

## **The Influence of Integrity and Loyalty on the Performance of Bank Negara Indonesia Employees Mattoangin Main Branch Office Makassar City**

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### **ABSTRACT**

This study aims to determine how the Influence of Integrity and Loyalty on Employee Performance Both Partially and Simultaneously where Bank Negara Indonesia Kantor Cabang Utama Mattoangin Makassar City is the object of his research. This research uses Quantitative research type. The data collection technique used is primary data (Questionnaire, Observation, and Documentation). The sample used was formulated using the Krejcie and Morgan tables as many as 170 respondents. Data is obtained from research results that are processed using data analysis. The results showed that the indicators used for each variable showed that Integrity and Loyalty had a significant effect on the Performance of Bank Negara Indonesia Employees at the Mattoangin Main Branch in Makassar City. It is proven based on. This is proven based on the Correlation Test, t Test and F Test and the Coefficient of Determination Test on the data obtained.

**Keywords : Integrity, Employee Performance, Loyalty.**

### **INTRODUCTION**

In the current industrial era, one of the sectors that is able to develop rapidly and can support the national economy while playing a major role in national development is the banking sector. Because almost all sectors related to various financial activities always require bank services. This is stated in Law Number 7 of 1992 on the amendment of Law Number 10 of 1998 "Indonesian banking aims to support the implementation of national development in order to increase equity, economic growth, and national stability towards improving the welfare of the people". (Invite- Law of the Republic of Indonesia number 10 of 1998) .

One of the supports for the success of a company, especially banks, must apply good integrity and loyalty. According to Zahrah (2011), Integrity is a trait or character that helps us be honest, fair and responsible. It is important for an employee to have integrity in order to work together to achieve common goals. According to Solomon (1992), "integrity is not only about individual autonomy and togetherness, but also

loyalty, harmony, cooperation, and trustworthiness". Integration comes from the English "integration" which means perfection or wholeness. Integrity has also been defined by emphasizing moral consistency, personal wholeness, or honesty Jacobs (2014). In addition to integrity, one of the supports of a company's performance is loyalty. Loyalty is an act that shows loyalty and totality that reflects determination, and serious goals. According to Onsardi (2018), a loyal employee will always obey the rules. This obedience arises from employee awareness if the regulations made by the company are prepared to facilitate the implementation of the company's work. Loyalty comes from the word loyal which means loyal. Loyalty in the company can be interpreted as the loyalty of an employee to the company. According to Sudimin (2003), loyalty means the willingness of employees with all abilities, skills, minds and time to participate in achieving company goals and keep company secrets and not take actions that harm the company as long as the person is still an employee. According to Robbins in Wibowo (2013), the notion of loyalty related to the level of trust is a desire to protect and save face for others. If someone has loyalty and trust in something, then that person is willing to sacrifice and be loyal to what he believes.

Based on previous research from Faizin (2021), stated that the influence of integrity on employee performance through loyalty variables has a partial effect on employee performance. Meanwhile, according to Mujiagus Pranoto (2019), integrity and loyalty affect employee performance. Cultivating loyalty in every employee is a success for every company, integrity and loyalty are one of the traits that must be possessed by every employee. Based on the initial observations of researchers at Bank Negara Indonesia KCU Mattoangin Makassar City, it can be seen that employees do a good job, obey existing regulations in the company, and implement the company's vision and mission.

The main factor that can support company performance is employee performance, when employees in a company perform well and develop, it can be ascertained that the company's performance will increase rapidly. According to Rizal (2021), Employees are an important part of the company, and companies must take care of their employees to ensure that employees are happy and productive. One way companies can do this is by ensuring that employees are satisfied with their work. If the employee doesn't feel valued or happy, the employee may not be able to give the best work. Based on the explanation of employee performance, the indicators used in assessing employee performance are as follows: 1) Quantity, 2) Quality, 3) Reliability, 4) and Ability to work together. Employee engagement refers to the extent to which employees are fully engaged in the work and the strength of their commitment to the job and the company.

