

## The Influence of Work Discipline, Work Motivation, and Work Environment on Employee Performance at PT Bank Rakyat Indonesia (Persero) Tbk Head Office Division Card and Digital Lending (CDD)

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**ABSTRACT:** Employee performance is a crucial factor in the realization of a company's overarching vision. Companies undeniably require a pool of capable human resources. PT Bank Rakyat Indonesia (Persero) Tbk Jakarta head office and overseeing the card and digital lending division, is a sector dedicated to enhancing the credit card product segment and the Ceria online loan application. This study employed the multiple linear regression method, utilizing the SPSS 25 software tool. The sampling approach applied was the saturated sampling method (census), encompassing all respondents, comprising 40 Supervisors from the BRI company's head office within the Jakarta card and digital lending division, serving as the research sample. The findings of this study reveal that the work discipline variable exerts a positive and statistically significant influence on employee performance. Similarly, the work motivation variable also exhibits a positive and significant impact on employee performance. Furthermore, the work environment variable plays a constructive and significant role in enhancing employee performance. Notably, the variables of work discipline, work motivation, and work environment collectively exert a positive and significant impact on employee performance when considered simultaneously.

**Keywords:** *work discipline, work motivation, work environment, employee performance*

### I. INTRODUCTION

A company undoubtedly has supporting factors for its success in achieving its corporate objectives. One of the key factors contributing to a company's success is the presence of a competent and potential workforce, often referred to as human resources (HR). When managed effectively by the company, these human resources can have a significant and positive impact on the achievement of the company's goals. (Hasibuan, 2016) Communicating that HR management is the "science and art of managing the correlation and workforce to make it more effective and capable of achieving the company's goals, as well as benefiting employees and the community."

The company's operations can be effective when the company has competent, skilled, and motivated human resources who are willing to manage the company to the best of their abilities. The company undoubtedly requires human resources with potential in all areas, from leadership levels to employees, in tasks and supervision, with a decisive role in achieving the company's goals. Human resources are also interconnected, including discipline, motivation, work environment, and employee performance within the company's scope, allowing the company to achieve its objectives.

Bank Rakyat Indonesia (BRI) is a state-owned enterprise (SOE) and the oldest bank in Indonesia, owned by the government. BRI provides widespread services that reach every corner of the archipelago, even to rural areas, benefiting the community by helping them achieve a better and more stable financial life. BRI gathers and channels funds or credit from and to the public. By supporting downstream industries, BRI focuses on micro, small, and medium-sized enterprises (MSMEs). BRI envisions a bright future and better prospects for MSME entrepreneurs by extending its branch network to all corners of the country, providing access to capital and financing, and offering guidance to enhance the value-added and export-oriented aspects of their products.

BRI's Central Office Division of Card and Digital Lending in Jakarta is one of the divisions committed to serving the public, particularly in facilitating and providing convenience for transactions, specifically regarding the use of BRI Credit Cards and the Ceria Online Loan Application. The BRI Central Office Division

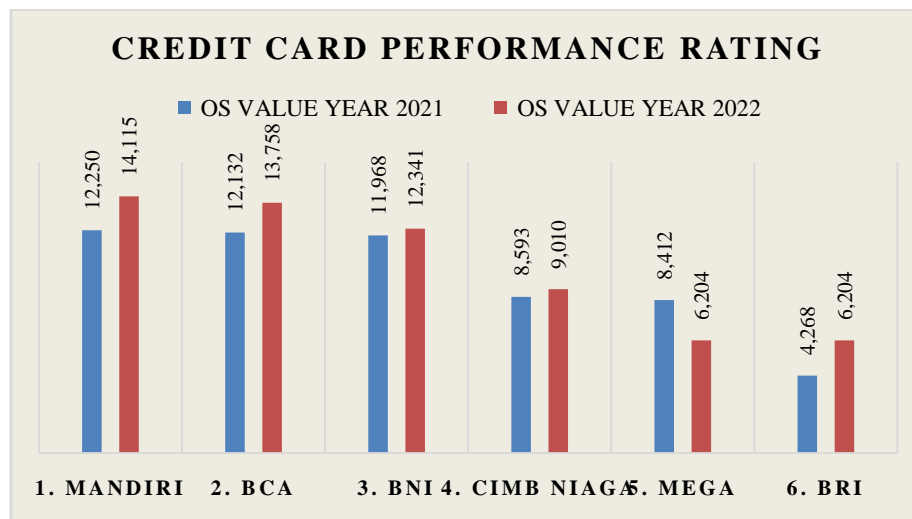
of Card and Digital Lending is located at Jl. Jend. Sudirman kav. 44 – 46, Jakarta, on the 26th floor of the BRI 2 Building.

