# The Effect of Discipline

*by* Eka Desy Purnama

# THE EFFECT OF DISCIPLINE AND QUALITY OF HUMAN RESOURCES ON PERFORMANCE MEDIATED BY LOYALTY VARIABLES

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*Abstract*— **The purpose of the study was to determine the effect of discipline and the quality of human resources on performance mediated by the loyalty of credit marketing officer at PT. Maybank Indonesia Finance. The research population in this study amounted to 804 people with the sample used 73 respondents. This research will be conducted in the period between January 2021 to March 2022. The type of research used is the Explanatory Survey method, with the Non-Probability Sampling technique. Data collection techniques used are questionnaires and observations, as well as literature study. The data analysis technique uses the smartPLS-SEM (Partial Least Square–Structural Equation Modeling) tool. The results of the study showed that there was a significant effect of discipline on performance with a T-statistic value of 2.233. There is a significant influence of the quality of human resources on performance with a T-statistic value of 2.051. There is a significant effect of discipline on employee loyalty with a T-statistic value of 2,934. There is a significant influence of the quality of human resources on employee loyalty with a T-statistic value of 4.949. There is no significant effect of employee loyalty on performance with a T-statistic value of 1.335. There is no significant effect of employee loyalty in mediating discipline on performance with a T-statistic value of 1.224. There is no significant influence of loyalty in mediating the quality of human resources on performance with a T-statistic value of 1.303.**

*Keywords*— *Discipline, Quality of Human Resources, Employee Loyalty, Performance*

## 1. Introduction

In order to realize the performance applied to an organization, it is necessary to have the right concept support in this case the emphasis is on discipline and the quality of human resources, but on the other hand it requires the participation of all members within the scope of the organization. Work discipline is something that must be instilled in every employee. Employee awareness is required by complying with applicable regulations. Regulations are very necessary to provide guidance and counseling for employees in creating good order in the agency. (Hasibuan 2008: 194), in line with this according to Gordon, (2002:112), discipline is a management action to encourage the implementation of organizational standards, this is training that leads to efforts to justify and involve knowledge of employee attitudes and behavior. While the quality of human resources is one of the main supporting factors in an effort to create a competitive advantage for an organization or company. (Rivai, 2005).

It is hoped that on the basis of these two things will create performance for employees, where performance is a work achieved by a person in carrying out the tasks assigned to him based on skills, experience, sincerity and on time. (Hasibuan, 2007:93). According to Kadarwati (2003:36), with good performance will lead to employee loyalty to the company, this attitude is important because employee loyalty is the expectation of the company. The company will treat employees not only as assets but also as partners in achieving common goals.

Related to the explanation above, this research will discuss issues related to discipline and the quality of human resources on performance where loyalty is the right medium to mediate, so this research focuses on PT. Maybank Indonesia Finance, which as a company engaged in credit financing, must have good discipline and quality of human resources and are planned in the performance that is built, so that later it can create

employee loyalty. The economic decline in 2019-2020, t 10 has an impact on the decline in credit financing products at PT. Maybank Indonesia Finance whose notes can be seen in Table 1, below:

**Table 1**
**The Total Loans of PT. Maybank Indonesia Finance 2019-2020**

| Performance | 2020 | 2019 | Growth |
|---|---|---|---|
| Sale | 5.716 | 9.900 | -42.3% |
| Total Financing | 6.631 | 7.262 | -87% |
| NPL (%) | 0,31% | 0,27% | 0,04% |
| Profit Before Tax | 470 | 476 | -1,3% |

Source: Maybank Indonesia Annual Report 2020.

Based on Table 1, above, there has been a decline in credit financing at PT. Maybank Indonesia Finance. This can be seen in full in Table 2, below, which shows a slight decrease in each area spread over several areas at the branch offices and representative offices of PT. Maybank Indonesia Finance, for more details as follows:

**Table 2.**
**Sales Segment PT. Maybank Indonesia Finance Based on Geographical Location and Type of Product Sales 2019-2020**

| Description | Kalimantan | Sulawesi | Sumatera | Jawa Non-Jabodetabek | Jabodetabek | Total |
|---|---|---|---|---|---|---|
| **Year 2020** | | | | | | |
| Consumer Finance | 38.181 | 40.216 | 209.386 | 281.443 | 431.098 | 1.000.324 |
| Lease Financing | 1.205 | 706 | 5.034 | 4.709 | 99.333 | 110.987 |
| Ijarah Rental – Net | - | - | - | 9 | 2.745 | 2.754 |
| Interest Income | - | - | 1 | 6 | 9.416 | 9.423 |
| Other Income | 3.470 | 3.196 | 2.941 | 6.084 | 19.843 | 35.534 |
| **Total Income** | **42.856** | **44.118** | **217.362** | **292.251** | **562.435** | **1.159.022** |
| **Year 2019** | | | | | | |
| Consumer Finance | 45,531 | 49,430 | 217,390 | 309,338 | 391,084 | 1,012,773 |
| Lease Financing | 1,410 | 389 | 4,531 | 4,539 | 106,766 | 117,635 |
| Ijarah Rental – Net | - | - | - | 14 | 2,833 | 2,847 |
| Interest Income | - | - | 1 | 1 | 9,285 | 9,287 |
| Other Income | 5,983 | 8,418 | 5,420 | 7,958 | 10,934 | 38,713 |
| **Total Income** | **52,924** | **58,237** | **227,342** | **321,850** | **520,902** | **1,181,255** |

Source: Maybank Indonesia Finance 2020 Annual Report.

