

The Effect of Self-Efficacy and Self-Concept on Increasing Optimism in Achieving Targets in Employees of Bank Syariah Indonesia (BSI) Case Study of BSI KCP Medan Aksara

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ABSTRACT

This research aims to analyze the influence of self-efficacy on increasing optimism in achieving targets for BSI KCP Medan Aksara employees. Quantitative research method using the SPSS application. The data collection technique was carried out by distributing questionnaires to the relevant research samples. The population in this study were all employees at PT. Bank Syariah Indonesia KCP Medan Aksara with a sample size of 30 employees. The results of testing the coefficient of multiple determination between self-efficacy (X1) and self-concept (X2) obtained an R value of 0.558, so it can be said to be strongly correlated. From the calculation, the coefficient of determination or Adjusted R Square is 0.260 or 26%. This shows that the self-efficacy and self-concept variables have an influence on the optimism variable by 26%, while the remaining 74% is influenced by other factors not explained in the research.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis Pengaruh efikasi diri dan konsep terhadap peningkatan optimisme pencapaian target karyawan BSI KCP Medan Aksara. Metode penelitian kuantitatif dengan menggunakan bantuan aplikasi SPSS. Teknik pengumpulan data yang dilakukan dengan menyebarkan kuesioner kepada sampel penelitian yang bersangkutan. Populasi dalam penelitian ini adalah seluruh karyawan pada PT. Bank Syariah Indonesia KCP Medan Aksara dengan jumlah sampel sebanyak 30 karyawan. Hasil pengujian koefisien determinasi berganda antara Efikasi diri (X1) dan konsep diri (X2) diperoleh nilai R yaitu sebesar 0,558 maka dapat dikatakan berkorelasi kuat. Dari perhitungan besarnya koefisien determinasi atau Adjusted R Square adalah 0,260 atau 26 %. Hal ini menunjukkan bahwa variabel Efikasi diri dan konsep diri memiliki pengaruh terhadap variabel optimisme sebesar 26% , sedangkan sisanya 74% dipengaruhi oleh faktor lain yang tidak dijelaskan di dalam penelitian.

INTRODUCTION

Employee performance has a huge impact on the success of the company. Good performance from employees will result in positive business development of the company. Employee performance can be measured from the aspects of quality, quantity, working time, and cooperation in achieving the targets that have been set by the company (Yuniarti et al., 2021). Within a company, there are employees who perform well and there are those who lack, it all depends on each individual. One way to assess a company's progress is to evaluate the results that have been achieved. Every company always strives to improve employee performance so that the company's goals can be achieved. To achieve these results, various factors are needed that affect performance achievement (Pamungkas & Widowati, 2020).

One of the factors that contributes to the increase in the bank's achievement is the improvement of employee performance. Employee performance is measured based on the

achievement of predetermined targets. The better the achievement of the target, the better the bank's performance. Optimism is one of the factors that can affect performance. Optimistic employees tend to predict more positive performance results, have a strong energy drive, and are engaged and enthusiastic about their work, so they are able to create a positive work environment (Hisbulla & Izzat, 2021). Optimism is influenced by self-efficacy and self-concept. Self-efficacy is an individual's belief in his or her ability to face various obstacles. The higher the self-efficacy of an employee, the better his or her performance. Self-efficacy encourages a person to be more enthusiastic in achieving optimal results in their work. Belief in one's own abilities and belief in continuous success makes a person work harder and always produce the best (Khairunnisa & Yafiz, 2023).

Self-concept is a person's attitudes, values, or self-image that reflect the way he sees and values himself, which is influenced by life experiences, social interactions, and the norms and culture around him (Fadhillah et al., 2019). A positive self-concept is the main factor that allows a person to interact meaningfully and leads to productive behavior (Hasibuan, 2020). If a person has a positive self-concept, they will believe with optimism about what they are doing. The higher a person's self-concept, the greater the optimism he has. A good self-concept makes employees feel confident in their abilities, allowing them to optimize their potential. This provides opportunities for employees to hone their self-concept more often. The more often employees do this, the higher the optimism they will have.

