THE EFFECT OF WORK MOTIVATION AND EMPLOYEE COMPETENCY ON EMPLOYEE PERFORMANCE AT BANK BCA KCU JEMBER

Nely Supeni

Sekolah Tinggi Ilmu Ekonomi Mandala

nely@stie-mandala.ac.id

ABSTRACT

The purpose of this study was to determine the effect either partially or simultaneously variables of work motivation and employee competence on employee performance at Bank BCA KCU Jember. This type of research is quantitative research. The number of samples used was 30 respondents, with the sampling technique that is purposive sampling. The type of data used is primary data. The results of the analysis conducted show that partially the work motivation variable does not have a significant effect on employee performance, while the employee competency variable has a significant effect on employee performance at Bank BCA KCU Jember. While simultaneously the variables of work motivation and employee competence have a significant effect on Employee Performance at Bank BCA KCU Jember.

Keywords: Work Motivation, Employee Competence, Employee Performance

1. INTRODUCTION

Human Resources (HR) is one of the factors that plays an important role in achieving company goals. Human resources are the driving force of all economic factors in carrying out the company's operational activities. This means that human resources are a core factor in achieving the company's success. If it is a core factor and very important for achieving the goals of a company, it means that in recruiting employees there are several things that need to be considered. There are several things that employees must have, this is from the employee's point of view. On the other hand, the company should not only think about the internal interests of the company unilaterally, but the employee's welfare which is the motivation to achieve good performance must also be considered. So that both companies and employees feel mutual need and benefit.

Work motivation given by the company to employees will have a positive impact on the employee's own performance. For example, if a company facilitates employees with good facilities and infrastructure, provides work safety guarantees, old age insurance, health insurance, and provides benefits to employees, provides rewards and punishments, then some of these things can automatically affect the employee's performance.

In addition to the work motivation obtained from the company, there are other important things that affect employee performance that come from the employees themselves, namely employee competencies. Competencies possessed by employees are the selling point of a person at work, then these employee competencies can also help the company achieve its goals. If someone has good competence, masters and understands what is being done and what is their responsibility, the employee's performance will automatically be optimal. We can imagine if an employee is placed in a work unit position and he does not master what he is doing, this will really be a threat to the company.

Thus, work motivation and employee competence can be used as factors that affect employee performance in a company. In this research, the object used is Bank BCA KCU Jember which is a branch of PT. Bank Central Asia Tbk. Bank BCA KCU Jember is located on Jl. Gajah Mada No. 14-18, Kb. Kidul, Jember Kidul, Kec. Kaliwates, Jember Regency, East Java 68131. BCA in Jember has 6 Sub-Branch Offices (KCP), including KCP Ambulu, KCP Balung, KCP Kalisat, KCP Rambipuji, KCP Tanggul, KCP Trunojoyo, and 3 Cash Offices (KK), namely KK. Kalimantan, KK Kebonsari and KK Kencong.

PT. Bank Central Asia Tbk is a company in the financial services sector that was founded in 1957. As one of the largest private banks in Indonesia, the achievements of PT. Bank Central Asia Tbk at the national and international levels is no longer in doubt. A private bank that is currently owned by one of the fourth largest cigarette producer groups in Indonesia, Djarum has been named the Best Bank in Indonesia and the Best Asian Bank for the fourth time at the 2019 Finance Asia Contest Awards for Achievement in Hong Kong. (www.bca.co.id).

Based on the achievements made by PT. Bank Central Asia Tbk (including BCA KCU Jember) shows that these private banks have the best banking performance that continues to develop and always innovates to keep up with existing technology and information developments. BCA services have used Financial Technology, a financial technology that not only facilitates the public in banking transactions but also facilitates the public in conducting non-banking financial transactions, including the availability of mobile facilities for electricity bill payments, telephone payments, purchasing electricity tokens and various other transaction conveniences. Services to customers like this show that BCA is following the development of existing technology so that it is ready to compete with other banks in Indonesia.

