

The Effect of Discipline, Motivation, Work Environment on Employee Performance and Their Impact on Job Satisfaction Employees at Bank Muamalat Tulungagung Branch Office

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Article History: Received May 19, 2023; Received in revised from June 6, 2023;
Accepted June 20, 2023; Published; June 28, 2023

How to Cite this Article: Puryanti, Anggi Putri, Ahmad Supriyadi, and Elok Fitriani Rafikasari. 2023. "The Effect of Discipline, Motivation, Work Environment on Employee Performance and Their Impact on Job Satisfaction Employees at Bank Muamalat Tulungagung Branch Office". *El-Qist: Journal of Islamic Economics and Business (JIEB)* 13 (1). Surabaya, Indonesia:67-82.
<https://doi.org/10.15642/elqist.2023.13.1.67-82>.

Abstract: This study examines the influence of discipline, motivation, and work environment on employee performance and their indirect effect on job satisfaction at Bank Muamalat Tulungagung Branch Office. Using a quantitative explanatory design with path analysis, data were collected from all 30 employees using a saturated sampling technique. The results show that all three independent variables significantly impact employee performance, both directly and indirectly through job satisfaction. Notably, the work environment exerted the strongest direct influence on performance, while job satisfaction served as a significant mediating variable, contributing to 72.9% of the variance in performance. The study contributes to international human resource and Islamic organizational behavior literature by integrating job satisfaction as a key mediating construct in performance enhancement within Islamic financial institutions. It highlights how discipline rooted in Shariah values, intrinsic motivation, and supportive environments shape optimal employee outcomes. This research provides a foundational model for Islamic HR performance frameworks that can be tested across global Islamic banking settings. Future studies may compare the mediating role of satisfaction across different cultural and regulatory environments or incorporate Islamic leadership and spiritual motivation as additional variables in performance modeling.

Keywords: Work Discipline; Motivation; Work Environment; Job Satisfaction; Employee Performance

Introduction

Human resources play an essential role in various fields of development. Human resources are significant in the company, in addition to human resources in the organization, resulting in companies needing to budget large amounts of rupiah to expand these resources in various ways. Companies develop current human resources in multiple ways, including motivation, work discipline, and work atmosphere. According to Kartono, this is a consequence of the quality and quantity of an employee's work in carrying out his duties following his obligations. Companies that run their operations ineffectively and efficiently are likely to survive.¹

Organizations or businesses must strive to meet organizational goals when executing programs, regardless of whether the organization is for-profit. Profitability is essential for business. Improving employee performance is one approach to achieving this goal. Everyone doing well enables the organization to create as many goods or services as possible. The willingness of a person or group to carry out and perfect an activity by their obligations with the expected results is referred to as performance.² Performance can be considered as carrying out tasks and achieving results from work done. Performance includes not only what is done but also how it is done. A person's performance is the sum of his quality and quantity in carrying out his obligations.

Aspects of mobility and motivation influence employee performance.³ Aspects of command are the ability and potential reality, as well as motivation, which is a condition that encourages an employee to achieve this organization, are factors that can affect employee performance. Employee performance can be evaluated for work performance, and this process can help companies assess employees' work so that it can be used as a reference in making decisions about providing feedback to employees about the implementation of their work. Besides performance, the factor that influences the level of organizational success is job happiness. Job satisfaction can impact performance because it is vital to improve staff efficiency and performance in company development.⁴ Satisfaction is an essential indication for achieving optimal success at work. Job satisfaction is a general attitude towards one's job that shows a gap between the number of incentives received and the amount employees think they should get. An employee who is happy at work will do his job as well as possible. Work productivity will increase when work happiness increases. High productivity will increase job satisfaction because employees will believe that what the organization achieves is

¹ Gary Dessler, *Manajemen Sumber Daya Manusia, Edisi 10 Jilid 1* (Jakarta: Prenhallindo, 2007), 25-26.

² Lijan Poltak Sinambela, *Managemen Sumber Daya Manusia: Membangun Tim Kerja yang Solid untuk Meningkatkan Kinerja* (Jakarta: Bumi Aksara, 2016), 483.