With the above data, it indirectly illustrates that at this time there 20 slight decline in credit financing at PT. Maybank Indonesia Finance, so that it is also directly related to the performance of employees at PT. Maybank Indonesia Finance also experienced a decline, this is also evidenced by Table 3, related to data on the performance growth of PT. Maybank Indonesia Finance, as follows:

**Table 3**
**Performance Growth of PT. Maybank Indonesia Finance 2019-2020**

| Description | Total | | |
|---|---|---|---|
| | 2020 | 2019 | % |
| Consumer Finance | 1.000.324 | 1.012.773 | -1,23 |
| Lease Financing | 110.987 | 117.635 | -5,65 |
| Ijarah Rental – Net | 2.754 | 2.847 | -3,27 |
| Interest Income | 9.423 | 9.287 | 1,46 |
| Other Income | 35.534 | 38.713 | -8,21 |
| **Total Income** | **1.159.022** | **1.181.255** | **-1,88** |

Source: Maybank Indonesia Finance 2020 Annual Report.

On the other hand, there is an increasing number of legal problems in 2019-2020 at PT. Maybank Indonesia Finance, where a problem can be used as a benchmark for the level of discipline of employees. Therefore, the level of discipline of employees at PT. Maybank Indonesia Finance, can be seen in Table 4, legal issues, below:

**Table. 4**
**Legal Issues at PT. Maybank Indonesia Finance 2019-2020**

| Legal Issues | Total | | |
|---|---|---|---|
| | Criminal | Civil | Industrial Relations |
| **2020** | | | |
| Completed (Has Permanent Legal Force) | 16 | 2 | 1 |
| In Process of Completion | 18 | 5 | 0 |
| **Total** | **34** | **7** | **1** |
| **2019** | | | |
| Completed (Has Permanent Legal Force) | 10 | 1 | 0 |
| In Process of Completion | 7 | 3 | 0 |
| **Total** | **17** | **4** | **0** |

Source: Maybank Indonesia Finance Annual Report 2020 and Maybank Indonesia Finance 2019 Annual Report.

Furthermore, as a form of improving the quality of human resources, PT. Maybank Indonesia Finance has carried out an assessment and evaluation of the provision of compensation as an effort to improve employee welfare so that this is one of the references for authors to measure the quality of human resources at PT. Maybank Indonesia Finance. Therefore, to be able to determine the quality of human resources based on compensation, see Table 5, below:

**Table 5**
**Compensation Based on Position Composition at PT. Maybank Indonesia Finance 2019-2020**

| Position Level | 2020 | | 2019 | |
|---|---|---|---|---|
| | Number of People | % | Number of People | % |
| Directors | 3 | 0,37% | 3 | 0,30% |
| Head of Division | 10 | 1,24% | 10 | 0,89% |
| Head of Department | 52 | 6,47% | 54 | 4,83% |
| Supervisor | 140 | 17,41% | 156 | 15,19% |
| **Staff** | **599** | **74,50%** | **796** | **78,80%** |
| **Total** | **804** | **100.00%** | **1.019** | **100.00%** |

Source: Maybank Indonesia Finance Annual Report 2020.

Meanwhile, to measure employee loyalty, it can be seen from the number of employees each year, which if every year the employees increase, it means they have loyalty to PT. Maybank Indonesia Finance, on the other hand, if it is reduced, it can be said that the employee is inconsistent or disloyal to PT. Maybank Indonesia Finance. This number of employees can be used as a benchmark of loyalty, so as to determine employee loyalty at PT. Maybank Indonesia Finance, can be seen in Table 6, as follows:

**Table 6**
**Number of Employees at PT. Maybank Indonesia Finance 2019-2020**

| Gender | 2020 | 2019 |
|---|---|---|
| | Total | Total |
| Male | 666 | 843 |
| Female | 138 | 176 |

Source: Maybank Indonesia Finance Annual Report 2020 and Maybank Indonesia Finance Annual Report 2019.

Performance that does not go well, it can be seen that employees who are not loyal tend to show a less enthusiastic attitude at work, therefore to provide good loyalty must be encouraged with employee discipline and the quality of human resources, so that the formation of good performance efficient and effective can be achieved by PT. Maybank Finance Indonesia, so that all the elements mentioned above will affect the

company's overall performance in meeting all consumer needs. From the explanation above, the researcher is interested in conducting research with the title "The Effect Of Discipline And Quality Of Human Resources On Performance Mediated By Loyalty Of Credit Marketing Officer At Pt. Maybank Indonesia Finance"

## 2. Literature Review

### Discipline

Discipline or work discipline can be defined as an attitude of respect, respect, obedience and obedience to the applicable regulations, both written and unwritten and able to carry out them and not shirk to accept the sanctions if he violates duties and authorities given to him. (Sastrohadiwiryo, 2003:291). Meanwhile, according to Rivai, (2004:444), 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. social. The above understanding provides an understanding that with work discipline will foster awareness and willingness of an employee to comply with company regulations, both written and unwritten, and if they violate these regulations, they will receive sanctions. With employee discipline, employees will be responsible for their work and improve performance which will also directly increase the effectiveness and efficiency of work as well as the quality and quantity of the employee's work.

Discipline in its function as human resource management is the most important because it is a warning tool for employees who do not want to change their nature and behavior. Therefore, according to Afandi (2016: 3), the function of discipline is to organize life together in an organization, build and train a good personality, coercion to follow organizational rules, sanctions or punishments for those who violate discipline.