Based on the explanation above, it can be broadly interpreted that in achieving the company's goals in order to be able to compete competitively, a company must have Human Resources (HR) who have good competence, then from the company itself must be able to motivate employees to work, then the company also must follow the development of information technology. This reason is why the researcher took the research title "The Effect of Work Motivation and Employee Competence on Employee Performance at Bank BCA KCU Jember". The objectives of this study are

1. To analyze whether work motivation and employee competence partially affect employee performance at Bank BCA KCU Jember

2. To analyze whether work motivation and employee competence simultaneously affect employee performance at Bank BCA KCU Jember

2. LITERATURE REVIEW

Human Resource Management (HRM)

According to Hasibuan (2019: 10) states that "Human Resource Management is the science and art of managing the relationships and roles of the workforce to be effective and efficient in helping the realization of company, employee and community goals."

Employee performance

According to Mangkunegara (2017: 67) states that "Performance is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him."
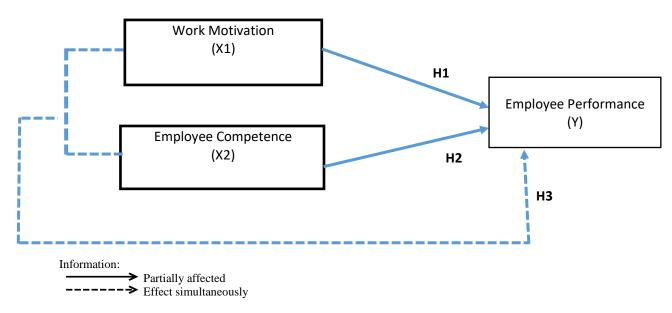
Work motivation

According to Hasibuan (2016: 11) states that "Motivation is the provision of a driving force that creates the excitement of a person's work, so that they are willing to work together, work effectively, and be integrated with all their efforts to achieve satisfaction."

Employee Competence

According to Wibowo (2016: 271) states that "Competence is the ability to carry out or perform a job and task which is based on skills and knowledge and is supported by the work attitude demanded by the job".

Conceptual framework

This study uses two independent variables, namely Work Motivation and Employee Competence. Then use one dependent variable, namely Employee Performance. Based on this, the conceptual framework in this study is as follows:

Information:
———————▶ Partially affected
--------▶ Effect simultaneously

Hypothesis

H1: It is assumed that work motivation partially affects employee performance at Bank BCA KCU Jember.
H2: It is assumed that employee competence partially affects employee performance at Bank BCA KCU Jember
H3: It is suspected that work motivation and employee competence simultaneously affect employee performance at Bank BCA KCU Jember

3. RESEARCH METHODS
Population and Sample
Population

According to Sugiyono (2016: 80), population is a generalization area consisting of objects that have certain qualities and characteristics that are determined by researchers to be studied and then draw conclusions. The population in this study were all employees of Bank BCA KCU Jember, namely 125 employees consisting of permanent and contract employees at Bank BCA KCU.

Sample

According to Sugiyono (2016: 81) The sample is part of the number and characteristics of the population. Given that in this study the number of variables was 3 variables, so that in determining the number of samples, it was multiplying by 10 x the number of variables. Based on this, the sample used was 30 respondents.

The sampling technique in this study is purposive sampling. Purposive Sampling is a sampling technique using certain considerations. As for the considerations, including that only permanent employees of Bank BCA KCU Jember were sampled in this study.

