



Analysis of The Effect of Locus of Control And Individual Characteristics on Performance With Work Ethics As A Moderating Variables (Study on LPD in Badung District)

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Abstract

The development of steady personality is very necessary in upgrading the image and performance of the LPD so that it must be able to understand the differences in individual characters and understand employee locus of control. Thus employees have the confidence to use their abilities and skills to the fullest in order to generate maximum performance as well. A superior company is not only a company that has good managerial business criteria, but companies that also have a good work ethic, so the purpose of this study is to explain the effect of locus of control and individual characteristics on LPD employee performance with work ethics as a moderating variable (Study in LPD in Badung Regency). This research was conducted in Badung district by taking a sample of 125 LPD employees. The analytical method used is Moderating Regression Analysis (MRA). The results of this study indicate that Locus of Control has a positive and significant effect on performance, Individual Characteristics has a positive and significant effect on performance, Work Ethics can moderate the influence of Locus of control on performance and work ethics can moderate the effect of Individual Characteristics on Performance.

Keywords: Locus of control, Individual Characteristics, Work Ethics, Performance

1. Introduction

Village Credit Institutions (LPD) are financial institutions that carry out their business activities like other banking institutions, which in essence compete with the financial market. LPD is obliged to carry out company functions in an effort to optimize its own capital potential in order to achieve the goal of earning a profit, so that the profit can be reinvested to strengthen the capital structure. In the service industry the role of Human Resources (HR) is very strategic because it affects the image and performance of the organization.

Steady personality development is needed in raising the image and performance of the LPD so that it must be able to understand the differences in individual characters and understand the locus of control. So that employees have the confidence to use their abilities and skills maximally in order to produce maximum performance as well. Locus of Control or locus of control which is an individual's control over their work and their belief in self-success. Internal locus of control (in Artiningsih and Rasyid, 2013), which is shown in the view that good and bad events that occur are caused by one's actions. Meanwhile, external locus of control is shown in the view that the good and bad events that occur are not related to one's behavior in certain situations, therefore it is called out of one's control. Everyone has a particular locus of control between these two extremes.

Individual characteristics include a number of basic traits inherent in certain individuals. According to Abdul (2013), individual characteristics include traits in the form of abilities and skills; family background, social and experience, age, nationality, gender and others that reflect certain demographic characteristics; and psychological characteristics consisting of perceptions, attitudes, personality, learning, and motivation. He continued, the range of these characteristics forms a certain nuance that can become the basic characteristics of a company. Individual characteristics are characteristics that indicate a person's differences regarding motivation, initiative, the ability to remain strong in facing a task to completion or solve problems or how to adapt to changes that are closely related to the environment that affect individual performance.

Every individual has inherited characteristics (heredity) and characteristics that are influenced by the environment. Congenital characteristics are characteristics of heredity that are carried from birth, whether related to biological or social psychological factors. Past belief holds that innate personality and environment are two factors that are formed due to two separate factors, each of which affects the personality and abilities of the individual innate and the environment in its own way. However, after

realizing that what someone thinks and does or what anyone feels is the result of a combination of what is between inherited biological factors and environmental influences.

In line with that, individuals have various characteristics that can support their career in an organization, both positive and negative. According to Laura (2014), individual characteristics are certain characteristics of individuals to be distinguished from one another, both in terms of attitudes and behavior. Each individual must be able to have a strong character as a career and of course there will be a lot of competition. To win this competition, individuals need expertise in work, high levels of education and work experience.

Tight business competition, companies that excel are not only companies that have good managerial business criteria, but also companies that have good work ethics. Ethics is a set of values about good, right, bad and wrong based on the principles of morality, especially in behavior and actions. One of the factors that creates better conditions for human life is ethics. Ethics is a reference used by an individual or company as a guide in carrying out its business activities, so that the activities they carry out do not harm other individuals or institutions.

