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After Covid-19 Pandemic* "

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THE 3rd INTERNATIONAL CONFERENCE ON BUSINESS AND BANKING INNOVATIONS
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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 3rd International Conference on Business and Banking Innovations (ICOBBI) with the topic "*Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic*". This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 3rd International Conference on Business and Banking Innovations was held on 6th – 7th March 2021 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with three Higher Education Institutions in Indonesia and two Universities from Asia countries. Keynote speakers in this conference were: Prof. Jessa Frida T Festijo (Lyceum of the Philippines University), Prof. Krisda Tanchaisak, Ph.D (Ramkhamhaeng University Thailand) and Burhanudin, Ph.D (Head of Undergraduate Program In Management of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <https://pascasarjana.perbanas.ac.id>.

Chair of the Master Management Study Program
STIE Perbanas Surabaya

Prof. Dr. Tatik Suryani, M.M.



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The Effect of Organizational Culture, Work Environment, Work Dicipline and Work Loyalty on Employee Performance at PT. Bank Central Asia Surabaya

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ABSTRACT

The advancement of technology requires a company to keep up with these changes. Companies follow changes to increase their competitiveness in order to survive. This research aims to examine the effect of organizational culture on employee performance, work environment on employee performance, work dicipline on employee performance and work loyalty on employee performance at PT. Bank Central Asia Surabaya. This study was designed with a qualitative approach in the form of a theoretical review of the literature reviewing related research. The basic concept underlined by this research are organizational culture, wok environment, work dicipline, work loyalty and the interrelationships of these variables. Based on this study, there are several propositions formulated: (1) organizational culture effect employee performance, (2) work environment effect employee performance, (3) work dicipline effect employee performance, (4) work loyalty effect employee performance. The implication of this research is expectes to be the basis for further empirical research that examine a developed propotions.

Keywords: *Organizational Culture, Work Environment, Work Dicipline, Work Loyalty, Employee Performanc.*

1. INTRODUCTION

1.1 Background

The development of information and advances in technology which requires a company to follow these changes. Companies follow changes to increase their competitiveness in order to survive. Important efforts are made as a form of adaptation to changes that occur in the external environment, one of which is by improving performance as well as competitiveness. However, often companies ignore the integration of internal company as did the development of the quality of the source power of man as one of the important assets in a company. Companies that are able to survive and compete have reflected their ability to manage all their resources, one of which is human resources .

Currently, quality human resources are the main basis for running a business. In addition, human resources are part of an advancement in science, development and technology. Therefore, this current era where technology and civilization is already very advanced demanding source power human beings who are competent, have the spirit high and discipline in running its role and function both for the individual and organizational goals. It can be demonstrated that the forward whether or not a company

or business depends on the ability of the source of the power of man who owned.

The source of the power of man also has a role which is very important in the interaction with factors of capital, materials, methods and machines. The complexity that exists in the company can determine the quality of human resources . Therefore, human resources in a company are required to always be careful and pay attention to every aspect. Resource human that is more effective to develop creativity and sophistication that owned the brain of man that many were replaced by machines.

Along with the explanation above, the world of banking that has been much replacing human resources so sophisticated tools that can work quickly and accurately, so that people will find it easy and does not take much time. Like PT. Bank Central Asia Tbk is a bank private biggest in Indonesia who provide services services like Product Savings, Banking electronics, BCA Mobile, Cards Credit, Product Credit Consumer, Bancassurance, Halo BCA, BCA priorities, KPR, KKB, EDC machine, ATM BCA , and still many more others.

Bank Central Asia comes with the motto "Always by your side". To be able to compete with other similar industries, a company must have a competitive advantage that is very difficult to imitate, which can only be obtained from employees who are productive, innovative, creative,



always passionate and loyal. One of which meet the criteria as it would only be acquired through the application of concepts and techniques of management source power of man that the right to the environment of work that supports (Zulindra Yumna Puspa Saridan Ajimat, 2019). It is aimed to achieve the performance of the source power of man who is getting increased.