Method of collecting data
The data collection methods used in this study include:
1. Observation, according to Sugiono (2016: 145) observation is a complex process, a process composed of several biological and psychological processes, two of the most important of which are the processes of observation and memory. Observation in this research is by making direct observations at Bank BCA KCU Jember.
2. Interview (interview), According to Sugiyono (2016: 137) Interview is a data collection technique if the researcher wants to conduct a preliminary study to find problems that must be researched, and also if the researcher wants to know the things of the respondents who are more in-depth and the number of respondents is small . Interviews in this study were conducted by researchers by meeting with the head of the HR department at Bank BCA KCU Jember
3. Questionnaires. According to Sugiyono, (2016: 95) a questionnaire is a data collection technique that is done by giving a set of questions or written statements to respondents to answer. The questionnaire in this study has been prepared by researchers to be distributed to respondents, totaling 30 permanent employees of Bank BCA KCU Jember.
4. Literature study. According to Sugiyono (2016: 291) Literature studies are related to theoretical studies and other references related to values, culture, and norms that develop in the social situation under study. In research, some of these things are in the form of theoretical foundations, data sources, and analysis tools.

Data and Data Sources

The data used in this study are primary data. Primary data is data that is directly obtained from data sources. Sources of data in this study were 30 respondents through a questionnaire that had been prepared by the researcher and that the respondent had to answer.

Data analysis method
Instrument Test
a. Validity test

According to Sugiyono (2004: 185), valid instrument is an instrument that can be used to measure what should be measured or can provide the results expected by the researcher. The method used to measure the level of validity of a questionnaire is the Pearson Product Moment method. This method tolerates the total score of each item with a total score. The formula is as follows:

$$r_{xy} = \frac{n\Sigma xy - \Sigma x \Sigma y}{\sqrt{n\Sigma x^2 - (\Sigma x)^2}.\sqrt{n\Sigma y - (\Sigma y)^2}}$$

Information:
r_{xy} = correlation coefficient
x = item score
y = total score
n = number of subjects
The basis for decision making in the validity test is:
1. If the value $r_{count} > r_{table}$ and is positive, then the variable is valid.
2. If the $r_{count} < r_{table}$ and is negative, then the variable is invalid

Reliability Test

The reliability test is used to test the ability of the measurement results to be relatively consistent if the measurement is repeated two or more times (Sugiyono, 2004: 176). Reliability shows how much the measurement can give relatively no different results when re-measured on the same subject. The formula can be used to measure the reliability of the instrument with Alpha Cronbach with the following formula:

$$\alpha = \frac{kr}{1 + (k - 1)r}$$

Information:

a = reliability coefficient

k = number of independent variables in the equation

r = coefficient of average correlation between variables

The basis for making a reliability test decision is that the variable is said to be reliable if the Cronbach's alpha value is > 0.6.

Classic assumption test
a. Normality test

According to Ghozali (2014: 119), the normality test aims to determine whether each variable is normally distributed or not. The normality test is needed because it is necessary to perform tests for other variables by assuming that the residual value follows a normal distribution. To test whether data is normally distributed or not, it can be seen using a normal plot graph by looking at the histogram of the residuals. The basis for decision making, namely:

- If the data spreads around the diagonal line and follows the direction of the diagonal line or the histogram graph, showing a normal distribution pattern, then the regression model fulfills the normality assumption.
- If the data spreads far from the diagonal and does not follow the direction of the diagonal line or the histogram graph does not show a normal distribution pattern, then the regression model does not meet the assumption of normality.

The normality test in this study uses the Kolmogrov-Smirnov (K-S) method, if the results of the significance number (sig) are greater than 0.05, the data is said to be normally distributed. If the result of the significance number (sig) is smaller than 0.05, the data is not normally distributed.

b. Multicollinearity Test

According to Ghozali (2014: 33), the multicollinearity test aims to test whether the regression model found a correlation between independent variables. The method for testing multicollinearity is by looking at the magnitude of the tolerance value and the Variance Inflation Factor (VIF) value on the basis of decision making:

a. If VIF > 10 or Tolerance < 0.10, multicollierity occurs.

