



# The Effect of Implementing Akhlak BUMN core values Work Discipline at Mandiri Group Corporate

Fitriani Adil\*

Hasanuddin University, Makassar, Indonesia

\*adilf24a@student.unhas.ac.id

**Abstract.** This study aims to describe and analyze the impact of implementing Akhlak core values (Trustworthy, Competent, Harmonious, Loyal, Adaptive, and Collaborative) on employee work discipline at Mandiri Group Corporate. This study aims to understand how the internalization of Akhlak values impacts employee work discipline. Akhlak is a work culture established by the Ministry of StateOwned Enterprises as the basis for the behavior of all employees in the stateowned enterprise environment, including Mandiri Group. This study uses a qualitative descriptive approach, with data collection techniques through observation and a semistructured online survey with employees regarding work discipline policies. The results of the study show that the application of Akhak values (Trustworthy, Competent, Harmonious, Loyal, Adaptive, and Collaborative) has generally been internalized in employee work behavior. These values contribute positively to shaping employee awareness of the importance of compliance with rules and job responsibilities. However, routine monitoring and variations in understanding regarding the implementation of Akhlak values will continue to be carried out. The conclusion of this study is that the application of Akhlak core values has a significant influence on improving work discipline. AKHLAK values have become the main foundation in shaping a positive, disciplined, productive work culture that is in line with organizational goals.

**Keywords:** AKHLAK, Work Discipline, StateOwned Enterprises, Mandiri Group Employee Engagement

## 1 Introduction

Work discipline encompasses the establishment of order and fluidity within an organization to achieve optimal outcomes, primarily through the enforcement of disciplinary measures. For employees, adherence to such discipline fosters a conducive working environment, thereby enhancing their enthusiasm in executing tasks proficiently. This phenomenon is particularly vital for the advancement of an organization, as it encourages selfdiscipline among personnel in performing duties, whether individually or collaboratively. Certain enterprises readily acknowledge this imperative and adeptly navigate its challenges. Conversely, numerous others exhibit intolerance toward environments lacking discipline. Consequently, it is imperative to collectively recognize that

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M. Nohong et al. (eds.), *Proceedings of the 10th International Conference on Accounting, Management, and Economics (10th ICAME 2025)*, Advances in Economics, Business and Management Research 388, [https://doi.org/10.2991/978-94-6239-709-5\\_131](https://doi.org/10.2991/978-94-6239-709-5_131)

work discipline can be instituted and embraced in a professional manner within the corporate framework [1]

Gaps Some studies focus solely on the conceptual understanding of AKHLAK values or their general application in BUMN, without directly linking them to indicators of organizational performance discipline, employee loyalty, or changes in work culture. Furthermore, many studies fail to differentiate how the implementation of these values is perceived within a BUMN corporate environment like the Mandiri Group, which has its own complexities and dynamics. Furthermore, few studies have explored how internal employee perceptions of AKHLAK values impact engagement, collaboration between business units, and transformational leadership, particularly in the highly competitive and dynamic financial industry. Previous research, "Examining the internalization of AKHLAK in BUMN in the energy sector," found that the implementation of AKHLAK values increased loyalty and work discipline. Weaknesses: The study focused only on general perceptions and did not measure a direct relationship to organizational performance [2].

In addition, research related to Core Values of Akhlak has also been conducted with a focus on the implementation of AKHLAK values in state-owned construction sector companies. The findings show initial resistance from employees to new values due to the old, deeply rooted culture. Weaknesses: Not studied in the context of financial services/banking companies [3].

Therefore, this research is important for:

- Providing a basis for developing a more measurable value internalization strategy that is tailored to the company's operational context.
- Few studies have explored how AKHLAK values are internalized in a highly regulated and competitive corporate ecosystem.
- Such research will provide practical contributions to HR policymaking and organizational culture at Mandiri Group Corporate.
- Complementing the literature on the influence of AKHLAK values on BUMN within Mandiri Group Corporate, a complex organization that requires value harmonization across entities.
- Providing evidence-based insight to management regarding the effectiveness of implementing these values.

