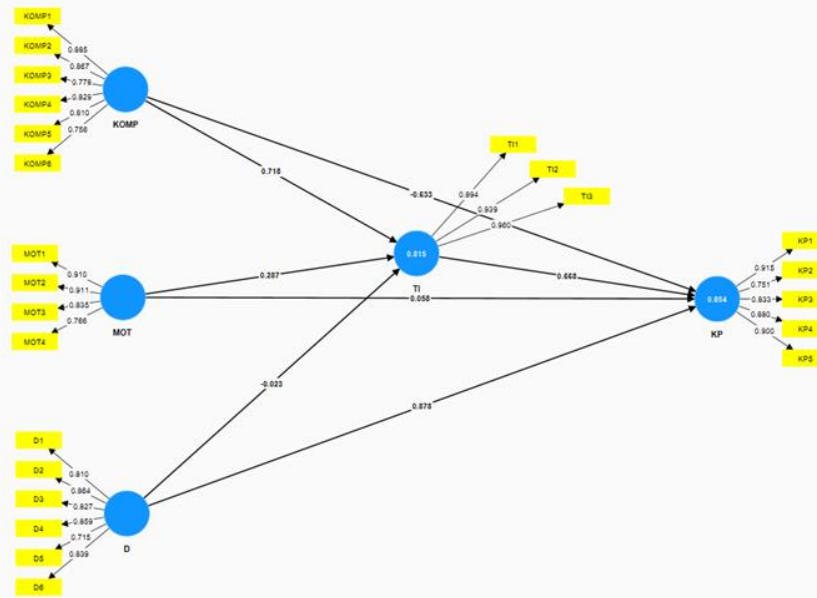


Figure 1 Inner Model
Source: Data analyzed, 2024

Coefficient Determination (R²)

Table 4 R-square

	R-square	R-square adjusted
KP	0.854	0.834
TI	0.815	0.797

Source: Data analyzed, 2024

Table 4 shows the R² values for the endogenous variables in the model. R² measures the proportion of variance in the dependent variables explained by the independent variables. For employee performance (KP), the R² value is 0.834, indicating that competency, motivation, and discipline collectively explain 83.4% of the variance in performance, with the remaining 16.6% attributed to other factors. For information technology (TI), the R² value is 0.797, meaning that competency, motivation, and discipline explain 79.7% of the variance in information technology, with the remainder explained by other variables.

Predictive Relevance

Predictive relevance is a test carried out to show how well the resulting observation value is. This assessment is known from the size of the Q-Square value. The higher the Q-square value, the better or more fit the model is to the data.

Equation 1 Predictive Relevance

$$\begin{aligned}
 Q\text{Square} &= 1 - [(1 - R_1^2) \times (1 - R_2^2)] \\
 &= 1 - [(1 - 0.834) \times (1 - 0.797)] \\
 &= 1 - [0.166 \times 0.203] \\
 &= 0.967
 \end{aligned}$$

Predictive relevance (Q²) assesses how well the model predicts data. A higher Q² value indicates a better model fit. This model's a Q square value of 0.967, or 96.7%, is obtained. This shows that the influence of the independent variables in the model is 96.7%, while the rest is explained by other factors. It can be concluded that from these results, this research model has strong predictive relevance.

V. Discussion

The results of this study provide important insights into the relationships between competency, motivation, discipline, information technology, and employee performance at PT Garansi Usaha Nasional Syaria'h (PT GUNS). The findings from the hypothesis testing reveal both expected and unexpected results, shedding light on the factors influencing employee performance and the role of information technology in this process. These findings are discussed in detail below, compared with existing theories, and contrasted with previous empirical research. The practical implications for PT GUNS are also highlighted.