³ Anwar Prabu Mangkunegara, *Manajemen Sumber Daya Manusia Perusahaan* (Bandung: PT. Remaja Rosdakarya, 2013), 67.

⁴ Wibowo, *Manajemen Kinerja* (Jakarta: Rajawali Pers, 2016), 415.

what they are paid for, where payment or remuneration is fair and appropriate for results and performance.⁵

Employee job satisfaction is one of the signs that can influence the employee's decision to stay in the organization. Thus, job satisfaction increases worker motivation to work optimally in the organization—factors that affect an employee's satisfaction, either from the employee himself or outside the employee. Employees' internal factors include abilities based on knowledge and skills, work motivation, work performance, and leadership style. At the same time, external factors include the work environment and work situation. The soul of employees with a high spirit of discipline is needed in the company. Work discipline is tool managers use to communicate with employees so that managers can increase one's awareness and willingness to comply with all applicable company regulations and social norms.

Research on Discipline, Motivation, and Work Environment on Employee Performance and Their Impact on Job Satisfaction has been completed by several researchers. At the Denpasar City Regional Secretariat, Raka Kumarawati, Gede Suparta, and Suyatna Yasa examined the impact of motivation on behavior management and worker performance. Information was collected from 69 respondents using a survey Partial Least Square (PLS) Version 2 is the analytical method used. The study results show that employee performance is significantly enhanced by motivation. At the Regional Secretariat of the City of Denpasar, discipline does not play a role as a motivator or predictor of worker success.⁶ The research objective of Mappasomba, Ramli Manrapi, and Indriyani Nur is to find out how the work environment and motivation affect employee performance at PT PLN (Persero) in South Sulawesi. Information was obtained from the responses to the questionnaire from 30 workers. Multiple regression equations are used for this study. The results of the survey show that motivation and work environment have a significant effect on employee performance.

To determine the impact of work motivation and work discipline on the performance of PT. Industri Kereta Api, Yohanes Delvin Ardianto, conducted a case study with 92 respondents as part of their research. The sampling method uses random sampling. They use multiple linear regression for data analysis. The results showed a good relationship between work, motivation, and work discipline with employee performance at PT. Industri Kereta Api fabrication division.⁷

The Effect of Work Motivation, Work Discipline, and Work Environment on Job Satisfaction with Printing Employees of the Republic of Indonesia was studied by Nilasari, Cholifah, and Fattah in 2016. The population of this study was 36 PNRI workers. This study aimed to determine the effect of simultaneous and

⁵ Ibid., 417.

⁶ Gede Suparta, dan Suyatna Yasa, “Dampak Motivasi Terhadap Manajemen Perilaku Dan Kinerja Pekerja”, *Jurnal Ilmiah Administrasi Bisnis Dan Inovasi* 2.1 (2017), p. 167-179.

⁷ Mappasomba, Ramli Manrapi, dan Indriyani Nur, “Pengaruh motivasi kerja dan disiplin kerja terhadap kinerja PT. Industri Kereta Api”, *Jurnal Ilmu Manajemen Terapan* 2.4 (2017): p. 485-512.

partial work environment, work environment discipline, and work motivation on employee job satisfaction. This type of research is a quantitative case study that collects data using questionnaires, interviews, field study systems, and literature reviews. The analysis uses the saturated sampling technique; all 36 respondents were included in the sample. The results of simultaneous testing (F-test) and partial (T-test) show that work motivation, discipline, and work environment positively and significantly affect job satisfaction.