Bank Syariah Indonesia (BSI) is one of the largest Islamic banking institutions in North Sumatra that focuses on Islamic financial services. However, BSI KCP Medan Aksara faces several operational challenges related to employee performance that affect efficiency and the achievement of company targets. BSI does not limit employee recruitment to only Islamic finance graduates, but also opens opportunities for candidates from various majors. This causes employees to lack a deep understanding of Islamic finance, which should be the main basis for BSI's operations. According to Mr. Julperi, Branch Operational Manager (BOSM) at BSI KCP Medan Aksara, one of the main problems faced is the lack of totality of employees in completing their tasks. In addition, low self-confidence and lack of self-concept are also significant factors that have an impact on employee productivity and ability to achieve company targets. Totality in work is very important because it determines the extent to which employees can contribute to the maximum. When employees lack confidence, they tend to be hesitant in making decisions and initiatives, which ultimately hinders the achievement of targets. In addition, the lack of a strong self-concept makes employees unaware of their potential and self-worth, so they are not motivated to work harder and smarter. To make this research more focused on certain problems and produce novelty and map the position of the research to be carried out, researchers need to conduct studies on previous studies related to the theme raised. Based on this, the researcher conducted a literature study on the results of previous research with the following results: According to a study conducted by Edian Fahmi and colleagues in 2022 entitled "The Effect of Self-Efficacy and Training on Employee Performance at PT Nike Industries in Tangerang," this dissertation uses a quantitative approach with an associative research type. This study concluded that self-efficacy and training have a positive influence on employee performance. Research by Fatih Cetin and Duysal Asku in 2018 entitled "The Effect of Self-Efficacy in Work through Intrinsic Work Motivation," also using quantitative research methods, concluded that self-efficacy in work and intrinsic motivation have a significant influence on work performance.

Several other studies showed different results regarding the influence of self-efficacy on employee performance. Research by Anizzibda Chahya Khildani, Suhermin, and Marsudi Lestariningsih in 2021 entitled "The Effect of Self-Efficacy and Locus of Control on Employee Performance through Learning Agility," using quantitative methods, found that self-efficacy, both directly and through learning agility, has a positive and significant effect on employee performance. On the other hand, a study by Dewi Tri Resky Yanti, Fuad Nashori, and Faraz in 2018 titled "The Effect of Self-Efficacy Training on Nurses' Work Attachment at the South Sulawesi Regional General Hospital," showed that self-efficacy had no effect in increasing nurses' work attachment at a regional general hospital in one of the districts in South Sulawesi.

Research conducted by Fasni Septa Utama, Budi Santosa, Iswantri M, and Fadhillia Yusri in 2023 with the title "The Relationship Between Self-Concept and Optimism in Adolescents in Jorong Tanjung Medan, Pasaman Regency" shows that there is a strong relationship between self-concept and optimism; The higher the self-concept, the higher the optimism. This research is supported by research by Mika Biagi and Muhammad Uyun in 2023 entitled "Self-Concept, Optimism, and Confidence in SMA Negeri 3 Palembang Students," which also found a significant positive relationship between self-concept and optimism and self-confidence. Furthermore, a study conducted by Fransisca Indriana Puspita Sari and Anastasia Sri Maryatmi in 2019 with the title "The Relationship between Self-Concept (Internal Dimension) and Optimism with Subjective Well-being of Marsudirini High School Students Bekasi" concluded that there was a significant positive relationship between self-concept (internal dimension) and optimism with the subjective well-being of Marsudirini High School students in Bekasi. From various previous studies, there has been no research that examines the influence of self-efficacy and self-concept on optimism. Therefore, this study aims to further explore how self-efficacy and self-concept affect optimism in achieving employee targets, especially in the banking sector. This study will assess whether there is a relationship between these two variables and the optimism of achieving employee targets and whether both have an influence on optimism in achieving targets. The purpose of this study is to analyze how self-efficacy and self-concept can increase optimism in achieving employee targets at BSI KCP Medan Aksara.

LITERATURE REVIEW

Optimism

According to Seligman, optimism is a holistic view that sees the positive aspects, thinks in a positive way, and easily finds meaning in life. Optimistic individuals can achieve better results than before, are not afraid of failure, and try to get up and try again if they face failure (Sidabalok et al., 2019). According to Segerestrom, optimism is a positive and realistic way of thinking when facing problems. This definition emphasizes that optimistic individuals have better abilities in problem-solving, an important skill for everyone. Those who focus on problem-solving actively seek solutions or methods of solving problems and utilize their knowledge to achieve the expected goals (Noviza, 2022).

