

The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)

**THE INFLUENCE OF WORK MOTIVATION, WORK DISCIPLINE AND WORK ENVIRONMENT ON JOB SATISFACTION
(CASE STUDY ON EMPLOYEES OF BRI SHARIA BANK KC JAKARTA WAHID HASYIM)**

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ABSTRACT

This study aims to determine how the influence of work motivation, work discipline and work environment on job satisfaction of employees of BRI Sharia Bank KC Jakarta Wahid Hasyim.

This research method is a quantitative method using primary data. The number of samples in this study were 98 employees. Data processing in this study used the SmartPLS analysis tool, and analyzed using Partial Least Square (PLS) analysis. The analysis used in this study includes outer model analysis, coefficient determination, f square test and inner model analysis.

The results show that, (1) work motivation has a positive and significant effect on job satisfaction, (2) work discipline has a negative but not significant effect on job satisfaction and (3) work environment has a positive and significant effect on job satisfaction.

Keywords: Work Motivation, Work Discipline, Work Environment and Job Satisfaction.

I. INTRODUCTION

Human resources are one of the most important elements for a business or company to run well. Without these elements or poor quality, the company will find it difficult to run and operate properly even though other resources have been fulfilled. (www.cermati.com, accessed on 25 April 2020). The existence of human resources who have good performance can provide optimal results for a company. To get optimal performance results, human resources must be managed as well as possible, so that human resources in a company feel comfortable in carrying out their duties and get maximum results.

The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)

In banking, the role of human resources is very important in achieving company goals. The strategic role of banking institutions in achieving national development goals results in the need for effective, healthy, reasonable, and capable of properly protecting public funds entrusted to them, and capable of channeling these public funds in productive fields for achieving development goals (www. kemenkeu.go.id, accessed on 24 April 2020).

BRI Sharia Bank (BRIS) is a private company that is in the form of a limited liability company and is engaged in banking financial services, providing credit services throughout Indonesia, besides that BRIS also accepts savings and loans. Like a bank in general as one of the banks in Indonesia, BRIS provides good service to its customers.

BRI Sharia Bank KC Jakarta Wahid Hasyim is the first BRIS bank that was established since BRI Sharia Bank acquired Jasa Artha Bank in 2008. From 2008 until 2020, currently, BRI Sharia Bank KC Jakarta Wahid Hasyim himself has grown to oversee 6 Sub-Branch Offices (KCP), 1 Cash Office (KK), and 1 Cash Service Office (KPK), namely KCP Tanah Abang, KCP Palmerah, KCP Matraman, KCP Matraman, KCP Jatinegara, KCP Tebet Timur, KCP Dewi Sartika, KK Kramat Jati and KPK Ministry of Religion .

The data below shows that the employee turnover at BRI Sharia Bank KC Wahid Hasyim was quite a lot from 2017 to 2019.

Table 1 Turn Over Data Permanent Employee and Contracts for 2017-2019

Tahun	Market Departement		Operational Departement		Support Departement		Total
	Perma nent	Contrac t	Perma nent	Contrac t	Perm anent	Contrac t	
2017	5	3	2	2	1	-	13
2018	5	4	2	3	2	-	16
2019	4	6	2	3	2	1	18

Source: General Affair KC Jakarta Wahid Hasyim the Year 2020

Based on table 1, it can be seen that there has been an increase in employees who left BRI Sharia Bank KC Wahid Hasyim in the last three years, namely in 2017 there were 13 people, in 2018 there were 16 people and in 2019 there were 18 people so that the total employees who left a total of 47 people. This indicates low job satisfaction at BRI Sharia Bank KC Wahid Hasyim.

II. LITERATURE REVIEW
2.1 Research Review

Lumentut and Dotulong (2015) conducted research on the effect of work motivation, work discipline, and work environment on employee job satisfaction at PT

The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)

Bank Sulut Airmadidi branch. The purpose of this study was to determine the effect partially and simultaneously work motivation, work discipline and work environment on employee job satisfaction. This type of research is a case study with a quantitative approach with data collection methods using a system of field studies, literature study, interviews and questionnaires. The sampling technique of this research is saturated sampling, namely by taking all members of the population as many as 68 employees as respondents. This study uses an associative method with multiple linear regression analysis techniques with the results of work motivation, work discipline and work environment simultaneously have a significant effect on employee job satisfaction. Work motivation partially has a significant effect on employee job satisfaction, while discipline and work environment have no significant effect. The difference between this study and the author's research is the number of samples taken, the place of research and the research method. The advantage of this research is that it uses several data collection techniques (combination), while the drawback is that there are independent variables that do not have a significant effect on the dependent variable, namely work discipline and work environment on job satisfaction.

Nilasari, Cholifah and Fattah (2016) conducted research on the effect of work motivation, work discipline and work environment on job satisfaction of employees of the state-owned printing company of the Republic of Indonesia. The population of this study were 36 PNRI employees. The purpose of this study was to determine the effect partially and simultaneously work motivation, work discipline and work environment on employee job satisfaction. This type of research is a case study with a quantitative approach with data collection methods using a system of field studies, literature study, interviews and questionnaires. The sampling method was saturated sampling by taking all the population of 36 respondents. The research uses multiple linear regression analysis method, with the results of simultaneous testing (F test) and partial (t test) that work motivation, work discipline and work environment positively have a significant effect on job satisfaction, where work discipline has a dominant effect on job satisfaction with value. 0.634. The difference between this study and the author's research is the number of samples taken and the place of research. The advantages of this research are using several data collection techniques as well as a combination), and the results of the coefficient of determination are very strong, namely 0.946.