The results of the evaluation conducted on LPD employees in Badung Regency showed that most of the employees were unable to meet the targets set by the LPD, this indicated that the quality of the employees' work to complete the work was still lacking. Performance can be known and measured if an individual or group of employees has criteria or benchmarks of success that have been established by the organization. Performance becomes the real foundation for the organization because without performance, the goals of the organization cannot be achieved. Employees who have good performance will be able to solve the problems and tasks assigned by the organization. Performance is a description of the level of achievement of the implementation of an activity in realizing the goals, objectives, vision and mission of the organization as stated in the planning strategy of an organization. Therefore, employee performance is something that deserves important attention from the company. The performance of good human resources is able to contribute to the performance and progress of LPD companies. Based on the background of the problem and the formulation of existing problems, the aim of this study is to explain the effect of locus of control and individual characteristics on LPD employee performance with work ethics as a moderating variable (Study on LPD in Badung Regency).

2. Literature Review

2.1. Employee performance

According to Edison (2016) performance is the result of a process that refers and is measured over a certain period of time based on pre-determined provisions or agreements. Setyowati and Haryani (2016) also suggest that the term performance is derived from the word job performance or actual performance, namely the quality and quantity of work achieved by an employee in carrying out his duties in accordance with the responsibilities given to him.

2.2. Locus of control

According to Lefcourt (in Artiningsih and Rasyid, 2013) states that internal locus of control is shown in the view that good and bad events that occur are caused by someone's actions. While external locus of control is shown in the view that good and bad events that occur are not related to a person's behavior in certain situations, therefore it is called outside one's control. Everyone has a certain locus of control that lies between these two extremes.

2.3. Individual characteristic

According to Toha. M (2010) relates to individual characteristics, that individuals bring into the organizational structure, abilities, personal beliefs, expectations, needs and past experiences. These are all characteristics possessed by individuals and these characteristics will enter a new environment, namely the organization.

2.4. Work ethics

According to (Keraf 2009: 13), ethics comes from the Greek "ethos" which means character, decency or custom. In this sense, ethics is related to good living habits, both in a person and in a society or community group. This means that ethics is related to values, good ways of living, good rules of life, and all habits that are adopted and passed on from one person to another, these habits are then revealed in patterned behavior that keeps repeating as a habit.

Based on the conceptual framework that explains the relationship of each variable, a conceptual framework is prepared as in the following Figure.

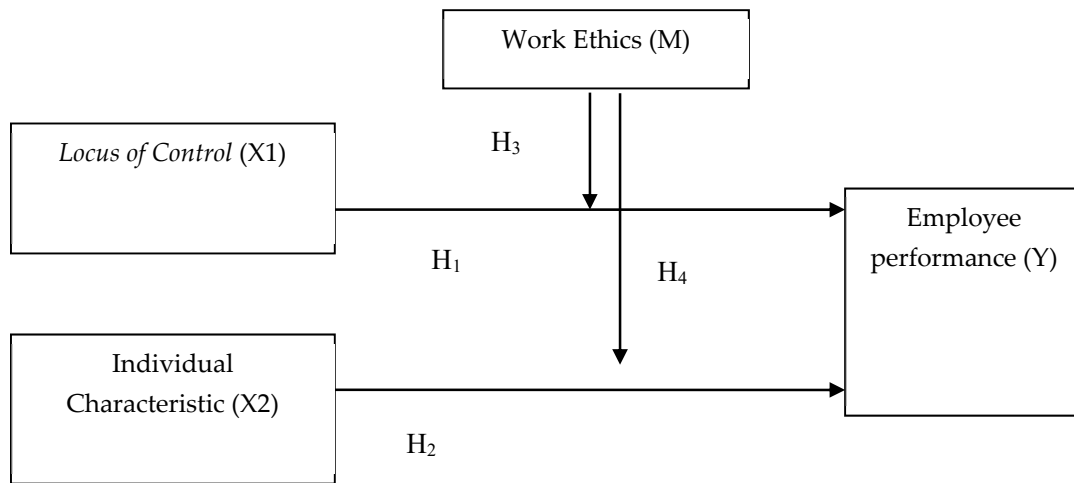


Figure 1. Research conceptual framework

Based on the existing conceptual framework, the research hypothesis that can be compiled as follows.