- Seligman (2005) explained that there are three aspects or indicators in optimism, namely:
- a. *Permanence*: Individuals assume that good or bad events have a temporary and non-permanent cause. Optimistic individuals see bad events as temporary, while good events are considered permanent.

- b. *Pervasiveness*: Optimistic individuals will look for the specific cause of a problem without giving a general reason for the failure experienced.
- c. *Personalization*: Individuals assess the causes of failure based on internal or external factors (Triwahyuningsih, 2021).

Optimism to achieve the target

Target achievement optimism refers to an individual's belief that they will succeed in achieving a goal or objectives that have been set in the context of a business or organization. It reflects the expectation that things will move in a positive direction, helping individuals achieve their desired goals by believing in themselves and their abilities. An optimistic attitude allows individuals to overcome problems quickly because they are confident in their abilities. Thus, optimism about achieving targets in a business context reflects a strong belief that certain sales figures, production quantities, desired profit levels, or other goals can be achieved according to plan (Fauzan, 2021). One of the factors that affects optimism in achieving targets is self-concept. Self-concept is a person's understanding and expectations of his or her view of himself, which includes an ideal picture of himself as well as his actual physical and psychological reality (Utama et al., 2023).

According to Seligman, some of the factors that affect optimism in achieving the target are:

- a. *Social Support*: Strong support from the surrounding environment that makes individuals feel optimistic because they feel that there will always be help when facing difficult situations.
- b. *Self-confidence*, An individual's high confidence in what he has and confidence in his abilities.
- c. *Self-esteem*: Individuals with high self-esteem take advantage of the positives in themselves to compensate for failures and always try harder in the next attempt.
- d. *Accumulated Experience*, Experience in solving problems that is used to face future challenges.

According to McGinnis (1995), there are two factors that affect a person's optimism, namely:

- a. *Feeling pessimistic*, Although many people try to think positively, they are often hampered by pessimistic feelings. This feeling encourages individuals to design plans to improve an optimistic mindset. Success in overcoming this pessimistic feeling finally results in optimism in a person.
- b. *Experience in Interacting with the Environment*, the ability to admire and appreciate various things that others have can be a force that motivates a person to have more positive expectations of themselves, thus helping to generate optimism (Wening Wihartati, 2022).

Self-Efficacy

Self-efficacy is a person's confidence in their ability to organize and carry out the actions necessary to achieve the goals that have been set, as well as assess the level and strength of various activities and jobs (Sinaga et al., 2022). The higher one's self-efficacy, the greater one's ability to complete tasks in various fields at once; and strength, which emphasizes the

individual's confidence in facing and overcoming obstacles and difficulties with strong determination (Erlina, 2020).

According to Alwisol, self-efficacy is an individual's perception of how well they can function in a given situation, as well as the belief that they can perform the expected actions. The characteristics of people with self-efficacy include being goal-oriented, having internal control, having the level of effort developed in a situation, and having the resilience to face obstacles (Rahayu et al., 2022). Based on Bandura's theory, aspects of self-efficacy include the task's difficulty level, the strength of belief, and generality. As explained by Bandura, factors that affect self-efficacy include culture, gender, nature of tasks faced, significant external influences, status or role of individuals in the environment, and information about self-efficacy (Maimunah, 2020). Self-efficacy indicators refer to the three dimensions of self-efficacy: magnitude, strength, and generality. Brown and his colleagues formulated several indicators of self-efficacy as follows:

- a. *Confidence to Complete Specific Tasks*, Individuals are confident in their ability to complete tasks they set for themselves.
- b. *Ability to Motivate Yourself*: Individuals have the ability to motivate themselves to perform the necessary actions to complete tasks.
- c. *Belief in the Ability to Try*, An individual believes in his ability to work hard, persistently, and diligently in completing tasks.
- d. *Confidence in Facing Obstacles*: Individuals are confident that they can face obstacles and difficulties, and rise from failure (Nurdin et al., 2020).

