# Analysis Factors Affecting the Performance Employees of PT. Amartha Mikro Fintek

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Abstract. This study expects to decide the impact of Investigation of Elements Influencing Representative Execution of PT. Amartha Mikro Fintek. The strategy utilized is different straight relapse investigation and way examination. Populace 130 with an example of 100 respondents and test instruments upwards of 30 respondents. The outcomes show that work discipline meaningfully affects OCB (hierarchical citizenship conduct), as proven by the sig esteem (0.000) <(0.05), that inspiration affects OCB (authoritative citizenship conduct), as confirmed by the sig esteem (0.000) <(0.05). Work discipline and inspiration affect OCB (hierarchical citizenship conduct), as proven by the sig esteem (0.000) <(0.05). Work discipline and inspiration affect OCB (authoritative citizenship conduct), as confirmed by the sig esteem (0.000) < (0.05). Work discipline affects representative execution, as proven by the sig esteem (0.000) < (0.05). inspiration affects representative execution, as proven by the sig esteem (0.250)> (0.05), OCB (hierarchical citizenship conduct) meaningfully affects worker execution, as confirmed by the sig esteem (0.000) < (0.05) ). Work discipline, inspiration, and OCB (hierarchical citizenship conduct) significantly affect representative execution. Confirmed by the sig esteem (0.000) <(0.05). The commitment of model 1 work discipline and inspiration is 0.324 or 32.4%, while the rest is 67.6%, the commitment of model 2 variable work discipline, inspiration and OCB (hierarchical citizenship conduct) is 0.676 or 67.6%. While the rest is 32.4%. OCB (hierarchical citizenship conduct) doesn't intervene the connection between work discipline and representative execution. OCB (hierarchical citizenship conduct) intercedes the connection between work discipline and representative execution. At last, the author recommended to PT. Amartha Mikro Fintek to additionally keep up with work discipline through OCB (authoritative citizenship conduct) in further developing execution and expanding work inspiration through OCB (hierarchical citizenship conduct) so representative execution turns out to be far superior.

**Keywords:** Work Discipline; Motivation; Employee Performance; Organizational Citizenship; Behavior

## 1 Introduction

Every organization both public and private strives to seek a competitive advantage, while competitors do the same. These conditions are a consequence of the growing globalization in the business world that makes competition in very tight, unpredictable and uncertain. This change that happens constantly and quicker requests that associations have the option to adjust rapidly and deftly, to acquire an upper hand. HR are significant in the organization. The higher the capacity of representatives, the higher the presentation of the organization. Alternately, the lower the capacity of workers, the lower the organization's exhibition. For the executives exercises to run well, the organization should have profoundly fit workers to deal with the organization as ideally as conceivable so the subsequent representative execution can move along.

Every company not only expects employees who are able, capable, and can't be done, yet, no less essential to try sincerely and need to accomplish greatest outcomes. People generally assume a functioning part in each organization since people become organizers, entertainers and determinants of the acknowledgment of organization objectives. Objectives are difficult to acknowledge without the dynamic job of representatives despite the fact that the gear claimed by the organization is so refined. The organization's requests to get, create, and keep up with quality HR to get representative execution results increment.

Therefore, improving employee performance should not be ruled out by the company because it will result in obstacles to the achievement of organization objectives that have been set. One of them is by way of the boss needs to pay attention to the welfare of employees owned so as to trigger more optimal employee performance.

# 2 Method

This examination utilizes quantitative strategies, as per (Sugiyono, 2016) quantitative techniques are research strategies in view of the way of thinking of positivism, used to look at in specific populaces and tests, information assortment utilizing research instruments, quantitative/measurable information examination, with the plan to test laid out speculations. The object of this exploration is PT. Amartha Mikro Fintek. The factors utilized in this study are, free factors to be specific work discipline (X1) and inspiration (x2), Factors Bound in this study are representative execution (Z), Mediating factors in this study are OCB (Authoritative Citizenship Conduct) (Y).