Employees at BRI's Central Office Division of Card and Digital Lending in Jakarta are considered the most valuable assets in determining the company's progress. The company's goals require employees who meet the company's criteria and can operate and apply their tasks effectively. Supervisors, in particular, play a crucial role in achieving targets for their team members and bear significant responsibility for enhancing their team's performance and adding value to the company.

The role of a Supervisor in controlling and motivating their team to work to the fullest extent, especially in achieving the targets set by the company, is of utmost importance. If a company's target is not met, it also falls within the Supervisor's responsibility. Therefore, the Supervisor plays a vital role in providing effective strategies to achieve the company's targets.

Employee performance, according to Rivai and Basri (2017), is the overall success level of an individual over a specified period in performing their job compared to every possibility. It involves achieving the expected work outcomes, goals, or agreed-upon criteria as a group. Several factors influence employee performance, including discipline, motivation, the work environment, and, of course, many other factors.

A decline in employee performance at BRI's Central Office Division of Card and Digital Lending in Jakarta will undoubtedly have a direct impact on the company's productivity in achieving its corporate targets, especially in the outstanding achievement of BRI credit cards. Below is the credit card performance data for the 2022 period:



**Figure 1.1. BRI Credit Card Performance Ranking**

Source: BRI CDD, 2022

Based on the above figure, it is evident that BRI's credit card performance, when viewed in terms of the ranking of the number of users and credit card transactions in Indonesia, is only at the 6th position, below Bank Mega. Bank Mega has an outstanding value of 6,208, while BRI has an outstanding value of 6,204 for the year 2022. The top-ranking position, number 1, is held by Bank Mandiri, dominating with the highest outstanding in Indonesia at 14,115, followed by Bank BCA with an outstanding value of 13,758, and the 3rd position goes to Bank BNI with an outstanding value of 12,341.

Although BRI's outstanding has increased by 45.36% compared to the previous year, which is a significant improvement, the performance of BRI's CDD division is still considered suboptimal. This is because the target set for 2022 by top management was to achieve a position among the top 3 with the highest number of new users and credit card transactions in Indonesia, and this target has not been met. (Bank Rakyat Indonesia, 2022).

Employee performance appears to be influenced by several factors, one of which is discipline. According to Hasibuan (as cited in Sinambela, 2016), discipline is an individual's ability to work regularly, persistently, and in accordance with existing norms and regulations. In supporting target achievement, discipline is something that needs to be instilled in all employees, both leaders and staff alike. According to Supomo and Eti (2018), work discipline involves respecting, complying with, and adhering to the prevailing norms and regulations within the organization, whether they are written or unwritten, and being willing to implement them while accepting any penalties for failing to fulfill obligations.

Work discipline is not only about adhering to established norms but also about punctuality in adhering to organizational rules. According to BRI's HR report, "The predominant issue among employees is absenteeism and deviations from work schedules." Information about government employees' undisciplined behavior and

absenteeism during work hours has led supervisors to believe that the employees' professional image in their work is tarnished. Additionally, employees are not adhering to organizational rules and lack responsibility when it comes to their work, such as failing to complete tasks and being disorganized in their work.