Along with the development of technology, BCA innovates to create effective and efficient distance training programs. In order to make the learning process more interactive, BCA conducts training using the video-based training method. This training was conducted by BCA employees who were able to carry it out well and was widely followed. But many who did not perform in the discipline. For example, the e-learning program is not done on time because of the large amount of work that you forget and don't do the training. According to sources kontan.co.id BCA bank recruitment office is no longer in the field of front office needed because of future sales, relationships, customer and so other, more complex operations than are like customer services and call services.

The consistent performance of human resources can develop and give high appreciation to each individual, human resources have the qualifications according to the capabilities and needs of the organization concerned to develop themselves creatively.

The purpose of performance appraisal is as a diagnostic tool and an assessment process for individual and organizational development. Therefore, the performance is a function of the potential, to achieve and maintain the required KINERA various processes of organizational and allows employees and programs realize their full potential. Performance is also assessed based on the purpose of the organization as a whole that may have been broken into multiple targets apart that together give a contribution to the entire organization. According to Agbeworde (2016) in Aryaningtyas (2019) Employee performance is the ability of employees to achieve goals, either personal or organizational by using resources efficiently and effectively.

A company or organization needs to form a culture or culture that becomes the identity of the company and as a reference in acting and behaving. Organizational culture greatly affects individual and company performance, especially in a competitive environment. The new challenges faced by the company to encourage the creation of how new do something for the improvement of performance are kept constant. According Rantesalu (2016) in Aryaingtyas (2019) at essentially the culture or knowl-companies a tool to unite each individual who does activities together. A strong organizational culture makes the company provide assurance to all employees to develop, grow and develop the company.

Employees in the work must not be separated from the factors that encourage the employees that work with

diligently, so that can help corporate objectives. Every employee is not necessarily willing to mobilize all of their performance optimally, so there needs to be a driving factor so that employees can use their potential to work. One of the driving factors is the work environment. A good work environment will improve employee performance. The work environment is the entire existing facilities and infrastructure around employees that can affect the implementation of work. A comfortable work environment will motivate employees to do a good job. According to setiawan (2016) in Ahmad et al (2019) environmental indicators include: work atmosphere, relationships with colleagues, the availability of work facilities. A company will really need obedience from its employees to the rules and regulations that apply in the company. In other words, work discipline at employees is very much needed because what the company's goals will be difficult to achieve if there is no discipline on employees. Discipline is a management action to encourage members of the organization to fulfill the demands of various conditions that must be obeyed by its members. With good work discipline the company will get an advantage that is useful for both employees and the company.

1.2 Formulation of the problem

From the background above, this research can formulate the following problems:

- 1) Does the organizational culture affect the performance of the employees of PT Bank Central Asia Surabaya?
- 2) Do environmental work affect on the performance of employees of PT Bank Central Asia Surabaya?
- 3) Is the discipline of work affect on the performance of employees of PT Bank Central Asia Surabaya?
- 4) Do loyalty employment effect on the performance of employees of PT Bank Central Asia Surabaya?

2. THEORETICAL FRAMEWORK AND HYPOTHESES

2.1 Employee Performance

The performance of employees is the result of work that is accomplished by an employee in accordance with the sole responsibility of which is supplied by the company. According Rival (2008: 309) defines the performance of employees is the real behavior that is displayed every person as an accomplishment of work that is produced by the employee in accordance with its role company.

According to Adha Risky Nur et al, (2019) employee performance is influenced by the quality and competitive ability of human resources. According to Hairudinor et al, (2019), the performance of employees in an organization that meets predetermined standards of behavior in order to produce the desired results. The importance of





improving employee performance is in order to improve the performance of each employee to achieve the goals, objectives, vision and mission of the work unit (Suwanto, 2019).

2.2 Organizational Culture

Organizational culture is an assumption or belief system, values, and norms developed within the organization that serve as guidelines for behavior. According Aryaningtyas Triani Aurilia, (2019) a strong organizational culture is a source of excellence kin Gov employee to develop his achievement.

