

THE INFLUENCE OF MOTIVATION AND WORK DISCIPLINE IN THE FRAMEWORK OF ISLAMIC ECONOMIC EMPOWERMENT ON THE PERFORMANCE OF COMPANY EMPLOYEES

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Abstract

Dalam era globalisasi dan persaingan yang semakin ketat, perusahaan dituntut untuk meningkatkan kinerja karyawannya agar dapat bertahan dan berkembang. PT. Pegadaian (Persero), sebagai salah satu perusahaan keuangan terbesar di Indonesia, menghadapi tantangan serupa dalam upayanya untuk mempertahankan posisi strategis di pasar. Salah satu strategi yang dapat digunakan untuk meningkatkan kinerja karyawan adalah melalui peningkatan motivasi dan disiplin kerja. Penelitian ini bertujuan untuk menganalisa pengaruh Motivasi Kerja, Disiplin Kerja dan Kinerja Karyawan Pada PT. Pegadaian (Persero) Cabang Kedaton Bandar Lampung, sampel jenuh digunakan untuk memilih 40 karyawan PT. Pegadaian cabang Kedaton Metode analisis menggunakan model regresi linear berganda, koefisien determinasi kemudian pengujian hipotesis menggunakan uji t dan uji F. Hasil penelitian menunjukkan jika uji t (parsial) menyatakan bahwa Motivasi kerja berpengaruh positif dan signifikansi terhadap kinerja karyawan PT. Pegadaian Kedaton, disiplin Kerja tidak berpengaruh terhadap produktivitas kerja. Sedangkan pengujian F memiliki hasil secara simultan bahwa motivasi Kerja, dan disiplin Kerja, signifikan berpengaruh pada produktivitas kerja pegawai. Analisis koefisien determinasi menjelaskan bahwa motivasi, disiplin, dan kinerja memengaruhi produktivitas kerja. penelitian ini tidak hanya memiliki dampak langsung pada peningkatan kinerja karyawan PT. Pegadaian (Persero), tetapi juga memberikan kontribusi signifikan terhadap pengembangan masyarakat Islam secara keseluruhan. Penerapan hasil penelitian ini dapat menjadi katalisator bagi

perubahan positif dalam dunia bisnis dan masyarakat, menjadikan nilai-nilai Islam sebagai landasan yang kuat untuk pembangunan ekonomi yang berkelanjutan dan bermakna.

Keywords: *Disiplin; Fasilitas; Motivasi; Produktivitas Kerja*

Abstrak

In the era of globalization and increasingly fierce competition, companies are required to improve the performance of their employees to survive and thrive. PT. Pegadaian (Persero), one of the largest financial companies in Indonesia, faces similar challenges in its efforts to maintain a strategic position in the market. One strategy that can be used to improve employee performance is through increased motivation and work discipline. This study aims to analyze the effect of Work Motivation, Work Discipline, and Employee Performance at PT. Pegadaian (Persero) Kedaton Branch Bandar Lampung, a saturated sample was used to select 40 employees of PT. Pegadaian Kedaton branch. The analysis method uses multiple linear regression models, the coefficient of determination then hypothesis testing using the t-test and F test. The results showed that the t-test (partial) stated that work motivation had a positive and significant effect on the performance of PT. Pegadaian Kedaton employees, work discipline did not affect work productivity. While the F test has simultaneous results that work motivation and work discipline, significantly affect employee work productivity. The coefficient of determination analysis explains that motivation, discipline, and performance affect work productivity. this research not only has a direct impact on improving the performance of PT. Pegadaian (Persero) employees also make a significant contribution to the overall development of Islamic society. The application of the results of this study can be a catalyst for positive change in the business world and society, making Islamic values a strong foundation for sustainable and meaningful economic development.

Kata Kunci: *Work Motivation, Work Discipline, Performance*

A. Introduction

Employee motivation and work discipline are two key factors that are interrelated in creating a productive and efficient work environment¹. Work motivation drives employees to achieve company goals with passion and dedication, while work discipline ensures that they carry out their tasks consistently, on time, and according to set standards². These two factors work together to create a dynamic and effective work culture, where employees feel motivated to give their best and maintain high standards of professionalism³. Employees of PT. Pegadaian Kedaton, as in any other workplace, plays an important role in applying the principles of motivation and discipline to create a productive and efficient work environment. With their dedication and commitment, PT. Pegadaian Kedaton can continue to grow and provide the best service to the community.

In the era of globalization and increasingly fierce competition, companies are required to improve the performance of their employees to survive and thrive. PT. Pegadaian (Persero), one of the largest financial companies in Indonesia, faces similar challenges in its efforts to maintain a strategic position in the market. One strategy that can be used to improve employee performance is through increased motivation and work discipline.