In contrast, work discipline has a dominant impact on job satisfaction, with a value of 0.634. The number of samples used and the research location are the main differences between this study and the author's research. This study has the advantage of using many data collection methods together, and the coefficient of determination is quite good namely 0,946.⁸

Interestingly, this research was conducted because employee performance is the key to achieving maximum organizational goals, and this research is needed to provide solutions and input in improving employee performance to increase employee job satisfaction. One of the Islamic banks in Indonesia that is very concerned about the performance of its employees is Bank Muamalat Tulungagung Branch Office (KCP Tulungagung). At Bank Muamalat KCP Tulungagung, starting the day before work, they always conduct a briefing in which a leader carries out work motivations to an employee. It is done to maximize the performance of employees to achieve work satisfaction. Bank Muamalat KCP Tulungagung also applies work discipline, including arriving on time, dressing neatly and politely, and many more rules that will later support employee performance to create job satisfaction. Bank Muamalat KCP Tulungagung also maintains every work environment around it to provide comfort and carry out its organizational culture well to achieve happiness when working as employees.

The formulation of the problem in this study is 1) How does discipline affect Employee Satisfaction at Bank Muamalat KCP Tulungagung?; 2) How does motivation affect Employee Satisfaction at Bank Muamalat KCP Tulungagung?; 3) How does the Work Environment affect Employee Satisfaction at Bank Muamalat KCP Tulungagung?; 4) How does discipline affect the performance of Bank Muamalat KCP Tulungagung employees?; 5) How does motivation affect the performance of Bank Muamalat KCP Tulungagung employees?; 6) How does the work environment affect the performance of Bank Muamalat KCP Tulungagung employees? Moreover; 7) How do discipline, motivation, and work environment affect employee performance and their impact on employee satisfaction at Bank Muamalat KCP Tulungagung?

⁸ Nilasari, Cholifah, dan Fattah, "Pengaruh Motivasi Kerja, Disiplin Kerja, dan Lingkungan Kerja Terhadap Kepuasan Kerja Pegawai Percetakan Negara Republik Indonesia", *Jurnal Ilmu Ekonomi Dan Manajemen* 6.3 (2010), p. 20.

Research Methods

This type of research uses quantitative research with path analysis (Path Analysis). The data source used in this study is primary data, namely, using a questionnaire. The location in this research is PT. Bank Muamalat KCP Tulungagung, and when this research was conducted in December 2022. The population in this study were employees of PT. Bank Muamalat KCP Tulungagung totaling 30 people.

The sampling technique used in this study is Saturated Sampling. Saturated sampling is a sampling technique if all population members are used as samples. If the number of respondents is less than 100, all models are taken so that the research is a population study. So the number of pieces is the same as the total population, namely as many as 30 respondents. The independent research variables are work discipline, work motivation and work environment, while the dependent variable is employee performance, and the intervening variable (job satisfaction). This research was processed using SPSS 25 software.

Result Performance

Performance is about what is done and how to do it. There are several views of experts on the notion of performance management. Bacal views performance management as a continuous communication process in partnership between employees and their immediate superiors. This communication process includes activities to build clear expectations and an understanding of the work to be carried out. The communication process is a system with several parts that must all be included if this performance management is to provide added value to the organization, managers, and employees. In contrast to Bacal, which emphasizes the communication process, Armstrong sees performance management as a means to get better results from organizations, teams, and individuals by understanding and managing performance within a framework of agreed objectives, standards, and attribute requirements.⁹

Job Satisfaction

According to Handoko and As'ad, job satisfaction is an assessment or reflection of workers' feelings about their work. It can be seen in the positive attitude of workers towards their work and everything they encounter in their work environment. The impact of job satisfaction needs to be monitored by linking it to the output it produces.¹⁰ Meanwhile, according to Stephen P. Robbins, the things that determine job satisfaction include challenging work, appropriate rewards,

⁹ Dirgahayu Erri, Ajeng Puji Lestari, Hasta Herlan Asyamar, "Pengaruh Gaya Kepemimpinan Terhadap Kinerja Karyawan Pada PT. Melzer Global Sejahtera Jakarta", *Jurnal Inovasi Penelitian*, Vol.1 No.9 (Februari 2021), p. 18.