Research instruments are used to measure the value of the variables studied. The answers given are still qualitative but will be iterative because the process aims to facilitate the process of measuring research as measured by the Likert Scale. The populace utilized in this study is all representatives at PT. Amartha Mikro Fintek numbered 130 individuals. The sample in this study was an employee at PT. Amartha Mikro Fintek numbered 100 people (saturated sample) and 30 people tested instruments.

# 3 Results and Analysis

- 3.1. Different Straight Relapse Investigation
- 3.1.1 Regression Model 1

To figure out the impact between work discipline and inspiration on OCB (hierarchical citizenship conduct) then, at that point, utilized numerous direct relapse examination, where the free factors are work discipline (X1) and inspiration (X2) and the bound factors are the accompanying OCB (authoritative citizenship conduct) (Y). Here is the relapse test done:

Table 1. Different Straight Relapse Investigation

	Coefficients <sup>a</sup>							
Туре			Unstandardized Coefficients		t	Sig.		
		В	Std. Error	Beta				
	(Constant)	3.507	5.462		.642	.522		
1	Discipline (X1)	.589	.106	.461	5.581	.000		
	Motivation (X2)	.424	.102	.342	4.142	.000		

a. Dependent Variable: OCB (organizational citizenship behavior) (Y)

Based on table 1 above, you can see the regression equation as follows:

$$Y = 3.507 + 0.589 X1 + 0.424 X2 + e$$

The regression equation shows that:

- a. Constant value of 3.507, intending that assuming the work discipline (X1) and inspiration (X2) are fixed or zero (0) then OCB (organizational citizenship behavior) (Y) the value is 3,507.
- b. The coefficient of regression of work discipline to OCB (organizational citizenship behavior) is 0.589 intending that if the discipline of work is expanded by one unit of weight assuming the motivation of berni la i remains or is worth zero(0) then OCB (organizational citizenship behavior) will increase by 0.589.
- c. The coefficient of motivational regression to OCB (organizational citizenship behavior) is 0.424 meaning that if the motivation is increased by one unit of weight assuming the work discipline is fixed value or zero (0) then the OCB (organizational citizenship behavior) will increase by 0.424.

## 3.1.2 Regression Model II

To figure out the impact between work discipline, inspiration and OCB (authoritative citizenship conduct) on representative execution, twofold direct relapse examination is utilized, where the free factors are work discipline (X1), inspiration (X2) and work discipline (Y) and the bound variable is representative execution (Z). Here is the relapse test done:

Table 2. Different Straight Relapse Investigation

		Coe	fficients <sup>a</sup>			
Туре		Unstandardized Coefficients		Normalized Coefficients	t	Sig.
		В	Std. Error	Beta		
	(Constant)	10.230	1.919	-	5.330	.000
1	OCB (organizational citizenship behavior) (Y)	.161	.036	.317	4.508	.000
	Discipline (X1)	.398	.043	.615	9.358	.000
	Motivation (X2)	.045	.039	.072	1.157	.250

Source: primary (processed)

In light of table 2 above can be referred to the relapse condition as follows:

$$Z = 10,230 + 0.398 X1 + 0.046 X2 + 0.161 Y + e$$

The regression equation shows that:

- a. Constant worth of 10,230, truly intending that if the discipline of work (X1), inspiration (X2) and OCB (authoritative citizenship conduct) (Y) is fixed worth or zero (0) then representative execution (Z) esteem is 10,230.
- b. The coefficient of work discipline backslide to delegate execution is 0.398 proposing that in case the work discipline is extended by one unit of weight tolerating motivation and OCB (various leveled citizenship lead) is fixed worth or zero (0) then, agent execution will augment by 0.398.
- c. The coefficient of persuasive relapse to representative execution is 0.046, that's what it intends assuming the inspiration is expanded by one unit of weight accepting work discipline and OCB (authoritative citizenship conduct) are fixed worth or zero (0) then worker execution will increment by 0.046.
- d. The relapse coefficient of OCB (hierarchical citizenship conduct) to representative execution is 0.161 intending that if the OCB (authoritative citizenship conduct) is expanded by one unit of weight accepting work discipline and inspiration are fixed or zero (0) then worker execution will increment by 0.161.