Self-Concept

William H. Fitts (1972) said that self-concept is a frame of reference in interacting with the environment. Self-concept is formed through a learning process that lasts from growth to adulthood. The environment, experience, and parenting style of parents also have a significant influence on the formation of a person's self-concept. (Muzaro'ah, 2023). According to Santrock, self-concept is an evaluation of a specific domain of the self. According to Papalia, self-concept is a total image of oneself, namely a sense of self-existence about who this real self is, a descriptive and evaluative mental picture of one's abilities and traits. Meanwhile, according to Hurlock, self-concept is the image that others have of themselves. This self-concept is a combination of the beliefs that people have about themselves regarding their physical, psychological, social, and emotional characteristics, aspirations, and achievements (Fauzia, 2021). Fitz states that self-concept can be seen from 2 dimensions, namely; internal and external. Based on the territorial dimension, fitz divides 3 parts of the self, namely self-identity, self as an actor and self as an assessor. Meanwhile, there are 5 parts of the external dimension, namely the physical self, personal self, family self, social self, and ethical self (Muzaro'ah, 2023).

1. Internal Dimensions

- a. The *Identity Self*, an individual's perception of himself, includes symbols or labels given to develop and build self-identity.
- b. The *Behaviour Self*, An individual's perception of their behavior or way of acting.
- c. The *Judging Self*, an individual's perception resulting from self-evaluation, which determines the level of satisfaction and acceptance of themselves.

2. External Dimensions

- a. *Physical Self*, An individual's perception of their physical state, health, and physical self-assessment.
- b. *Personal Self*, An individual's perception of a personal state that includes the traits used in interaction with the outside world.
- c. *Family Self*, An individual's perception of themselves and interactions with family and those closest to them.
- d. *Social Self*, An individual's perception of themselves in the context of interaction with others outside the family.

Moral *Ethical Self*, an individual's perception of the relationship with God, satisfaction with religious life, and moral values held.

RESEARCH METHOD

This type of research is explanatory research. According to Sugiyono (2017: 6), the quantitative research method uses statistical tools to process data, so that the results are in the form of numbers. This research focuses on objective results, where data is collected objectively through the distribution of questionnaires and tested by the validity and reliability process (Sahir, 2021). This study aims to explore the influence of self-efficacy on increasing optimism in achieving the target of Bank Syariah Indonesia employees, especially at BSI KCP Medan Aksara. The sampling method used is total sampling, where all members of the population are sampled. The data was collected using a questionnaire technique, and after the data was collected, the analysis was carried out by the multiple linear regression method. The equations of the simple linear regression method of this study are:

$$OT = \alpha + \beta_1.ED + \beta_2.KD + e$$

OT = Optimism to achieve the target

ED = Self-Efficacy

KD = Self-Concept

a = Konstanta

β = Regression coefficient

e = Residual or error.

RESULTS AND DISCUSSION

Validity Test

The validity test in this study is used to assess the extent to which a questionnaire is valid or valid. The higher the validity of the measuring tool, the more accurate it will be in achieving the target. Validity was measured by comparing the calculation value with the table at a significance level of 5% (0.05). If the value of the calculation is greater than the table, then it can be concluded that the instrument is valid.

Table 1. Validity Test

Variables	Item	Pearson Correlation (r calculated)	Product Moment (r tabel)	Info
X1	Q1	0,785	0,361	Valid
	Q2	0,648	0,361	Valid
	Q3	0,797	0,361	Valid
	Q4	0,780	0,361	Valid
	Q5	0,770	0,361	Valid
	Q6	0,808	0,361	Valid
	Q7	0,761	0,361	Valid
	Q8	0,577	0,361	Valid
	Q9	0,695	0,361	Valid
	Q10	0,790	0,361	Valid
X2	Q1	0,601	0,361	Valid
	Q2	0,557	0,361	Valid
	Q3	0,577	0,361	Valid
	Q4	0,366	0,361	Valid
	Q5	0,541	0,361	Valid
	Q6	0,759	0,361	Valid
	Q7	0,631	0,361	Valid
	Q8	0,519	0,361	Valid
	Q9	0,695	0,361	Valid
	Q10	0,418	0,361	Valid
Y	Q1	0,830	0,361	Valid
	Q2	0,848	0,361	Valid
	Q3	0,718	0,361	Valid
	Q4	0,753	0,361	Valid
	Q5	0,661	0,361	Valid
	Q6	0,700	0,361	Valid
	Q7	0,726	0,361	Valid
	Q8	0,779	0,361	Valid
	Q9	0,811	0,361	Valid
	Q10	0,832	0,361	Valid

Based on table 1, it was obtained that all question items in this study, namely those related to self-efficacy and optimism, had a higher calculation value compared to the table at the significance level of 5% (0.05), which was 0.361. This indicates that all indicators of each variable are valid.

