

**ANALYSIS OF THE INFLUENCE OF SERVICE QUALITY ON
EMPLOYEE PERFORMANCE THROUGH WORK DISCIPLINE: A
CASE STUDY AT PT. ASURANSI TAKAFUL KELUARGA, MEDAN
BRANCH**

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ABSTRACT

Human resources or employees owned by a company undoubtedly influence the company's performance. High-quality human resources will have a positive impact by contributing to optimal performance. Therefore, every company sets certain criteria that must be met by its employees. However, improving company performance cannot be achieved solely by hiring competent employees; it also requires individuals with high motivation and strong work discipline. Motivation and work discipline are among the factors that can affect employee performance. This study aims to examine the direct influence of motivation on employee performance and to explain the indirect influence of motivation on performance through work discipline.

Keywords: *Work Motivation, Work Discipline*

A. INTRODUCTION

In today's millennial era, the rapid advancement of technology brings numerous benefits and advantages across various sectors, including education, social affairs, business, and the economy. People are now able to meet their needs through sophisticated technologies that offer convenience and efficiency. The business world, in particular, has experienced significant growth. By utilizing technology, business actors compete to reach wider markets and achieve greater profits.

However, beyond the use of advanced technology, human resources remain a crucial factor of production for companies in generating outputs in the form of goods or services. The human resources or employees owned by a company inevitably influence the company's overall performance. High-quality human resources will have a positive impact by delivering optimal performance. Therefore, every company sets specific criteria that each employee must meet. Nevertheless, in an effort to improve company performance, it is not enough to hire only competent employees; companies also need employees with high motivation and strong work discipline.

One of the factors that influence performance is motivation. Robins, as cited in Hasibuan (2005:96), defines motivation as the level of effort an individual

exerts to fulfill personal needs. Cascio, also cited in Hasibuan (2005:95), states that motivation is a person's desire to meet their needs. According to Herzberg, as cited in Hasibuan (2003:108), factors that can stimulate effort include the opportunity to carry out tasks using one's expertise and the efforts made to develop one's capabilities—both of which are considered ideal motivations.

It is undeniable that one of the main reasons employees work is to meet their basic needs. Receiving a salary provides them with economic security for their families. However, beyond wages, employees also seek career advancement. Therefore, providing fair compensation, health benefits, recognition for good performance, and clear career progression can boost employees' enthusiasm for completing their tasks and delivering strong performance, ultimately contributing to the achievement of the company's goals. High employee motivation helps the company operate more efficiently by reducing labor costs per employee. Conversely, a lack of motivation among employees can result in stagnant performance and failure to meet the company's targets or objectives.

Another important factor that affects performance is discipline. According to Hasibuan, human resource management emphasizes the importance of employee discipline, where high levels of discipline lead to higher job performance. Optimal results are difficult to achieve without good work discipline. Mathis and Jackson (2002) define discipline as a form of training to enforce company rules. From the definitions provided by experts, it can be concluded that work discipline is the attitude of employees in voluntarily adhering to all organizational rules—whether written or unwritten—and accepting any consequences for violations.

The success of a company can also be driven by the performance of its employees. Mathis and Jackson (2006) define employee performance as the output produced by an employee according to their responsibilities, both in terms of quantity and quality. Rivai & Sagala (as cited in Amalia & Fakhri, 2016) describe performance as the result of work achieved by an employee within a certain period in carrying out their tasks, compared to established work standards, objectives, or targets. Poor conditions within a company—especially if they stem from low employee motivation—can negatively impact organizational performance. Low motivation reduces work efficiency and, in turn, affects the achievement of company goals.

B. LITERATURE REVIEW

Definition of Motivation

The term "motivation" originates from the Latin word *movere*, which means "to move" or "a driving force." Motivation is an internal drive within an individual to work toward achieving specific goals (Yusuf, 2015:263). Berelson and Steiner (in Yusuf, 2015:264) define motivation as a form of behavioral stimulation that helps achieve organizational objectives. According to Stanton (in Mangkunegara, 2015:93), a motive is an individual's need to attain satisfaction. Mangkunegara (2015:93) further explains that a motive is a need that must be fulfilled so that employees can adapt to their environment, whereas motivation is the condition that drives employees to achieve their goals and fulfill their motives.