# 3.2 Hypothesis Test

## 3.2.1 Test t

The t-test is designed to determine the significant role that free and bound variables play in a phenomenon. This test compares a significant probability with a probability of 0.05. If the probability of the observed effect is smaller than the probability of alpha=0.05, then the effect is dismissed and the speculation is acknowledged, significance there is an impact of X on Y. The probability of alpha being 0.05 or greater is significantly greater than the probability of alpha being accepted or rejected. Therefore, there is no relationship between the two. The freedom of the sample (df) is 98 (n is the number of respondents and k is the number of independent variables), so the result obtained for the t-table is 1,984.

## 1. Regression Model 1

**Table 3.** Partial to All Independent Variables

		Coefficients <sup>a</sup>							
Type			dardized ficients	Standardized Coefficients	t	Sig.			
		В	Std. Error	Beta					
	(Constant)	3.507	5.462		.642	.522			
1	Discipline (X1)	.589	.106	.461	5.581	.000			
	Motivation (X2)	.424	.102	.342	4.142	.000			

a. Dependent Variable: OCB (organizational citizenship behavior) (Y)
Source: primary data (processed)

a. Work discipline variables (X1)

Ho: Work discipline (X1) doesn't affect representative OCB (authoritative citizenship conduct) (Y).

H1: Work discipline (X1) affects representative OCB (authoritative citizenship conduct) (Y).

Test results with SPSS acquired t-count for work discipline variable (X1) 5,581>t-table 1,984. Utilizing a huge restriction of 0.05 the importance worth of the work discipline (X1) of 0.000 then Ho is dismissed and H1 is acknowledged. Consequently, the principal speculation is acknowledged.

## b. Motivation variables (X2)

Ho: Motivation (X2) does not have a significant positive effect on employee OCB (organizational citizenship behavior) (Y).

H2: Motivation (X2) has a significant positive effect on employee OCB (organizational citizenship behavior) (Y).

Test results with SPSS acquired t-count for inspiration variable (X2) 4,142> t-table 1,984. Utilizing a critical constraint of 0.05 an inspirational importance esteem (X2) of 0.000, Ho was dismissed and H2 acknowledged. Hence, the subsequent speculation is acknowledged.

## 2. Regression Model 2

The degree of chance (df) n-k-1 is 100-2-1= 87 (n is the amount of respondents and k is the amount of free factors), so the result got for the t-table is 1,984. From the consequences of the information cycle can be introduced in the going with table:

 Table 4. Partial to All Independent Variables

	Coefficients <sup>a</sup>							
Туре		Coefficient is not standard		Standardized Coefficients	t	Sig.		
		В	Std. Error	Beta				
	(Constant)	10.230	1.919		5.330	.000		
1	OCB (organizational citizenship behavior) (Y)	.161	.036	.317	4.508	.000		
	Discipline (X1)	.398	.043	.615	9.358	.000		
	Motivation (X2)	.045	.039	.072	1.157	.250		
a. Sub	a. Subordinate Variable: representative execution (Z)							

Source: primary (processed)

# a. Discipline Variables (X1)

Ho: Work discipline (X1) doesn't affect representative execution (Z).

H4: Work discipline (X1) influences agent execution (Z). Test results with SPSS gained t-count for work discipline variable (X1) 9,358> t-table 1,984. Using an enormous requirement of 0.05 the significance worth of the work discipline (X1) of 0.000 then Ho is dismissed and H4 is acknowledged. Thusly, the fourth hypothesis is recognized.