Table 5 Hypothesis Test

	Original sample (O)	T statistics (O/STDEV)	P values
D -> KP	0.878	2.923	0.003
D -> TI	-0.023	0.110	0.913
KOMP -> KP	-0.633	1.793	0.073
KOMP -> TI	0.718	3.354	0.001
MOT -> KP	0.058	0.791	0.429
MOT -> TI	0.287	3.180	0.001
TI -> KP	0.668	3.138	0.002
D -> TI -> KP	-0.015	0.111	0.911
KOMP -> TI -> KP	0.479	1.988	0.047
MOT -> TI -> KP	0.191	2.333	0.020

Competency and Employee Performance

The analysis results show that Competency (KOMP) affects Employee Performance (KP) with a t-statistic of 1.793 and a p-value of 0.073. Although this result is close to the 0.05 significance threshold, it does not meet the standard for statistical significance. This finding contrasts with previous studies by Suryadharma (2016), Bagia (2021), and Tjahyanti and Chairunnisa (2021), which found that competency significantly impacts employee performance. However, the results are consistent with research by Kharisma (2021) and Prihastutik (2023), which reported a weaker or negligible influence of competency on performance. These mixed results suggest that while competency plays a role in enhancing performance, its influence may be overshadowed by other factors, such as motivation or organizational support. For PT GUNS, this finding implies that while investing in competency development is valuable, other mechanisms—such as enhancing motivation or aligning competencies with organizational goals—may be equally crucial for improving performance outcomes.

Motivation and Employee Performance

Hypothesis test results in the table above show that Motivation (MOT) directly influences employee performance (KP) with a coefficient of 0.058. The t-statistic value is 0.791, and the significance value is 0.429, more significant than the 5% significance level (0.05), indicating that this effect is insignificant. In other words, employee motivation only significantly influences PT Garansi Usaha Nasional Syari'ah's performance. The results of this research differ from those conducted by Lusri and Siagian (2017), who state that motivation and performance have a powerful positive influence. These results indicate that although Motivation is an important factor in building employee morale and engagement, more is needed to directly improve their performance in daily tasks with support from other resources or skills. For PT GUNS, fostering motivation through recognition programs, rewards, and opportunities for career development could enhance employee engagement. However, it may not be sufficient by itself to drive significant performance improvements.

Discipline and Employee Performance

Hypothesis testing shows that Discipline (D) significantly affects Employee Performance (KP) with a t-statistic value of 2.923 and a p-value of 0.003. This means that work discipline has a significant impact on employee performance. Employees with high discipline tend to be more consistent in carrying out their duties, obeying the rules, and maintaining productivity in their work. Thus, good Discipline will increase work efficiency and effectiveness, ultimately improving employee performance. The results of this research are in line with research conducted by Hasibuan and Silbya (2019). For PT GUNS, ensuring that employees adhere to rules, deadlines, and organizational expectations through clear policies and regular monitoring could significantly improve overall performance outcomes.

Competency and Information Technology

Testing the relationship between Competency (KOMP) and Information Technology (IT) shows a t-statistic of 3.354 and a p-value of 0.001. With a significant p-value, employee competency significantly influences the use of information technology. This means highly competent employees can more easily understand, adopt, and utilize information technology. Good technical understanding and skills are the basis for employees to use information technology effectively and efficiently. The results of this research are in line with research conducted by Malikhah, Pratama, and Kaban (2023), who also observed a positive relationship between competency and the use of technology. This suggests that PT GUNS should invest in employee training programs that enhance both technical competencies and IT skills to maximize the potential benefits of digital tools. By improving employee competency in IT, PT GUNS can leverage technology more effectively to drive organizational success.

Motivation and Information Technology

Based on the hypothesis test results shown in the table above, Motivation (MOT) directly influences information technology (IT) with a coefficient value of 0.287. The t-statistic value is 3.180, and the significance value is 0.001, indicating that this effect is significant at the 1% significance level (0.01). This shows that high Motivation significantly influences employees' use of information technology at PT Garansi Usaha Nasional Syari'ah. This finding supports the notion that motivation plays a crucial role in encouraging proactive technology adoption (Asdiany et al., 2022). This significant influence of Motivation on information technology shows that Motivation is an important factor in encouraging employees to be more proactive in using technology. Employees with high Motivation tend to adapt more quickly to changes or technological developments because they desire to achieve better results and meet work targets. For PT GUNS, creating a work environment that supports technology use through motivational incentives and providing the necessary resources for employees to engage with new technologies could enhance IT utilization and performance outcomes.

