



## **The Effect of Work Motivation and Discipline on Employee Work Productivity at PT. Tbk Star Insurance in Jakarta**

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### **Abstract:**

This study aims to determine the effect of motivation and work discipline on the work productivity of employees at PT. Asuransi Bintang Tbk in Jakarta. The method used is explanatory research with analytical techniques using statistical analysis with regression, correlation, determination and hypothesis testing. The results of this study that motivation has a significant effect on employee productivity by 4.31%, hypothesis testing is obtained  $t_{count} > t_{table}$  or  $(6.628 > 2.002)$ . Work Discipline has a significant effect on employee productivity by 40.7%, hypothesis testing is obtained  $t_{count} > t_{table}$  or  $(6.311 > 2.002)$ . Motivation and work discipline simultaneously have a significant effect on employee productivity with the regression equation  $Y = 9.939 + 0.395X_1 + 0.360X_2$  and the contribution of the effect is 53.0%, hypothesis testing is obtained  $F_{count} > F_{table}$  or  $(32.194 > 2.770)$ .

**Keyword:** Training, Work Discipline, Employee Performance.

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## **INTRODUCTION**

The importance of human resources needs to be realized by all levels of management in the company. Human resources are an organization because resources have talent, energy and creativity that are needed by the company to achieve its goals. Advances in technology, development of information, availability of capital and adequate materials, but without human resources, it will be difficult for organizations to achieve these goals.

One of the leading service products in the insurance sector is life insurance, where life insurance is one of the most important things because it is an instrument that can be used to minimize risks that may occur in life. The protection mechanism provided by the insurance company is very much needed, both in the business world which is full of risks, where rationally business people will consider efforts to reduce the risks they face. One of the factors that determine whether or not the company's goals are achieved is the company's strategy in providing prices. Price is considered as one of the determining factors for the company, but

every company should carefully consider every decision taken and optimize all available resources.

Insurance Companies in Law Number 2 of 1992, a more complete definition of insurance is formulated when compared to the formulation contained in Article 246 of the KUHD. According to the provisions of Article 1 point (1) of Law Number 2 of 1992: "Insurance or coverage is an agreement between 2 (two) or more parties, by which the insurer binds himself to the insured by receiving insurance premiums, to provide reimbursement to the insured because loss damage or loss of expected profits or legal liability to third parties that may be suffered by the insured, arising from an uncertain event or to provide a payment based on the death or life of the insured person.

In the KUHD life insurance is regulated in Book 1 Chapter X article 302. Article 308 of the KUHD. So only 7 (seven) pasa. However, not 1 (one) article contains the formulation of the definition of life insurance. Thus, it is appropriate if the definition of insurance in Article 1 number (1) of Law Number 2 of 1992 is used as a starting point for discussion and this has to do with the provisions of Article 302 and Article 303 of the KUHD which allows people to insure their lives.

Insurance companies are currently building a very promising business, especially now that people are starting to realize the importance of insurance. People are now starting to realize that with life insurance, general insurance is indeed very important for life today. Seen now a lot of insurance companies are competing to promote their products. The price offered is also very attractive for people to use the insurance.

In increasing the work productivity of employees, namely in providing motivation. Motivation is important given to employees because it will arouse enthusiasm to work and produce high employee productivity. Motivation can be interpreted as a force that comes from within and from outside a person who encourages work behavior in accordance with the provisions, intensity and a certain period of time related to intrinsic and extrinsic motivation in carrying out work. The importance of work motivation for a company is as a motivating factor for employees. Every activity that a person does must have factors that encourage these activities. Therefore, the driving factor is the needs and desires of the employee. Performance can be assessed from the work motivation of its employees. One of the motivations given by the company is the provision of appropriate compensation from the performance produced in completing the employee's tasks.

In essence, giving motivation means that it has provided opportunities for employees to work well and get what is expected, so that employees can and are able to develop abilities. Motivation can simply be formulated as a condition or action that encourages someone to do a job or activity as much as possible for employees to do and produce. The role of motivation is to intensify these desires and desires, therefore it can be concluded that efforts to increase one's morale will always be related to efforts to motivate him so that in order to have good motivation it is necessary to know human needs. According to David McClelland in Miftah Toha (2012:235) suggests "Motivation is a set of forces both from within and from outside a person that encourages them to start working behavior according to a certain format, direction, intensity and time period".