b. If VIF < 10 or Tolerance > 0.10, multicollierity does not occur

c. Heteroscedasticity Test

Heteroscedasticity tests the difference in residual variance from one observation period to another. How to predict the presence or absence of heteroscedasticity in a model can be seen with a scatterplot image pattern. Regression that does not occur heteroscedasticity if 1) the data points spread above and below or around the 0, 2) the data points do not cluster only above or below. 3) The distribution of data points must not form a wavy pattern that widens then narrows and widened again. 4) The distribution of data points is not patterned (Sujarweni 2015: 186)

Multiple Linear Regression

According to Gujarati (2003: 25) Regression Analysis is basically a study of the dependence of the dependent variable (bound) with one or more independent variables (independent variables), with the aim of estimating and / or predicting the population average or the average value of the dependent variable. based on the known value of the independent variable.

Multiple Linear Regression is a linear regression model with more than one independent variable. The multiple linear regression model is described in the following equation:

Y = α + b1X1 + b2X2 + bnXn + e

Information:

Y = dependent variable (dependent variable)

α = Constant

b = regression coefficient (shows the direction of the relationship, increase or decrease)

X = independent variable (Independent variable)

Based on the instructions above, the multiple linear regression equation in this study is as follows: Y = α + b1X1 + b2X2 + e

Coefficient of Determination (R^2)

According to Ghozali (2014: 21) The coefficient of determination (R2) aims to measure how far the model's ability to explain variations in the dependent variable. The value of the coefficient of determination is between zero and one. A small value (r2) means that the ability of the independent variables to explain the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the dependent variation. The formula for the coefficient of determination according to Sugiyono (2016), namely:

$$K_d = r^2 \times 100\%$$

Information:

K_d = the value of the coefficient of determination

r = the value of the correlation coefficient

The coefficient of determination is used to determine the percentage of influence that occurs from the independent variable on the dependent variable with the following assumptions: $0 \geq r^2 \geq 1$

Information:

• If the value of r^2 is getting closer to number 1, then the model is good and the level of closeness between the independent and dependent variables is getting closer too.

• If the value of r^2 is further away from the number 1, then the relationship between the independent variable and the dependent variable will not approach.

Hypothesis testing

a. t test

According to Ghozali (2014: 23) the t test is used to show how far the influence of one explanatory / independent variable individually on the dependent variable by assuming the other independent variables are constant. This study uses a tool in the form of the SPSS program. To draw conclusions whether the hypothesis is accepted or rejected is to compare the value of t_{count} and t_{table} with the following conditions:

If t_{count} > from t_{table}, and sig < 0.05, then H0 is rejected and Ha is accepted. This means that there is a significant influence between the independent variable (X) on the dependent variable (Y).

If t_{count} < from t_{table}, and sig > 0.05, then H0 is accepted and Ha is rejected. This means that there is no significant effect between the independent variable (X) on the dependent variable (Y).

b. F test

The statistical F test is a hypothesis test which shows whether all the independent / independent variables used in this study simultaneously affect the dependent variable. According to Ghozali (2013 : 98), the F statistical test basically shows whether all the independent or free variables included in the model have a joint influence on the dependent / dependent variable. The criteria in the F test are as follows:

If F_{count} > from F_{table}, and sig < 0.05, then H0 is rejected and Ha is accepted. This means that simultaneously there is a significant influence between all independent variables (X) on the dependent variable (Y).

If F_{count} < from F_{table}, and sig > 0.05, then H0 is accepted and Ha is rejected. This means that simultaneously there is no significant influence between all independent variables (X) on the dependent variable (Y).