Motivation and work discipline are two important factors that significantly affect employee productivity and efficiency⁴. Motivation, which can come from both intrinsic and extrinsic factors, serves as the main driver for employees to achieve

¹ Joseph Ato Forson et al., "Employee Motivation and Job Performance: A Study of Basic School Teachers in Ghana," *Future Business Journal* 7, no. 1 (2021): 30.

² Kuo-Chien Chang et al., "How Work Engagement Influences Relationship Quality: The Roles of Work Motivation and Perceived Service Guarantee Strength," *Total Quality Management & Business Excellence* 32, no. 11–12 (2021): 1316–40.

³ Tait D Shanafelt et al., "Healing the Professional Culture of Medicine," in *Mayo Clinic Proceedings*, vol. 94 (Elsevier, 2019), 1556–66; Rachel King et al., "Factors That Optimise the Impact of Continuing Professional Development in Nursing: A Rapid Evidence Review," *Nurse Education Today* 98 (2021): 104652.

⁴ Dedi Iskanto et al., "Effect of Working Discipline Toward Performance: An Empirical Investigation," *KnE Social Sciences*, 2020, 492–501.

company targets and goals⁵. Meanwhile, work discipline ensures that employees comply with established rules and procedures, thus creating an orderly and organized work environment.

In the framework of Islamic economic empowerment, these two factors have a broader dimension⁶. Islamic economic empowerment does not only emphasize material aspects but also spiritual and moral aspects⁷. Principles such as justice, honesty, and responsibility become the main foundation in the application of Islamic economics in the work environment⁸. By integrating

⁵ Helena Elisabeth Liewendahl and Kristina Heinonen, "Frontline Employees' Motivation to Align with Value Propositions," *Journal of Business & Industrial Marketing* 35, no. 3 (2020): 420–36; Wenjing Li et al., "Unlocking Employees' Green Creativity: The Effects of Green Transformational Leadership, Green Intrinsic, and Extrinsic Motivation," *Journal of Cleaner Production* 255 (2020): 120229.

⁶ Li et al., "Unlocking Employees' Green Creativity: The Effects of Green Transformational Leadership, Green Intrinsic, and Extrinsic Motivation"; Muhammad Bilal Zafar and Ahmad Azam Sulaiman, "Measuring Corporate Social Responsibility in Islamic Banking: What Matters?," *International Journal of Islamic and Middle Eastern Finance and Management* 13, no. 3 (2020): 357–88; Nurudeen Abubakar Zauro et al., "Enhancing Socio-Economic Justice and Financial Inclusion in Nigeria: The Role of Zakat, Sadaqah and Qardhul Hassan," *Journal of Islamic Accounting and Business Research* 11, no. 3 (2020): 555–72; Ahmad Ali Jan, Fong-Woon Lai, and Muhammad Tahir, "Developing an Islamic Corporate Governance Framework to Examine Sustainability Performance in Islamic Banks and Financial Institutions," *Journal of Cleaner Production* 315 (2021): 128099; Yusuf Dinc et al., "Islamic Financial Literacy Scale: An Amendment in the Sphere of Contemporary Financial Literacy," *ISRA International Journal of Islamic Finance* 13, no. 2 (2021): 251–63; Saeed Awadh Bin-Nashwan et al., "Zakah Compliance Behavior among Entrepreneurs: Economic Factors Approach," *International Journal of Ethics and Systems* 36, no. 2 (2020): 285–302.

⁷ Mehmet Asutay and Isa Yilmaz, "Constituting an Islamic Social Welfare Function: An Exploration through Islamic Moral Economy," *International Journal of Islamic and Middle Eastern Finance and Management* 14, no. 3 (2021): 524–40; Haithem Kader, "Human Well-Being, Morality and the Economy: An Islamic Perspective," *Islamic Economic Studies* 28, no. 2 (2021): 102–23.

⁸ Kader, "Human Well-Being, Morality and the Economy: An Islamic Perspective"; Hafas Furqani, Gunawan Adnan, and Ratna Mulyany, "Ethics in Islamic Economics: Microfoundations for an Ethical Endogeneity," *International Journal of Ethics and Systems* 36, no. 3 (2020): 449–63; Necati Aydin, "Paradigmatic Foundation and Moral Axioms of Ihsan Ethics in Islamic Economics and Business," *Journal of Islamic Accounting and Business Research* 11, no. 2 (January 2, 2020): 288–308, <https://doi.org/10.1108/JIABR-12-2016-0146>; Muhamad Arifin, "The Influence Of Islamic Law And Economic Principles On Banking Industry In Indonesia," *Pt. 2 J. Legal Ethical & Regul. Ises* 24 (2021): 1; Hakan Kalkavan, Hasan Dinçer, and Serhat

Islamic values in work motivation and discipline, it is expected that employees will not only work to achieve financial gain but also to obtain blessings and pleasure from Allah SWT.