To achieve their goals, BRI's Central Office Division of Card and Digital Lending in Jakarta continues to make efforts to improve their services, accompanied by changes in employee performance in terms of discipline. They are working on instilling and enforcing discipline rules. The initial and primary indication is the suboptimal performance of employees, as indicated by the attendance data, particularly the issue of employees being late in the CDD Division of BRI. This data is summarized in the following table:

**Table 1.1. Employee Tardiness Percentage at BRI Central Office Division of CDD**

No	Month	Total Employees	Attendance Total	Total Tardiness	%
1	July	145	2900	115	10,3
2	August	145	2900	109	9,7
3	September	145	2900	97	8,7
4	October	145	2900	105	9,4
5	November	145	2900	82	7,3
6	December	145	2900	110	9,8

Source: BRI CDD, 2022

Based on the gathered data, the level of employee lateness at BRI Head Office Division of Card and Digital Lending in Jakarta accumulated to 145 employees in the year 2022, from July to December, was quite high. The results from this data indicate that discipline and motivation in BRI Division of Card and Digital Lending in Jakarta have not yet reached their maximum potential and goals. This is because employees were found to arrive late for work, and there is still a high rate of absenteeism among employees at BRI Head Office Division of Card and Digital Lending in Jakarta. (Bank Rakyat Indonesia, 2022).

Good discipline will have an impact on employee performance, just as stated (Rahayu, 2019), however, there is a difference of opinion based on the research findings of (Muna and Isnowati, 2022) Discipline does not have a significant partial influence on employee performance because the company must prioritize and focus on providing services to customers. Employees are given performance targets and sales targets for banking products to be achieved optimally within specified time frames, and the most important aspect is that these targets can be accomplished. In addition to discipline, employee performance is also influenced by motivation. Motivation provides the driving force to cultivate and instill enthusiasm in individuals so that they can work together, work efficiently, and have the integrity to achieve satisfaction.

Employee performance is undoubtedly correlated with the motivation that employees possess. The level of motivation that employees have can significantly impact the quality of their performance. (Hamali, 2016) Expressing that motivation is a potential within individuals that can grow and develop through personal efforts as well as external influences, which can positively or negatively impact their performance. In BRI Head Office Division of Card and Digital Lending in Jakarta, there are several issues affecting motivation, which in turn affect employee performance.

1. Lack of interaction among employees, leading to a lack of social support, resulting in decreased motivation among each worker.
2. Some employees do not appreciate or still view others based on their job positions.
3. Employees' work results are not appreciated or recognized by leadership, despite the responsibilities placed on them.
4. There is a shortage of opportunities for self-development and training related to employees' capacities in BRI Head Office Division of Card and Digital Lending in Jakarta.

Because of these issues, motivation can be considered a tool to boost work spirit that is inherent in employees, encouraging them to work effectively in achieving the company's goals.

(Yuningsihet *al.*, 2021)"It is argued that the impact of motivation on employee performance has a positive effect. However, this differs from (Hidayat, 2021) who assumes that motivation does not have an influence on employee performance. Therefore, the better the motivation, the higher the employee's performance. Hence, the management of BRI CDD Division should continue to make efforts to motivate its employees."Furthermore, performance is also influenced by the work environment (Danang, 2015), The work environment encompasses everything that surrounds employees and can have an impact on their ability to perform their assigned tasks. In the case of the BRI Central Office CDD Division, physically, the workspace appears to be comfortable for employees, with appropriate arrangements and layout of work equipment. The company has clear operational procedures, and the work equipment is sufficient. Lighting in each room is also

good, and there is adequate visual and acoustical privacy, especially for supervisors. Physically, there don't seem to be any issues, and the environment is conducive.

However, in the non-physical work environment, according to the pre-survey interviews, at certain times, when product demand is high, employees sometimes have an excessive workload. Additionally, there are occasional job position changes that may not align well with employees' abilities. Overall, relationships among employees and with their superiors are relatively good, although there may be one or two individuals with minor conflicts due to personal issues.