According to Simamora in Barnawi and Arifin, (2012:119) there are 7 (seven) standard principles that need to be considered in managing employee discipline, including definite procedures and policies, supervisory responsibilities, communication of various regulations, responsibility for presenting evidence and proper treatment. Consistency, consideration of various situations, and reasonable rules and punishments. To find out more clearly about work discipline, according to Hasibuan in Wahyuni and Lubis (2020), it is necessary to understand the factors that affect the level of discipline of employees in a company, goals and abilities, leadership role models, remuneration (salary and welfare), justice, waskat (inherent supervision), punishment, firm leadership and human relations. In understanding work discipline, it is also necessary to understand what the indicators are, therefore the indicators of discipline according to Singodimenjo in Sutrisno, (2009:94), are obeying the rules of time, obeying company regulations, obeying the rules of behavior at work, obeying other regulations in the company.

### Quality of Human Resources

According to Ndraha (2012:12) says that the notion of the quality of human resources, namely human resources who are able to create not only comparative value, but also competitive-generative-innovative value by using the highest energies such as intelligence, creativity, and imagination, are no longer merely - eyes use gross energy such as raw materials, land, water, muscle energy, and so on. Meanwhile, according to Matindas (2002:94) suggests that the quality of human resources is the ability of each employee both in completing his work, developing himself and encouraging the self-development of his colleagues. Based on the above understanding, it can be concluded that the Quality of Human Resources are individuals or what is referred to as labor, employees, human potential who work for organizations that make valuable contributions to the achievement of organizational goals with skill aspects determined by the level of education, honesty and experience.

The principle of human resource development is basically improving the quality of human resources to carry out their duties in the future. Therefore, according to Priansa, (2014:152), the principles in developing human resources as the quality of human resources, including the high motivation possessed by employees encourage employees to be faster and more serious in learning behavior, knowledge, skills, and adapting. with the company, the results of human resource development can be used as information material to find out how the comparison between previous and post-employees after obtaining a development program is needed, a development program that is carefully and precisely regulated so that the given program can be practiced in work, and differences in intelligence levels and talents of employees, therefore the most effective human resource development is to adjust individual abilities to the given human resource development program. Human resources are the most important assets of the company because of their role as the subject of

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implementing policies and operational activities of the company. (Claudia Mandali and Eka Desy Pernama, 2014:9)

The role of the quality of human resources is very important, for a company, so to achieve good quality human resources, it must be paid attention to the factors that influence it. The factors that affect the quality of human resources according to Aprianto, (2019), are education and training, nutrition and health, environmental conditions and social culture, and quality living conditions.

After putting forward several concepts of the quality of human resources above, then discuss further about the measures to measure the quality of human resources which are used as indicators of the quality of human resources, then according to Sedarmayanti (2009: 53), that the indicators of the quality of human resources, namely the ability physical ability is the ability of tasks that require stamina, skills, strength, and similar characteristics, and intellectual ability is the ability needed to perform various thinking, reasoning, and problem solving activities, and psychological (mental) abilities are abilities related to ethics, scientific behavior, attitudes, and mental functions of humans which are usually associated with a person's ability to give a good or bad assessment of a situation/condition in carrying out work.

**Employee Loyalty**

According to Sudimin (2003), loyalty is the willingness of employees with all abilities, skills, thoughts and time to participate in achieving company goals and keeping company secrets and not taking actions that harm the company as long as that person is still an employee. Meanwhile, according to Saydam (2000:485) defines that loyalty is the determination and ability to obey, implement and practice something that is obeyed with full awareness and responsibility in carrying out tasks. Thus, it can be concluded that employee loyalty is a form of loyalty of an employee to do himself maximally in terms of working with the aim of maintaining the good name of the company where the employee works. Loyalty is meant not only to carry out his duties and obligations as an employee or according to his job description, but to do as optimally as possible, accompanied by high enthusiasm to produce the best for the company he occupies. According to Ardana, et al. (2012: 135), the benefits of employee work loyalty to a company are having a high concern for the company, feeling ownership of the company, staying in the company, improving performance for company sustainability, increasing high motivation, and increasing professionalism and productivity.

According to Hermawan and Riana (2013), revealing these forms are compensation in the form of salary can determine work loyalty, the company is responsible for guaranteeing and supporting each employee in carrying out their duties in order to produce optimal work productivity for the company's success, company regulations aim as instructions work and discipline every employee in carrying out work tasks, employee participation is needed to increase work loyalty. According to Siswanto (2010:112), emphasizing that in employee loyalty or work there are aspects in it, this aspect affects individual employees and groups Therefore, he explained these aspects, namely obeying regulations, responsibility to the company, willingness to work together, sense of belonging, and liking for work. Loyalty indicators according to Saydam, (2008:485) include obedience or compliance, employees have the determination and ability to obey all regulations, orders from the company and do not violate the prohibitions that have been determined both written and unwritten, are responsible, work characteristics and priorities their duties have consequences imposed by employees, and dedication, willingness to serve and build a committed relationship with the company, as well as honesty, an attitude that reflects behavior that can hold responsibility and trust.

**Performance**

According to Barnawi and Arifin, (2012:12) said performance is an expression of ability based on knowledge, attitudes, skills, and motivation in producing something. Meanwhile, according to Hasibuan (2006:94) explains that performance is the result of work achieved by a person in carrying out the tasks assigned to him based on skills, experience, sincerity and time. That way it can be said that performance is a person's work display about how to do work in the process of achieving the desired goals. Kasmir (2015: 183) says that performance is the result achieved by what the organization or company wants. So that he mentions that there are several performance functions, namely the capacity to do which is related to the degree of relationship between processes in individuals between tasks with skills, abilities, knowledge and experience and the opportunity to do which is related to the availability of technology, as well as willingness to do which is related to the desire and willingness to do things. use efforts to achieve performance.