Work discipline entails the cognizance and volition of employees to adhere to all organizational regulations and pertinent social norms. Consequently, it serves as an instrument employed by leaders to engage with employees, thereby fostering their inclination to modify their conduct in accordance with established guidelines. The enforcement of discipline within an organization is imperative. This underscores that, in the absence of robust employee discipline, the attainment of organizational objectives becomes arduous. Thus, discipline constitutes the cornerstone of an organization's efficacy in realizing its aspirations [4]

Exemplary discipline is manifested in an individual's degree of accountability toward their assigned responsibilities. [4] asserts that "regulations are indispensable for establishing orderly conditions in the workplace, as the discipline of an office or work-

place is deemed commendable when the preponderance of employees adheres to the prevailing regulations."

To fulfill the function of State-Owned Enterprises (BUMN) as catalysts for economic expansion, facilitators of societal prosperity, and providers of employment and expertise, a metamorphosis of BUMN human resources is requisite. This encompasses the formulation of Core Values for BUMN personnel, serving as an emblematic identity and cohesive element for a professional ethos that sustains perpetual enhancement of performance. BUMN human resources are anticipated to comprehend, enact, and assimilate these Core Values authentically, persistently, and logically, thereby manifesting them in quotidian conduct and molding the BUMN occupational culture, as delineated in SE7/MBU/07/2020 pertaining to the Core Values. (Core Values) of State-Owned Enterprise Human Resources [5].

The consistent implementation of the BUMN AKHLAK core values can substantially enhance employee discipline. AKHLAK, an acronym for Amanah (Trustworthy), Kompeten (Competent), Harmonis (Harmonious), Loyal (Loyal), Adaptif (Adaptive), and Kolaboratif (Collaborative), represents the fundamental ethical and behavioral standards that guide employees in performing their duties responsibly and effectively. It emphasizes the importance of integrity, responsibility, and positive behavior at work. When these values are internalized and applied in daily behavior, employees tend to be more disciplined in carrying out their duties and responsibilities, as well as more compliant with work regulations and ethics.

## 2 Literature Review

The main basic theory (grand theory) that you can use to base research on the effect of implementing AKHLAK BUMN core values on employee work discipline, with the focus, main principles, and relevance of the theory, namely (Organizational Behavior Theory) the core theory, this explains how individuals and groups behave in organizations, and how that behavior is influenced by organizational structure, leadership, values, culture, and work systems. The main principles are: Work behavior is influenced by the perceptions, motivations, attitudes, and values adopted by individuals, the organizational environment, such as core values and leadership style, shape the way employees act and interact. Changes in the organizational value system will affect work behavior and productivity. Relevance, The application of AKHLAK BUMN core values can direct individual behavior to be more disciplined, responsible, and work according to organizational ethics. Values such as Amanah, Loyal, and Competent are forms of strengthening positive work behavior. Organizational behavior focuses on examining the actions of individuals within an organization and analyzing how those actions influence the overall performance and effectiveness of the organization [6].

## 2.1 Work Discipline Theory

- **Core Concept:** Work discipline refers to an individual's awareness and willingness to adhere to established regulations and norms within an organization in order to achieve shared objectives.
- **Fundamental Principles.** The level of work discipline is influenced by several key factors, including leadership quality, the effectiveness of supervisory systems, the implementation of incentives and sanctions, as well as the internalization of organizational values and culture.
- **Relevance to Research:** The AKHLAK values framework can reinforce internal discipline by emphasizing moral and ethical integrity (*Amanah*), dedication and loyalty (*Loyal*), and a sense of responsibility and competence (*Kompeten*). This study seeks to analyze the extent to which the internalization of AKHLAK values affects employees' levels of work discipline.