¹⁰ Husain Umar, *Riset Sumber Daya Manusia Dalam Organisasi*. 36.

supportive working conditions, supportive co-workers, compatibility between personality and work and genetic factors.¹¹

Work Discipline

According to Sumadhinata, work discipline is tool managers use to communicate with employees so that they are willing to change behavior and to increase awareness as well as one's willingness to comply with all rules and social norms in a company. Meanwhile, according to Ramon, work discipline is an attitude of readiness and willingness of a person to obey and comply with the standards of regulations that apply around him. However, according to Fererius Hetlan Muhyadin, work discipline is a person's ability to work continuously, diligently and according to applicable regulations without violating the established rules.¹²

Work motivation

According to French and Raven, as quoted by Stoner, Freeman, and Gilbert, motivation encourages someone to show certain behaviors. The behavior expected to be shown by the workforce in the company is, of course, the behavior that will produce the best performance for the company, and certainly not the other way around.¹³ The best performance, according to Griffin, is determined by three factors, namely; (a) motivation, which is related to the desire to do the job; (b) ability, namely the capability of the workforce or HR to do the job; and (c) the work environment, namely the resources and situations needed to do the job.

Work environment

The work environment is the overall work facilities and infrastructure around employees doing work that affects work implementation. This work environment includes the workplace, facilities, tools for workers, cleanliness, lighting, and calm, including the working relationship between people in the workplace.¹⁴ According to Alex Nitisemoto, the work environment is everything around workers that can influence them in carrying out assigned tasks, for example, cleaning, music, etc.¹⁵

¹¹ M. Suyanto, *Revolusi Organisasi dengan Memberdayakan Kecerdasan Spiritual* (Yogyakarta: CV. Andi Offset, 2006), 39.

¹² Ibid.,23

¹³ Senawi, Senawi. "Motivasi Kerja Dalam Persepektif Alquran." *Almufida: Jurnal Ilmu-Ilmu Keislaman* 2.2 (2017),23

¹⁴ Edi Sutrisno, *Manajemen Sumber Daya Manusia* (Jakarta: Prenadamedia Group, 2016), 118.

¹⁵ Alex S. Nitisemoto, *Manajemen Personalia (Manajemen Sumber Daya Manusia)* (Jakarta: Ghalia Indonesia, 2018), 197.

Descriptive Analysis

The use of descriptive analysis is applied to find out the projection of the data that has been obtained after distributing the questionnaires.¹⁶ Below is a description of the results of the descriptive analysis of the respondents' answers that have been obtained as follows:

Table 1. Descriptive Analysis

Item	Answer Frequency					Average
	5	4	3	2	1	
X1.1	21	9	0	0	0	4,70
X1.2	18	12	0	0	0	4,60
X1.3	21	9	0	0	0	4,70
X1.4	21	9	0	0	0	4,70
X1.5	19	11	0	0	0	4,63
X1.6	21	9	0	0	0	4,70
X1.7	23	7	0	0	0	4,77
X1.8	19	11	0	0	0	4,63
X2.1	24	6	0	0	0	4,80
X2.2	19	11	0	0	0	4,63
X2.3	22	8	0	0	0	4,73
X2.4	23	7	0	0	0	4,77
X2.5	18	12	0	0	0	4,60
X2.6	25	5	0	0	0	4,83
X2.7	23	5	2	0	0	4,70
X2.8	23	5	2	0	0	4,70
X3.1	23	6	1	0	0	4,73
X3.2	26	4	0	0	0	4,87
X3.3	26	4	0	0	0	4,87
X3.4	19	11	0	0	0	4,63
X3.5	19	11	0	0	0	4,63
X3.6	21	9	0	0	0	4,70
X3.7	23	6	1	0	0	4,73
Y1.1	20	10	0	0	0	4,67
Y1.2	21	8	1	0	0	4,67
Y1.3	21	9	0	0	0	4,70
Y1.4	20	10	0	0	0	4,67
Y1.5	20	10	0	0	0	4,67
Y1.6	17	12	1	0	0	4,53
Y1.7	17	13	0	0	0	4,57
Y1.8	18	11	1	0	0	4,57

¹⁶ Elok Fitriani Rafikasari, "Analisis Persepsi Mahasiswa tentang Adopsi Simba Jurusan Manajemen Zakat dan Wakaf Fakultas Ekonomi dan Bisnis Islam IAIN Tulungagung", *An-Nisbah: Jurusan Ekonomi Syariah*, Vol.05 No.02, (2019).