H1: Locus of Control has a positive and significant effect on performance

H2: Individual characteristics have a positive and significant effect on performance

H3: Work Ethics are able to moderate the influence of Locus of control on performance

H4: Work ethic is able to moderate individual characteristics on performance

3. Method

This study uses a causal quantitative research design. Causal relationship is a relationship that is causal in nature. The causal relationship examined in this study is the analysis of the influence of locus of control and individual characteristics on performance with work ethics as a moderating variable (Study on LPD in Badung Regency). This research was conducted at the LPD in Badung Regency. Objects in this study are locus of control, individual characteristics, work ethics and performance.

The variable used in this study is the independent variable in this study which becomes the independent variable is the locus of control (X1), individual characteristics (X2), the moderation variable in this study is work ethics and the bound variable in this study is performance (Y). The variables and indicators in this study are summarized in the following table:

Table 1. Indicators of the research variable

Variable	Indicator	Source
Job Performance (Y)	capable to work in accordance with the specified quantity (Y ₁)	Mathis & Jackson
	employee work in accordance with organizational quality (Y ₂)	
	completing task on time (Y ₃)	
	capable to work together with colleagues (Y ₄)	
	Employee work in accordance with SOP (Y ₅)	
Locus of Control (X₁)		
Locus of control internal (X _{1.1})	believe in ability (X _{1.1.1})	Phares
	interest in behavioral control (X _{1.1.2})	
	effort (X _{1.1.3})	
Locus of Control eksternal (X _{1.2})	resignation to fate (X _{1.2.1})	
	believe in luck (X _{1.2.2})	
	assess something from a socio-economic point of view (X _{1.2.3})	
	easily influenced by others (X _{1.2.4})	
Individual Characteristics (X₂)		
Capability (X _{2.1})	working knowledge (X _{2.1.1})	Robbins
	job Skills (X _{2.1.2})	
Value (X _{2.2})	satisfying work (X _{2.2.1})	
	relationship with work and family environment (X _{2.2.1})	
Attitude (X _{2.3})	feelings about work (X _{2.3.1})	
	feelings about work group and the company (X _{2.3.2})	
Interests (X _{2.4})	interest for certain ideas (X _{2.4.1})	
	interest with work (X _{2.4.2})	
Work Ethics (M)		
	job dedication (M ₁)	Abbas Ali
	working well (M ₂)	
	working in accordance with ability (M ₃)	
	good Relationship (M ₄)	

The population of this study were LPD employees in Badung Regency. The sampling technique used in this study is nonprobability sampling with purposive sampling method, in which the sample is determined by certain considerations or criteria. The sample criteria in this study are as follows: (1) minimum education background is SMA / SMK equivalent, (2) respondents whose working period is more than 5 years and (3) domiciled in Badung Regency. The respondents in this study were 125 LPD employee in Badung Regency. The analytical tools in this study were validity and reliability tests. Then the data analysis technique is the Regression Moderating Analysis (RMA).

4. Discussion

The validity test is done by correlating the item score with the total score and if the correlation of each factor is positive ($r \geq 0.3$), then the research instrument can be said to be valid. Valid instruments are instruments that can be used to measure what should be measured. The results of the validity test of this study are shown in table 2 below

Table 2. The result of validity test

No	Variable	Items	Correlation	Sig	Description
1	Locus Of Control (X1)	X1.1	0,850	0,000	Valid
		X1.2.	0,779	0,000	Valid
		X1.3.	0,830	0,000	Valid
		X1.4	0,831	0,000	Valid
		X1.5.	0,854	0,000	Valid
		X1.6	0,639	0,000	Valid
		X1.7	0,801	0,000	Valid
2	Individual Characteristics (X2)	X2.1.	0,817	0,000	Valid
		X2.2.	0,843	0,000	Valid
		X2.3	0,752	0,000	Valid
		X2.4.	0,828	0,000	Valid
		X2.5	0,858	0,000	Valid
		X2.6	0,652	0,000	Valid
		X2.7	0,742	0,000	Valid
		X2.8	0,852	0,000	Valid
		X2.9	0,831	0,000	Valid
3	Performance (Y)	Y1	0,924	0,000	Valid
		Y2.	0,759	0,000	Valid
		Y3.	0,886	0,000	Valid
		Y4	0,839	0,000	Valid
		Y5	0,624	0,000	Valid
4	Work Ethics (M)	M1	0,931	0,000	Valid
		M2.	0,796	0,000	Valid
		M3.	0,875	0,000	Valid
		M4	0,856	0,000	Valid

Source: Computed Primary Data

Based on Table 2, it shows that all the research variable instruments in the form of locus of control, individual characteristics, work ethic and performance have met the validity test requirements where the correlation of each question item with a total score is above 0.30 and has a significance value less than 5%. (0.05).