The work discipline factor plays an important role in the implementation of employee work. Because according to Hasibuan (2013: 193) is awareness and willingness to obey all company regulations and applicable social norms. Meanwhile, according to another expert opinion, Rivai (2013: 444) says that work discipline is a tool used by managers to communicate with employees so that they are willing to change a behavior, as well as an effort to increase one's awareness and willingness to obey all company regulations and norms. -applicable social norms.

PT. Asuransi Bintang Tbk is one of the oldest general insurance companies in Indonesia which was established on March 17, 1995. PT. Asuransi Bintang Tbk in overcoming increasingly fierce competition in the garment industry, PT. Asuransi Bintang Tbk realizes the importance of having qualified and committed human resources and maintaining consistent quality to be able to encourage organizational performance that requires strong support in an effort to achieve its mission and mission. Therefore, the company really hopes that every employee can create high work discipline for the progress of the company and the achievement of effective and efficient company goals. However, this is not easy if the employee's work discipline is still low.

One of the challenges faced in increasing employee productivity is the low level of employee awareness of their duties and responsibilities in carrying out their work. This is reflected in various things, such as employees who do not comply with working hours and employees who are not serious in carrying out their duties and responsibilities in carrying out their work. Good work discipline is not based on coercion or because of the punishment (warning) or reward (award) given, but based on awareness from within each employee.

The success of an organization is determined by the responsibility of employees in carrying out their duties and being on time when they enter office hours, while in the observations that have been made there are still many employees who delay the implementation of office tasks, are late when they enter work hours, leave the office during working hours and lack communication between employees and leaders affects employee work productivity on each individual, because employee work productivity itself is influenced by individual characteristics and company environmental factors, both the physical work environment and leadership.

In achieving its objectives PT. Asuransi Bintang Tbk has several ways to increase productivity including the Telemarketing department, namely a remote marketing system, where employees or also called Telemarketing Agents contact their customers by telephone to offer insurance products. often do not reach the target given by the company.

Based on the background of the problems above, the authors are interested in conducting further research with the title: "The Effect of Motivation and Work Discipline on Employee Work Productivity at PT. Asuransi Bintang Tbk in Jakarta".

## RESEARCH METHODS

In analyzing the data used instrument test, classical assumption test, regression, coefficient of determination and hypothesis testing. The type of research used is associative, where the aim is to determine the effect of the independent variables on the dependent variable either partially or simultaneously.

## RESEARCH RESULTS AND DISCUSSION

### 1. Descriptive Analysis

This test is used to determine the minimum and maximum scores, mean scores and standard deviations of each variable. The results are as follows:

Table 1. Results of Descriptive Statistics Analisis Analysis

|                           | Descriptive Statistics |         |      |                |       |
|---------------------------|------------------------|---------|------|----------------|-------|
|                           | Minimum                | Maximum | Mean | Std. Deviation |       |
| Motivation (X1)           | 60                     | 31      | 48   | 38.95          | 3.684 |
| Work Discipline (X2)      | 60                     | 30      | 46   | 38.57          | 3.633 |
| Employee Productivity (Y) | 60                     | 33      | 46   | 39.22          | 3.375 |
| Valid N (listwise)        | 60                     |         |      |                |       |

Motivation obtained a minimum variance of 31 and a maximum variance of 48 with a mean score of 3.895 with a standard deviation of 3.684. Work discipline obtained a minimum

variance of 30 and a maximum variance of 46 with a mean score of 3.857 with a standard deviation of 3.633. Employee productivity obtained a minimum variance of 32 and a maximum variance of 46 with a mean score of 3.922 with a standard deviation of 3.375.

## 2. Verification Analysis.

This analysis is intended to determine the effect of the independent variable on the dependent variable. The test results are as follows:

### a. Multiple Linear Regression Analysis

This regression test is intended to determine changes in the dependent variable if the independent variable changes. The test results are as follows:

Table 2. Multiple Linear Regression Test Results

| Model                | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|----------------------|-----------------------------|------------|---------------------------|-------|------|
|                      | B                           | Std. Error | Beta                      |       |      |
| (Constant)           | 9.939                       | 3.663      |                           | 2.713 | .009 |
| Motivation (X1)      | .395                        | .102       | .431                      | 3.869 | .000 |
| Work Discipline (X2) | .360                        | .104       | .387                      | 3.475 | .001 |

a. Dependent Variable: Employee Productivity (Y)

Based on the test results in the table above, the regression equation  $Y = 9.939 + 0.395X_1 + 0.360X_2$  is obtained. From this equation, it is explained as follows:

- 1) A constant of 9.939 means that if there is no work motivation and discipline, then there is a value of 9.939 points for employee productivity.
- 2) The motivation regression coefficient is 0.395, this number is positive, meaning that every time there is an increase in motivation of 0.395, employee productivity will also increase by 0.395 points.
- 3) The regression coefficient of work discipline is 0.360, this number is positive, meaning that every time there is an increase in work discipline of 0.360, employee productivity will also increase by 0.360 points.