Reliability Test

Reliability tests are used to determine whether the measuring tool (questionnaire) is consistent in measuring the same symptoms. This test aims to evaluate the extent to which the measured data can be trusted or relied upon. In this study, the criterion for declaring a measuring instrument as reliable is if the value of Cronbach's Alpha is greater than 0.600, which is the minimum limit for reliability.

Table 2. Reliability Test

Variables	Cronbach's Alpha	Batas Cronbach's Alpha	Kriterian
X1	0,903	0,600	Reliable
X2	0,765	0,600	Reliable
Y	0,921	0,600	Reliable

Based on table 2, the reliability test results show that all variables are included in the reliable category, because the value of Cronbach's Alpha for the self-efficacy variable (X1) is

0.903, self-concept (X2) is 0.765, and optimism (Y) is 0.921, all greater than 0.600. Thus, the research instrument for each variable can be declared reliable.

Normality Test

This test aims to determine whether the data on the variables follows the normal distribution or not. Good and suitable data for use in research is data that shows normal distribution. The normality test was carried out by examining the histogram of the data and using the Kolmogorov-Smirnov normality test.

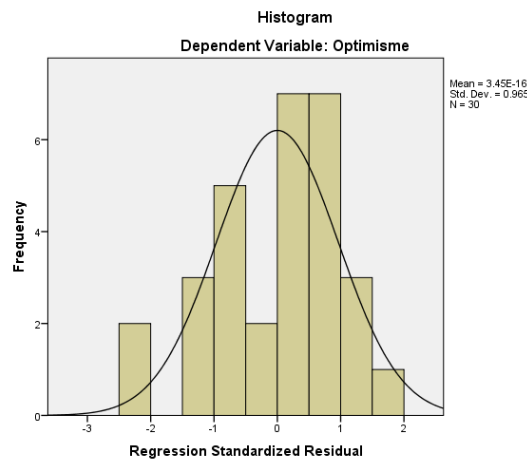


Figure 1. Histogram Chart

Based on the image above, the histogram shows the shape of a bell and does not tilt to the right or left, so the histogram can be considered normal.

Table 3 Kolmogorov-Smirnov Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		30
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.07309429
Most Extreme Differences	Absolute	.145
	Positive	.081
	Negative	-.145
Kolmogorov-Smirnov Z		.792
Asymp. Sig. (2-tailed)		.558

Based on the table of normality test results with the Kolmogorov-Smirnov Test, the Asymp value is known. Sig. (2-tailed) of 0.558 > 0.05, it can be concluded that the residual variable is normally distributed.

Multicollinearity Test

This test aims to determine whether there is a relationship between independent variables. A good regression model is one whose independent variables are not interrelated. Multicollinearity is considered not to occur if the VIF (Variance Inflation Factor) value is less than 10 and the Tolerance value is more than 0.1.

Table 4 Multicollinearity Test Results

Coefficients ^a											
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	5.018	11.464		.438	.665					
	Self Efficacy	.378	.167	.363	2.269	.031	.389	.400	.363	.996	1.004
	Self-Concept	.515	.206	.401	2.503	.019	.424	.434	.400	.996	1.004

Based on table 4, the Tolerance value for the self-efficacy variable is 0.996, and for the self-concept variable is also 0.996, indicating that the Tolerance value for the independent variable is greater than 0.1. In addition, the VIF value for the self-efficacy variable is 1.004, and for the self-concept variable is also 1.004, which means the VIF value is less than 10. Thus, it can be concluded that there is no multicollinearity between the independent variables in this study.

Heteroscedasticity Test

The heteroscedasticity test aims to check whether there is an inequality of residual variance from one observation to another. Based on data processing, the results of the Glejser test can be seen in the figure below.

Table 5 Heteroscedasticity Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.142	6.196		-.023	.982
	Self Efficacy	.070	.090	.148	.774	.446
	Self-Concept	-.009	.111	-.015	-.081	.936

The decision to determine the existence of heteroscedasticity is based on the value of significance; If the significance value is greater than 0.05, then heteroscedasticity does not occur. In this case, a significance value of 0.446 for the self-efficacy variable and 0.936 for the self-concept variable, both greater than 0.05, indicate that no heteroscedasticity occurred.