(Awaluddin, 2019) I believe that the influence of the work environment on employee performance is positive. Furthermore, (Nurjaya, 2021), (Anggara, 2022), and (Dea, 2020) have also revealed that the work environment has a positive impact on employee performance. However, (Yuningsih et al., 2021) presents a different assumption, suggesting that the work environment does not have an influence on employee performance. Therefore, the better the work environment, the higher the resulting performance.

In this research, the variable "discipline" as an independent variable shares similarities with previous studies conducted by (Rahayu, 2019), (Yuningsih et al., 2021), (Anggara, 2022), (Dea, 2020), (Nurjaya, 2021), (Hidayat, 2021), (Muna and Isnowati, 2022), (Hustia, 2020), and (Shihab, 2020). The variable "motivation" as an independent variable in this research also has similarities with studies conducted by (Awaluddin, 2019), (Rahayu, 2019), (Yuningsih et al., 2021), (Anggara, 2022), (Nurjaya, 2021), (Muna and Isnowati, 2022), (Hidayat, 2021), (Hustia, 2020), and (Shihab, 2020). Similarly, the variable "work environment" as an independent variable in this research aligns with studies conducted by (Awaluddin, 2019), (Rahayu, 2019), (Yuningsih et al., 2021), (Anggara, 2022), (Dea, 2020), (Nurjaya, 2021), (Hustia, 2020), and (Shihab, 2020). This research shares similarities with previous studies conducted by (Awaluddin, 2019), (Rahayu, 2019), (Yuningsih et al., 2021), (Anggara, 2022), (Dea, 2020), (Nurjaya, 2021), (Hidayat, 2021), (Muna and Isnowati, 2022), (Hustia, 2020), and (Shihab, 2020). The research conducted by (Muna and Isnowati, 2022) differs in that it uses "career development" as an independent variable. On the other hand, in the previous study by (Hidayat, 2021), the difference lies in the use of "competence" as an independent variable.

PT Bank Rakyat Indonesia (BRI) is considered very old and is the oldest bank in Indonesia, having reached the age of 127 years. However, there are still many old practices and cultures that need attention in order for the company to compete and advance further, especially in the field of human resources (HR), particularly in terms of discipline, motivation, work environment, and the performance of employees working there. In this research, the researcher selected employees at the Supervisor level as respondents, as Supervisors play a crucial role in achieving their team's targets, which have a direct impact on the company's productivity contribution, especially in the BRI CDD division. Supervisors are fully responsible for managing, controlling, and enhancing the capabilities of human resources, in this case, employees. Supervisors set performance targets that align with the company's plans and vision in the BRI CDD division.

The researcher chose BRI Central Office, Card and Digital Lending Division, Jakarta as the location for this research because they believe that there is still a need to improve discipline, motivation, and the working environment for employees, which will have a significant impact on the performance of both employees and Supervisors working in the company. Therefore, the goal is to determine both the simultaneous and partial effects of discipline, motivation, and the work environment on the performance of employees in the BRI Central Office, Card and Digital Lending Division.

## II. HEADING

Opinion by Hasibuan (Hasibuan, 2016) Discipline is an operative function of HR management that is relevant because the better the employee discipline, the higher the level of job performance that can be achieved. If there is a lack of good discipline, it becomes very difficult for an institution or organization to achieve maximum results. The statement from (Agustini, 2019) Stating that discipline also includes spirit and adherence to behaving in accordance with the norms established in the relevant institution. From these two perspectives, it is evident that discipline plays a crucial role in supporting employee productivity. When an employee upholds discipline, the company can more smoothly achieve its established goals. Discipline indicators (Hasibuan, 2018) Among them are: Punctuality, Adherence to organizational rules, and also Responsibility.