According to Hairudinor et al, (2020) organizational culture can be developed in organizations to be used to overcome problems both internal and external to the organization. Organizational culture which is a pattern of belief and organizational values that are understood which can give meaning and become the basis for the rules of behavior in an organization.

2.3 Work Environment

The work environment is everything around that can affect him in carrying out the assigned tasks. According to Suwanto, (2019) a work environment that is safe and comfortable and conducive to employees will feel at home working and can eliminate boredom while working.

According to Suwanto, (2019) The work environment can be divided into 2, namely:

- 1) Physical work environment, which is a situation that can affect employees, either directly or indirectly.
- 2) Non-physical work environment, namely conditions related to work relationships , both relationships among employees, as well as relationships between superiors and employees.

2.4 Work Discipline

Work discipline is an awareness that is carried out according to the rules that apply to the company. Discipline of work that either show how a person be in charge of the tasks are given.

According to Susanto Natalia, (2019) the discipline of work that is owned by each employee may increase or improve the performance of employees. According to Ekhsan Muhamad, (2019), work discipline is divided into 3 types of sanctions including:

- 1) Light sanctions
- 2) Moderate sanctions
- 3) Heavy sanctions

The size of the sanctions is adjusted to the violations committed. The purpose of this sanction is to educate employees to be disciplined and able to comply with company norms .

2.5 Work Loyalty

Work loyalty is loyalty to work, position and daily behavior as well as in carrying out tasks in the organization. According to Hartati Sri, (2020) work loyalty can increase work activities which will provide the impetus for realizing effective work productivity . According HartatiSri, (2020), the loyalty of employees is not only a physical, but of how great thoughts, ideas and dedication to fully kapad a company.

The aspects of an employee's loyalty include:

- 1) Obey the rules
- 2) Responsibility liable to corporation
- 3) Willingness to work together
- 4) A sense of belonging
- 5) The relationship between personal
- 6) Passion for work

Relations Between Variables

Name Researcher	Variable Dependent	Variabel Independent	Sample	Technique Analysis	Results / Conclusions
Hairudino r et al. (2019)	Employee performance	Transformational leadership style , organizational culture	PT. PLN (Persero Rayon Puruk Cahu	Regression linear multiple, SPSS	Transformational Leadership Style and Organizational Culture significant effect on Employee Performance
Irwan Andi,et al, (2020)	Performance employess	Leadership style , work motivation , organizational culture, job satisfaction (mediation)	Office secretariat area district / city in Sulawesi South	Analysis statistics descriptive, SEM analysis , AMOS	leadership style and work motivation has an effect positive and significant towards job satisfaction . Culture organization has no effect positive for satisfaction work. Leadership style take effect positive and significant towards employee performance . Satisfaction work can mediate style leadership and motivation work, but ca n't mediate culture



2.6 The Effect of Organizational Culture on Employee Performance

Organizational culture can be defined as a system of shared meanings shared by members that differentiates an organization from other organizations (Humaidi et al. 2020).

According Sunarsi svelte and Yuliani Ine, (2019) culture of the organization values, attitudes, dankeyakinan which is owned jointly by members of the organization. Meanwhile, according to Aryaningtyas Aurilia Triani, (2019) Culture is an important essence in an organization, such as the activity of giving orders and prohibitions, and describing things that are done and not done that regulate the behavior of members .

The higher the organizational culture applied by the company, the higher the employee's performance will increase and vice versa, the lower the organizational culture of a company, the employee's performance will have an effect and decrease (Hairudinor et al, 2020)

The Effect of Work Environment on Employee Performance

Environmental work can be defined all the things that exist around the employee at the time of work, either in the form of physical or non- physical, directly or not directly, that can affect themselves and their workers at work (Adha Nur Rizky et al, 2019).

The effect of the work environment is all things or elements that can directly or indirectly affect the organization or company which will have a good or bad impact on employee performance.

The more comfortable and safe working environment, the employee will continue to feel protected so that the performance of which is given will be getting high anyway.

According to Pratama and Wismarein (2018), it shows that the environment has a positive and significant effect on employee performance . It is significant that the environmental work affecting high-low performance of employees.