### b. Analisis Koefisien Korelasi

The correlation coefficient analysis is intended to determine the strength of the relationship between the independent variables and the dependent variable either partially or simultaneously. The test results are as follows:

Table 3. Results of Testing the Correlation Coefficient of Motivation on Employee Productivity.

Correlationsb

|                                  |                     | Motivasi (X1) | Produktivitas Kerja Karyawan (Y) |
|----------------------------------|---------------------|---------------|----------------------------------|
| Motivasi (X1)                    | Pearson Correlation | 1             | .656**                           |
|                                  | Sig. (2-tailed)     |               | .000                             |
| Produktivitas Kerja Karyawan (Y) | Pearson Correlation | .656**        | 1                                |
|                                  | Sig. (2-tailed)     | .000          |                                  |

\*\*. Correlation is significant at the 0.01 level (2-tailed).

b. Listwise N=60

Based on the test results obtained a correlation value of 0.656, meaning that motivation has a strong relationship to employee productivity.

Table 4. Results of Testing the Correlation Coefficient of Work Discipline on Employee Productivity.

**Correlations<sup>b</sup>**

|                                  |                     | Disiplin Kerja (X2) | Produktivitas Kerja Karyawan (Y) |
|----------------------------------|---------------------|---------------------|----------------------------------|
| Disiplin Kerja (X2)              | Pearson Correlation | 1                   | .638**                           |
|                                  | Sig. (2-tailed)     |                     | .000                             |
| Produktivitas Kerja Karyawan (Y) | Pearson Correlation | .638**              | 1                                |
|                                  | Sig. (2-tailed)     | .000                |                                  |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

b. Listwise N=60

Based on the test results, the correlation value of 0.638 means that work discipline has a strong relationship with employee productivity.

Table 5. Results of Testing the Correlation Coefficient of Motivation and Work Discipline Simultaneously on Employee Productivity.

**Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .728 <sup>a</sup> | .530     | .514              | 2.353                      |

a. Predictors: (Constant), Work Dicipline (X2), Motivation (X1)

Based on the test results obtained a correlation value of 0.728, meaning that motivation and work discipline simultaneously have a strong relationship with employee productivity.

**c. Coefficient of Determination Analysis**

The analysis of the coefficient of determination is intended to determine the percentage of the influence of the independent variable on the dependent variable either partially or simultaneously. The test results are as follows:

Table 6. Results of Testing the Coefficient of Determination of Motivation on Employee Productivity.

**Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .656 <sup>a</sup> | .431     | .421              | 2.568                      |

a. Predictors: (Constant), Motivation (X1)

Based on the test results, the determination value is 0.311, meaning that motivation has an influence contribution of 4.31% on employee productivity.

Table 7. The Result of the Coefficient of Determination of Work Discipline on Employee Productivity.

**Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .638 <sup>a</sup> | .407     | .397              | 2.621                      |

a. Predictors: (Constant), Work Dicipline (X2)

Based on the test results, the determination value is 0.407, meaning that work discipline has an influence contribution of 40.7% on employee productivity.

Table 8. The Results of the Coefficient of Determination of Motivation and Work Discipline on Employee Productivity

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .728 <sup>a</sup> | .530     | .514              | 2.353                      |

a. Predictors: (Constant), Work Discipline (X2), Motivation (X1)

Based on the test results, the determination value is 0.530, meaning that motivation and work discipline simultaneously have a 53.0% influence on employee productivity, while the remaining 47.0% is influenced by other factors.

#### d. Hypothesis testing

##### Partial hypothesis test (t test)

Hypothesis testing with t test is used to determine which partial hypothesis is accepted. The first hypothesis: There is a significant effect of motivation on employee productivity. The second hypothesis: There is a significant effect of motivation on employee productivity.