In essence, work discipline can be defined as an attitude or behavioral manifestation that reflects adherence to established organizational rules and work procedures [7].

Work discipline constitutes a fundamental responsibility of an organization or institution to ensure that employees maintain proper conduct, thereby enhancing their performance and minimizing unproductive activities during working hours. In the context of workplace management, work discipline represents a principle that requires employees to act in an orderly and compliant manner. It reflects a condition that motivates and guides employees to perform their duties and responsibilities in accordance with established organizational rules and procedures [8].

Work discipline also functions as an instrument utilized by leaders to communicate with employees, encouraging them to modify their behavior. It serves as a means to foster greater awareness and willingness among employees to adhere to all regulations and policies established by the organization [9].

## 2.2 Types of Work Discipline

- **Preventive Discipline:** Preventive discipline refers to efforts undertaken to motivate employees to comply with established standards and regulations, thereby minimizing the potential for misconduct or rule violations.
- **Corrective Discipline:** Corrective discipline involves measures implemented to address instances of rule violations and to prevent the recurrence of such infractions in the future.
- **Hot Stove Rule:** In this discipline, it is essentially stated that disciplinary actions should have the same characteristics as the punishment received by someone who has touched a hot stove.
- **Progressive Discipline:** In this discipline, heavier penalties are imposed. In cases of repeated violations, the objective is to provide employees with an opportunity to undertake corrective measures before the imposition of more severe sanctions imposed [10].

The Ministry of State-Owned Enterprises hopes that state-owned enterprises will continue to grow sustainably so that the objectives of establishing state-owned enterprises are fulfilled. The creation of sustainable growth in an increasingly open era of globalization certainly requires strong fundamental conditions and high competitiveness. One way to increase the fundamental strength and competitiveness of state-owned enterprises is to pay comprehensive attention to employee performance [11,16].

BUMN were established to contribute to national economic growth and assist in state revenue, provide high-quality goods and services, pioneer Business activities that cannot yet be undertaken by the private sector or cooperatives, while simultaneously playing an active role in providing guidance and support to entrepreneurs from economically disadvantaged groups, cooperatives, and the broader community., as well as pursue profits like other private companies[12].

In order to improve the performance of BUMN employees, the Ministry of BUMN implemented a priority program by launching a new set of values called The AKHLAK Core Values, which serve as a strategic initiative to enhance the development of human resources within State-Owned Enterprises (BUMN). Despite the substantial contribution of BUMN to the national economy, there remain considerable disparities in management systems among these enterprises. Consequently, the Ministry of State-Owned Enterprises (BUMN) deemed it necessary to initiate a transformation and alignment of human resource management guidelines through the program titled "BUMN Human Capital Transformation," embodied in the concept of AKHLAK. The AKHLAK culture adopted by BUMN represents an acronym for Amanah (Trustworthy), Kompeten (Competent), Harmonis (Harmonious), Loyal (Loyal), Adaptif (Adaptive), and Kolaboratif (Collaborative), which are the Core Values of BUMN. AKHLAK BUMN are behavioral guidelines for every BUMN human resource (HR) to be implemented in their daily behavior and to shape the work culture in BUMN [13].

The AKHLAK Culture Journey is an important indicator of the realization of BUMN with character and is actualized in the behavior of leaders and all employees, where every action is based on AKHLAK values. The implementation of AKHLAK will not be successful without the sincere commitment and efforts of all BUMN Group personnel. In addition, evaluation is needed so that the implementation of AKHLAK can be planned and carried out properly. The AKHLAK Culture Journey is like a road map for BUMN in transforming corporate culture to be in line with core values and support sustainable performance improvement [14].