The Effect of Work Discipline on Employee Performance

Work discipline is defined as awareness for employees to perform tasks that have been assigned, which do not arise automatically, but must be formed through formal and non-formal education, and the motivation of each employee must be developed properly (Afandi Ahmad & Syaiful Bahri) . , 2020).

According to Susanto Natalia, (2019) Work discipline is formed by the leadership to be applied by their subordinates so as to create a sense of responsibility for their work because employees are aware of their obligations and will certainly prioritize

good work results in accordance with predetermined standards .

Based on research increasingly high discipline of work that possessed every employee, then the higher the employee's performance. According to Pramana and Sudharma (2013) , work discipline has an effect on employee performance . Based on research increasingly high discipline of work which applied the company and made it increasingly high also the performance of employees.

The Effect of work Loyalty on Employee Performance

Loyalty is defined as a personality work arising from employees in which an employee can feel comfortable in a company. According to Hartati Sri, (2020) Loyalty is a psychological condition which binds employees and the company, therefore the notion of employee loyalty is not just physical loyalty which is reflected in how long a person has been in the organization. If an employee is loyal to work outside of his responsibilities to the company, there will be positive actions to support the progress of the company.

According to Sawelu Evander Gians et al, (2019) Work loyalty is defined as an employee loyalty commitment formed from the process of identifying the organization and objectives that can meet employee expectations so that employees have the desire to maintain their organization.

The higher the loyalty of an employee to the company, the higher the performance that will be given to the company. According to Hartati Sri (2020), the higher the level of loyalty , the maximum employee performance.

Based on the framework of figure, the hypothesis of this study is a follows:

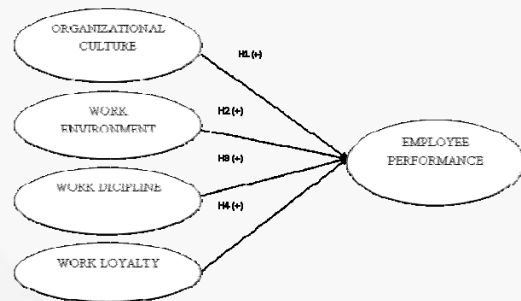


Figure 1. Research Framework

H1 : Organizational Culture has a significant positive effect on Employee Performance at BCA Surabaya

H2 :Work environment has a significant positive effect on employee performance at BCA Surabaya

H3 : Work Discipline has a significant positive effect on Employee Performance at BCA Surabaya

H4 : Work Loyalty affects positively significant to the performance Employees BCA Surabaya

3. POPULATION, SAMPLE AND SAMPLING TECHNIQUE

Based on the method that used the research of this nature kuantitatif. According to the level of explanation, this research is an associative research of effect variable X to variable Y and how tightly the influence of the culture of the organization, work environment, work discipline and loyalty work towards Surabaya BCA employees. Based on the type of data and methods of collection of data, research is using the data primer Yag obtained from the results of the deployment of questionnaires in direct accordance with the criteria that.

Based on the time dimension, this research is cross sectional because the data obtained from a certain period. Data analysis methods used are validity and reliability of research instrument, the classical assumption, regr esi multiple linear and hypothesis testing t. Teknik F and data analysis used is multiple linear regression analysis with data processing using SPSS.

Population is a generalization of an area consisting of objects or subjects that have certain qualities determined by researchers who aim to study and conclusions will be drawn (Sugiyono, 2017: 80). The research was conducted using a population of all employees of Bank Central Asia Surabaya.

The sample is part of the number and characteristics of the population (Sugiyono, 2017: 81). The sampling technique in this research is using saturated sampling technique.

Researchers used SPSS (Statistical Packages for Social Science) software to perform data analysis. Meanwhile, to describe the results of studies related to the variables of the study investigators conducted an analysis deskriptif research variables carried out. Researchers used classical assumption test tools and multiple linear regression as the data analysis techniques performed. Following the exposure of engineering an analysis that researchers use, namely:

1. Descriptive Analysis
2. Classic Assumption Test
3. Analysis of Regression Linier

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