The company's strategic role in the financial industry in Indonesia⁹. PT. Pegadaian, with its vision to be the leading financial services company in Indonesia, must ensure that its employees are motivated and disciplined in carrying out their duties and responsibilities. Without strong motivation and discipline, employee performance will suffer, which in turn can affect the company's overall performance¹⁰.

In the framework of Islamic economic empowerment, motivation, and work discipline are not only viewed from the aspect of productivity but also from the moral and spiritual aspects¹¹. Islamic economic empowerment emphasizes the importance of ethical and moral values in economic activity¹². By applying Islamic economic principles such as justice, honesty, and responsibility, PT. Pegadaian can create a harmonious and sustainable work environment. Employees who feel valued and empowered spiritually and materially will have a higher

Yüksel, "Analysis of Islamic Moral Principles for Sustainable Economic Development in Developing Society," *International Journal of Islamic and Middle Eastern Finance and Management* 14, no. 5 (2021): 982–99.

⁹ Devie Devie et al., "Corporate Social Responsibility, Financial Performance and Risk in Indonesian Natural Resources Industry," *Social Responsibility Journal* 16, no. 1 (2020): 73–90; Wimboh Santoso et al., "Talent Mapping: A Strategic Approach toward Digitalization Initiatives in the Banking and Financial Technology (FinTech) Industry in Indonesia," *Journal of Science and Technology Policy Management* 12, no. 3 (2021): 399–420.

¹⁰ Yoel Brando Sitopu, Kevin Arianda Sitinjak, and Feny Krisna Marpaung, "The Influence of Motivation, Work Discipline, and Compensation on Employee Performance," *Golden Ratio of Human Resource Management* 1, no. 2 (2021): 72–83.

¹¹ Hafas Furqani and Mohamed Aslam Haneef, "Configuring Problems of Economics in Islamic Perspective: Moral Nexus, Realities and Its Unification," *International Journal of Ethics and Systems* 39, no. 4 (2023): 875–91.

¹² Kader, "Human Well-Being, Morality and the Economy: An Islamic Perspective"; Nurudeen Abubakar Zauro et al., "Integration of Waqf towards Enhancing Financial Inclusion and Socio-Economic Justice in Nigeria," *International Journal of Ethics and Systems* 36, no. 4 (2020): 491–505.

commitment to the company, which in turn will improve their performance¹³.

In addition, in the context of global competition, PT. Pegadaian must be able to compete not only with local companies but also with international companies. Work motivation and discipline guided by Islamic economic principles can provide a competitive advantage for PT. Pegadaian. Employees who work with integrity and dedication will be more productive and efficient, and better able to face challenges and market dynamics. This is crucial to ensure the sustainability and growth of the company amidst increasingly fierce competition.

On the other hand, the implementation of work motivation and discipline within the framework of Islamic economic empowerment can also have a positive impact on the reputation of PT. Pegadaian. As a company committed to Islamic values, PT. Pegadaian can attract customers and business partners who value ethical principles in doing business. This good reputation will not only increase public trust but can also open up new opportunities for business expansion and strategic partnerships.

Thus, the influence of motivation and work discipline within the framework of Islamic economic empowerment on the performance of PT. Pegadaian (Persero) employees are not only relevant but also crucial in responding to current business challenges. Through this approach, PT. Pegadaian can ensure that its employees work with high motivation and strong discipline while upholding Islamic values that will bring blessings and sustainability to the company and all stakeholders involved.

Today there are still several problems related to employee attendance and punctuality at PT. Pegadaian Kedaton Branch. In 2022, around 10 employees were absent and 15 employees were

¹³ Qaisar Iqbal, Noor Hazlina Ahmad, and Basheer Ahmad, "Enhancing Sustainable Performance through Job Characteristics via Workplace Spirituality: A Study on SMEs," *Journal of Science and Technology Policy Management* 12, no. 3 (2021): 463–90; Achmad Sani and Vivin Maharani Ekowati, "Spirituality to Organizational Citizenship Behavior from Islamic Perspective: Mediating Role of Spirituality at Work and Organizational Commitment," *Journal of Islamic Marketing* 13, no. 12 (2022): 2672–94.

late for work throughout the year. In 2023, the number of absent employees increased to 9 out of a total of 40 employees, and as many as 19 employees were late for work. This information is based on the Annual Report of PT. Pegadaian (Persero) Kedaton Branch.

Sales are goods or services produced and marketed by the company, and activities carried out by sellers to sell goods or services to be able to make a profit on transactions of all products¹⁴ PT pawnshop in the form of non-pawn and pawn products both in 2022 and 2023 which shows that employee performance has not yet reached the company's portfolio goals. In 2022, the projection was Rp 613,572,673,000 but only realized Rp 503,685,558,330. Similarly, throughout the 2023 period, the total only reached Rp569,763,452,504. Not fulfilling the target of Rp602,229,171,310.