Bank Negara Indonesia (Persero) Tbk or better known as Bank BNI 46 is a government-owned bank institution, in this case a state-owned enterprise (BUMN) in Indonesia. According to Pongoh (2019), Bank Indonesia's duties include maintaining and maintaining a healthy and trustworthy system with the aim of maintaining economic

conditions. Bank BNI will continue to strive to make the best contribution to encourage economic growth in order to realize the welfare of the community as a whole.

Maintaining integrity and loyalty is not an easy matter for every company, especially with banking which is one of the financial business companies that is quite vulnerable. This is because in the scope of banking related to finance. Caution is needed in managing these finances. Therefore, employee recruitment in a company, especially banks, must prioritize employees who have high integrity and loyalty, otherwise it is feared that employees have the potential to commit acts of corruption or manipulation. When an employee lacks integrity and loyalty, it is possible to cause counterproductive behavior in employee performance, such as fraud, corruption, fraud and other forms of dishonesty. This is the problem, by looking at examples from year to year that has occurred and is a counterproductive behavior that occurs among banking employees. One of them is an incident that occurred in 2021 and involved one of BNI's bank employees arrested on suspicion of forging deposit certificates worth tens of billions so that customers suffered high losses. (Tsarina Maharani, 2021).

Given the large role and position of human resources as employees in business activities, high integrity and loyalty are needed. Many things are an assessment of employee performance, one of which is integrity and loyalty, so in this study researchers are interested in examining " **The Effect of Integrity and Loyalty on the Performance of Bank Negara Indonesia Employees Mattoangin Main Branch Office Makassar City**"

## **METHOD**

The research approach used is a quantitative approach using multiple linear regression analysis techniques assisted by the SPSS for windows program. Quantitative method is a method that uses a sampling system from a population and uses a structured questionnaire as a data collection tool. Meanwhile, according to Sugiyono (2012), quantitative data can be interpreted as a research method based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, quantitative / statistical data analysis, with the aim of testing hypotheses that have been set. The quantitative approach is used to seek detailed factual information and identify problems or to obtain validation of the state and ongoing activities. The type of research used in this study is descriptive and associative patterned research, According to Sugiyono (2010), descriptive research is research conducted to determine the value of independent variables, either one or more independent variables without making comparisons, or connecting with other variables this research has at least two variables connected. This type of associative research is research that asks the relationship between two or more variables. There are three forms of relationships in associative research, namely causal relationships, and interactive/reciprocal/reciprocal relationships. In research conducted by the author, this form of relationship is causal (Causal), which is a relationship that affects two or more variables. The variables used to determine the causal relationship between the independent variable and the dependent variable are by the

process of analyzing data in the form of quantitative data. Data analysis was carried out using linear regression analysis of one independent variable to one dependent variable, each of which has known values as clues to determine the influence of the dependent variable both partial and total influence on the independent variable studied. This research was conducted at PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Branch Office Jl Cenderawasih No. 153-155 Makassar City 90125. The research time set is starting from February to March 202. In this study, there are 3 (three) variables, namely Integrity (X1), Loyalty (X2), and Employee Performance (Y). The data analysis technique used is three-step analysis. The stages of data analysis used in this study refer to the theories of Gunawan, Sugiyono and Sudjana as follows, namely Validity Test, Normality Test and Linear Regression multiple. The next step is the presentation of the data. The possibility of drawing conclusions and taking action. The third step in quantitative data analysis is the drawing of conclusions.

