

Analysis of The Effect of Work Motivation, Job Satisfaction, and Work Discipline on Employee Performance at PT Bank Artha Graha

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Abstract: Employee performance is a critical factor in determining organizational success, particularly in the banking industry, which requires high service quality and operational efficiency. This study aims to analyze the effects of work motivation, job satisfaction, and work discipline on employee performance at PT Bank Artha Graha Branch Lampung. This research adopts a quantitative approach using primary data collected through questionnaires distributed to 91 employees of PT Bank Artha Graha Branch Lampung. The data were analyzed using multiple linear regression analysis with the assistance of SPSS. Prior to hypothesis testing, validity and reliability tests were conducted, along with classical assumption tests, including normality, multicollinearity, and heteroskedasticity tests, to ensure the suitability of the regression model. The results indicate that work motivation, job satisfaction, and work discipline each have a positive and significant effect on employee performance. Among these variables, work discipline is identified as the most dominant factor influencing performance. Simultaneously, the three independent variables significantly affect employee performance, indicating that employee performance is influenced by a combination of motivational, psychological, and behavioral factors. The coefficient of determination shows that work motivation, job satisfaction, and work discipline explain 47.2% of the variation in employee performance, while the remaining 52.8% is explained by other factors not examined in this study. These findings imply that management should prioritize efforts to enhance employee motivation, maintain job satisfaction, and consistently enforce work discipline to improve performance. This study contributes to the empirical literature on human resource management in the banking sector and

*provides practical insights for improving
organizational performance.*

INTRODUCTION

Employees are a critical asset for organizations in building competitiveness and demonstrating superior performance to investors and customers (Arulsamy et al., 2023). In the era of globalization, characterized by rapid technological and information development, organizations are required to continuously improve work effectiveness and efficiency to survive in an increasingly competitive environment (Bakir & Tyas, 2024). Human resources play a strategic role in achieving organizational goals and sustaining long-term performance, particularly in service-based industries such as banking, where operational success is highly dependent on employee performance (R. P. Lestari et al., 2025).

Employee performance reflects the quality and quantity of work achieved by individuals in carrying out their responsibilities in accordance with organizational standards (López-Cabarcos et al., 2022). High employee performance contributes directly to organizational productivity and service quality (Balía et al., 2025). Previous studies emphasize that employee performance is influenced by various factors, including motivation, job satisfaction, and work discipline (Fauziah et al., 2020). Among these factors, work motivation is often identified as a dominant determinant of performance, as motivated employees tend to demonstrate higher commitment, enthusiasm, and productivity in achieving organizational objectives (Alfarissy & Suwaji, 2025).

Work motivation refers to internal and external drives that encourage individuals to act toward achieving specific goals (Anas et al., 2025). Intrinsic motivation arises from personal responsibility and pride in work, while extrinsic motivation is driven by rewards, recognition, and incentives provided by the organization (Pandya, 2024). Fauziah et al. (2020) found that work motivation significantly influences employee performance, indicating that motivated employees are more willing to exert effort and deliver optimal results. In addition to motivation, job satisfaction also plays a vital role in shaping employee behavior and performance (Sabrina & Ikhsan, 2023). Job satisfaction reflects employees' emotional responses to their work, including satisfaction with compensation, work environment, supervision, and career opportunities (Salsabila, 2022).

Furthermore, work discipline is an essential factor in ensuring consistency, responsibility, and compliance with organizational rules (Hartati et al., 2025). Discipline represents employees' willingness to adhere to regulations, work schedules, and operational standards. Studies by Prasetyani (2025) and Ratnawati et al. (2022) demonstrate that work discipline has a positive and significant effect on employee performance, particularly when combined with strong motivation. Employees with high discipline levels tend to perform tasks more efficiently, maintain service quality, and support organizational stability (Lestari et al., 2022).

Several empirical studies have examined the relationship between motivation, job satisfaction, work discipline, and employee performance. Sandika & Andani (2020) found that these three variables simultaneously influence employee performance. Similarly, Hayanti (2023) and Andayani (2020) reported that motivation and discipline remain dominant factors affecting performance, even when job satisfaction is relatively moderate. Moreover, Riqko & Halilintar (2022) revealed that job satisfaction can mediate the relationship between motivation, discipline, and performance, indicating the complex interaction among these variables.

In the banking sector, employee performance has distinctive characteristics due to high

demands for service accuracy, timeliness, and customer trust (Cairson et al., 2024). Banks require employees with strong motivation, high job satisfaction, and strict discipline to ensure professional and reliable services. PT Bank Artha Graha, as a national banking institution, faces challenges in maintaining optimal employee performance amid intense competition and increasing operational pressures. Preliminary observations and internal human resource data indicate a decline in employee motivation, job satisfaction, and work discipline, as reflected in increasing absenteeism, delays, and unmet performance targets, particularly in marketing and funding divisions.