When employees experience problems in their performance, such as tardiness or imperfections in work, this can reduce their motivation level to achieve company goals with vigor¹⁵. In addition, a lack of discipline in performing their tasks can also lower the quality of work and disrupt the overall efficiency of the work environment¹⁶. Therefore, it is important to address employee performance issues promptly to maintain high levels of motivation and work discipline¹⁷. Based on this explanation, I am interested in research entitled "The Effect of Work Motivation and

¹⁴ Christopher M Durugbo, "After-Sales Services and Aftermarket Support: A Systematic Review, Theory and Future Research Directions," *International Journal of Production Research* 58, no. 6 (2020): 1857–92.

¹⁵ Chiara Panari, Giorgio Lorenzi, and Marco Giovanni Mariani, "The Predictive Factors of New Technology Adoption, Workers' Well-Being and Absenteeism: The Case of a Public Maritime Company in Venice," *International Journal of Environmental Research and Public Health* 18, no. 23 (2021): 12358; Osman M Karatepe, Hamed Rezapouraghdam, and Raheleh Hassannia, "Job Insecurity, Work Engagement and Their Effects on Hotel Employees' Non-Green and Nonattendance Behaviors," *International Journal of Hospitality Management* 87 (2020): 102472.

¹⁶ Harshad Puranik, Joel Koopman, and Heather C Vough, "Pardon the Interruption: An Integrative Review and Future Research Agenda for Research on Work Interruptions," *Journal of Management* 46, no. 6 (2020): 806–42.

¹⁷ Aideed Bashir et al., "Work Conditions and Job Performance: An Indirect Conditional Effect of Motivation," *Cogent Business & Management* 7, no. 1 (2020): 1801961.

Work Discipline on Employee Performance of PT. Pegadaian Kedaton Branch' The objectives of this study are, (1) Knowing the effect of work motivation on employee performance at PT. Pegadaian (Persero) Kedaton Branch. (2) Knowing the effect of work discipline on employee performance at PT. Pegadaian (Persero) Kedaton Branch and (3) Knowing the effect of work motivation and work discipline on employee performance at PT. Pegadaian (Persero) Kedaton Branch.

According to Cashmere (Wahyu et al., 2021)), Factors that affect performance both results and behavior, ability, knowledge, work design, and personality are key factors that influence a person's performance in the world of work¹⁸. Ability refers to the skills and expertise that individuals have, which allows them to complete tasks accurately and according to established standards¹⁹. Knowledge of the job also plays an important role, as it affects the quality of work produced by an individual; the better the knowledge of the job, the better the work²⁰. A good work design will make it easier for employees to achieve their goals efficiently,

¹⁸ Jatin Pandey, "Factors Affecting Job Performance: An Integrative Review of Literature," *Management Research Review* 42, no. 2 (2019): 263–89; Eli Ayawo Atatsi, Jol Stoffers, and Ad Kil, "Factors Affecting Employee Performance: A Systematic Literature Review," *Journal of Advances in Management Research* 16, no. 3 (2019): 329–51; Jaime Andrés Bayona, Amparo Caballer, and José María Peiró, "The Relationship between Knowledge Characteristics' Fit and Job Satisfaction and Job Performance: The Mediating Role of Work Engagement," *Sustainability* 12, no. 6 (2020): 2336; Tommi Mahlamäki, Timo Rintamäki, and Edwin Rajah, "The Role of Personality and Motivation on Key Account Manager Job Performance," *Industrial Marketing Management* 83 (2019): 174–84; M Ángeles López-Cabarcos, Paula Vázquez-Rodríguez, and Lara M Quiñoá-Piñeiro, "An Approach to Employees' Job Performance through Work Environmental Variables and Leadership Behaviours," *Journal of Business Research* 140 (2022): 361–69; Khahan Na-Nan and Ekkasit Sanamthong, "Self-Efficacy and Employee Job Performance: Mediating Effects of Perceived Workplace Support, Motivation to Transfer and Transfer of Training," *International Journal of Quality & Reliability Management* 37, no. 1 (2020): 1–17.

¹⁹ Liane Mahlmann Kipper et al., "Scientific Mapping to Identify Competencies Required by Industry 4.0," *Technology in Society* 64 (February 2021): 101454, <https://doi.org/10.1016/j.techsoc.2020.101454>.

²⁰ Jawad Abbas, "Impact of Total Quality Management on Corporate Sustainability through the Mediating Effect of Knowledge Management," *Journal of Cleaner Production* 244 (January 2020): 118806, <https://doi.org/10.1016/j.jclepro.2019.118806>.

as it provides clear and structured guidance in carrying out their tasks²¹. In addition, a person's personality or character also has a significant impact; having a good personality will encourage individuals to be responsible and work with dedication so that the resulting work results tend to be good. Conversely, a poor personality can hinder the productivity and quality of one's work.