Here is a more detailed explanation of the relationship between AKHLAK and discipline:

- Amanah (Trustworthiness) This value requires employees to be honest, responsible, and trustworthy. Employees who are trustworthy will be more disciplined in keeping their promises, completing tasks on time, and avoiding dishonest behavior.
- Kompeten (Competent): This value encourages employees to continuously learn and improve their skills. Competent employees will be more disciplined in attending training, seeking the latest information, and applying their knowledge in their work.
- Harmony (Harmony): This value emphasizes the importance of cooperation, mutual respect, and creating a positive work environment. Harmonious employees will be

more disciplined in interacting with coworkers, resolving conflicts well, and avoiding behavior that could damage work relationships.

- **Loyal (Loyal):** This value requires employees to be loyal to the company, maintain the company's good name, and be dedicated to their work. Loyal employees will be more disciplined in complying with company regulations, maintaining company confidentiality, and avoiding actions that could harm the company.
- **Adaptive (Adaptive):** This value encourages employees to be able to adapt to changes and challenges. Adaptive employees will be more disciplined in accepting change, learning new things, and finding creative solutions to problems.
- **Collaborative:** This value emphasizes the importance of cooperation and mutual support within the team. Collaborative employees will be more disciplined in sharing information, helping colleagues, and achieving common goals.

Within work discipline, there are also indicators and aspects that will be used to assess employee work discipline:

- **Punctuality:** Punctuality here means that you can assess employees based on how disciplined they are in adhering to the company's set working hours, including attendance and compliance in performing tasks on time and correctly. For example, if the company sets working hours are scheduled from 7:00 a.m. to 4:00 p.m., then employees must arrive and finish work according to the specified working hours. Additionally, if the company assigns tasks that must be completed, employees must submit their work on time.
- **Compliance with Company Regulations:** Disciplined employees must comply with company regulations. Regulations and rules must be established so that the organizational objectives can be effectively attained properly. This requires employees to be loyal to the commitments made to the company. Loyalty in this context refers to the attitude of obedience and adherence in executing directives from superiors and complying with established regulations and rules. It also means employees' compliance in wearing the uniform specified by the organization or company.
- **Responsibility in performing duties:** An employee must have responsibility in performing their duties. One form one aspect of employee responsibility involves the appropriate utilization and maintenance of equipment to ensure that office activities can run smoothly. Employees must also be capable of handling the work that is their responsibility as reliable employees [1].

### 3 Method

#### 3.1 Research design and analytical framework

This study employed a descriptive qualitative design to obtain an in depth understanding of employees' perceptions and experiences regarding the influence of the BUMN AKHLAK Core Values on work discipline at Mandiri Group Corporate Makassar. Qualitative enquiry was selected because it enables the exploration of meaning, interpretation, and contextualised organisational behaviour, rather than limiting analysis to

numerical associations. In accordance with established qualitative principles, data analysis was conducted iteratively and continuously until the research process reached a point of saturation [15].

The study was guided by an analytic framework that positions the AKHLAK Core Values as the primary construct of interest (*X*), with employee engagement (*Y*) and employee discipline (*Z*) as related outcomes within the organisational context. Within this framework, the standards specified in the data model describe the relationships between key constructs and their indicators. In practical terms, the model functions as a structured mapping that clarifies how each AKHLAK value is reflected through observable indicators of engagement and discipline, thereby supporting systematic interpretation of the empirical material.

### **3.2 Population, participants, and sampling strategy**

Participants were selected purposively, namely individuals considered to possess experience and knowledge relevant to the research topic. The participant group comprised organic employees, including both fixed term contract employees and permanent employees, to ensure that perspectives reflected varied employment statuses within the corporate environment. Purposive selection was adopted to prioritise information rich cases that could illuminate how AKHLAK values are understood and enacted in day to day work practices.

### **3.3 Data collection procedures**

Data were collected through two complementary techniques: an online semi structured survey and participatory observation. The online survey was designed to elicit participants' views, experiences, and meanings concerning the internalisation of AKHLAK values and their perceived influence on discipline related behaviours. Participatory observation was conducted to examine behaviours and interactions occurring naturally in routine workplace activities. The researcher was directly involved in observing daily practices in order to develop a contextual understanding of how discipline is manifested and how AKHLAK values are enacted within operational settings. The combination of these techniques enabled the study to capture both articulated perceptions and observed workplace practices, strengthening the descriptive depth of the findings.