Despite extensive research on employee performance, limited studies specifically examine the combined effects of work motivation, job satisfaction, and work discipline in the context of Indonesian banking institutions using recent empirical data. Therefore, this study aims to analyze the influence of work motivation, job satisfaction, and work discipline on employee performance at PT Bank Artha Graha. The findings of this research are expected to provide theoretical contributions to human resource management literature and practical insights for banking management in developing effective strategies to enhance employee performance.

RESEARCH METHOD

This study employed a quantitative research approach with a causal associative design to examine the effect of work motivation, job satisfaction, and work discipline on employee performance (et al., 2023). A quantitative approach emphasizes numerical data and statistical analysis to test hypotheses objectively and empirically (Kusumastuti et al., 2020). This design allows the identification of causal relationships between independent and dependent variables based on measurable data (Ghanad, 2023).

The research was conducted at PT Bank Artha Graha, Balikpapan Branch, Indonesia, in 2025. The population consisted of all active employees at the branch, totaling 91 individuals based on data obtained from the Human Resources Department. Due to the relatively small population size, this study applied a census sampling technique, in which all members of the population were included as research respondents. The use of census sampling ensures higher data accuracy and minimizes sampling bias (Sugiyono, 2021).

Primary data were collected using a structured questionnaire distributed directly to respondents. The questionnaire was developed based on established theories and previous empirical studies. Measurement items were assessed using a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*). The research variables included work motivation (X_1), job satisfaction (X_2), work discipline (X_3), and employee performance (Y). Each variable was operationalized through several indicators adapted from prior studies to ensure construct validity.

Prior to hypothesis testing, the quality of the research instrument was evaluated through validity and reliability tests. Validity testing was conducted using Pearson Product Moment correlation, where an item was considered valid if the correlation coefficient exceeded the critical value and the significance level was below 0.05. Reliability testing was performed using Cronbach's Alpha, with a threshold value of 0.70 indicating acceptable internal consistency.

Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS). Descriptive statistical analysis was first applied to describe respondent characteristics and the distribution of responses (Kaur et al., 2018). Subsequently, classical assumption tests were performed to ensure the regression model met the Best Linear Unbiased Estimator (BLUE) criteria. These tests included the normality test using the Kolmogorov-Smirnov method, multicollinearity testing using Tolerance and Variance Inflation Factor (VIF), and

heteroskedasticity testing using the Glejser test.

To examine the effect of independent variables on employee performance, multiple linear regression analysis was applied using the following model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon \quad (1)$$

where Y represents employee performance, X_1 denotes work motivation, X_2 refers to job satisfaction, X_3 represents work discipline, α is the constant, β_1 – β_3 are regression coefficients, and ε is the error term.

Hypothesis testing was conducted using the *t-test* to assess the partial effects of each independent variable and the *F-test* to examine their simultaneous effects on employee performance (Pajala et al., 2024). The coefficient of determination (R^2) was also calculated to determine the proportion of variance in employee performance explained by the independent variables. A significance level of 0.05 was applied as the decision criterion in all statistical tests.

RESULTS AND DISCUSSIONS

Descriptive Statistics and Instrument Testing

This study involved 91 employees of PT Bank Artha Graha as research respondents. The descriptive analysis indicates that respondents generally provided positive responses toward work motivation, job satisfaction, work discipline, and employee performance variables. Before conducting hypothesis testing, the research instruments were evaluated through validity and reliability tests to ensure data quality.

The validity test results show that all questionnaire items for each variable have correlation coefficients (*r-count*) greater than the critical value (*r-table* = 0.206) with significance values below 0.05. Therefore, all measurement items are declared valid and suitable for further analysis, as summarized in Table 1.

Table 1. Validity Test Results

Variable	Item Code	r-count	r-table	Sig.	Result
Work Motivation	X1.1 – X1.n	> 0.206	0.206	< 0.05	Valid
Job Satisfaction	X2.1 – X2.n	> 0.206	0.206	< 0.05	Valid
Work Discipline	X3.1 – X3.n	> 0.206	0.206	< 0.05	Valid
Employee Performance	Y1 – Yn	> 0.206	0.206	< 0.05	Valid

Source: Primary data processed (2025)

Reliability testing was conducted using Cronbach's Alpha to assess the consistency of the measurement instruments. As shown in Table 2, all variables have Cronbach's Alpha values greater than 0.70, indicating that the instruments are reliable and internally consistent.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Standard	Result
Work Motivation	0.812	0.70	Reliable
Job Satisfaction	0.796	0.70	Reliable
Work Discipline	0.834	0.70	Reliable
Employee Performance	0.821	0.70	Reliable

Source: Primary data processed (2025)

Classical Assumption Testing

To ensure the regression model met the Best Linear Unbiased Estimator (BLUE) criteria,

classical assumption tests were conducted. The normality test using the Kolmogorov–Smirnov method indicates that the residuals are normally distributed, with a significance value of 0.623 (> 0.05). Multicollinearity testing shows that all independent variables have tolerance values above 0.10 and Variance Inflation Factor (VIF) values below 10, indicating no multicollinearity. Furthermore, heteroskedasticity testing using the Glejser method reveals significance values above 0.05, confirming the absence of heteroskedasticity. Therefore, the regression model is appropriate for hypothesis testing.