This article aims to examine the influence of motivation and work discipline within the framework of Islamic economic empowerment on employee performance at PT. Pegadaian (Persero). Through this approach, it is hoped that effective strategies can be found to improve employee performance, which not only benefits the company economically but also has a positive impact on overall employee welfare. This research is expected to make a real contribution to the development of sustainable and Islamic values-based management practices in the company.

This research offers significant novelty by combining the concepts of motivation and work discipline within an Islamic economic empowerment framework to evaluate employee performance at PT. Pegadaian (Persero). The uniqueness of this study lies in its holistic approach, integrating spiritual and moral aspects into the performance management analysis. While most previous studies tend to separate the spiritual dimension from conventional management practices, this study proposes that the application of Islamic values can provide a firmer foundation for more effective work motivation and discipline.

In addition, this research also adds a new dimension by focusing on the financial sector, particularly companies such as PT. Pegadaian has an important role in the Indonesian economy. As such, this research is not only relevant to the theory and practice of human resource management but also makes a special contribution to the literature of Islamic economics and its application in the modern financial sector.

²¹ Eija Kaasinen et al., "Empowering and Engaging Industrial Workers with Operator 4.0 Solutions," *Computers & Industrial Engineering* 139 (January 2020): 105678, <https://doi.org/10.1016/j.cie.2019.01.052>.

Furthermore, this research approach offers a model that can be replicated and applied in other companies looking to integrate Islamic values into their management practices. This paves the way for further studies that can explore the relationship between Islamic economic principles and various aspects of organizational performance across different industry sectors. This novelty provides a new dimension in understanding how ethical and spiritual values can strengthen organizational structures and improve performance sustainably.

By combining the theories of motivation and work discipline with the empowerment principles of Islamic economics, this research has the potential to change the way company managers and leaders view managing their employees, leading to a more comprehensive and meaningful approach to improving employee performance and well-being.

B. Method

Researchers use quantitative methods and descriptive methods to form illustrations about the situation objectively using numbers, starting using data collection, data interpretation, and appearance and research results (Sugiyono, 2019). PT. Pegadaian (Persero) Kedaton Branch, totaling 40 employees with sampling using a saturated sampling technique. The data source uses primary data, namely by distributing surveys distributed via Google Forms. The survey was given to employees of PT. Pegadaian (Persero) Kedaton Branch with a 1-5 Likert scale rating. The data analysis methods used in this research are multiple linear regression analysis and descriptive analysis. Testing according to instrument data requirements includes validation, reliability, classical assumptions, hypotheses (t and F), and determination (R^2).

C. Results and Discussion

Pegadaian, as a non-bank financial institution operating in Indonesia, primarily focuses on financing the needs of the community. To achieve the goal of optimizing company resources,

PT. Pegadaian understands the importance of motivation in driving employee potential toward predetermined goals. In this case, Pegadaian rewards employees in the form of salaries, bonuses, and facilities, with salaries given as a reward for work results, and bonuses as additional motivation to achieve the company's economic success, determining employee salaries based on their respective positions and responsibilities, ranging from Account Officer to Senior Manager. This aims to attract quality candidates, retain employees who have good performance, and motivate them to achieve mutual success. Pegadaian employees' salaries vary, for example, Account Officers and Administration Staff receive a salary of Rp. 2.5 Million per month, while Credit Analysts and Appraisers get Rp. 8.0 Million per month. Upper-level positions, such as General Manager with a salary of Rp. 32.5 Million per month, as well as Senior Managers who receive Rp. 19.5 Million per month."

PT. Pegadaian Kedaton Branch is located in Bandar Lampung City, Lampung 3514, Jalan.19 Teuku Umar, Sidodadi, Kedaton District. The flagship facility at this branch is a cafe called The Gade, which aims to create a pleasant working environment for employees. A comfortable working environment can reduce wastage of time and costs, as well as improve employee performance and motivation. Conversely, a less conducive work environment can negatively impact performance. A work process is considered complete when it reaches a pre-set target or within a certain time limit, for example, by the end of the year.

This study aims to determine the effect of work motivation and work discipline on employee performance at PT. Pegadaian (Persero) Kedaton Branch.