Multiple Linear Regression Test

Multiple linear regression analysis is used to obtain a comprehensive picture of the influence between independent variables on dependent variables.

Table 6 Multiple Linear Regression Test Results

Coefficients ^a											
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	5.018	11.464		.438	.665					
	Self Efficacy	.378	.167	.363	2.269	.031	.389	.400	.363	.996	1.004
	Self-Concept	.515	.206	.401	2.503	.019	.424	.434	.400	.996	1.004

Based on table 6, the multiple linear regression equation model is obtained as follows:

$$\hat{Y} = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$\hat{Y} = 5.018 + 0.378 X_1 + 0.515 X_2 + e$$

Based on the regression equation above, the explanation is as follows;

1. The value of the α constant of 5.018 indicates the condition when the optimism variable is not affected by other variables, namely self-efficacy (X_1) and self-concept (X_2). If the two independent variables do not exist, the optimism value will remain at 5.018 units.
2. The regression coefficient for the self-efficacy variable (X_1) of 0.378 shows a positive influence on optimism. This means that every increase of one unit in the self-efficacy variable will increase optimism by 0.378 units.
3. The regression coefficient for the self-concept variable (X_2) of 0.515 shows a positive influence on optimism. This means that every additional unit of the self-concept variable will increase optimism by 0.515 units.

Partial Significance Test (T-Test)

This test, known as the partial test, is used to assess the effect of each independent variable individually on the dependent variable. The decision-making criteria in the T test are as follows:

1. If the $T_{count} < T_{table}$ or the Sig value > 0.05 , then H_0 is accepted and H_1 is rejected, which indicates that the independent variable has no effect on the dependent variable.
2. If the $T_{count} > T_{table}$ or the Sig value < 0.05 , then H_0 is rejected and H_1 is accepted, which means that the independent variable partially affects the dependent variable.

Based on table 6, the results of hypothesis testing with the T test are as follows:

1. The self-efficacy variable (X_1) showed significant results, with a significant value of $0.031 < 0.05$ and a T_{thical} value of $2.269 > T_{table} 1.703$. Thus, H_{01} was rejected and H_{a1} was accepted, which suggests that partially, the coefficient of the self-efficacy variable had a significant effect on the optimism variable.
2. The self-concept variable (X_2) also showed significant results, with a significant value of $0.019 < 0.05$ and a value of $2.503 > T_{table} 1.703$. Therefore, H_{02} is rejected and H_{a2} is

accepted, which means that partially, the variable coefficient of self-concept has a significant effect on Optimism variable.

Simultaneous Significance Test (Test F)

The F test is used to determine whether independent variables simultaneously have a positive influence on the dependent variables. The results of the analysis were carried out using SPSS statistical tools. The results of the calculation are as follows:

Table 7 Results of Simultaneous Significance Test F

Anova						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	123.593	2	61.797	6.092	.007b
	Residual	273.873	27	10.143		
	Total	397.467	29			

Based on the results of the F test in the table above, it can be stated that partially self-efficacy and self-concept have a significant effect on optimism, because they have met the requirements by obtaining a value of $F_{cal} > F_{table}$, which is $6.092 > 2.70$, and a significance value of $0.007 < 0.05$. So H1 which reads "There is an influence of self-efficacy and self-concept on increasing optimism to achieve targets in employees at BSI KCP Medan Aksara is accepted.

Coefficient Determination Test(R2)

The determination coefficient (R2) test is used to measure the extent to which an independent variable can explain a dependent variable, which can be seen from the Adjusted R Square value. If the value of the determination coefficient is close to one, it indicates that almost all independent variables have a significant influence on the dependent variable.

Table 8 Determination Coefficient Test Results (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.558a	.311	.260	3.185

From table 8 above, it can be concluded that the correlation between the customer satisfaction variable and the two independent variables is 0.311, indicating that self-efficacy and self-concept have a positive relationship with the optimism variable, whose value is 0.558. The Adjusted R Square value of 0.260 or 26% shows that self-efficacy and self-concept have an influence of 26% on optimism, while the remaining 74% is influenced by other factors that are not explained in this study.