4. RESEARCH RESULTS AND DISCUSSION

Research result

Test Instrument Data

a. Validity test

The validity test in this study used item analysis, which is to correlate the score of each item with the total score which is the sum of each item score. The validity test is used to measure whether a questionnaire is valid or not. Based on the results of the questionnaire to 30 respondents, the validity test results were obtained as follows:

Table 4.1
Validity Test Results

Question	r_{count}	r_{table}	Information
Work Motivation			
Question 1	0,686	0,312	Valid
Question 2	0,801	0,312	Valid
Question 3	0,751	0,312	Valid
Question 4	0,665	0,312	Valid
Question 5	0,687	0,312	Valid
Employee Competence			
Question 1	0,772	0,312	Valid
Question 2	0,642	0,312	Valid
Question 3	0,780	0,312	Valid
Question 4	0,658	0,312	Valid
Question 5	0,723	0,312	Valid
Employee Performance			
Question 1	0,735	0,312	Valid
Question 2	0,612	0,312	Valid
Question 3	0,689	0,312	Valid
Question 4	0,726	0,312	Valid
Question 5	0,775	0,312	Valid

Based on table 4.1 shows that the questionnaire in this study is declared valid because r_{count} > r_{table} and has a positive value

b. Reliability Test

According to Sugiyono (2004: 176), the reliability test is used to test the ability of a measurement result to be relatively consistent if the measurement is repeated two or more times. Reliability concentrates on the problem of measurement accuracy and its results. Reliability shows how much the measurement can give relatively no different results when re-measured on the same subject. Testing the constraints of measuring instruments in research using the Cronbach Alpha method. Cronbach Alpha (a) a variable is said to be reliable (reliable) if it has a Cronbach Alpha> 0.60. In this study, reliability testing was carried out on 40 respondents provided that if the Alpha value exceeds 0.60 then the variable question is reliable and if it is less than 0.60 then the question is considered unreliable (Ghozali, 2006: 42).

Table 4.2
Reliability Test Results
Reliability Statistics

Pernyataan	Cronbach Alpha if Item Deleted	Keterangan
Work Motivation	0,885	Reliable
Employee Competence	0,832	Reliable
Employee Performance	0,876	Reliable

Based on table 4.2, the results of the reliability test show that all variables have a Cronbach Alpha> 0.60 which means reliable, so that each of these variables is suitable for use as a measuring tool.

Classic assumption test
a. Normality test
The results of the Normality Test obtained the following results:

Table 4.3
Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		tandardized Residual
N		40
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.75965876
Most Extreme Differences	Absolute Positive	.137
	Negative	.100
		-.137
Kolmogorov-Smirnov Z		.878
Asymp. Sig. (2-tailed)		.436

a. Test distribution is Normal.
b. Calculated from data.

Based on table 4.3 One-sample Kolmogrov-Smirnov Test, a significance value of 0.436 > 0.05 is obtained, it can be concluded that the residual value is normally distributed.

b. Multicollinearity Test

Based on the multicollinearity test, the following results were obtained:

Table 4.4
Multicollinearity Test Results
Coefficient

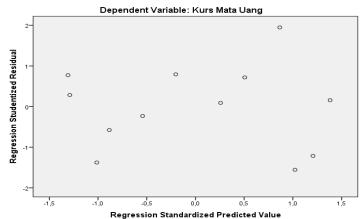| Model	nstandardized Coefficients		Standardized Coffiecients	T	Sig	Collinearity Statistics	
	B	Std.Error	Beta			Tolerance	VIF
1 (Constant)	-2.632	4.487		-.652	.516		
Motivation	.052	.184	.046	.283	.784	.421	2.186
Competence	.786	.188	.540	3.862	.000	.724	1.202

Based on the output table "Coefficients" in the "Collinearity Statistics" section, it is known that the Tollerance value of the motivation variable (X1) is 0.421 > 0.10; competence (X2) is 0.724 > 0.10; It can be concluded that from these variables, because all the values of the variables are greater than 0.10, it means that there is no multicollinearity in the regression model.

Meanwhile, the VIF value for the motivation variable (X1) is 2.186 < 10.00; for the competency variable (X2) is 1.202 < 10.00. It can be concluded that from these variables because all the values of the variables are less than 10.00, it means that there is no multicollinearity in the regression model.

c. Heteroscedasticity Test

Table 4.5
Heteroscedasticity Test Results

The heteroscedasticity test results above show that the dots do not form a clear pattern. The points spread above and below the zero on the Y axis, so based on this it can be concluded that there is no symptom of heteroscedasticity.