According to Wibowo (2007:12), there are basic principles of performance, namely honesty, service, responsibility, play, compassion, goal formulation, consensus and cooperation, sustainability, and two-way communication, and feedback. According to Supardi (2013:45), the factors that influence performance are individual factors, organizational factors, and psychological factors. According to Mangkunegara (2011: 75) the indicators of employee performance are the quality of work, how well an employee does what should be

done, the quantity of work, how long an employee works in one day. This work quantity can be seen from the work speed of each employee, and the implementation of tasks, how far the employee is able to carry out his work accurately or without errors, as well as responsibility, awareness of the obligation to do work accurately or without errors.

**Conceptual Framework**

In this study, researchers will examine several interrelated variables including discipline and the quality of human resources on performance mediated by employee loyalty. For more details, the conceptual framework can be seen in Figure 1, below:
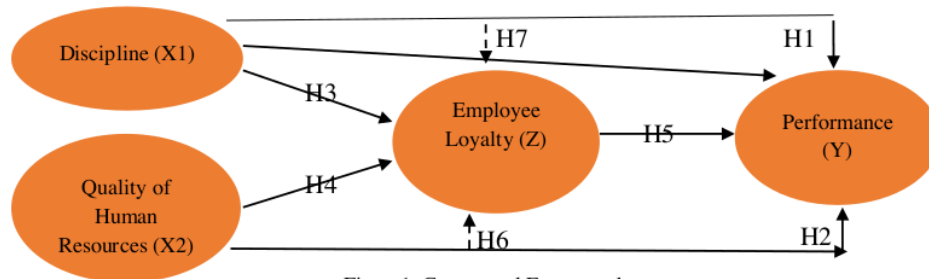


Figure1. Conceptual Framework

**Hypothesis Development**

Based on the conceptual framework that has been described, the development of hypotheses in this study can be known, therefore to determine the development of the proposed hypothesis, it can be explained that Hypothesis 1: There is an influence of discipline on performance. Hypothesis 2: The influence of the quality of human resources on performance. Hypothesis 3: There is an effect of discipline on employee loyalty. Hypothesis 4: The influence of the quality of human resources on employee loyalty. Hypothesis 5: There is an effect of employee loyalty on performance. Hypothesis 6: There is an effect of employee loyalty mediating discipline on performance. Hypothesis 7: There is an effect of employee loyalty in mediating the quality of human resources on performance

**3. Method**

The research method used by researchers in this study is descriptive and verification methods. Which according to Sugiyono (2007:11), descriptive research is research conducted to determine the value of independent variables, either one or more variables (independent) without making comparisons or connecting with other variables. While verification research according to Arikunto (2002:7) is research that basically wants to test the truth through data collection in the field. This research uses the type of explanatory survey method, which according to Sugiyono (2009:7) suggests that the explanatory survey is research conducted on large and small populations, but the data studied are data from samples taken from the population.

The objects in this study are Work Discipline (X1), the quality of human resources (X2) and employee loyalty (Z), and performance (Y). The subjects in this study were credit marketing employees at PT. Maybank Indonesia Finance. This research will be conducted in a period of time between January 2021 to March 2022. While the research location in this study is at PT. Maybank Indonesia Finance. In this study, the population of credit marketing employees at PT. Maybank Indonesia Finance in 2021 totals 804 credit marketing employees. Based on calculations through the Slovin formula, the sample in this study was 73 respondents. Data collection techniques regarding the object of this research, used data that is divided into two, namely primary data and secondary data. In primary data collection techniques using data collection methods in the form of a questionnaire with data processing using a Likert Scale. While the secondary data collection techniques using literature study.

The data analysis technique in this study uses a tool from smartPLS-SEM (Partial Least Square-Structural Equation Modeling), which is able to explain the relationship between variables and is able to perform analyzes in one test. The first data analysis technique is to do descriptive analysis, then test the path diagram, then test the measurement model with Convergent Validity Test, Discriminant Validity Test, Average Variance Excratted (AVE) Test, Composite Reliability Test, then test the measurement model with

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the test carried out, namely the R Test. -Square (R2), Effect Size Test (F2), Q-Square Predictive Relevance Test, Variance Inflation Factor (VIF) Test, and Goodness of Fit (GoF) Test. After all the two tests were carried out, then the hypothesis was tested, with the Path Coefficients Test. Finally, the mediation test was carried out by conducting a Specific Indirect Effects Test.

## 4. Result And Discussion

### Description of Respondent Profile Characteristics

That based on the age of respondents between 26-30 years and between 31-35 years both dominate the description of profile characteristics based on the age of the respondents, namely 29 respondents (39.7%). Based on gender, male or male dominates the description of profile characteristics based on the sex of the respondents, as many as 67 respondents (91.8%). That the respondent's education at the undergraduate level dominates the description of the profile characteristics based on the last education of the respondents, as many as 65 respondents (89%). That the description of the characteristics of the profile based on the division/section of the respondent, namely 73 respondents or 100% of the respondents in this study were credit marketing employees at PT. Maybank Indonesia Finance. That the work status of credit marketing employees at PT. Maybank Indonesia Finance is dominated by credit marketing employees with permanent employment status with 51 respondents (69.9%). That the description of the profile characteristics based on branch offices/representatives of respondents at PT. Maybank Indonesia Finance is dominated by credit marketing employees at branch/representative offices in Bandung, where the respondents are 11 respondents or 15.1%. That the description of the characteristics of the profile based on the length of service of the respondent at PT. Maybank Indonesia Finance is dominated by credit marketing employees who have worked >3 years (69.9%).