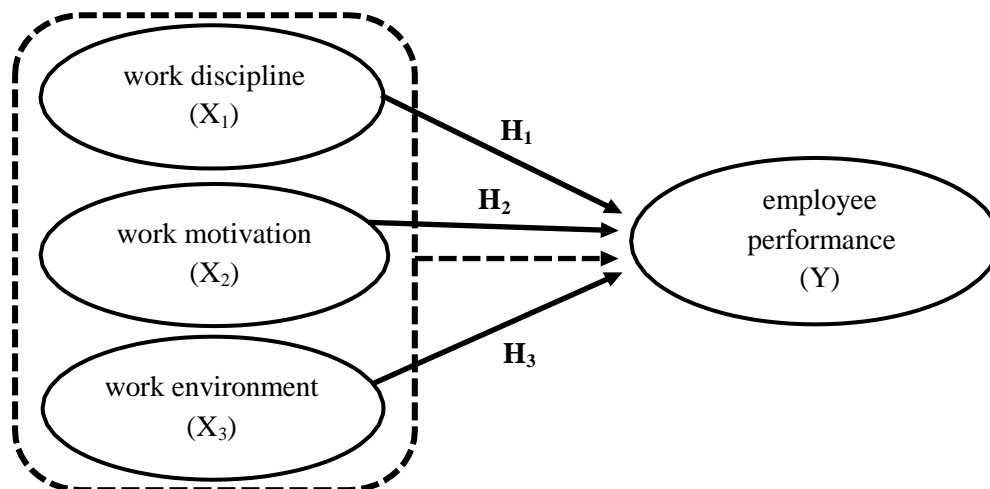
Sedarmayanti (Sedarmayanti, 2017) Expressing an opinion about motivation, if motivation is a force that provides individuals with the drive to perform a certain action, it essentially has both external and internal dimensions, both negative and positive. Opinion (Sedarmayanti, 2017), Motivation refers to the drive that encourages individuals to take action or refrain from certain actions, essentially stemming from external and internal factors, which can be either positive or negative. Meanwhile, motivation is the factor that creates enthusiasm or drive in performing tasks or serves as a trigger for work enthusiasm. Work motivation indicators. Opinion: McClelland's Needs Theory, in (Busro, 2018) Namely: the need for achievement, the need for power, and the need for affiliation

Opinion by (Nur, 2016) The work environment is something present in the environment of employees that influences individuals to operate and apply their work efforts. Furthermore, according to (Afandi, 2018) The work environment refers to all the components present in the employees' area/region that can influence the execution of tasks assigned to them. For example, this can involve factors such as the availability of air conditioning (AC) and adequate lighting. The perspective presented by (Danang, 2015) explains that the work environment encompasses all elements present in the area/region of the employees and has the potential to influence them in the execution of their tasks. Work Environment Indicators (Nur, 2016) namely the working atmosphere, relationships with colleagues and also the relationship between subordinates and leaders.

### III. RESEARCH FRAMEWORK AND CONCEPTS

The conceptual framework of thinking is compiled and presented with the variables of work discipline, work motivation and work environment as independent variables while the employee performance variable is the dependent variable, described above. The research hypothesis is:

Figure 1.2. Research Conceptual Framework



Source: (Sugiyono, 2016)

The hypothesis in this study is formulated as follows:

1. Hypothesis 1 = There is an allegation that there is a significant influence between work discipline and employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk Head Office Card and Digital Lending Division Jakarta. This hypothesis is based on the findings of previous research by Rahayu, et al. (2019), Yuningsih (2021), Anggara and Husniati (2022), Dea et al. (2020), Nurjaya (2021), Hidayat (2021), Hustia (2020), and Shihab (2020). However, recent research by Muna and Isnowati (2022) shows different results, namely that there is no influence of discipline on employee performance.
2. Hypothesis 2 = It is suspected that there is a significant influence between work motivation and employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk Head Office Card and Digital Lending Division Jakarta. This assumption is in line with the findings of previous research by Awaluddin (2019), Rahayu, et al. (2019), Yuningsih (2021), Anggara and Husniati (2022), Muna and Isnowati (2022), Nurjaya (2021), Hustia (2020), and Shihab (2020). However, Hidayat's (2021) research shows different results, namely that work motivation has no influence on employee performance.
3. Hypothesis 3 = There is a suspicion that the work environment has a significant influence on employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk Head Office, Card and Digital Lending Division, Jakarta. This assumption is consistent with the results of previous research by Awaluddin (2019), Rahayu, et al. (2019), Anggara and Husniati (2022), Dea et al. (2020), Nurjaya (2021), Hustia (2020), and Shihab (2020). However, research by Yuningsih (2021) shows different results, namely that the work environment has no effect on employee performance.
4. Hypothesis 4 = There is a suspicion that work discipline, work motivation, and work environment together have a significant effect on employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk Head Office, Card and Digital Lending Division, Jakarta. This assumption is in accordance with previous research findings by Rahayu, et al. (2019), Yuningsih (2021), Anggara and Husniati (2022), Dea et al. (2020), Nurjaya (2021), Hustia (2020), and Shihab (2020).