Validity and Reliability Test

Table 1. Validity Test Results

NO	Question	r Count	r Table	Validity
Work Motivation Variable (X1)				
1	X1.1	0,341	0,316	VALID
2	X1.2	0,563	0,316	VALID
3	X1.3	0,446	0,316	VALID
4	X1.4	0,491	0,316	VALID
5	X1.5	0,446	0,316	VALID
	Question	r Count	r Table	Validity
Work Discipline (X2)				
1	X2.1	0,89	0,316	VALID
2	X2.2	0,786	0,316	VALID
3	X2.3	0,975	0,316	VALID
4	X2.4	0,543	0,316	VALID
	Question	r Count	r Table	Validity
Performance (Y1)				
1	Y1.1	0,835	0,316	VALID
2	Y1.2	0,686	0,316	VALID
3	Y1.3	0,757	0,316	VALID
4	Y1.4	0,556	0,316	VALID
5	Y1.5	0,777	0,316	VALID
6	Y1.6	0,789	0,316	VALID
7	Y1.7	0,578	0,316	VALID
8	Y1.8	0,757	0,316	VALID

It can be seen from Table 3.1 that if the r count of variables X1, X2, and Y1 exceeds the critical value (r table) of 0.316, this indicates that the relationship between these variables is valid.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Explanation
Work Motivation (X1)	0,853	Reliable
Work Discipline (X2)	0,886	Reliable
Performance (Y1)	0,848	Reliable

It can be seen from Table 3.2 that the Cronbach's Alpha of Variable X1 is 0.853, X2 is 0.886, and Y1 is 0.845, and all of these values exceed the reliability standard which is generally set at 0.60, then it indicates that the three variables are reliable. In other words, these values indicate a good level of reliability in the measurement of the desired concept for each of these variables.

Classical Assumption Test

1. Normality Test

Table 3. One-Sample Kolmogorov-Smirnov Test

			TOTAL
N			40
Normal Parameters ^{a,b}	Mean		36.45
	Std. Deviation		3.234
Most Extreme Differences	Absolute		.164
	Positive		.136
	Negative		-.164
Test Statistic			.164
Asymp. Sig. (2-tailed) ^c			.008
Monte Carlo Sig. (2-tailed) ^d	Sig.	99% Confidence	.008
		Interval	
		Lower Bound	.005
	Upper Bound	.010	

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Based on the output above, it can be if the Asymp.Sig. (2-tailed) value is 0.10 and exceeds the significance level $\alpha = 0.05$, which states that the data may be normally distributed.

2. Multicollinearity Test Results

Table 4. Multicollinearity Test Results

		Coefficients ^a				Collinearity Statistics		
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	12.009	13.868		.866	.392		
	Total_X1	1.112	.220	.643	5.060	<.001	.982	1.018
	Total_X2	-.018	.696	-.003	-.027	.979	.982	1.018

a. Dependent Variable: TOTAL

In Table 3.4. With a VIF (Variance Inflation Factor) value of 1.018 for variables X1 and X2, which is less than the general limit of 10, and a Tolerance value of 0.982 which is greater than the general limit of 0.1, it can be concluded that there is no multicollinearity problem in the two independent variables. Multicollinearity is a condition in which there is a high correlation between two or more independent variables in the regression model, which can interfere with the interpretation of the model. However, with a low VIF value and high Tolerance as in this case, there is no indication of multicollinearity.

Heteroscedasticity Test Results

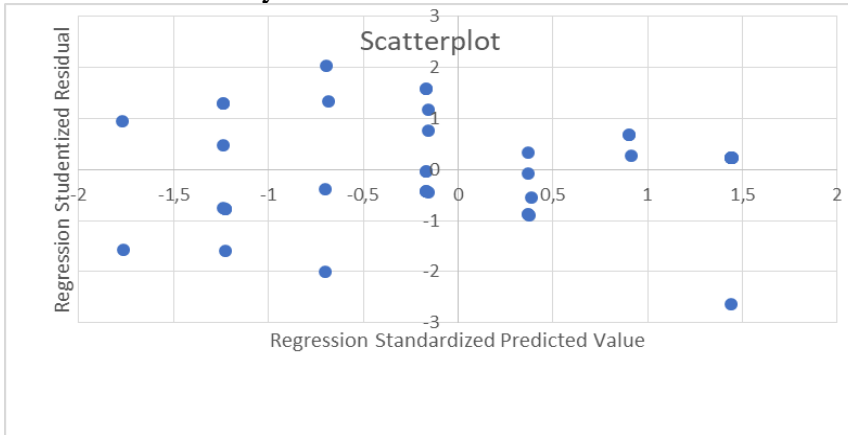


Figure 1.Heteroscedasticity Test Results

From Figure 1 if the distribution of points does not form a particular pattern or groove, it indicates homoscedasticity, not heteroscedasticity. Homoscedasticity refers to the condition where the variance of the dependent variable is constant across all levels of the independent variables. So, the right conclusion is that there is no heteroscedasticity.