Discipline and Information Technology

Hypothesis test results are shown in the table above. Discipline (D) directly influences information technology (IT) with a coefficient of -0.023. The t-statistic value of 0.110 and the significance value of 0.913 indicate that this effect is insignificant at the 5% significance level (0.05). Thus, employee discipline does not significantly influence the use of information technology at PT Garansi Usaha Nasional Syari'ah. This finding diverges from previous studies like Khulashotul (2022), which found that work discipline is positively related to IT adoption. These results indicate that Discipline is not the main factor influencing the use of information technology. Employees, too bound by strict rules and procedures, may need more motivation to explore and utilize information technology optimally. For PT GUNS, this means that efforts to improve IT use should focus more on other factors, such as motivation, technical support, and organizational culture, rather than solely on disciplinary measures.

Information Technology and Employee Performance

Hypothesis test results show that Information Technology (IT) significantly influences Employee Performance (KP), with a t-statistic of 3.138 and a p-value of 0.002. These results show the importance of focusing on developing and optimizing Information Technology as part of an organization's management strategy. The significant influence between IT and Employee Performance supports the importance of investing in technology infrastructure to achieve organizational goals. For PT GUNS, this finding underscores the importance of integrating advanced IT systems into daily operations, ensuring that employees have the tools they need to perform their tasks efficiently and effectively.

Indirect Effects: Mediating Role of Information Technology

The analysis also indicates significant indirect effects of competency (t-statistic = 1.988, p-value = 0.047) and motivation (t-statistic = 2.333, p-value = 0.020) on employee performance through the mediating role of information technology. These results suggest that while competency and motivation have direct effects on performance, their influence is enhanced when mediated by IT. This aligns with previous studies (e.g., Asdiany et al., 2022) that emphasize the role of information technology in amplifying the effects of other performance-related factors. However, the indirect effect of discipline on performance through information technology is not significant (t-statistic = 0.111, p-value = 0.911), indicating that discipline alone does not enhance the use of technology in a way that impacts performance.

Practical Implications for PT Garansi Usaha Nasional Syari'ah

For PT GUNS, these findings provide several practical insights. First, while competency and motivation are important, enhancing employee performance may require a more integrated approach that includes improving IT infrastructure. Investing in employee training programs that boost both technical competencies and motivation, alongside improving access to cutting-edge technology, could lead to more effective utilization of IT, thereby enhancing overall performance. Additionally, emphasizing work discipline will be crucial for ensuring that employees remain productive and focused on meeting organizational goals. Finally, as IT plays a mediating role, PT GUNS should ensure that technological adoption is supported by training and motivational strategies to maximize its impact on performance.

VI. Conclusion

This study highlights the intricate relationships between competency, motivation, discipline, information technology, and employee performance at PT Garansi Usaha Nasional Syari'ah (PT GUNS). The findings reveal that while competency and motivation have limited direct effects on performance, their influence becomes significant when mediated by information technology. Discipline, on the other hand, directly enhances performance but does not significantly affect the use of information technology. These results underscore the pivotal role of information technology as a mediator in amplifying the effects of competency and motivation on employee performance. For PT GUNS, this implies that investments in IT infrastructure and employee training, alongside fostering a disciplined work culture, are essential for achieving optimal performance outcomes.

Despite its contributions, this study has limitations. It focuses on a single organization, limiting the generalizability of the findings to other sectors or industries. Additionally, the study employs a cross-sectional design, which may not capture the dynamic and evolving nature of the variables studied. Future research could explore longitudinal studies to understand better how these relationships evolve. Expanding the scope to include diverse organizations and integrating additional variables, such as organizational culture or leadership, could provide deeper insights into the mechanisms driving employee performance in technology-driven environments.

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