### **3.4 Data analysis**

Data analysis followed an iterative, interactive approach, consistent with qualitative procedures that emphasise continuous engagement with the data and progressive refinement of interpretation [15]. The analysis utilised thematic techniques, including systematic categorisation, the identification of recurrent patterns, and the development of overarching themes that represented participants' shared understanding of the influence of AKHLAK Core Values on work discipline. Coding and theme development were oriented towards capturing how each value dimension is associated with discipline related

indicators such as punctuality, compliance with organisational rules, and responsibility in task execution, as represented in the study’s analytic framework.

### 3.5 Trustworthiness and credibility procedures

To strengthen credibility, the study applied source triangulation by comparing insights derived from the online survey with observational findings. This approach aimed to examine convergence and divergence between reported experiences and observed behaviours, thereby improving the robustness of interpretation. Validation was further supported through member checking, whereby interpretations and summary findings were confirmed with participants to reduce misinterpretation and to enhance the authenticity of meaning derived from the data. These procedures were implemented to ensure that the reported themes were grounded in participants’ perspectives and aligned with observed organisational realities.

## 4 Results

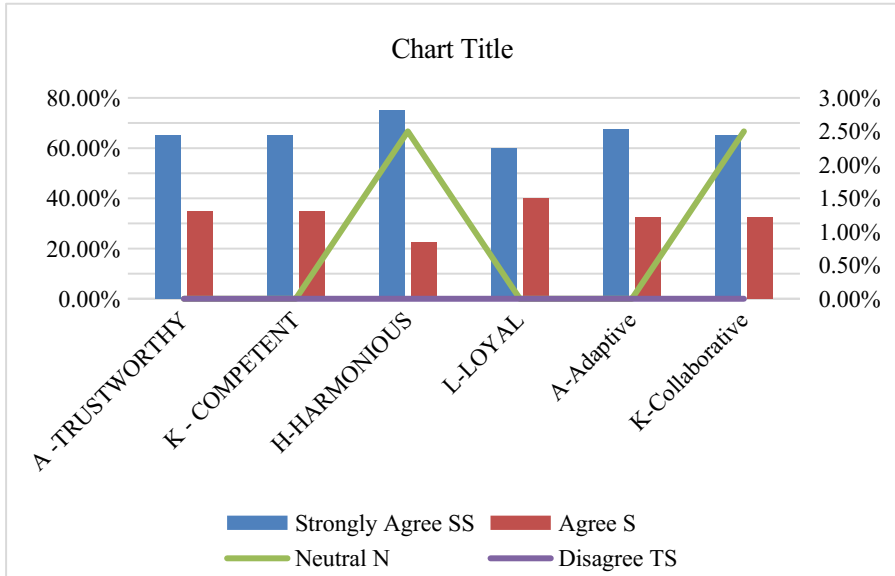
**Table 1.** Akhlak Core Value Components

Akhlak Core Values	Strongly Agree	Agree	Neutral	Disagree	Employee Engagement	Research Main Focus
	SS	S	N	TS		
A Amanah	65	35	0	0	100	100% positive response, with 65% of respondents strongly agreeing and 35% agreeing
KCompetent	65	35	0	0	100	100% positive response, with 65% of respondents strongly agreeing and 35% agreeing
HHarmonious	75	22.5	2.5	0	97.5	97.50% positive response, 75% of respondents strongly agree, and 22.50% of respondents agree
LLoyal	60	40	0	0	100	100% positive response, with 60% of respon-

AAdaptive	67.5	32.5	0	0	100	dents strongly agreeing and 40% agreeing 100% positive response, with 67.50% of respondents strongly agreeing and 32.50% agreeing 97.50% positive responses, with 75% of respondents strongly agreeing and 22.50% agreeing
KCollaborative	65	32.5	2.5	0	97.5	