Y1.9	17	12	1	0	0	4,53
Y2.1	18	12	0	0	0	4,60
Y2.2	21	9	0	0	0	4,70
Y2.3	21	9	0	0	0	4,70
Y2.4	19	11	0	0	0	4,63
Y2.5	18	12	0	0	0	4,60
Y2.6	25	5	0	0	0	4,83
Y2.7	23	5	2	0	0	4,70
Y2.8	23	5	2	0	0	4,70
Jumlah	836	350	14	0	0	187,39
Total		1200				

Source: Processed primary data, 2023

Table 1 describes 60% of the respondents chose" category 5 (strongly agree), category"4 (agree) selected by 30% of respondents, 10% of respondents preferred Category 3 (neutral), no respondents chose Category 2 (disagree) and category 1 (strongly disagree). The categories most selected by respondents were 5 (strongly agree) and 4 (consent).

Validity test

Test the validity or validity using the method *Pearson Product Moment* with r valuable is 0.3120. The test results in Table 2 show that all items are valid.

Table 2. Validity Test Results

Variable	Item	r count	Variabel	Item	r count
Discipline	X1.1	0,585	Performance	X3.5	0,438
	X1.2	0,626		X3.6	0,451
	X1.3	0,815		X3.7	0,858
	X1.4	0,815		Y1.1	0,636
	X1.5	0,869		Y1.2	0,823
	X1.6	0,815		Y1.3	0,788
	X1.7	0,803		Y1.4	0,817
	X1.8	0,820		Y1.5	0,576
Motivation	X2.1	0,543	Y1.6	0,758	
	X2.2	0,401	Y1.7	0,829	
	X2.3	0,484	Y1.8	0,786	
	X2.4	0,412	Y1.9	0,859	
	X2.5	0,510	Y2.1	0,701	
	X2.6	0,411	Y2.2	0,854	
	X2.7	0,591	Y2.3	0,649	
	X2.8	0,556	Y2.4	0,866	
Work environment	X3.1	0,858	Satisfaction	Y2.5	0,564
	X3.2	0,501		Y2.6	0,444
	X3.3	0,454		Y2.7	0,577
	X3.4	0,467		Y2.8	0,439

Source: Processed primary data 2023

Reliability Test

This test is used to determine whether the statement items in the questionnaire are reliable. *Cronbach's Alpha* (α) and is declared trustworthy when $\alpha > 0.60$.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha (α)	Information
Discipline	0,900	Reliable
Motivation	0,751	Reliable
Work environment	0,786	Reliable
Performance	0,911	Reliable
Satisfaction	0,781	Reliable

Source: Processed primary data, 2023

Classic assumption test

1. Normality Test

In the normality test results for all variables using calculations, *Kolmogrov-Smirnov marks asymptotic significant* (2-tailed) or *P-Value* the value is $0.137 > 0.05$, and it can be concluded that the variable data is normally distributed.

2. Multikolinierity Test

The VIF value of the work discipline variable is 3,871, work motivation 2,444, work environment 1,408, employee performance 3,164, and job satisfaction 5,468. So, there is no multicollinearity problem because of $VIF \leq 10$.

3. Autocorrelation Test

From the Durbin-Watson statistical test results with $n = 30$, and $k = 4$, the values for $DL = 1.1426$ and $DU = 1.7386$ are obtained. So the value of $4 - DU = 2.2614$. From the output above, it can be seen that the Durbin - Watson value is 2.191. Because the DW value lies between $DU < DW < 4 - DU$ ($1.7386 < 2.191 < 2.2614$), it means that there is no autocorrelation.

4. Heteroskedasticity Test

Based on the results of the heteroskedasticity test for all variables using the Glejser test calculation, the value above the significance value is greater than the significance value of 0.05, so it can be concluded that the regression equation model does not experience heteroscedasticity.