Multiple Linear Regression Results

Table 5. Multiple Linear Regression Analysis Results

		Coefficients ^a					Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	12.009	13.868		.866	.392		
	Total_X1	1.112	.220	.643	5.060	<.001	.982	1.018
	Total_X2	.018	.696	-.003	-.027	.979	.982	1.018

a. Dependent Variable: TOTAL

Based on Table 3.5 of the multiple linear regression equation, it can be seen that the Work Motivation variable (X1) and the Work Discipline variable (X2) have a positive influence on the Employee Performance of PT. Pegadaian (Persero) Kedaton Branch. This is indicated by the positive regression coefficients associated with these two variables. For example, the regression coefficient for X1 is 1.112, while the regression coefficient for X2 is 0.018. This indicates that an increase in Work Motivation (X1) and Work Discipline (X2) will lead to an increase in Employee Performance (Y).

Hypothesis Test

Partial Testing (t-test)

Table 6. Partial Test Results (t-Test)

		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	11.665	4.809		2.426	.020		
	Total_X1	1.111	.215	.643	5.171	<.001	1.000	1.000

. Dependent Variable: TOTAL
X1 Work Motivation Variable

Table 3.6 Based on the calculation results from Table 3.5, the calculated t-value of 5.171 exceeds the t-table value of 2.712 at the 0.01 significance level. This shows that there is a significant effect of work motivation on employee performance. With a significance value of 0.001 which is smaller than 0.01, this indicates that the result is highly statistically significant So, based on these results, it can be concluded that the alternative hypothesis (H1) is accepted, which states that there is a significant influence between

work motivation and employee performance, while the null hypothesis (H0) is rejected.

Table 3.7: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	27.515	17.360		1.585	.121		
	Total_X2	.456	.885	.083	.515	.610	1.000	1.000

a. Dependent Variable: TOTAL
X2 Work Discipline Variable

From the calculation results mentioned, the calculated t-value of 0.515 is lower than the t-table value which is 2.712 at the 0.01 significance level. In addition, the significance value of 0.610 is greater than 0.01. This shows that there is not enough evidence to reject the null hypothesis (H0), which states that there is no significant influence on employee performance. Thus, the null hypothesis is accepted and the alternative hypothesis (H2) is rejected so, based on these results, the correct conclusion is that there is no significant effect on employee performance.

Simultaneous Testing (F Test)

Table 8. Simultaneous Test Results (F Test)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	168.498	2	84.249	13.021	<.001 ^b
	Residual	239.402	37	6.470		
	Total	407.900	39			

a. Dependent Variable: TOTAL

b. Predictors: (Constant), Total_X2, Total_X1

Based on the results of the F count of 13,021 and exceeding the value of the F table which is 3.32 at a certain level of significance, it can be concluded that there is a simultaneous influence between work motivation and work discipline on employee performance at PT. Pegadaian (Persero) Kedaton Branch. Therefore, the alternative hypothesis (H3) is accepted, while the null hypothesis (H0) is rejected. This means that work motivation and work discipline together affect employee performance in the company.

Test Results of the Coefficient of Determination (R²)

Table 9. Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.643 ^a	.413	.381	2.544

a. Predictors: (Constant), Total_X2, Total_X1

b. Dependent Variable: TOTAL

Based on the coefficient of determination or R Square of 0.413, this shows that the work motivation variable (X1) and the work discipline variable (X2) together contribute 41.3% to the variability of employee performance (Y). That is, about 41.3% of the variation in employee performance can be explained by the work motivation variable and the work discipline variable. The rest, 58.7%, is influenced by other factors outside this regression model or variables not included in this study. These include factors such as work environment, individual employee characteristics, company policies, and other factors that may affect employee performance but were not included in this regression analysis.

The effect of Work Motivation (X1) on Employee Performance (Y): The significance value of the t-test of 5.171 is higher than the t-table (2.712) with a significant value of 0.001 < 0.01. This indicates that the work motivation variable has a significant effect on employee performance at the Pegadaian (Persero) Kedaton Branch. Therefore, the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is accepted.

The effect of Work Discipline (X2) on Employee Performance (Y): The calculated t value of 0.515 is lower than the t-table value (2.712) with a significance value of $0.610 > 0.01$. This shows that work discipline has no significant effect on employee performance at the Pegadaian (Persero) Kedaton Branch. Thus, the null hypothesis (H0) is accepted and the alternative hypothesis (H2) is rejected.

Simultaneous Effect of Work Motivation (X1) and Work Discipline (X2) on Employee Performance (Y): The F test results show the calculated F value of 13.021, which is greater than the F table (3.32). This confirms that there is a simultaneous influence of work motivation and work discipline variables on performance.

This study aims to analyze the effect of motivation and work discipline within the framework of Islamic economic empowerment on employee performance at PT. Pegadaian (Persero) Bandar Lampung. Based on the data obtained and analyzed, it was found that motivation and work discipline have a significant positive correlation to employee performance. High motivation and good work discipline, when combined with Islamic economic values, can increase overall employee productivity and efficiency.