## RESULTS AND DISCUSSION

The instrument used in this study was a list of statements (questionnaires). The total number of statements is 32 statement items, namely 10 statement items for the Integrity variable (X1), 6 statement items for the Loyalty variable (X2), and 16 statement items for the Employee performance variable (Y). The inferential analysis in this study was obtained from the distribution of questionnaires to 117 respondents employees of Bank Negara Indonesia Main Branch Office Mattoangin Makassar City. The questionnaire contains a description of the respondent and answers to the statements given. The characteristics of respondents in this study are based on age, length of work at the company. Based on the test results of Multiple Linear Regression Analysis that the value of Constant ( $\alpha$ ) = -13.113 and for the value of Integrity (X1) = 0.969, the value of Loyalty (X2) = 1.496. So that the equation from multiple linear regression analysis can be formulated  $Y = -13.113 + 0.969X_1 + 1.496X_2 + e$ . The value of the Employee Performance Constant (Y) is -13.113 which states if the variables Integrity and Loyalty are equal to zero, then Employee Performance is -13.113. The Coefficient of Integrity (X1) is 0.969 which means that for every increase in variable X1 by 1%, then employee performance will increase by 0.969 or about 96.9%. Conversely, if there is a decrease in variable X1 by 1%, then employee performance will also decrease by 0.969 or around 96.9%.

This shows that the Integrity variable has a significant influence on the employee performance variable by looking at the calculation value in the coefficients table, the beta column is positive, which proves that an increase in variable X1 will also affect the increase in variable Y positively. The Loyalty Coefficient (X2) is 1.496 which means that every increase in the variable X2 by 1%, then employee performance will increase by 1.496 or around 149.6%. Conversely, if there is a decrease in variable X2 by 1%, then employee performance will also decrease by 1,496 or around 149.6%.

From this description, it can be concluded that the variables of Integrity (X1) and Loyalty (X2) in this study have an influence on Employee Performance (Y). The basis for making conclusions to determine the presence or absence of the influence of each

variable in multiple linear regression is based on the determination of the value shown from the calculation of data obtained from respondents and data processing carried out using the help of SPSS 25 software by looking at the formula of multiple linear regression equations proving the influence of variables X1 and X2 on Variable Y.

From data collection that has been carried out and through a process of various tests to find out how much influence loyalty has on employee performance, it was found that the variable (X2) has a contribution. significant influence on employee performance. As for the amount of influence given by the loyalty variable on employee performance as a variable (Y), through the results of the partial test (Test t) it was found that loyalty had a significant effect. Where the significance value of 0.0000000000000000034 means less than 0.05 and the calculated t value of 9.521 is greater than the table t value of 1.65936. This satisfies the requirement that partially independent variables have a significant influence on the dependent variable.

The results of the partial test (Test t) show that loyalty has a significant positive influence on the performance of employees of Bank Negara Indonesia KCU Mattoangin Makassar City. This shows that loyalty is a person's loyalty and obedience to the company. This has significant results on the performance of employees at Bank Negara Indonesia KCU Mattoangin Makassar City. The results of multiple linear regression analysis also found that the loyalty variable had an effect of 1,496 or 149.6% on employee performance which means that every increase in variable X2 by 1%, employee performance will increase by 149.6%

The discussion above also indicates that the hypothesis set by the previous researcher is in accordance with the results obtained, in other words that (H2) it is suspected that occupational health has a significant effect on the performance of employees of Bank Negara Indonesia KCU Mattoangin Makassar City, is declared accepted.

## CONCLUSION

Based on the discussion and elaboration of the results of the research that has been carried out and looking at the objectives of this study, it can be concluded that:

1. Integrity has a significant partial effect on the performance of employees of Bank Negara Indonesia KCU Mattoangin Makassar City, this is seen from the partial test (t test) which shows the calculated t value is greater than the table t value then, it can be said to be accepted. It can be concluded that the first hypothesis is accepted because integrity variables have an effect on employee performance.
2. Loyalty has a significant partial effect on the performance of employees of Bank Negara Indonesia KCU Mattoangin Makassar City, this can be seen from the partial test (t test) which shows the calculated t value is greater than the table t value then, it can be said to be accepted. It can be concluded that the second hypothesis is accepted because the loyalty variable has an effect on employee performance.
3. Integrity and loyalty have a significant effect simultaneously on employee performance. Bank Negara Indonesia KCU Mattoangin Makassar City, this can be

seen from the results of Simultaneous testing (Test F) which shows the calculated F value is greater than the table F value and the significant value is at a smaller value. However, the variable that dominates and has a major influence contribution to Employee Performance is known through this study is the Loyalty variable.

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