Multiple Linear Regression Test sub 1

The resulting regression equation is $Y_2 = 4.441 + 0.573 (X_1) + 0.565 (X_2) + 0.128(X_3)$ which has a positive coefficient value. It was concluded that each increase in the value of the independent variable increases job satisfaction by the regression coefficient.

Multiple Linear Regression Test sub 2

The resulting regression equation is $Y_1 = 7.089 + 0.569 (X_1) + 0.117 (X_2) + 0.914(X_3) + 0.170(Y_2)$ which has a positive coefficient value. It was concluded that each increase in the value of the independent variable increases employee performance by the regression coefficient.

Sub 1 Partial T-test

This test looks at the partial effect of independent variables on job satisfaction.

Table 4. Sub 1 T-test results

Variable	t count	t table	sig.	information
Work Discipline	6,480	1,705	,000	Significant
Work motivation	3,382	1,705	,002	Significant
Work environment	3,183	1,705	,003	Significant

Source: Secondary data processed, 2023

Table 4 shows that all independent variables significantly affect job satisfaction.

Sub 2 Partial T-test

Tests were conducted to see the partial effect of independent variables on job satisfaction.

Table 5. Sub 2 T-test results

Variable	t count	t table	sig.	Information
Work Discipline	2,268	1,708	,002	Significant
Work motivation	2,049	1,708	,000	Significant
Work environment	3,567	1,708	,001	Significant
Job Satisfaction	2,495	1,708	,000	Significant

Source: Secondary data processed, 2023

Table 5 shows that all independent variables and one intervening variable significantly affect employee performance.

Simultaneous F test Sub 1

This test determines the simultaneous relationship of all variables to the intervening variable, namely job satisfaction. The results of the ANOVA test are known to be $F_{count} = 38,726 \geq 2,96 = F_{table}$ and Sig value. = $0.000 \leq 0,05 = \alpha$, up to H_0 rejected and H_1 accepted. The results show that work discipline, motivation, and the environment simultaneously affect job satisfaction.

Simultaneous F test Sub 2

The simultaneous results of Sub 2 are known to be $F_{count} = 16,852 \geq 2,96 = F_{table}$ and Sig value. = $0.000 \leq 0,05 = \alpha$, up to H_0 rejected and H_1 accepted. The results show that the work environment, discipline, and motivation significantly affect employee performance through job satisfaction.

Determination Coefficient Test (*R Square*) Sub 1

The results of the study found a value of *R Square* 0.817. So all the independent variables contribute 81.7% to job satisfaction. At the same time, the remaining 18.3% is influenced by other factors outside the independent variable.

Determination Coefficient Test (*R Square*) Sub 2

Result in Sub 2 Score *R Square* of 0.729. So all variables contribute together by 72.9% of employee performance. At the same time, the remaining 27.7% is influenced by other factors.

Path Analysis

The resulting regression equation is:

$$Y_2 = 0,573 (X_1) + 0,565 (X_2) + 0,127 (X_3) + 0,427 (e_1)$$

$$Y_1 = 0,569 (X_1) + 0,117 (X_2) + 0,914 (X_3) + 0,170(Y_2) + 0,520 (e_2)$$

1. Direct Effect

1) The work discipline variable has a direct effect on job satisfaction

$$X_1 \rightarrow Y_2 = 0.573$$

2) The variable of motivation has a direct effect on work satisfaction

$$X_2 \rightarrow Y_2 = 0.565$$

3) Work environment variables have a direct effect on job satisfaction

$$X_3 \rightarrow Y_2 = 0.127$$

4) Job satisfaction variable has a direct effect on employee performance

$$Z \rightarrow Y = 0.170$$

2. Indirect Effect

1) The influence of work discipline variables on employee performance through job satisfaction.