# b. Motivation variables (X2)

Ho: motivation (X2) quite and by and large impacts delegate execution (Z). Motivation (X2) seriously influences laborer execution (Z). Test results with SPSS obtained t-count for the motivation variable(X2) 1,157< t-table 1,984. Using a basic limitation of 0.05 the significance worth of motivation (X2) 0.250, Ho is acknowledged and H5 is dismissed. Subsequently, the fifth speculation is dismissed.

# c. Variable organizational citizenship behavior (Y)

Ho: OCB (organizational citizenship behavior) (Y) meaningfully affects representative performance(Z).

H6: OCB (organizational citizenship behavior) (Y) affects worker execution (Z).

Test results with SPSS got t-count for variable OCB (hierarchical citizenship conduct) (Y) 4,508> t-table 1,984. Utilizing a huge restriction of 0.05 OCB (hierarchical citizenship

conduct) (Y) importance worth of 0.000, Ho was dismissed and H6 acknowledged. In this way, the 6th speculation is acknowledged.

#### 3.2.2 Test F

#### 1. Regression Model 1

The results of calculation of regression model parameters are jointly obtained in the following table:

**Table 5.** Testing Speculations of All Factors All the while

		ov rosung speed	ANOVA			
Туре		Sum of Squares	Df	Mean Square	F	Sig.
	Relapse	3452.833	2	1726.416	24.778	.000 <sup>b</sup>
1	Leftover	6758.557	97	69.676		
	Absolute	10211.390	99			

Source: primary data (processed)

The F test is utilized to test the impact of ward factors at the same time (together). The consequences of the F test should be visible in the reference section with the proposed speculation. The measurable computation results show the worth of F-ascertain =24,778> F-table 2.70 with meaning of 0.000<0.05. Implying that together work discipline and inspiration essentially affect OCB (hierarchical citizenship conduct), then, at that point, Ho is dismissed and H3 is acknowledged. Accordingly, the third speculation is acknowledged.

## 2. Regression Model 2

The results of calculation of regression model parameters are jointly obtained in the following table:

**Table 6.** Testing Speculations of All Factors All the while

	ANOVAª						
Type		Amount of Squares	Df	Mean Square	F	Sig.	
	Relapse	1797.454	3	599.151	69.918	.000b	
1	Leftover	822.656	96	8.569			
	Absolute	2620.110	99				

Source: primary data (processed)

The F test is utilized to test the impact of ward factors at the same time (together). The consequences of the F test should be visible in the reference section with the proposed speculation. The measurable estimations show the worth of F-count =69,918> F-table 2.70 with meaning of 0.000<0.05. This implies that along with work discipline, inspiration and OCB (hierarchical citizenship conduct) altogether affect representative execution, then, at that point, Ho is dismissed and H7 is acknowledged. In this way, the seventh speculation is acknowledged.

# 3.2.3 Coefficient of Determination (R<sup>2</sup>)

### 1. Regression Model 1

Examination of the coefficient of assurance in different straight relapse is utilized to decide the level of commitment of free factor impact comprising of work discipline (X1), Inspiration to OCB (authoritative citizenship conduct) (Y).

**Table 7.** Coefficient of Determination of Work Discipline Variables (X1), Motivation (X2) simultaneously against OCB (organizational citizenship behavior) (Y)

Model Summary						
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.581a	.338	.324	8.34721		

Source: essential information (handled)

Based on table 4.22 above obtained the number Adjusted R2 (R square)) of 0.324 or 32,4%, this shows that the percentage of contribution of independent variables Work discipline (X1), Motivation (X2)to the dependent variable OCB (organizational citizenship behavior) (Y) of 0.324 or 32,4%, while the rest amounted to 67,6% were affected by other variables outside of the study.

## 2. Regression model 2

Examination of the coefficient of assurance in different straight relapse is utilized to decide the level of commitment of autonomous variable impact comprising of work discipline (X1), Inspiration, OCB (authoritative citizenship conduct) (Y) to representative execution (Z).