Hasibuan (in Sutrisno, 2009:110) states that a motive is an internal driver that pushes a person to work, as every individual has specific goals they wish to achieve.

Maslow's Hierarchy of Needs Theory

Maslow's theory proposes that human needs are structured in a hierarchy, ranging from the most basic to the most advanced. The five levels are as follows:

1. Physiological Needs

These are the most basic human needs essential for survival, such as food, clothing, and shelter.

2. Safety Needs

Humans have a natural desire to be free from danger and to feel secure and safe in their environment.

3. Social Needs

As social beings, humans seek interaction and connection with others. The need to belong and to form relationships represents this level.

4. Esteem Needs

Individuals desire to be respected, appreciated, and recognized for their efforts and achievements.

5. Self-Actualization Needs

At the highest level, individuals strive to realize their full potential and capabilities, seeking personal growth and self-fulfillment.

Types of Motivation

According to Hasibuan (2005:99), there are two types of motivation:

1. Positive Motivation (Positive Incentives)

Managers provide rewards to high-performing employees. These incentives boost morale and encourage continued productivity.

2. Negative Motivation (Negative Incentives)

Punishments are given to employees with low performance. While this may stimulate short-term improvement, it is less effective in the long term.

Managers must determine the appropriate timing for each type of motivation. For long-term effectiveness, positive motivation is preferable. For short-term correction, negative motivation can be used.

Additionally, Ardana et al. (2012:193) categorize motivation into three types:

1. Material Incentives

Motivators that can be measured in monetary terms.

2. Semi-Material Incentives

Motivators with partial financial elements.

3. Non-Material Incentives

Motivators not valued by money, such as:

- 1) Proper job placement
- 2) Systematic training
- 3) Fair and objective promotions
- 4) Job security
- 5) Employee representation in decision-making

Motivation in the Islamic Perspective

In Islamic knowledge, experts in psychology define that within a person there are drives or desires that influence one's behavior to attain what is desired. The term for motivation in Islam is *ad-daa'fi'* in its singular form, or *ad-dawafi'* in its plural form. In his article, Al Kaysi explains that psychologists divide motivation or internal desires into two categories: (1) primary drives and (2) secondary drives. The primary drive is also known as the drive or sensation of hunger or thirst, in which case humans do not need to make an effort to satisfy these needs. Meanwhile, the secondary drive is a motivation/drive that must be sought after. In this regard, human beings differ from one another.

In Islam, work motivation is not merely to lead a luxurious life, pursue wealth, or gain power. However, work in Islam holds a distinguished position. It is considered one of the forms of worship after obligatory acts like prayer, fasting, and zakat. Allah commands His creatures to work, as stated in Surah At-Tawbah, verse 105.

وَقُلْ اَعْمَلُوا فَسَيَرَى اللَّهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ وَسَتُرَدُّونَ اِلَىٰ عِلْمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنَبِّئُكُمْ
بِمَا كُنْتُمْ تَعْمَلُونَ

“And say, ‘Work! Then Allah and His Messenger and the believers will observe your work, and you will be returned to (Allah), who knows the unseen and the visible, and then He will inform you of what you have done.’” (Q.S. At-Tawbah: 105)

In line with the words of the Prophet Muhammad (PBUH), who said:

“Seeking halal sustenance is obligatory after performing the obligatory acts of worship (such as prayer, fasting, etc.).” (Narrated by Ath-Thabrani and Al-Baihaqi)

“Rise early to seek your sustenance and your needs. Verily, there is blessing and fortune in the early morning.” (Narrated by Ath-Thabrani and Al-Bazzar)

Work Discipline

Definition of Work Discipline

Leadership uses work discipline to encourage employees to change their attitudes or behaviors in order to comply with existing regulations and social norms (Rivai, 2004:444). For example, employees may frequently arrive late to the office, disregard office rules, fail to show up for work without clear reasons, behave disrespectfully toward customers, or engage in criminal activities at work. For employees who are unwilling to change their attitudes and behaviors, work discipline is needed as a communication tool. Supervisors are typically the individuals responsible for enforcing discipline. Every employee must possess awareness, a voluntary attitude towards adhering to company rules. A person who is obedient to regulations, consistent, and responsible for their duties is said to have high work discipline.