#### IV. RESEARCH METHODS, RESULTS AND DISCUSSION

To ensure a high-quality product, diagrams and lettering must be either computer-drafted or drawn using India ink. The research method applied in this research is quantitative associative, opinion (Sugiyono, 2017) argues "Associative, namely having a goal to determine the effect and the relationship between two or more variables". Research can be built with any theory to be able to function to explain, predict and control a phenomenon related to analysis of the impact of work discipline, work motivation, and work environment on workers with reference to problem formulation and also hypotheses, to explain the effectiveness of the application of discipline, motivation, as well as the work environment on the performance of BRI employees at the Jakarta Card and Digital Lending Division Head Office based on the consideration that this approach is relevant to the research problem.

The population targeted by researchers is BRI Supervisors, Head Office, Card and Digital Lending Division, Jakarta, namely 40 supervisors, and the selection of respondents will focus and concentrate on Supervisors, of course by considering aspects of leadership criteria within a Team and having an important role in achieving company targets

(Arikunto, 2017) argues example as part of the number and characteristics possessed by a group of people (sample). The data, of course, was obtained through the distribution of questionnaires directly through the survey method. The research sample uses a saturated sample/census approach, in which the respondents who are the object of research are the supervisors of the BRI Card and Digital Lending Jakarta Division. To simplify things, research respondents were selected based on criteria as representatives of the research object. As a result, a sample of 40 supervisors was obtained which was required by the researcher.

Researchers collect primary data to distribute or distribute questionnaires to respondents via the Google Forms link to respondents. The distribution of the questionnaires began on April 21 to April 28 2023. Respondents were given a week to fill out the questionnaire. Adequate time is given so that respondents can fill in calmly, effectively and objectively according to their choice. The amount of data collected was 40 employee respondents according to the number of research targets, namely all BRI supervisors at the Card and Digital Lending Division Head Office.

#### Multiple Linear Regression Test Results

Table 1.2. Multiple Linear Regression Test Results Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	3,377	3,695	
Work discipline (X <sub>1</sub> )	,361	,121	,330
Work motivation (X <sub>2</sub> )	,270	,110	,296
Working environment (X <sub>3</sub> )	,457	,136	,382

Dependen Variabel: Y

Source: Output SPSS versi 25, 2023

From the results of the multiple linear regression test in Table 1.2 above, we can conclude that:

1. The constant ( $a$ ) has a value of 3.377. This means that when the work discipline, work motivation and work environment variables remain constant (i.e. do not change), the employee performance variable has a value of 3.377.
2. When the work discipline variable increases by one point, this will result in an increase in the employee performance variable by the value of the regression coefficient ( $b_1$ ), namely 0.361 points. In other words, an increase in work discipline will contribute positively to increasing employee performance by 0.361 points.
3. When the work motivation variable increases by one point, this will result in an increase in the employee performance variable by the value of the regression coefficient ( $b_2$ ), namely 0.270 points. Thus, an increase in work motivation will have a positive impact on increasing employee performance by 0.270 points.
4. When the work environment variable increases by one point, this will bring about an increase in the employee performance variable by the value of the regression coefficient ( $b_3$ ), namely 0.457 points. This means that improvements in the work environment will have a positive impact on employee performance with an increase of 0.457 points.