Multiple Linear Regression Analysis

Table 4.6
Multiple Linear Regression Test Results
cofficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std.Error	Beta		
(Constant)	.216	.401		.502	.612
Work Motivation	.184	.106	.148	1.766	,096
Employee Competence	.689	.78	.866	10.054	.000

a. Dependent variabel: Employee Performance

Based on the multiple linear analysis above, it is known that the constant value is 0.216, the regression coefficient of work motivation is 0.184, and the regression coefficient of employee competence is 0.689. Then the regression equation can be generated as follows:

$$Y = 0,216 + 0,184X1 + 0,689X2 + e$$

The explanation of the above equation is as follows:
• A constant of 0.216 means that if the work motivation and competence of the employee are zero, then the employee's performance is 0.216 or constant.
• The regression coefficient of work motivation variable (X1) is 0.184 (positive value), meaning that the relationship between work motivation and employee performance is directly proportional. If the work motivation increases by one unit, the employee's performance will also increase by 18.4%.
• The regression coefficient of the work competency variable (X2) is 0.689 (positive) means that the relationship between employee competence and employee performance is directly proportional. If the employee's competency increases by one unit, the employee's performance will also increase by 68.9%.

Coefficient of Determination (R^2)

Based on the determination coefficient test (R^2), the following results were obtained:

Table 4.7

Result of the Coefficient of Determination (R^2)
Model Summary

Model	R	R Square	djusted RSquare	Error of the Estimate
1	.701a	.504	.757	1.204

Predictors: (Constant), Motivation, Competence

Based on the Model Summary table, the R Square column is 0.757 or 75.7%. This shows that the contribution of the influence of motivation (X1), competence (X2) to employee performance (Y) is 75.7%, while the remaining 24.3% is the contribution of other variables not examined. It can be concluded that the R^2 value in the model This time it can be said to be good because 0.757 > 0.05, which means the value is close to number 1 which also affects the level of closeness between the independent variable and the dependent variable.

Hypothesis testing
a. Partial effect test (t test)
The results of the partial effect test (t test) can be seen from the results of multiple linear regression analysis in table 4.6. Based on the table, it can be concluded that the work motivation variable (X1) has a significance value of 0.96 which means > 0.05, so it is stated that work motivation (X1) partially does not have a significant effect on employee performance. . For the employee competency variable (X2) has a significance value of 0.000, which means < 0.05, so it can be stated that partially employee competence (X2) has a significant effect on employee performance.

b. Simultaneous Effect Test (Test F)
Based on the results of the F test that has been carried out, the following results are obtained:
Table 4.9
F Test Results
ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	121.229	3	40.410	12.048	.000^b
	Residual	120.746	36	3.354		
	Total	241.975	39			

a. Dependent Variable: Total Employee Performance
b. Predictors: (Constant), Total Competence, Total Motivation

Based on the above results, it is known that the sig value in the F test is 0,000, which means <0.05, so it can be concluded that simultaneously the independent variable (X) has a significant effect on the dependent variable (Y).

Discussion
a. Effect of Work Motivation (X1) on Employee Performance (Y)
The results showed that work motivation (X1) had no significant effect on employee performance (Y). Based on the results of questionnaires given to respondents, it shows that the work motivation given by Bank BCA KCU Jember to its employees is very good, employees feel that all rights and expectations as employees have been fulfilled. The company really pays attention to all the needs of employees, so the results of the analysis conducted show that the work motivation at Bank BCA KCU Jember Branch does not have a significant effect on employee performance because the company has provided all indicators of work motivation to its employees.
b. Effect of Employee Competence (X2) on Employee Performance (Y)
The results showed that there was a significant influence between Employee Competence (X2) on employee performance (Y). Based on the results of questionnaires given to respondents, it shows that employee competence at Bank BCA KCU Jember has a significant effect on employee performance. This is because Bank BCA KCU Jember is very selective in recruiting its employees. Each section is filled with Human Resources (HR) who must have the competence according to that field. For example, in the Customer Service (CS) section, employees in the CS section must have good public speaking, be pleasant and friendly to Bank customers. Then another example, for example in the information technology (IT) section, employees in this section must indeed be occupied by HR graduates from the information technology field, who have good competence in the IT field. And other parts of the Bank BCA KCU Jember are also occupied by human resources who have good competence in this field.