Types of Work Discipline

Rivai (2004:444) mentions four basic perspectives related to work discipline, which are:

- 1) Retributive Discipline: This refers to punishment imposed on individuals who commit wrongdoing.

- 2) Corrective Discipline: This refers to helping employees correct inappropriate behavior.
- 3) Individual Right Perspective: This perspective emphasizes that during disciplinary actions, the individual's rights are protected.
- 4) Utilitarian Perspective: This perspective is used when the disciplinary action outweighs its negative impact and is therefore enforced.

Approach to Work Discipline

Disciplinary actions consist of three concepts: the hot stove rule, progressive discipline, and positive discipline. Focusing on past behaviors is characteristic of the hot stove rule and progressive discipline. Meanwhile, solving problems by collaborating with employees for future objectives is the focus of positive discipline (Rivai, 2004:445).

Hot Stove Rule: This approach is likened to touching a hot stove:

- 1) Immediate Burn: Disciplinary actions must be taken promptly so that employees understand the reason behind the action. Without timely actions, employees may disregard the consequences of previous disciplinary measures.
- 2) Giving Warnings: Warnings are important to inform that actions violating the rules will be punished. Just like approaching a hot stove, individuals are warned that they could be burned if they touch it, and they will avoid touching it if they do not want to get burned.
- 3) Consistent Punishment: The punishment must be consistent, meaning that each violation should be met with the same penalty. Similar to the hot stove, the burn occurs at the same time and intensity for everyone. Consistent discipline means:
 - a) Punishment must be applied to every employee who violates the rules.
 - b) The same punishment is given for each similar disciplinary action.
 - c) All employees are subject to discipline in the same way.

The burn should not be discriminatory. There should be no difference in the disciplinary action. Anyone who touches the stove will get burned. Supervisors emphasize employees' behavior that deviates from the rules. Corrective counseling is seen as the most effective method to achieve this goal.

However, this approach has its drawbacks. Supervisors may struggle to be consistent and impersonal due to varying situations. A progressive discipline approach might be more beneficial.

Progressive Discipline

The purpose of progressive discipline is to impose appropriate and proportional punishment for each violation, from minor to serious offenses. Progressive discipline is structured so that employees can assess their mistakes themselves, responding to questions posed by managers to determine the necessary actions.

C. RESEARCH METHOD

In this study, the research method used is the quantitative research method. The quantitative research method is based on the philosophy of positivism, used to study a specific population or sample. Data collection uses research

instruments, and data analysis is either quantitative or qualitative, with the goal of testing the hypotheses that have been formulated.

D. DISCUSSION RESULTS

The Influence of Service Quality on Customer Satisfaction at PT. Asuransi Takaful Keluarga, Medan Branch

From the theory presented, service quality is defined as every action or activity offered by another party that is essentially intangible and does not result in ownership. The service quality provided by PT. Asuransi Takaful Keluarga, Medan Branch, to its customers can be considered good. PT. Asuransi Takaful Keluarga, Medan Branch, consistently provides good service quality, which leads to customer satisfaction. This is evident from the research, which shows that service quality has a positive influence on the decision of customers to choose insurance.

This result aligns with the research conducted by Tri Astuti, which states that the service quality variable significantly influences the decision of customers to choose insurance. Service quality is the process through which customers select, manage, and interpret the information they receive about the service provided by PT. Asuransi Takaful Keluarga, Medan Branch, and then respond with actions. The more complaints a company receives, the more it indicates that the service quality is unsatisfactory, and vice versa.