In this test, the value of a reliability is shown through the Cronbach's Alpha score where if the score is above ≥ 0.60 , the instrument can be said to be reliable (Sugiyono, 2017: 216). The results of the reliability test research can be seen in table 3 below

Table 3. The result of reliability test

No	Variabel	Cronbach's Alpha	Description
1	Locus of Control (X ₁)	0,897	Reliable
2	Individual Characteristics (X ₂)	0,924	Reliable
3	Work Ethics (M)	0,882	Reliable
4	Performance (Y)	0,867	Reliable

Source: Computed Primary Data

Based on Table 3, it can be found that each Cronbach's Alpha value on each research instrument is greater than 0.6 (Cronbach's Alpha > 0.6). These results indicate that all instruments are declared reliable, so they can be used to conduct research.

In this study, the interaction test technique (Moderated Regression Analysis) is used which is a special application of linear multiple regression, this study also examines work ethics to moderate the effect of locus of control and individual characteristics on performance (study on LPD in Badung Regency). In this study, the influence of locus of control and individual characteristics on performance through the SPSS 21.0 for windows program was calculated in Table 4.

Table 4. Moderated regression analysis

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_1M + \epsilon \dots\dots\dots(1)$$

$$Y = 4.313 + 0,162X + 0,209X_2 - 0,270 M + 0,241 X_1M + 0.009 X_2M$$

SE = 0,051	0,035	0,033	0,100	0,097	0,054
T = 84,474	4,621	6,245	-2,706	2,487	0,175
Sig = 0,000	0,000	0,000	0,008	0,014	0,861
R ² = 0,484 F = 22,292 Sig=0,000					

Source: Computed Primary Data

Determination analysis was carried out to determine the extent to which the variation of the independent variables, namely locus of control (X1) and individual characteristics (X2), work ethics (M) on the performance variable (Y). based on the SPSS results which can be seen in table 5

Table 5. Determination analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.695 ^a	0.484	0.462	0.33712

Source: Computed Primary Data

Based on Table 5 it can be seen that the value of R² = 0.484. The analysis uses the following formula:

$$D = R^2 \times 100\%$$

$$D = 0.484 \times 100\%$$

$$D = 48.4\%$$

Based on these results, it is known that the value of $R^2 = 48.4\%$, which means that 48.4% of LPD employees' performance in Badung Regency is influenced by the locus of control variable, individual characteristics and work ethics, and the remaining 51.6 percent is influenced by variables. others who were not examined in this study.

5. Effect of Locus of Control on Performance

Based on the results, locus of control has a Beta value of 0.162 and a Sig. amounting to 0,000, it can be said that H1 is accepted because of the Sig. $0.000 < 0.05$. The conclusion is that locus of control has a positive and significant effect on performance, in other words the increasing locus of control, the more LPD employee performance in Badung Regency will increase. So that the first hypothesis is accepted. The explanation of the results of this study is that employees who have high locus of control tend to believe that the work results depend on themselves and will show better performance. Employees who have a locus of control are more motivated to complete their jobs, resulting in satisfaction and will further improve their performance. For example, if employees want to get greater incentives or promotions, there must be a strong desire within them to achieve it, by working as well as possible in accordance with the existing code of ethics. If employees work according to the code of ethics, employee performance will automatically increase. The results of this study are consistent with research by Julianingtyas (2012), Shofiana (2013), Menezes (2008), Sanjiwani and Wisadha (2016). The results of this study are not in accordance with the research conducted by Maulana (2012).