X_1 indirect effect on Y_1 through Y_2 ($X_1 \rightarrow Y_2 \rightarrow Y_1$) with beta (0.573×0.170) = 0.098, meaning that work discipline will experience an addition of 1%, it will increase employee performance value through job satisfaction of 9.8%. So, Y_2 has the status of an intervening variable.

2) The influence of work motivation variables on employee performance through job satisfaction.

X_2 indirect effect on Y_1 through Y_2 ($X_2 \rightarrow Y_2 \rightarrow Y_1$) with beta (0.565×0.170) = 0.097, meaning that work motivation will experience an addition of 1%, it will increase the value of employee performance through job satisfaction of 9.7%. So, Y_2 has the status of an intervening variable.

3) The effect of work environment variables on employee performance through job satisfaction

X_3 indirect effect on Y_1 through Y_2 ($X_3 \rightarrow Y_2 \rightarrow Y_1$) with beta (0.127×0.170) = 0.022, meaning that the work environment will experience an addition of 1%, it will increase the value of employee performance

through job satisfaction by 21.5%. So, Y2 has the status of an intervening variable.

Table 6. Summary of Path Analysis

Variabel Influence	Causal Influence		Remaining E1 and E2	Total
	Direct	Indirect Via Z		
X ₁ Against Y1	0,565	-		0,565
	-	(0,573x0,170)		0,098
X ₂ Against Y1	0,117	-		0,117
	-	(0,565x0,170)		0,097
X ₃ Against Y1	0,914	-		0,914
	-	(0,127 x0,170)		0,215
Y2 Against Y1	0,170	-		0,170
X ₁ ,X ₂ ,X ₃ and Y2 Against Y1	0,729	-	0,520	0,379
X ₁ Against Y2	0,573	--		0,573
X ₂ Against Y2	0,565	-		0,565
X ₃ Against Y2	0,127	-		0,127
X ₁ ,X ₂ ,X ₃ Against Y2	0,817	-	0,427	0,348

Source: Secondary data processed, 2023

3. Total Effect

- 1) The influence of work discipline variables on employee performance through job satisfaction

$$X_1 \rightarrow Y_2 \rightarrow Y_1 = (0.565 + 0.170) = 0.735$$

- 2) The Influence of work motivation variables on Employee Performance through Job Satisfaction

$$X_2 \rightarrow Y_2 \rightarrow Y_1 = (0.117 + 0.170) = 0.347$$

- 3) Effect of work environment variables on Employee Performance through Job Satisfaction

$$X_3 \rightarrow Y_2 \rightarrow Y_1 = (0.914 + 0.170) = 1.084$$

Discussion

The following is a discussion of the results of the tests that have been carried out above:

1. The Effect of Discipline on Job Satisfaction at Bank Muamalat KCP Tulungagung

The work Discipline Variable (X₁) significantly affects Job Satisfaction (ZY₂). According to the findings in the field, Bank Muamalat Tulungagung KCP applies work discipline, including arriving on time, dressing neatly and politely, and many more rules which will later support employee performance to create job satisfaction.

The results of this study support Diah's theory that work discipline is a tool used by managers to communicate with employees so that they are willing to change behavior, as well as an effort to increase awareness and willingness to comply with all company regulations and applicable social norms.¹⁷

2. The Influence of Motivation on Job Satisfaction of Bank Muamalat KCP Tulungagung

The work Motivation Variable (X₂) has a significant and significant effect on Job Satisfaction (Y₂). According to the findings in the field, Bank Muamalat KCP Tulungagung, every day before work, always conducts a briefing in which a leader carries out work motivations to an employee. It is done to maximize the performance of employees to achieve satisfaction in the work.

The results of this study support Hasibuan's theory that work motivation is the driving force that creates a person's enthusiasm for work so that they want to work together, work effectively, and integrate with all their efforts to achieve satisfaction. A critical driving factor that causes humans to work is the existence of needs that must be met.¹⁸ Motivation is a concept we use when we describe the forces acting on or within an individual to initiate and direct behavior. Motivation involves a psychological process to reach the peak of an individual's desire and intention to behave in a certain way. Motivation results are generally assessed by behavior as indicated by the amount of effort expended or the chosen strategy used to complete a job or task.