Factors Affecting Service Quality and Customer Satisfaction at PT. Asuransi Takaful Keluarga, Medan Branch

Based on the results of the research on the factors that influence customers' interest in choosing Sharia insurance at PT. Asuransi Takaful Keluarga, Medan Branch, the following conclusions can be drawn:

1. **Product Factor:** This factor consists of four indicators: Features/information, Reliability, Suitability, and Customer Understanding. It has a positive and significant influence on the decision of customers to choose insurance. Referring to the t-test table in the Standardized Coefficients column, this proves that the product factor influences the decision to choose insurance by 28.9%. This indicates that the offered product is capable of attracting customers to make decisions about choosing insurance.
2. **Service Quality Factor:** This factor consists of four indicators: Reliability, Assurance, Empathy, and Tangibles. It has a positive and significant influence on the decision of customers to choose insurance, with a t-test result of 44.6% in the Standardized Coefficients column, which is dominant in influencing customers' insurance choices. This study proves that the better the service quality provided by the company, the higher the likelihood of customers deciding to choose insurance. In this research, the service quality variable had the most dominant influence on the decision to choose insurance.
3. **Premium Amount Factor:** This factor consists of four indicators: Rate, Premium Components, Premium Function, and Management. It has a positive and significant influence of 37.5% on the decision of customers to choose insurance, as shown in the t-test table in the Standardized Coefficients

column. This shows that the premium amount factor has a significant and positive impact on the decision of customers to choose insurance.

4. **Customer Decision Factor:** This consists of four indicators: Need Recognition, Information Search, Alternative Evaluation, and Trust/Confidence. Simultaneously, all three variables—product factors, service quality, and premium amount—affect the decision-making process of customers when choosing Sharia insurance. This condition is supported by the questionnaire distributed by the researcher to the respondents, where the majority of respondents agreed with all statements. However, there was a decrease in the percentage of respondents who, after further information searching, wanted to choose Sharia insurance at PT. Asuransi Takaful Keluarga, Medan Branch. The coefficient of determination, R^2 , is 0.534, meaning that 53.4% of the customer decision variable is influenced by the product factor, service quality, and premium amount variables, while the remaining 46.6% is influenced by other variables not examined in this study. This indicates that product factors, service quality, and premium amounts have a significant impact on the decision of customers to choose Sharia insurance at PT. Asuransi Takaful Keluarga, Medan Branch.

E. CONCLUSION

1. **The Influence of Service Quality on Customer Satisfaction at PT. Asuransi Takaful Keluarga, Medan Branch**
 - (a) Based on the author's observations, the provision of information with indicators such as clarity of procedures and clarity of costs has been transparent.
 - (b) The ease of access to information, with indicators like the ease of obtaining information both directly and indirectly, is categorized as fairly easy. The efforts made by PT. Asuransi Takaful Keluarga, Medan Branch, in delivering reports that meet the principles of timeliness and reliability, have been validated in accordance with the applicable laws and widely accepted. Additionally, the company has made it easier to access information, both directly and indirectly, at the PT. Asuransi Takaful Keluarga, Medan Branch office.
2. **Factors Affecting Service Quality and Customer Satisfaction at PT. Asuransi Takaful Keluarga, Medan Branch**
 - a) **Product Factor:** This factor consists of four indicators: Features/information, Reliability, Suitability, and Customer Understanding, all of which have a positive and significant influence on the decision of customers to choose insurance.
 - b) **Service Quality Factor:** This factor consists of four indicators: Reliability, Assurance, Empathy, and Tangibles, all of which have a positive and significant influence on the decision of customers to choose insurance.
 - c) **Premium Amount Factor:** This factor consists of four indicators: Rate, Premium Components, Premium Function, and Management, all of which have a positive and significant influence on the decision of customers to choose insurance.

- d) Customer Decision Factor: This factor consists of four indicators: Need Recognition, Information Search, Alternative Evaluation, and Trust/Confidence.

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