5. CONCLUSIONS AND SUGGESTIONS
Conclusion
From the results of research that has been conducted to determine the effect of work motivation and employee competence on employee performance at Bank BCA KCU Jember, it can be concluded:
1. Based on the results of the analysis that has been done, it states that partially the work motivation variable does not have a significant effect on employee performance, while the employee competency variable has a significant effect on employee performance at Bank BCA KCU Jember.
2. Based on the results of the analysis that has been carried out, it is stated that simultaneously the variables of work motivation and employee competence have a significant effect on Employee Performance at Bank BCA KCU Jember.

Suggestion
Based on research that has been conducted by researchers, the suggestions that can be given by researchers are as follows:

a. The work motivation provided by Bank BCA KCU Jember is very good and meets the expectations of employees, so it is hoped that this motivation can be maintained.

b. The competence of employees in each division at Bank BCA KCU Jember is good enough, for that the company still has to pay attention to the competence of human resources that will be placed on the parts of the company so that the company's goals can be optimal.

c. Meanwhile, suggestions for future researchers are to use more varied and more variables in order to develop research results.

6. REFERENCES

Ghozali, Imam. 2006. Aplikasi Analisis Multivariate dengan Program SPSS (Edisi Ke 4). Semarang:Badan Penerbit Universitas Diponegoro.

Ghozali, Imam. 2013. Ghozali, Imam. 2013. Aplikasi Analisis Multivariate dengan Program IBM SPSS 21 Update PLS Regresi. Semarang: Badan Penerbit Universitas Diponegoro.

Ghozali, Imam. 2014. *Ekonometrika Teori, Konsep dan Aplikasi dengan IBMSPSS 22.* Semarang : Badan penerbit – Undip.

Gujarati, Damodar, 2003, Ekonometri Dasar. Terjemahan: Sumarno Zain, Jakarta: Erlangga.

Hasibuan S.P Malayu. 2016. *Manajemen Sumber Daya Manusia.* Jakarta : PT. Bumi Aksara

Hasibuan S.P Malayu.2019. *Manajemen Sumber Daya Manusia.* (*Edisi Revisi*). Jakarta : PT. Bumi Aksara

Mangkunegara ,A.A. Anwar Prabu. 2017. Manajemen Sumber Daya Manusia Perusahaan, Bandung : Remaja Rosdakarya

Sugiyono. 2004. *Metode Penelitian.* Bandung: Alfabeta

Sugiyono.2016. *Metode Penelitian Kuantitatif, Kualitatif, dan R&D.* Bandung:Alfabeta. CV

Sujarweni, Wiratna. 2015. SPSS Untuk Penelitian. Yogyakarta : Pustaka Baru Press

Wibowo, 2016. Manajemen Kinerja, Edisi Kelima, PT.Raja Grafindo Persada Jakarta-14240

https://www.bca.co.id/tentang-bca/korporasi/siaran-pers/2019/07/01/04/27/bca-kembali-raih-penghargaan-bank-terbaik-di-indonesia-dan-asia (accessed 11 Maret 2020)

https://id.m.wikipedia.org/wiki/Bank_Central_Asia (accessed 13 Maret 2020)

https://www.bca.co.id/ (accessed 13 Maret 2020)

https://pintarsaham.id/profil-perusahaan-bca-pt-bank-central-asia-tbk/ (accessed 2 April 2020)