The results of the multiple linear regression test are presented in table 1.2. Details can be analyzed in the following equation:

$$Y = a (\text{constant}) + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

$$Y = 3,377 + 0,361 X_1 + 0,270 X_2 + 0,457 X_3 + e$$

### Coefficient of Determination (R<sup>2</sup>)

The coefficient of determination (R<sup>2</sup>) is assessing the extent to which the model's skills can be used to interpret variations in the dependent variable. The coefficient of determination value is between zero and one. (Ghozali, 2016)

**Table 1.3. Determination Coefficient Test Results**  
**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,860a	,739	,718	1,854

Predictors: (Constant), X<sub>3</sub>, X<sub>2</sub>, X<sub>1</sub>

Dependent Variable: Y

Source: *Output SPSS versi 25, 2023*

Based on the table, the correlation coefficient (R) is obtained with a value of 0.86 with a coefficient interval of 0.80, which means that the relationship between the independent and dependent variables is very strong. Meanwhile, the regression coefficient (R-square) value is 0.739, which means that around 73.9% of the total number of independent variables influences the dependent variable, while the remaining 26.1% is influenced by other independent variables, apart from work discipline, work motivation and work environment.

### Hypothesis testing

#### T Test

The results of the partial significance test are in the following table:

**Table 1.4 Test Results<sup>t</sup>**

Model	t	Sig.	Cut Off
1 (Constant)	,102	,919	
Work discipline (X <sub>1</sub> )	2,995	,005	Sig < 0.05
Work motivation (X <sub>2</sub> )	2,464	,019	
Working environment (X <sub>3</sub> )	3,352	,002	

Dependent Variable: Y

Source: *Output SPSS versi 25, 2023*

The information data presented is that the coefficient value is positive and can be seen if there is a positive influence on the relationship between work discipline and employee performance. Apart from that, there is a significant influence between discipline on employee performance, which is shown in the significance value of 0.005 or less than 0.05 and t count 2.995 > 2.028. Apart from that, partially there is a significant influence between work motivation variables on employee performance, which can be seen from the significance value of 0.019 or less than 0.05 and t count 2.464 > 2.028. Partially there is a significant influence between the work environment on employee performance which is shown in the significance value of 0.002 or less than 0.05 and t count 3.352 > 2.028.

#### F Test

**Table 1.5. F Test Results**  
**ANOVA<sup>b</sup>**

		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	351,079	3	117,026	34,059	,000 <sup>a</sup>
	Residual	123,696	36	3,436		
	Total	474,775	39			

a. Predictors: (Constant), X<sub>3</sub>, X<sub>2</sub>, X<sub>1</sub>

b. Dependent Variable: Y

Source: *Output SPSS versi 25, 2023*

Judging from the table presented, this means that the F value is 34.059 with the F table being 2.87, the results are significant so the hypothesis is accepted. This ensures that work discipline, work motivation and work environment simultaneously have an influence on the performance of BRI employees at the head office of the card and digital lending division.

### **Analysis Regarding the Impact of Work Discipline on Employee Performance**

After the data is processed, it is found that work discipline has a positive and significant influence on employee performance. A significant relationship was found between work discipline and employee performance, indicated by the t-count significance value of 2.995 which is greater than the t-table value of 2.028. The results of the study indicate that the higher the level of discipline that is maintained, the higher the employee's performance.

This finding is in line with previous studies such as those conducted by (Rahayu, 2019), (Yuningsih et al., 2021), (Anggara, 2022), (Dea, 2020), (Nurjaya, 2021), (Hidayat, 2021), (Hustia, 2020), and (Shihab, 2020) who argue that discipline has a significant influence on employee performance. Discipline is considered important for every organization and company because it helps in carrying out its operations. This finding is not in line with the results of (Muna and Isnowati, 2022) which concluded that there is no correlation between discipline and employee performance. Better discipline helps improve performance because work can be completed efficiently and company goals can be achieved.

### **Analysis of the Impact of Work Motivation on Employee Performance**

After the data was processed, it was found that there was a significant influence between employee motivation and performance. The significance value is 0.019, lower than 0.05, and the calculated t value is 2.464 which exceeds the t table value of 2.028. This finding indicates that the higher the employee motivation, the higher their performance.