**Table 8.** Aftereffects of Coefficient of Determination of Work Discipline Variables (X1) Motivation (X2) and OCB (hierarchical citizenship conduct) (Y) all the while on Employee Performance (Z)

	Model Summary						
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate			
1	.828a	.686	.676	2.92734			

Source: primary data (processed)

Based on table 8 above obtained the number Adjusted R2 (R square) of 0.676 or 67.6%, this shows that the percentage of contributions of independent variables Work Disciplines (X1), Motivation (X2) and OCB (organizational citizenship behavior) (Y) to the dependent variables of Employee Performance (Z) of 0.676 or 67.6%. The remaining 32.4%% was affected by other variables outside of the study.

Table 9. Recapitulation of Research Results

Hypothesis	Statement	Significant	Checklists	Decision
H1	Work discipline affects OCB (hierarchical citizenship conduct)	0.000	0,05	Accepted
H2	Inspiration significantly affects OCB (hierarchical citizenship conduct)	0,000	0,05	Accepted
Н3	Work discipline and inspiration together affect	0,000	0,05	Accepted

	OCB (authoritative citizenship conduct)			
H4	Work discipline significantly affects representative execution.	0.000	0,05	Accepted
Н5	Inspiration significantly affects worker execution.	0,250	0,05	Rejected
Н6	OCB (hierarchical citizenship conduct) meaningfully affects worker execution.	0,000	0,05	Accepted
Н7	Work discipline, inspiration, and OCB (hierarchical citizenship conduct) together affect representative execution.	0,000	0,05	Accepted

Source: essential information (handled)

Table 10. Recapitulation of Direct and Indirect Research Results

Hypothesis	Statement	Immediately	Indirect	Decision
H8	Work discipline has no indirect effect on karya wan performancet hrough OCB (organizational citizenship behavior)	0,378	0,146	Ditolak
Н9	Inspiration in a roundabout way affects the presentation of karywan through OCB (hierarchical citizenship conduct)	0,005	0,108	Accepted

Source: primary data (processed)

# 3.2. Discussion

In view of the aftereffects of the examination that has been finished, then, at that point, the creator can suggest the accompanying:

a. Influence of Work Discipline on OCB (organizational citizenship behavior)

The consequences of the investigation discovered that the discipline of work affected OCB (authoritative citizenship conduct). Proven by the worth sig (0.000)< (0.05). In light of the outcomes got, Ho was dismissed and H1 was acknowledged for work discipline factors. Consequently, speculation one (H1) is acknowledged. It tends to be reasoned that somewhat the factors of work discipline significantly affect OCB (authoritative citizenship conduct). The consequences of this study are in accordance with research directed by Setyowati and Noviana (2016) which expresses that work discipline affects OCB (authoritative citizenship conduct).

b. Influence of Motivation on OCB (hierarchical citizenship conduct)

The consequences of the investigation discovered that the discipline of work affected OCB (authoritative citizenship conduct). Proven by the worth sig (0.000) < (0.05). In view of the outcomes got, Ho was dismissed and H1 was acknowledged for the inspiration variable.

Hence, speculation two(H2) is acknowledged. It very well may be presumed that to some extent the inspiration factors affect OCB (authoritative citizenship conduct).

This examination is as per past exploration led by Angelia and Stevanie (2016) which expresses that inspiration affects OCB (authoritative citizenship conduct).