6. The Effect of Individual Characteristics on Performance

Individual characteristics have a Beta value of 0.209 and a Sig. amounting to 0,000, it can be said that H2 is accepted because the Sig. $0.000 < 0.05$. The conclusion is that individual characteristics have a positive and significant effect on performance, the more individual characteristics increase, the performance of LPD employees in Badung Regency will increase. So that the second hypothesis is accepted. Individual characteristics are one of the factors that can affect employee performance. According to Subyantoro (2014: 11-19), characteristics are characteristics or traits that have the ability to improve the quality of life, while individual characteristics are characteristics that indicate a person's differences regarding motivation, initiative, the ability to remain strong in facing tasks to completion or solve problems or how adjust for changes that are closely related to the environment that affect individual performance. In line with research conducted by Muhammad Ilham (2018), Sukma (2018) and Sugeng Sutrisna (2013).

7. Effect of Locus of Control on Performance with Work Ethics as Moderation Variable

Locus of control interaction has a Beta value of 0.241 and a Sig. amounting to 0.014, it can be said that H3 is accepted because of the Sig. $0.014 < 0.05$. The conclusion is that Work Ethics moderate the effect of locus of control on LPD employee performance in Badung Regency. The resulting moderation effect is to strengthen the relationship, if there is a work ethic variable, the effect of locus of control on the performance of LPD employees in Badung Regency will be further strengthened, so that the third hypothesis is accepted.

Where the resulting moderation effect is to strengthen relationships, in other words if there is work ethics, the positive influence of locus of control on the performance of LPD employees in Badung Regency will be further strengthened. Where work ethics is a quasi-moderator variable because the coefficient of b2 and b3 in the moderated regression analysis equation is that the b2 coefficient is significant and the b3 coefficient is significant so that the third hypothesis is accepted. The role of work ethics in a company is not only directly related to performance. This is in line with research conducted by Ayudiati (2010) and Chanzanagh (2011).

8. The Influence of Individual Characteristics on Performance with Work Ethics as Moderation Variable

The interaction of individual characteristics has a Beta value of 0.009 and a Sig. equal to 0.861, it can be said that H4 is rejected because of the Sig. $0.861 > 0.05$. The conclusion is that Work Ethics do not moderate the effect of individual characteristics on LPD employee performance in Badung Regency. The results of the hypothesis in this study indicate that work ethic does not moderate the effect of individual characteristics on the performance of LPD employees in Badung Regency. Characteristics of good individuals do not need to be reinforced by work ethics. The role of work ethics in a company does not only directly affect performance. According to Gibson in Abdul Rahman (2011) the influence of individual characteristics on employee performance occurs because employees work according to their expertise, education and work experience, and are obedient to work rules or work ethics, so that employees can easily complete their work which in turn has an impact on employee performance.

9. Conclusions

Based on the results of the research, discussion and interpretation described in the previous chapter by referring to several theories and results of previous research, some conclusions can be drawn as follows. Locus of Control has a positive and significant effect on LPD Employee Performance in Badung Regency,

meaning that the higher the locus of control in the LPD, the LPD employee performance also increases. Individual characteristics have a positive and significant effect on the performance of LPD employees in Badung Regency, meaning that the better the individual characteristics, the LPD employee performance will also increase. Work ethics moderate the effect of locus of control on the performance of LPD employees in Badung Regency, meaning that the resulting moderation effect is to strengthen relationships, in other words if there is work ethics, the positive effect of locus of control on the performance of LPD employees in Badung Regency will be further strengthened. Work ethics are not able to moderate the effect of individual characteristics on the performance of LPD employees in Badung Regency, when individual characteristics are good, work ethics will automatically increase. Thus work ethics will not be necessary to increase the role of individual characteristics in improving performance.

10. Recommendations

Based on the results of this study, several things can be suggested as follows. With the empirical evidence that locus of control can improve LPD performance, the manager or manager of the LPD should always pay more attention to locus of control, both internal and external within the company, because high locus of control will improve performance. Empirical evidence that individual characteristics are capable to improve performance, LPD leaders and managers must always pay attention to individual characteristics that can improve performance.

Various limitations were also found in this study due to the following factors. This study only used LPD employee respondents so that the results of the study could not be generalized as a whole. The moderating variable studied was the work ethic variable which turned out to be a significant effect in this study on performance, so that in the future it is necessary to think about choosing other moderating variables. The time limit also must be considered in the future.

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