Table 9. Motivation Hypothesis Test Results on Employee Productivity.

| Coefficients <sup>a</sup> |                 |                             |            |                           |      |
|---------------------------|-----------------|-----------------------------|------------|---------------------------|------|
| Model                     |                 | Unstandardized Coefficients |            | Standardized Coefficients | Sig. |
|                           |                 | B                           | Std. Error | Beta                      |      |
| 1                         | (Constant)      | 15.791                      | 3.550      |                           | .000 |
|                           | Mitivation (X1) | .601                        | .091       | .656                      | .000 |

a. Dependent Variable: Employee Productivity (Y)

Based on the test results in the table above, the value of t arithmetic > t table or (6.628 > 2.002), thus the first hypothesis proposed that there is a significant influence between motivation on employee productivity is accepted.

Table 10. Hypothesis Test Results of Work Discipline on Employee Productivity.

| Coefficients <sup>a</sup> |                      |                             |            |                           |      |
|---------------------------|----------------------|-----------------------------|------------|---------------------------|------|
| Model                     |                      | Unstandardized Coefficients |            | Standardized Coefficients | Sig. |
|                           |                      | B                           | Std. Error | Beta                      |      |
|                           | (Constant)           | 16.354                      | 3.638      |                           | .000 |
|                           | Work Discipline (X2) | .593                        | .094       | .638                      | .000 |

a. Dependent Variable: Employee Productivity (Y)

Based on the test results in the table above, the value of t arithmetic > t table or (6.311 > 2.002), thus the second hypothesis proposed that there is a significant influence between work discipline on employee productivity is accepted.

##### Simultaneous Hypothesis Testing (F Test)

Hypothesis testing with the F test is used to determine which simultaneous hypothesis is accepted. The third hypothesis There is a significant influence between motivation and work discipline on employee productivity.

Table 11. Hypothesis Test Results of Work Discipline and Motivation on Employee Productivity.

| ANOVA <sup>a</sup> |                |    |             |        |       |
|--------------------|----------------|----|-------------|--------|-------|
| Model              | Sum of Squares | df | Mean Square | F      | Sig.  |
| Regression         | 356.549        | 2  | 178.274     | 32.194 | .000b |
| Residual           | 315.635        | 57 | 5.537       |        |       |
| Total              | 672.183        | 59 |             |        |       |

Based on the test results in the table above, the calculated F value > F table or (32.194 > 2.770), thus the third hypothesis proposed that there is a significant influence between motivation and work discipline on employee productivity is accepted.

### 1. The Effect of Training on Employee Performance.

Training has a significant effect on employee performance with a correlation of 0.692 or has a strong relationship with a contribution of 47.9% influence. Testing the hypothesis obtained the value of t arithmetic > t table or (7.297 > 2.002). Thus the first hypothesis proposed that there is a significant effect between training on employee performance is accepted.

### 2. The Effect of Work Discipline on Employee Performance.

Work Discipline has a significant effect on employee performance with a correlation of 0.665 or has a strong relationship with a contribution of 44.2% influence. Testing the hypothesis obtained the value of t arithmetic > t table or (6.774 > 2.002). Thus the second hypothesis proposed that there is a significant effect between work discipline on employee performance is accepted.

### 3. The Effect of Training and Work Discipline on Employee Performance.

Training and work discipline have a significant effect on employee performance by obtaining the regression equation  $Y = 7.453 + 0.417X_1 + 0.413X_2$ , the correlation value is 0.748 or has a strong relationship with the contribution of 62.7% influence while the remaining 37.3% is influenced by other factors. Testing the hypothesis obtained the calculated F value > F table or (47.956 > 2.770). Thus the third hypothesis proposed that there is a significant effect between training and work discipline on employee performance is accepted.

## CONCLUSION

1. Pelatihan berpengaruh signifikan terhadap kinerja karyawan dengan kontribusi pengaruh sebesar 47,9%. Uji hipotesis diperoleh nilai t hitung > t tabel atau (7,297 > 2,002).
2. Disiplin Kerja berpengaruh signifikan terhadap kinerja karyawan dengan kontribusi pengaruh sebesar 44,2%. Uji hipotesis diperoleh nilai t hitung > t tabel atau (6,774 > 2,002).
3. Pelatihan dan disiplin Kerja berpengaruh signifikan terhadap kinerja karyawan dengan kontribusi pengaruh sebesar 62,7% sedangkan sisanya sebesar 37,3% dipengaruhi faktor lain. Uji hipotesis diperoleh nilai F hitung > F tabel atau (47,956 > 2,770).

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