DISCUSSION

The effect of self-efficacy (X1) on increasing optimism (Y) in achieving targets in employees of Bank Syariah Indonesia KCP Medan Aksara.

The results of the hypothesis test stated that there was a positive and significant influence of self-efficacy on the optimism of achieving the target in Bank Syariah Indonesia KCP Medan Aksara employees. This is shown by the acquisition of a t-value of $2.269 > t_{table} 1.703$ with a significant value of $0.031 < 0.05$, thus the H01 hypothesis is rejected and Ha1 is accepted.

Thus indicating that self-efficacy has a significant effect on the optimism of achieving the target in Bank Syariah Indonesia KCP Medan Aksara employees. These results indicate that the higher the level of self-efficacy of the employee, the higher the level of optimism in achieving the target for the employee. These results are in line with the theory put forward by Lazarus That the effect of self-efficacy on optimism is a self-confidence that a person's relationship with his environment is influenced by self-assessment and adjustment and potentially can reduce a person's stress and adaptation to the environment.

The effect of self-concept (X2) on increasing optimism (Y) in achieving targets in Bank Syariah Indonesia KCP Medan Aksara employees

The results of the hypothesis test stated that there was a positive and significant influence of self-concept (X2) on optimism (Y) of target achievement in employees of Bank Syariah Indonesia KCP Medan Aksara. This is shown by obtaining a t-value of $2.503 > t$ table 1.703 with a significant value of $0.019 < 0.05$, thus the hypothesis H_{02} is rejected and H_{a2} is accepted. Thus indicating that self-concept (X2) has a significant effect on the optimism (Y) of achieving targets in Bank Syariah Indonesia KCP Medan Aksara employees.

A positive self-concept has a great influence on employee optimism in achieving targets. Employees with a good self-concept tend to be more confident and motivated, seeing challenges as opportunities for growth. This makes them work harder, stay motivated, and find creative solutions, which increases productivity and efficiency. In addition, a positive self-concept is usually associated with better mental health and harmonious relationships with colleagues and employers. Evidence shows that a positive self-concept is essential to build optimism in achieving targets, so companies need to support the development of a positive self-concept through employee training and wellbeing programs.

The Effect of Self-Efficacy (X1) and Self-Concept (X2) on Increasing Optimism (Y) in Target Achievement in Bank Syariah Indonesia KCP Medan Aksara Employees

Based on the results of the F test, it shows that there is a significant influence of self-efficacy and self-concept on the optimism of achieving the target in Bank Syariah Indonesia KCP Medan Akara employees. By obtaining the results of $F_{cal} > F_{table}$ value of $6.092 > 2.70$ and significance value $\alpha = 0.05$ ($0.007 < 0.05$) so that it can be concluded that self-efficacy (X1) and self-concept (X2), together (simultaneously) have a significant influence on the optimism (Y) of target achievement in employees of Bank sharia Indonesia KCP Medan Aksara.

The results of the test of the multiple determination coefficient between self-efficacy (X1) and self-concept (X2) obtained an R value of 0.558 , so it can be said to be strongly correlated. From the calculation of the magnitude of the determination coefficient or Adjusted R Square is 0.260 or 26% . This shows that the variables of self-efficacy and self-concept have an influence on the optimism variable by 26% , while the remaining 74% are influenced by other factors that are not explained in the study.

CONCLUSIONS

Based on the results of data processing and analysis, testing of analysis hypotheses and discussion of "The Effect of Self-Efficacy and Self-Concept on Increasing Optimism for

Target Achievement in Employees of Bank Syariah Indonesia (BSI) Case Study of BSI KCP Medan Aksara", the following conclusions can be drawn:

1. Partially using the T test, it is known that the coefficient in the self-efficacy variable (X1) has a positive and significant effect on the Optimism (Y) variable in PT. Bank Syariah Indonesia KCP Medan Aksara.
2. Partially using the T test, it is known that the coefficient in the self-concept variable (X2) has a positive and significant effect on the Optimism (Y) variable in PT. Bank Syariah KCP Medan Aksara
3. Simultaneously using the F test, it was found that the two independent variables, namely self-efficacy (X1) and self-concept (X2), together had a significant positive effect on the dependent variable, namely Optimism (Y) in PT. Bank Syariah Indonesia KCP Medan Aksara.

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