 The Influence of Work Discipline and Motivation on OCB (organizational citizenship behavior)

The consequences of the investigation discovered that work discipline and inspiration affect OCB (authoritative citizenship conduct). Proven by the worth of sig (0.000) < (0.05). In light of the outcomes got so Ho dismissed and H 3 acknowledged for variable work discipline and inspiration. In this manner, the third speculation (H 3) is acknowledged. So it tends to be reasoned that together the factors of work discipline and inspiration affect OCB (authoritative citizenship conduct).

d. The Impact of Work Discipline on Representative Execution

The outcomes of the examination found that work discipline influences delegate execution. It is shown by the value of sig (0.000)<(0.05). In light of the outcomes got, Ho is dismissed and H 4 is acknowledged for the work discipline variable. Subsequently, the fourth speculation (H 4) is gotten. So it very well may be inferred that to some degree the work discipline variable affects representative execution.

e. The Effect of Motivation on Employee Performance

The consequences of the investigation discovered that inspiration meaningfully affected representative execution. It is demonstrated by the worth of sig(0.250) > (0.05). In light of the outcomes acquired so Ho acknowledged and H 5 is acknowledged for inspiration variable. Consequently, the fifth speculation (H 5) is dismissed. In this way, it very well may be presumed that to some degree the inspiration variable affects worker execution.

f. Effect of OCB (organizational citizenship behavior) on employee performance

The consequences of the investigation discovered that OCB (hierarchical citizenship conduct) meaningfully affected representative execution. Confirmed by the worth of sig (0.000) < (0.05). In view of the outcomes got, Ho is dismissed and H 6 is acknowledged for the OCB (authoritative citizenship conduct) variable. In this manner, the 6th speculation (H 6) is acknowledged. So it will in general be contemplated that to some degree OCB (various leveled citizenship direct) genuinely influences specialist execution.

g. The Influence of Work Discipline, Motivation, and OCB (Organizational Citizenship Behavior) on Employee Performance

The consequences of the investigation discovered that work discipline, inspiration, and OCB (hierarchical citizenship conduct) affected representative execution. Proven by the worth of sig (0.000) < (0.05). In light of the outcomes got, Ho is dismissed and H 7 is acknowledged for the factors of work discipline and inspiration. Accordingly, the seventh speculation (H 7) is acknowledged. In this way, it tends to be presumed that together the factors of work discipline, inspiration, and OCB (hierarchical citizenship conduct) affect representative execution.

h. Direct and Indirect Effects of Work Discipline on Employee Performance

The aftereffects of the investigation discovered that the roundabout impact of work discipline on representative execution (Z) was more modest than the immediate impact of work discipline (X1) on worker execution (Z). So OCB (various leveled citizenship direct) doesn't intervene the association among motivation and delegate execution since it is interceded by OCB (legitimate citizenship lead) as a mediating variable.

i. Direct and Indirect Effects of Motivation on Employee Performance

The results of the study found that the indirect effect of motivation (X2) on employee performance was greater than the direct effect of motivation (X2) on employee performance (Y). So OCB (hierarchical citizenship conduct) intercedes the connection among inspiration and worker execution since it is mediated by OCB (authoritative citizenship conduct) as an interceding variable.

# 4 Conclusion and Implication

In light of the aftereffects of information examination and understanding of exploration results and conversations that have been introduced already, a few ends can be drawn from the exploration results as follows:

- a. There is a positive and immense impact of work discipline on OCB (moderate citizenship direct) at PT. Amartha Mikro Fintek.
- b. There is a positive and monster impact of inspiration on OCB (moderate citizenship lead) at PT. Amartha Mikro Fintek.
- c. Together there is a positive and immense impact of work discipline and inspiration on OCB (moderate citizenship direct) at PT. Amartha Mikro Fintek.
- d. There is a positive and monster effect of work discipline on delegate execution at PT. Amartha Mikro Fintek. There is a positive at any rate not tremendous impact of inspiration on delegate execution at PT. Amartha Mikro Fintek.
- e. There is a positive and huge effect of OCB (progressive citizenship lead) on delegate execution at PT. Amartha Mikro Fintek.
- f. Together, there is a positive and gigantic effect of work discipline, motivation and OCB (progressive citizenship direct) on delegate execution at PT. Amartha Mikro Fintek.
- g. OCB (conclusive citizenship direct) doesn't intervene the relationship between work discipline and specialist execution.
- h. OCB (progressive citizenship lead) mediates the association between work discipline and delegate execution.

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