Table 1 indicates uniformly strong endorsement of the AKHLAK core values among Mandiri Group Corporate employees, with all dimensions receiving predominantly favourable evaluations and negligible dissent. Amanah, Competent, Loyal, and Adaptive each achieved a complete positive response rate, reflecting the absence of neutrality or disagreement and suggesting that these values have been broadly internalised as behavioural expectations in the workplace. Notably, the proportion of respondents selecting “Strongly Agree” is consistently high across dimensions, ranging from 60% to 75%, which signals not only acceptance but also a relatively intense level of conviction regarding the salience of these values in shaping daily conduct. In interpretive terms, the pattern implies that employees largely recognise AKHLAK as a shared normative frame that guides responsible work behaviour and supports adherence to organisational standards.

A more differentiated reading is evident when examining Harmonious and Collaborative, which are the only dimensions showing any neutral responses, albeit at a minimal level of 2.5% each, resulting in employee engagement rates of 97.5%. Harmonious also records the highest “Strongly Agree” proportion at 75%, indicating that respectful interpersonal relations and workplace cohesion are perceived as particularly central to the organisation’s value system. The small neutral fractions may plausibly reflect variability in employees’ lived experiences of cross unit interaction, communication quality, or the consistency of collaborative routines, rather than substantive resistance to the value itself. Overall, the table suggests that while AKHLAK is strongly embedded across all six dimensions, relational values may be more sensitive to contextual conditions of teamwork and interaction, which in turn can influence the intensity with which employees perceive and report their enactment.



**Fig. 1.** Percentage of Core Values of Morality survey regarding the implementation of work discipline

The figure demonstrates a clear predominance of favourable perceptions across all six AKHLAK dimensions, as indicated by consistently high proportions of “Strongly Agree” responses and a substantial but secondary contribution from “Agree”. “Strongly Agree” appears to range from approximately 60% to 75% across the constructs, while “Agree” generally occupies the remaining share, indicating that endorsement is not merely moderate but strongly held by a large segment of respondents. Importantly, the “Disagree” line remains at zero throughout, signalling an absence of overt rejection and suggesting that the AKHLAK values function as a widely accepted behavioural reference point within the organisational setting represented.

A more nuanced pattern emerges in the distribution of neutral responses, which is effectively absent for Trustworthy, Competent, Loyal, and Adaptive, but becomes visible for Harmonious and Collaborative at a low level (around 2.5%). Although marginal in magnitude, this concentration of neutrality in the relational values may indicate that experiences of harmony and collaboration are more contingent on day to day interaction quality, crossunit coordination, and situational factors than the more individually anchored values. Nevertheless, the nearzero neutrality overall, coupled with universally positive response patterns, suggests a strong and largely consistent internalisation of AKHLAK, with only minor variability in how the interpersonal values are perceived across respondents.

## 5 Discussion

The findings indicate that the AKHLAK core values were endorsed very strongly by respondents, signalling a high degree of internalisation within Mandiri Group Corporate. Across all dimensions, the response pattern is dominated by “Strongly Agree” and “Agree”, with no recorded disagreement and only marginal neutrality in two values. This profile suggests that AKHLAK has moved beyond formal rhetoric and is perceived as a practical behavioural reference that supports disciplined work conduct. Such evidence aligns with the argument that when organisational values are internalised, they can strengthen consistent, performance oriented behaviour and reinforce discipline through shared expectations and normative control [2]. From an organisational behaviour perspective, values operate as cultural cues that guide individual attitudes and behavioural choices in the workplace, including compliance and responsibility, which are core elements of work discipline [6,7,9].