### Description of Respondents Answers

It can be seen that most of the respondents have given a very good response or answer to the discipline variable in PT. Maybank Indonesia Finance. This conclusion is based on the average value that has been obtained, namely 4.45 which is included in the very good category. The results of the respondents' answers regarding the variable quality of human resources showed that some respondents gave very good responses to the variable quality of human resources, with an average value of 4.28. It can be seen that most of the respondents have given a very good response to employee loyalty at PT. Maybank Indonesia Finance. This conclusion is based on the average value that has been obtained, which is 4.48 which is included in the very good category. The results of the respondents' answers indicate that most respondents respond that the performance variable is very good for credit marketing employees at PT. Maybank Indonesia Finance, with an average score of 4.28.

### Convergent Validity Test

The following is the Outer Loadings value of each indicator on the research variable, which can be seen in Table 7, below:

**Table 7**
**Convergent Validity Test Results (Outer Loadings)**

| Indicator | Discipline (X1) | Performance (Y) | Quality of Human Resources (X2) | Employee Loyalty (Z) |
|---|---|---|---|---|
| X1-1 | 0,917 | - | - | - |
| X1-2 | 0,905 | - | - | - |
| X1-3 | 0,879 | - | - | - |
| X1-4 | 0,865 | - | - | - |
| X2-1 | - | - | 0,903 | - |
| X2-2 | - | - | 0,864 | - |
| X2-3 | - | - | 0,880 | - |
| Y-1 | - | 0,824 | - | - |
| Y-2 | - | 0,777 | - | - |
| Y-3 | - | 0,875 | - | - |

| | | | | |
|---|---|---|---|---|
| **Y-4** | - | 0,838 | - | - |
| **Z-1** | - | - | - | 0,911 |
| **Z-2** | - | - | - | 0,897 |
| **Z-3** | - | - | - | 0,904 |
| **Z-4** | - | - | - | 0,878 |

Source: Primary Data Processing Results from smartPLS-SEM (Partial Least Square-Structural Equation Modeling), (2021).

This study has an Outer Loading value > 0.7, meaning that it is considered sufficient to meet the requirements of the Convergent Validity Test, because the data above shows that there is no indicator variable whose Outer Loadings value is below < 0.7, so all indicators are declared feasible or valid.

### Discriminant Validity Test

To assess the Discriminant Validity Test, namely the Test through Cross Loadings, which in this study Cross Loadings, obtained are presented in Table 8, as follows:

**Table 8**
**Discriminant Validity Test Results (Cross Loadings)**

| Indicator | Discipline (X1) | Performance (Y) | Quality of Human Resources (X2) | Employee Loyalty (Z) |
|---|---|---|---|---|
| X1-1 | **0,917** | 0,665 | 0,675 | 0,717 |
| X1-2 | **0,905** | 0,607 | 0,691 | 0,735 |
| X1-3 | **0,879** | 0,649 | 0,619 | 0,659 |
| X1-4 | **0,865** | 0,623 | 0,671 | 0,613 |
| X2-1 | 0,658 | 0,618 | **0,903** | 0,701 |
| X2-2 | 0,656 | 0,705 | **0,864** | 0,690 |
| X2-3 | 0,657 | 0,598 | **0,880** | 0,774 |
| Y-1 | 0,610 | **0,824** | 0,544 | 0,613 |
| Y-2 | 0,479 | **0,777** | 0,529 | 0,461 |
| Y-3 | 0,588 | **0,875** | 0,579 | 0,589 |
| Y-4 | 0,662 | **0,838** | 0,728 | 0,685 |
| Z-1 | 0,700 | 0,590 | 0,734 | **0,911** |
| Z-2 | 0,624 | 0,687 | 0,768 | **0,897** |
| Z-3 | 0,676 | 0,685 | 0,753 | **0,904** |
| Z-4 | 0,751 | 0,612 | 0,681 | **0,878** |

Source: Primary Data Processing Results from smartPLS-SEM (Partial Least Square-Structural Equation Modeling), (2021).

Based on the results of the Discriminant Validity Test through the Cross Loadings Test, above, the results show that the acquisition score loading on the same indicator block is greater than the correlation value between latent variables.

### Average Variance Extracted (AVE) Test

The Average Variance Extracted (AVE) test in the study obtained the results in Table 9, below:

**Table 9**
**Test Results Average Variance Extracted (AVE)**

| Variable | Average Variance Extracted (AVE) Value |
|---|---|
| **Discipline (X1)** | **0,795** |
| **Performance (Y)** | **0,687** |
| **Quality of Human Resources (X2)** | **0,779** |
| **Employee Loyalty (Z)** | **0,806** |

Source: Primary Data Processing Results from smartPLS-SEM (Partial Least Square-Structural Equation Modeling), (2021).

From the results above, that each variable of the latent construct is able to explain the value obtained, which is >50% or more of the variance, so it is said that the Average Variance Excracted (AVE) test value, which is obtained in this study is good.

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**Composite Reliability Test**

The results of the Composite Reliability Test in this study can be seen in Table 10, below:

**Table 10**
**Composite Reliability Test Results**

| Variable | Composite Reliability Value |
|---|---|
| Discipline (X1) | 0,939 |
| Performance (Y) | 0,898 |
| Quality of Human Resources (X2) | 0,913 |
| Employee Loyalty (Z) | 0,943 |

Source: Primary Data Processing Results from smartPLS-SEM (Partial Least Square-Structural Equation Modeling), (2021).