Multiple Linear Regression and Hypothesis Testing

Multiple linear regression analysis was applied to examine the effect of work motivation, job satisfaction, and work discipline on employee performance. The regression results are presented in Table 3.

Table 3. Multiple Linear Regression Results

Variable	Coefficient (B)	Std. Error	t-value	Sig.
Constant	5.214	1.327	3.931	0.000
Work Motivation (X ₁)	0.312	0.097	3.214	0.002
Job Satisfaction (X ₂)	0.284	0.099	2.876	0.005
Work Discipline (X ₃)	0.341	0.099	3.451	0.001

Source: SPSS output processed (2025)

Table 3 indicates that all independent variables have positive regression coefficients and significance values below 0.05. This result means that work motivation, job satisfaction, and work discipline partially have positive and significant effects on employee performance.

Simultaneously, the *F-test* results in Table 4 demonstrate that the independent variables collectively influence employee performance.

Table 4. F-Test Results

Model	F-value	Sig.	Result
Regression	18.462	0.000	Significant

Source: SPSS output processed (2025)

The coefficient of determination, presented in Table 5, shows that the Adjusted R^2 value is 0.472. This indicates that 47.2% of the variation in employee performance can be explained by work motivation, job satisfaction, and work discipline, while the remaining 52.8% is influenced by other factors not included in this research model.

Table 5. Coefficient of Determination

Model	R	R Square	Adjusted R Square
Regression	0.701	0.491	0.472

Source: SPSS output processed (2025)

Discussion and Research Gap Analysis

The results confirm that work motivation has a positive and significant effect on employee performance. This finding supports previous studies that identify motivation as a key determinant of employee performance in organizational settings. However, this study extends earlier research by demonstrating that motivation remains significant when analyzed simultaneously with job satisfaction and work discipline within a banking institution context.

Job satisfaction also significantly influences employee performance. Employees who are satisfied with their work environment, compensation, and supervision tend to show higher

commitment and productivity. While previous research often reports mixed findings regarding the strength of job satisfaction's effect, this study provides empirical evidence that job satisfaction plays a meaningful role when examined using a census sampling approach.

Work discipline is found to be the most dominant variable affecting employee performance. This finding represents a critical research gap contribution. Previous studies frequently emphasize motivation or job satisfaction as the primary drivers of performance. In contrast, this study reveals that in a highly regulated and service-oriented industry such as banking, work discipline has a stronger influence on employee performance than motivational and attitudinal factors. This difference highlights the contextual importance of discipline in ensuring compliance, consistency, and service quality.

The scientific contribution of this research lies in its integrated model and empirical evidence showing that work discipline is the strongest determinant of employee performance in the banking sector. By using a full population (census) approach and recent organizational data, this study fills the research gap in human resource management literature related to performance determinants in regulated service industries.

CONCLUSION

This study aimed to examine the effects of work motivation, job satisfaction, and work discipline on employee performance at PT Bank Artha Graha. The results and discussions presented in the previous section confirm that the research objectives outlined in the Introduction have been successfully achieved, demonstrating consistency between the research problem, analysis, and findings.

The findings indicate that work motivation has a positive and significant influence on employee performance. Employees with higher motivation tend to demonstrate greater responsibility, work enthusiasm, and commitment toward achieving organizational targets. This confirms that motivation remains an essential driver of performance improvement in banking institutions.

Job satisfaction is also found to positively affect employee performance. Employees who experience satisfaction with their tasks, supervision, work environment, and compensation are more likely to perform better and show stronger loyalty to the organization. This finding highlights the importance of maintaining employee well-being as a strategic effort to enhance performance sustainability.

Furthermore, work discipline emerges as the most dominant factor influencing employee performance. High levels of discipline, reflected in compliance with organizational rules, procedures, and work standards, enable employees to complete their tasks more effectively and efficiently. This result emphasizes that discipline plays a crucial role in highly regulated and service-oriented industries such as banking.

Simultaneously, work motivation, job satisfaction, and work discipline collectively contribute to improving employee performance. However, the explanatory power of the model indicates that employee performance is also influenced by other factors not examined in this study. Therefore, future research is expected to incorporate additional variables such as leadership style, work environment, organizational culture, or workload, as well as expand the research scope to different organizations or regions to obtain more comprehensive results.

From a practical perspective, the results of this study provide valuable insights for banking management in designing human resource strategies. Enhancing employee motivation, maintaining job satisfaction, and consistently enforcing work discipline are essential managerial

actions to improve employee performance and organizational effectiveness. The findings are expected to serve as a reference for both academics and practitioners in developing performance-oriented human resource management policies.

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