3. The Influence of the Work Environment on Job Satisfaction Of Bank Muamalat KCP Tulungagung

The Work Environment Variable (X₃) significantly impacts Job Satisfaction (Y₂). According to the findings in the field, Bank Muamalat KCP Tulungagung also maintains every work environment around it to provide comfort while working and carry out its organizational culture well so that it can achieve satisfaction when carrying out its work as an employee.

The results of this study support Alex Nitisemoto's theory that the work environment is everything around workers that can influence them in carrying out assigned tasks, for example, cleaning, music, etc.¹⁹

4. The Effect of Discipline on Employee Performance at Bank Muamalat KCP Tulungagung

¹⁷ Diah Pranita Sari and Khusnul Khotimah, "Analisis Disiplin Kerja Karyawan", *Jurnal Akuntansi Dan Manajemen*, Vol.18 No. 01, April (2021), p. 20

¹⁸ H. B. Siswanto, *Pengantar Manajemen* (Jakarta: Bumi Aksara, 2005), 19.

¹⁹ Alex S. Nitisemoto, *Manajemen Personalia (Manajemen Sumber Daya Manusia)* (Jakarta: Ghalia Indonesia, 2018), 97.

Work Discipline Variable (X1) significantly impacts Employee Performance (Y). The results of this study support the research results of Diah Pranita Sari. Work discipline is a tool managers use to communicate with employees so that they are willing to change their behavior and increase their awareness and willingness to comply with all company regulations and social norms.²⁰

5. The Effect of Motivation on Employee Performance at Bank Muamalat KCP Tulungagung

The work Motivation Variable (X2) significantly impacts Employee Performance (Y). The results of this study support Hasibuan's theory that work motivation is the driving force that creates a person's enthusiasm for work so that they want to work together, work effectively, and integrate with all their efforts to achieve satisfaction. A critical driving factor that causes humans to work is the existence of needs that must be met.²¹

6. The Effect of the Work Environment on the Performance of Bank Muamalat KCP Tulungagung Employees

Work Environment Variable (X3) significantly impacts Employee Performance (Y).

7. The Influence of Discipline, Motivation and Work Environment on Employee Performance and Their Impact on Employee Satisfaction of Bank Muamalat KCP Tulungagung

Based on data testing based on the results of the Simultaneous Sub 2 F test in this study, the calculated F results are more incredible than F tables, namely $16.652 > 2.96$, so the research hypothesis is significant. Taken together, Discipline, Motivation, and Work Environment affect Employee Performance and impact increasing job satisfaction. The results of this study support Alex Nitisemoto's theory that the work environment is everything around workers that can influence them in carrying out assigned tasks, for example, cleaning, music, etc.²²

Conclusion

Partially discipline has a significant positive effect on employee satisfaction of Bank Muamalat KCP Tulungagung, motivation has a significant positive impact on employee satisfaction of Bank Muamalat KCP Tulungagung, the work environment has a significant positive effect on employee satisfaction of Bank Muamalat KCP Tulungagung, discipline has a significant positive impact on employee performance of Bank Muamalat KCP Tulungagung, motivation has a significant positive effect on the performance of Bank Muamalat KCP Tulungagung employees, and the work environment has a significant positive impact on the performance of Bank Muamalat KCP Tulungagung employees. Simultaneously discipline, motivation, and work environment significantly positively affect

²⁰ Diah Pranita Sari, Khusnul Khotimah, Analisis Disiplin Kerja Karyawan, *Jurnal Akuntansi Dan Manajemen*, Vol.18 No. 01 (April 2021), p. 20.

²¹ H. B. Siswanto, *Pengantar Manajemen*, 19.

²² Alex S. Nitisemoto, *Manajemen Personalita (Manajemen Sumber Daya Manusia)*, 97.

employee performance through employee satisfaction at Bank Muamalat KCP Tulungagung with a total impact of 72.9%. In comparison, other factors influence the remaining 27.7%.

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