The measurement results of the Composite Reliability Test show that all variables for the Composite Reliability Test have values above 0.70. Thus, these results can be declared valid and have high reliability.

**R-Square (R2) Test**

To find out the value of the R-Square Test (R2) in this study, it can be seen in Table 11, below:

**Table 11**
**R-Square Test Results (R2)**

| Variable | R-Square (R2) Value | R-Square (R2) Adjusted Value |
|---|---|---|
| Performance (Y) | 0,609 | 0,592 |
| Employee Loyalty (Z) | 0,724 | 0,716 |

Source: Primary Data Processing Results from smartPLS-SEM (Partial Least Square-Structural Equation Modeling), (2021).

Based on the value of the R-Square Test (R2) on the performance of 0.609, it means that it indicates that the model is moderate, because the variable is more than 0.33 which is categorized as moderate. While the value of the R-Square Test (R2) on the Employee Loyalty variable is 0.724, this also indicates that the model is good, because the variable is also more than 0.67, so it is categorized as good.

**Effect Size Test (F2)**

To see the value of the Effect Size Test (F2), it can be seen in Table 12, below:

**Table 12**
**Effect Size Test Results (F2)**

| Variable | Discipline (X1) | Performance (Y) | Quality of Human Resources (X2) | Employee Loyalty (Z) |
|---|---|---|---|---|
| Discipline (X1) | - | 0,089 | - | 0,197 |
| Performance (Y) | - | - | - | - |
| Quality of Human Resources (X2) | - | 0,074 | - | 0,504 |
| Employee Loyalty (Z) | - | 0,037 | - | - |

Source: Primary Data Processing Results from smartPLS-SEM (Partial Least Square-Structural Equation Modeling), (2021).

Based on the results of the Effect Size Test (F2), that the effect of discipline on performance has Effect Size Test (F2) value of 0.089, so the predictor of latent variables has a large influence. While the influence of the quality of human resources on performance has an Effect Size Test (F2) value of 0.074, so the predictor of latent variables has a large influence. Furthermore, the influence of discipline on employee loyalty has an Effect Size Test (F2) value of 1.197, so the predictor of latent variables has a large influence, and the influence of the quality of human resources on employee loyalty has an Effect Size Test (F2) value of 0.504, thus the predictor variable latent has a big influence, and the effect of employee loyalty on performance has an Effect Size Test (F2) value of 0.037, so the predictor of latent variables has a big influence.

**Q-Square Predictive Relevance Test**

For the Q-Square Predictive Relevance Test in this study the results can be seen in Table 13, below:

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**Table 13**
**Q-Square Predictive Relevance Test Results (Construct Crossvalidated Redundancy)**

| Variable | SSO | SSE | $Q^2$ (=1-SSE/SSO) |
|---|---|---|---|
| Discipline (X1) | 288,000 | 288,000 | - |
| Performance (Y) | 288,000 | 229,137 | **0,204** |
| Quality of Human Resources (X2) | 216,000 | 216,000 | - |
| Employee Loyalty (Z) | 288,000 | 151,130 | **0,475** |

Source: Primary Data Processing Results from smartPLS-SEM (Partial Least Square-Structural Equation Modeling), (2021).

The value of the Q-Square Predictive Relevance Test for the Performance variable is 0.204 and for the employee loyalty variable, it is 0.475. This shows that the model has predictive relevance, because the results of the tests carried out show that it is greater than 0 (zero).

**Variance Inflation Factor (VIF) Test**

To see the multicollinearity of this study, it can be seen in Table 14, as follows:

**Table 14**
**Variance Inflation Factor (VIF) Test Results**

| Variable | Kedisiplinan (X1) | Kinerja (Y) | Kualitas Sumber Daya Manusia (X2) | Loyalitas Karyawan (Z) |
|---|---|---|---|---|
| Discipline (X1) | - | 2,687 | - | 2,244 |
| Performance (Y) | - | - | - | - |
| Quality of Human Resources (X2) | - | 3,375 | - | 2,244 |
| Employee Loyalty (Z) | - | 3,628 | - | - |

Source: Primary Data Processing Results from smartPLS-SEM (Partial Least Square-Structural Equation Modeling), (2021).

Based on Table 14, that the value of the Variance Inflation Factor (VIF) test was carried out, each variable tested did not have similarities with other variables or there was no assumption of multicollinearity cases.

**Goodness of Fit (GoF) Test**

In this study, the results of the Goodness of Fit (GoF) test are presented in Table 15, below:

**Table 15**
**Goodness of Fit (GoF) Test Results With Fit Model**

| | Estimated Model |
|---|---|
| Normal Index Fit (NFI) | **0,819** |

Source: Primary Data Processing Results from smartPLS-SEM (Partial Least Square-Structural Equation Modeling), (2021).

From the results above, the results obtained from the Goodness of Fit (GoF) test value through the Fit Model, where the value of the Normal Index Fit (NFI) with the Estimated Model is 0.819, with these results indicating that the model tested has a good fit.