For Amanah (Trustworthy), the unanimity of positive responses, with 65% strongly agreeing and 35% agreeing, indicates that employees associate trustworthiness with punctual task completion and responsible conduct. The absence of neutral or negative responses, alongside 100% employee engagement, implies that Amanah is perceived not merely as an ethical aspiration, but as an actionable standard that shapes daily discipline. In practical terms, this suggests that integrity and accountability are understood as inseparable from timely delivery and adherence to obligations, thereby strengthening the behavioural foundations of discipline that support orderly organisational functioning [7,9]. A similarly unequivocal pattern appears for Kompeten (Competent), where 65% strongly agreed and 35% agreed that capability development is associated with increased discipline. This indicates that competence is interpreted as more than technical proficiency; it is also framed as a driver of self regulation, learning orientation, and reliability in task execution. In disciplined work environments, such capability based confidence can reduce procedural errors and encourage employees to meet standards consistently, reinforcing discipline as a stable behavioural routine rather than episodic compliance [7,8].

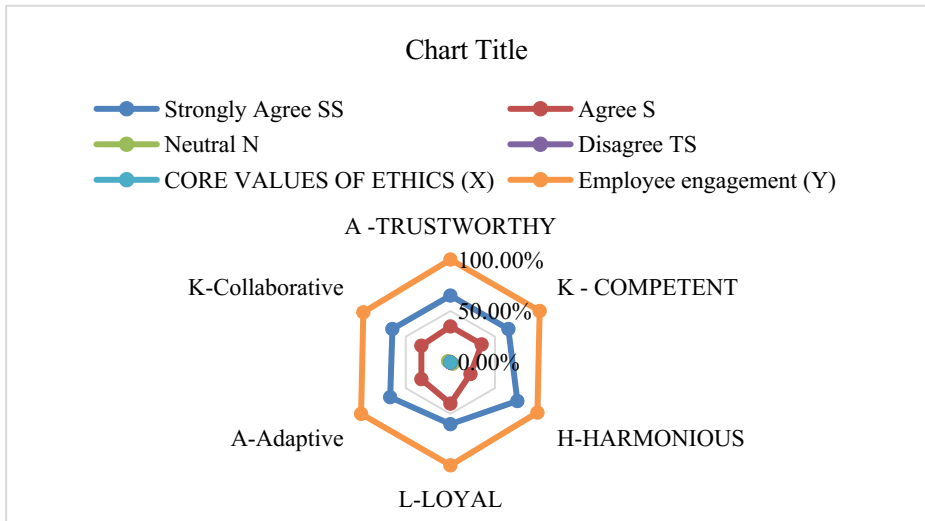
The value of Harmonis (Harmonious) received the highest “Strongly Agree” proportion at 75%, complemented by 22.5% agreement and only 2.5% neutrality, producing a 97.5% employee engagement rate. This distribution suggests that mutual respect and constructive interpersonal relations are widely regarded as essential conditions for a disciplined culture. Harmony appears to be interpreted as a social mechanism that reduces friction, supports cooperative norms, and helps maintain order in daily operations. Although the small neutral segment does not alter the overall interpretation, it may indicate minor variability in how consistently respectful interactions are experienced across teams or situations. Nevertheless, the dominant endorsement reinforces the view that disciplined behaviour is sustained not only by rules, but also by the social climate through which those rules are enacted [6,9]. For Loyal (Loyal), all respondents expressed agreement, with 60% strongly agreeing and 40% agreeing, and employee engagement reaching 100%. This indicates that loyalty is understood in concrete behavioural terms, namely responsibility for meeting work standards and targets, maintaining organisational commitments, and adhering to expectations without ambiva-

lence. Such an interpretation is consistent with the positioning of AKHLAK as a unifying work culture for state owned enterprise personnel, where loyalty is expected to translate into disciplined adherence to organisational goals and norms [13].