Work motivation has an important role in determining employee productivity. Work motivation encourages positive and enthusiastic behavior in achieving optimal results. Work motivation is a crucial and fundamental factor to achieve high productivity and performance. By understanding employee motivation, strategies can be designed to maintain or improve their performance (Hasibuan, 2018). Work motivation influences employee enthusiasm in achieving optimal results, and encouragement is needed so that employees optimize their potential.

These results match previous studies as conducted by Awaluddin (2019), (Rahayu, 2019), (Yuningsih et al., 2021), (Anggara, 2022), (Nurjaya, 2021), (Muna and Isnowati, 2022), (Hustia, 2020), and (Shihab, 2020) which show that work motivation has a significant influence on employee performance. However, this finding is not in line with previous studies from (Hidayat, 2021) which explained that there is no correlation between work motivation and employee performance. Although the findings show a significant influence between indicators of work motivation and employee performance, the average score is 4.25 on a scale of 5.

### **Analysis of the Impact of the Work Environment on Employee Performance**

The results of the analysis show that there is a significant influence between work environment and employee performance. The significance value is 0.002, less than 0.05, and the calculated t value is 3.352 which exceeds the t table value of 2.028. This finding indicates that a good work environment has a positive impact on employee performance.

A comfortable work environment supports the needs and convenience of employees in carrying out their duties. Good communication, as well as conducive working conditions, contribute to increased productivity and performance. A good work environment also shows the company's concern for employees. Efforts to instill a good work environment help employees provide the best for the company, so that productivity and company goals are achieved.

This finding fits with previous studies as well as previous research, such as those conducted by Awaluddin (2019), (Rahayu, 2019), (Anggara, 2022), (Dea, 2020), (Nurjaya, 2021), (Hustia, 2020), and (Shihab, 2020) which shows that the work environment has a significant influence on employee performance. However, the results of the study (Yuningsih et al., 2021) conclude that there is no relationship between the work environment and employee performance.

### **Analysis Regarding the Impact of Work Discipline, Work Motivation, and Work Environment on Employee Performance**

After the data is analyzed, it appears that there is a significant influence between work discipline, work motivation, and the work environment together on employee performance. The calculated F value of 34.059 exceeds the F table value of 2.87, indicating that there is a significant effect simultaneously. This finding indicates that these three factors jointly affect employee performance.

This conclusion helps previous studies such as those examined by (Rahayu, 2019), (Anggara, 2022), (Nurjaya, 2021), (Hustia, 2020), and (Shihab, 2020) which concluded that work discipline, work motivation, and work environment simultaneously have a significant influence on employee performance.

## **V. CONCLUSION**

Information on the results of research and analysis means that the impact of work discipline, work



motivation, and work environment on employee performance at Bank BRI Head Office Card and Digital Lending Division Jakarta is positive and significant. The conclusion based on these findings is that the higher the level of discipline, motivation, and good working conditions, the higher the employee performance. Apart from that, together, these three factors also play an important role in influencing employee performance.

However, this study has some limitations. One of them is that respondents cannot fully focus when filling out the questionnaire because they are currently carrying out tasks or work, which can affect the results of the answers and reduce the accuracy of the data collected.

As a recommendation for the management of PT. Bank Rakyat Indonesia (Persero) Tbk Card and Digital Lending Division Head Office, Jakarta, is advised to consider three factors that have been proven to have an influence on employee performance, namely work discipline, work motivation, and work environment. Efforts to increase employee obedience and compliance in work are also important in building a company's professional image.

For future researchers who plan to continue and continue this research, there are several suggestions that can be taken. Subsequent research can provide variables or other factors that also have the potential to affect employee performance, such as leadership style or operational management systems within the company. In addition, using an application such as SmartPLS as a data analysis tool can help in processing and comparing data from a theoretical perspective and respondents' perceptions. This can gain a deep understanding of the relationship between the variables studied and employee performance.

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