**Path Coefficients Test**

The results of the Path Coefficients Test in the study can be seen in Table 16, below:

**Table 16**
**Path Coefficients Test Results**

| Variable | Original Sample | Sample Mean | Standart Deviation | T-Statistic | P-Value |
|---|---|---|---|---|---|
| Discipline (X1)=> Performance (Y) | 0,306 | 0,279 | 0,137 | **2,233** | 0,026 |
| Quality of Human Resources (X2)=> | 0,312 | 0,305 | 0,152 | **2,051** | 0,041 |

| Performance (Y) | | | | | |
|---|---|---|---|---|---|
| Discipline (X1)=> Employee Loyalty (Z) | 0,349 | 0,331 | 0,119 | **2,934** | 0,003 |
| Quality of Human Resources (X2=> Employee Loyalty (Z) | 0,558 | 0,541 | 0,113 | **4,949** | 0,000 |
| Employee Loyalty (Z)) => Performance (Y) | 0,229 | 0,206 | 0,172 | **1,335** | 0,183 |

Source: Primary Data Processing Results from smartPLS-SEM (Partial Least Square-Structural Equation Modeling), (2021).

Based on the results obtained, the hypothesis proposed in this study so that the results in Hypothesis 1 (First) are accepted, because there is a significant influence between discipline on performance, this is evidenced by the results of the Path Coefficients Test, where the T-Statistic value is 2.233.

Then, in Hypothesis 2 (Second) Accepted, the results obtained are accepted, this shows that there is a significant influence between the quality of human resources on performance, this is evidenced by the results of the Path Coefficients Test, which is the T-Statistic value in Hypothesis 2 (Second) of 2,051.

Hypothesis 3 (Third) is accepted, because the results obtained are based on the Path Coefficients Test, namely the T-Statistic value of 2,934, so it can be said that discipline has a significant influence on employee loyalty.

Meanwhile, the results of Hypothesis 4 (Fourth) are accepted, it is found that there is a significant influence on the quality of human resources on employee loyalty. This is based on the Path Coefficient Test value, above which the T-Statistic value obtained for Hypothesis 4 (Fourth), which is 4.949.

The results of Hypothesis 5 (Fifth) are rejected, because that is obtained from the Path Coefficient Test above is that the T-Statistic value is 1.335, these results can be interpreted that there is no significant influence between employee loyalty on performance.

**Specific Indirect Effects Test**

To answer the mediation test, the results can be seen in Table 17, as follows:

**Table 17**
**Specific Indirect Effects Test Results**

| Variable | Original Sample | Sample Mean | Standart Deviation | T-Statistic | P-Value |
|---|---|---|---|---|---|
| Discipline (X1)=> Employee Loyalty (Z)=> Performance (Y) | 0,080 | 0,070 | 0,098 | **1,224** | 0,193 |
| Quality of Human Resources (X2)=> Employee Loyalty (Z)=> Performance (Y) | 0,128 | 0,113 | 0,065 | **1,303** | 0,221 |

Source: Primary Data Processing Results from smartPLS-SEM (Partial Least Square-Structural Equation Modeling), (2021).

Based on the results of the Specific Indirect Effects Test, in Table 17 above, the results of Hypothesis 6 (Sixth) are rejected, so that there is no significant effect on discipline on performance mediated by employee loyalty, this is evidenced by the value of the T-Statistic results, which are below an average of 1.97, because the results obtained are only 1.224.

Meanwhile, the results in Hypothesis 7 (Seventh) are rejected, it is found that there is no significant effect on the quality of human resources on performance mediated by employee loyalty. This is based on the value of the Specific Indirect Effects Test, above which the T-Statistic value obtained for Hypothesis 7 (Seventh), is only 1.303.

**The Results of the Discussion on the Effect of Discipline on the Performance of Credit Marketing Officer at PT. Maybank Indonesia Finance**

The results of the discussion on the effect of discipline on the performance of credit marketing employees at PT. Maybank Indonesia Finance shows that there is a Significant Effect, because the T-Statistic value obtained is 2.233, with this value obtained, it means that the T-Statistic value set exceeds the average value of 1.97. In other words, the results of the research discussion on the effect of discipline on the performance of credit marketing employees at PT. Maybank Indonesia Finance reflects that discipline is a conscious form of the process of testing employee behavior and obedience in implementing cross-written and unwritten rules that apply to the company. The more disciplined the employee, the higher the performance of the employee.

**Results of the Discussion on the Effect of Human Resource Quality on the Performance of Credit Marketing Employees at PT. Maybank Indonesia Finance**

The results of the next discussion related to the influence of the quality of human resources on the performance of credit marketing employees at PT. Maybank Indonesia Finance shows that there is a Significant Effect, because the T-Statistic value obtained is 2.051, with this value obtained, it means that the T-Statistic value set exceeds the average value of 1.97. In other words, the results of the research discussion on the influence of the quality of human resources on the performance of credit marketing employees at PT. Maybank Indonesia Finance illustrates that employees who have quality human resources have the ability to carry out their duties and authorities, and are responsible for the work assigned to them. The ability to carry out these qualities can be achieved with adequate education, training and experience, so that later with the quality provided and obtained by the employee, it will produce quality performance as well. Therefore, the higher the quality of human resources, the higher the performance of employees.

**Results of the Discussion on the Effect of Discipline on Loyalty of Credit Marketing Employees at PT. Maybank Indonesia Finance**

The results of the next discussion the influence of discipline on the loyalty of credit marketing employees at PT. Maybank Indonesia Finance shows that there is a Significant Effect, because the T-Statistic value obtained is 2,934, by obtaining this value, it means that the T-Statistic value determined exceeds the average value of 1.97. In other words, the results of the research discussion on the effect of discipline on the loyalty of credit marketing employees at PT. This Maybank Indonesia Finance reflects that an employee is said to have high work discipline and loyalty, if the employee can behave in accordance with the norms that develop in the company environment, and is responsible for carrying out his duties, functions and work authority which is applied with an honest attitude, maintain good relations with superiors and co-workers, maintain the company's image and be loyal to work, and devote their expertise to the progress of the company.