For *Adaptif* (Adaptive), responses were again uniformly positive, with 67.5% strongly agreeing and 32.5% agreeing, alongside 100% employee engagement. This suggests that employees regard adaptability as integral to maintaining punctuality and responsibility under conditions of change. In a dynamic corporate context, adaptive discipline implies that employees sustain compliance and productivity even when procedures, demands, or operational priorities shift. The complete absence of neutrality or disagreement further indicates that adaptive behaviour is perceived as compatible with, rather than disruptive to, work discipline, supporting the idea that disciplined performance can be maintained through flexible problem solving and readiness to learn [6,8]. Finally, *Kolaboratif* (Collaborative) also shows strong endorsement, with 65% strongly agreeing and 32.5% agreeing, while 2.5% remained neutral and none disagreed, yielding 97.5% employee engagement. This pattern indicates that collaboration is viewed as a practical route to disciplined execution through shared responsibility, information sharing, and timely completion of tasks. The minimal neutrality may reflect differences in day to day coordination experiences, yet the overall dominance of positive responses confirms that collaborative practices are largely perceived as reinforcing discipline rather than diluting individual accountability.

Taken together, the results provide coherent evidence that the AKHLAK values are perceived as behaviour shaping mechanisms that reinforce work discipline through individual responsibility, capability development, constructive social relations, organisational dedication, adaptive resilience, and collective coordination [2]. At the same time, the small pockets of neutrality under *Harmonious* and *Collaborative* suggest that interpersonal and cross unit dynamics may require continuing attention to ensure that these values are enacted consistently across contexts. This supports the importance of continuous evaluation and reinforcement in culture implementation, as emphasised in guidance on the AKHLAK culture journey, where sustained commitment and systematic review are necessary to maintain alignment between declared values and daily behavioural practice [14].

Overall, the visual pattern in Figure 2 consolidates the quantitative tendencies reported in Table 1 by illustrating a consistently high alignment between the AKHLAK core values and employee engagement, with endorsement concentrated in the “strongly agree” and “agree” responses and only marginal neutrality for *Harmonious* and *Collaborative*, alongside an absence of disagreement across all dimensions. This configuration indicates that the internalisation of *Amanah*, *Kompeten*, *Harmonis*, *Loyal*, *Adaptif*, and *Kolaboratif* is not merely declarative, but is perceived as behaviourally relevant to how employees regulate punctuality, responsibility, and compliance in daily work practices. In practical terms, the figure provides an integrated depiction of how a valuesbased culture is associated with sustained engagement and disciplined conduct, reinforcing the proposition that shared organisational values can function as an enabling mechanism for consistent, performanceoriented behaviour within the Mandiri Group Corporate context [2].



**Fig. 2.** Relationship between Employee Engagement and Core Values of Ethics in the Application of Work Discipline

## 6 Conclusion

This study has several limitations, including its limited scope to a specific unit within the Mandiri Group, and its quantitative approach that does not fully capture the dynamics of employee perceptions of AKHLAK values. Furthermore, this study did not consider other variables that may influence work discipline. Therefore, it is recommended that future research expand the scope, use a qualitative or mixed methods approach, and integrate mediating or moderating variables such as organizational commitment or ethical leadership.

Based on the results of a survey on the implementation of AKHLAK values (Trustworthy, Competent, Harmonious, Loyal, Adaptive, and Collaborative), all values received very positive responses from the majority of respondents. This shows that AKHLAK values have been understood, accepted, and used as guidelines in daily work behavior.

All AKHLAK values received an approval rating above 90%, with no disapproval responses. The values of Trustworthy, Loyal, and Adaptive received 100% approval, reflecting a strong commitment to integrity, responsibility, and the ability to adapt in the face of challenges. The values of Harmony and Collaboration also show very positive results, although there were a few neutral responses (<3%), which did not affect the overall dominance of positive perceptions. Competence is understood as an important part of supporting discipline and continuous selfdevelopment. With these results, it can be concluded that the AKHLAK values have become the main foundation in shaping a positive, disciplined, productive work culture that is aligned with the organization's goals.

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