First, motivation in the Islamic economic empowerment framework plays an important role in encouraging employees to achieve optimal performance. Intrinsic motivation guided by Islamic values such as *ikhlas*, *amanah*, and responsibility creates a strong internal drive for employees to work with dedication and integrity. Meanwhile, extrinsic motivation that is aligned with Islamic principles of justice and welfare ensures that employees feel valued and fairly rewarded for their efforts. The results show that intrinsically and extrinsically motivated employees tend to have better performance because they are not only working for personal interests but also for collective welfare and blessings.

Second, work discipline that is enforced based on Islamic principles also contributes significantly to employee performance. Discipline based on values such as punctuality, honesty, and responsibility encourages employees to perform their duties with

responsibility and consistency. The research found that employees who adhere well to work rules and procedures and show high commitment to their duties and responsibilities, tend to be more productive and efficient. The implementation of work discipline based on Islamic values also creates a harmonious and orderly work environment, which in turn improves the overall performance of the company.

In addition, the integration of Islamic economic values in work motivation and discipline not only has an impact on individual employee performance but also overall organizational performance. PT. Pegadaian as a company that applies Islamic economic principles can build a strong and trusted reputation in the eyes of customers and business partners. This trust is a valuable asset that can increase customer loyalty and attract more business opportunities. Thus, the application of work motivation and discipline within the framework of Islamic economic empowerment provides multiple benefits, both in terms of improving employee performance and in terms of strengthening the company's competitive position in the market.

Finally, the importance of a holistic approach that incorporates spiritual, moral, and material aspects in employee performance management at PT. Pegadaian should not be overlooked. This research shows that a holistic and balanced approach, which focuses not only on business targets but also on the overall well-being of employees, can result in more sustainable and meaningful performance. Therefore, the management of PT. Pegadaian should continue to encourage the application of Islamic values in every aspect of its operations and human resource management to achieve long-term sustainable success.

This research has significant implications and impacts on the development of Islamic society. The results of this study highlight the importance of applying Islamic values in the context of work and management, which can serve as a model for other companies in integrating Islamic principles into their operations. By adopting this approach, companies can improve employee

performance and, at the same time, strengthen their commitment to the ethical and moral values taught in Islam.

More broadly, the application of work motivation and discipline within the framework of Islamic economic empowerment can help build a more just and harmonious work environment, which contributes to the well-being of employees and the surrounding community. Motivated and disciplined employees tend to be more productive, honest, and responsible, thus improving operational efficiency and the quality of services provided by the company. This not only benefits the company but also sets a positive example for the Muslim community on how Islamic values can be practically applied in the business world.

Furthermore, this research can encourage increased awareness and understanding of the importance of Islamic economic empowerment in community development. By demonstrating that Islamic values can improve employee performance and well-being, this research provides a strong argument for the development of training and education programs that focus on the integration of Islamic values in management and business. This can create a generation of business leaders who are not only professionally competent but also ethical and socially responsible.

In addition, the long-term impact of this research could include increasing economic stability and prosperity in Islamic societies. By promoting the principles of justice, welfare, and responsibility in Islamic economics, companies can play an important role in reducing economic disparities and improving people's quality of life. Economic empowerment based on Islamic values can help create a more inclusive and sustainable business ecosystem, ultimately contributing to the development of a more just and prosperous society.

Thus, this research not only has a direct impact on improving the performance of PT. Pegadaian (Persero) employees also make a significant contribution to the development of Islamic society as a whole. The application of the results of this research can be a catalyst for positive change in the business world and

society, making Islamic values a strong foundation for sustainable and meaningful economic development.

D. Conclusions

This study concludes that motivation and work discipline within the framework of Islamic economic empowerment have a significant and positive influence on the performance of PT. Pegadaian (Persero) employees. Motivation guided by Islamic values such as sincerity, trustworthiness, and responsibility, as well as work discipline based on punctuality, honesty, and commitment, are proven to increase employee productivity and efficiency. The integration of Islamic economic principles in employee management not only improves individual performance but also strengthens the company's reputation and competitiveness. These findings provide a strong foundation for other companies to adopt a similar approach to achieve optimal performance based on Islamic ethical and moral values.

Suggestions that can be given based on the results of this study are to increase Work Motivation and Work Discipline: Institutions need to continue to develop programs that can increase employee work motivation and work discipline. This can be done through incentives, training, recognition, and creating a supportive work environment. Use of Research Results as Reference: The results of this study can be used as a reference for other institutions to improve employee performance through increasing work motivation and work discipline. By understanding that these two factors have a significant effect on performance, other institutions can adopt the same strategy. Further Research Development: For future research, it is recommended to develop different approaches and variables. For example, expanding the scope of variables that affect employee performance, exploring contextual factors, or using different research methods to gain a deeper understanding of employee performance.

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