**Discussion Result of the Effect of Human Resources Quality on Loyalty of Credit Marketing Employees at PT. Maybank Indonesia Finance**

The influence of the quality of human resources on the loyalty of credit marketing employees at PT. Maybank Indonesia Finance shows that there is a Significant Effect, because the T-Statistic value obtained 4.949, with this value obtained, it means that the T-Statistic value set exceeds the average value of 1.97. In other words, the results of the research discussion on the influence of the quality of human resources on the loyalty of credit marketing employees at PT. Maybank Indonesia Finance illustrates that the characteristics of the quality of human resources in employees are formed from the characteristics of being productive, innovative/creative, willing to work with others, trustworthy, and loyal.

**Results of the Discussion on the Effect of Credit Marketing Employee Loyalty on Performance at PT. Maybank Indonesia Finance**

The influence of credit marketing employee loyalty on performance at PT. Maybank Indonesia Finance shows that there is no significant effect, because the T-Statistic value obtained is only 1.335, with this value

obtained, it means that the T-Statistic value is set below or less than the average value of 1.97. In other words, the results of the research discussion on the effect of credit marketing employee loyalty on performance at PT. Maybank Indonesia Finance can explain that employee loyalty is still less effective in supporting employee performance, due to several factors, one of which is the lack of employee participation or the active role of employees in taking initiatives to build the company's progress, as well as the lack of employees in understanding their responsibilities to carry out the functions and powers given.

**Results of the Discussion on the Effect of Credit Marketing Employee Loyalty in Mediating Discipline on Performance at PT. Maybank Indonesia Finance**

The results of the influence of credit marketing employee loyalty in mediating discipline on performance at PT. Maybank Indonesia Finance shows that there is no significant effect, because the T-Statistic value obtained is only 1.224, with this value obtained, it means that the T-Statistic value is set below or less than the average value of 1.97. In other words, the results of the research discussion on the influence of credit marketing employee loyalty in mediating discipline on performance at PT. Maybank Indonesia Finance suggests that the role of employee loyalty cannot mediate discipline on performance because some employees do not know the ins and outs of the business built by the company and some employees also cannot comply with the applicable regulations in the company, so this affects the performance produced by employees.

**Results of the Discussion on the Effect of Loyalty of Credit Marketing Employees in Mediating the Quality of Human Resources on Performance at PT. Maybank Indonesia Finance**

The results of the influence of credit marketing employee loyalty in mediating the quality of human resources on performance at PT. Maybank Indonesia Finance shows that there is no significant effect, because the T-Statistic value obtained is only 1.303, with this value obtained, it means that the T-Statistic value is set below or less than the average value of 1.97. In other words, the results of the research discussion on the influence of credit marketing employee loyalty in mediating the quality of human resources on performance at PT. Maybank Indonesia Finance suggests that the role of employee loyalty in mediating the quality of human resources on performance is because there are employees who do not want to raise their skill level, meaning that the employee is too comfortable with his current position in other words being in a safe zone, so that the employee does not can adapt to the times and will ultimately affect the performance results.

## 5. Conclusion

Based on the results of the research conducted, several conclusions were obtained. Based on the results of research on the effect of discipline on employee performance at PT. Maybank Indonesia Finance, the calculation results obtained from the average T-Statistic value of 2.233. So with this value it can be concluded that there is a significant influence of discipline on the performance of employees at PT. Maybank Indonesia Finance; Based on the results of research on the influence of the quality of human resources on the performance of credit marketing employees at PT. Maybank Indonesia Finance, the calculation result of the average T-Statistic value is 2.051. So with this value it can be concluded that there is a significant influence on the quality of human resources on the performance of credit marketing employees at PT. Maybank Indonesia Finance; Based on the results of research on the effect of discipline on the loyalty of credit marketing employees at PT. Maybank Indonesia Finance, the calculation results obtained from the average T-Statistic value of 2.934. So with this value it can be concluded that there is a significant influence of discipline on the loyalty of credit marketing employees at PT. Maybank Indonesia Finance; Based on the results of research on the effect of the quality of human resources on the loyalty of credit marketing employees at PT. Maybank Indonesia Finance, the calculation results obtained from the average T-Statistic value of 4.949. So with this value it can be concluded that there is a significant influence on the quality of human resources on the loyalty of credit marketing employees at PT. Maybank Indonesia Finance; Based on the results of research on the effect of credit marketing employee loyalty on performance at PT. Maybank

Indonesia Finance, the calculation results obtained from the average T-Statistic value of 1.335. So with this value it can be concluded that there is no significant effect of credit marketing employee loyalty on performance at PT. Maybank Indonesia Finance; Based on the results of research on the effect of credit marketing employee loyalty in mediating discipline on performance at PT. Maybank Indonesia Finance, the calculation results obtained from the average T-Statistic value of 1.224. So with this value it can be concluded that there is no significant effect of credit marketing employee loyalty in mediating discipline on performance at PT. Maybank Indonesia Finance; Based on the results of research on the effect of credit marketing employee loyalty in mediating the quality of human resources on performance at PT. Maybank Indonesia Finance, the calculation results obtained from the average T-Statistic value of 1.303. So with this value it can be concluded that there is no significant effect of credit marketing employee loyalty in mediating the quality of human resources on performance at PT. Maybank Indonesia Finance..

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