Suarditha, Waspodo and Triani (2016) conducted research on the effect of work environment and work motivation on employee performance at the Directorate General of Public Service Institutions Television of the Republic of Indonesia. The purpose of this study was to identify whether work environment variables and work motivation significantly affect employee job satisfaction at the Directorate General of Public Service Institutions Television, Republic of Indonesia. This type of research is a case study with a quantitative approach with data collection methods using interviews and questionnaires. The sampling method used saturated samples, where the sample taken was 85 respondents. This study uses multiple linear regression techniques with results both partially and simultaneously, the work environment and work motivation have a significant effect. The difference between this study and the author's research is the

The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)

number of samples taken, the place of research, and the research method. The strength of this research is that the theory used is quite complete.

2.2. Job Satisfaction

According to Robbins (2015: 170) it is stated that job satisfaction is a general attitude towards one's job as the difference between the amount of reward received by workers and the amount of reward that is believed to be received. Job satisfaction is an important thing that individuals have at work. Each individual worker has different characteristics, so the level of job satisfaction is also different, the level of job satisfaction is different. According to Priansa (2018: 299) job satisfaction is an employee's feeling of his job, whether happy / like or not happy / dislike as a result of employee interaction with their work environment or as a perception of mental attitudes, as well as a result of employee assessment of their work. Employees' feelings about their work reflect their attitudes and behavior at work.

According to Gilmer in Sutrisno (2016: 77), the factors that affect job satisfaction are :

1. Opportunity for advancement. In this case, there is an opportunity to gain experience and increase in ability during work.
2. Willingness to work. This factor is referred to as supporting job satisfaction for employees. Safe conditions greatly affect how employees feel during work.
3. Salary. More salaries cause dissatisfaction and people rarely express job satisfaction with the amount of money earned.
4. Companies and management. Good company and management are able to provide a stable working situation and conditions. This factor determines employee job satisfaction.
5. Supervision. As well as his boss. Poor supervision can result in attendance and turnover.
6. Intrinsic factors and work. The attributes that exist in a job require certain skills. Difficulty and ease and pride of duty can increase or decrease satisfaction.
7. Work conditions. This includes the conditions of the premises, ventilation, broadcasting, canteens and parking lots.
8. Social aspects of work. Is one attitude that is difficult to describe but is seen as a factor that supports satisfaction or dissatisfaction at work.
9. Communication. Smooth communication between employees and management is widely used as an excuse to like their position. In this case, the superiors' willingness to listen, understand, and acknowledge the opinions or achievements of their employees plays a major role in creating a sense of satisfaction with work.
10. Amenities. Hospital, leave, pension or housing facilities are the standard for a position and if they can be fulfilled, it will create a sense of satisfaction.

2.3. Work Motivation

According to Robbins and Judge (2015: 127) motivation is a process that explains the strength, direction and persistence of a person in an effort to achieve goals. According to Rivai in Marliani (2016: 220) states that work motivation is a stimulant

The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)

for a person's desire and willingness to work because motivation has certain goals to be achieved. Work motivation is a basic human need and as an incentive that is expected to meet the desired basic needs, so that if the need exists it will result in the success of an activity. Employees who have high work motivation will try to get their work done as well as possible.

2.4. Work Discipline

According to Rivai and Sagala (2015: 825) work discipline is a tool used by managers to communicate with employees so that they are willing to change a behavior and to increase awareness as well as one's willingness to obey all applicable social rules and norms in a company.

According to Hasibuan (2016: 115), work discipline is the awareness and willingness of a person to obey all company regulations and applicable social norms. Awareness is the attitude of a person who voluntarily obeys all the rules and is aware of his duties and responsibilities. So he will obey / do all his duties properly, not by force. Willingness is an attitude, behavior and actions of a person in accordance with company regulations, whether written or not.

2.5 Work Environment

Danang Sunyoto (2015: 43) argues that the work environment is everything that is around the workers and which can influence them in carrying out their assigned tasks, for example cleaning, music, lighting and others.

According to Sedarmayanti (2017: 23) the work environment is a place where there are a number of groups in which there are several supporting facilities to achieve company goals according to the company's vision and mission.

III. RESEARCH METHODS

The research was conducted at PT BRI Sharia Bank KC Jakarta Wahid Hasyim through a survey of employees in the neighborhood. The data used in this study are primary data. Primary data obtained based on the results of filling out questionnaires, interviews and direct observations made by researchers themselves to employees. The questionnaire was used to measure work motivation, work discipline, work environment and job satisfaction employee for quantitative analysis. The scale used to measure the results of respondents' responses is a Likert scale. Respondents' responses that supported the statement were given the highest score (5), and for non-supportive responses were given the lowest score (1).

The general population in this study are employees of PT BRI Sharia Bank Tbk in Indonesia. Meanwhile the target population in this study were all permanent and contract employees of PT BRI Sharia Bank Tbk KC Wahid Hasyim, total 98 people.

In this study, the authors used the non-profit sampling method with saturated sampling technique. According to Sugiyono (2016: 84), what is meant by Nonprobability Sampling is a sampling technique that does not provide equal

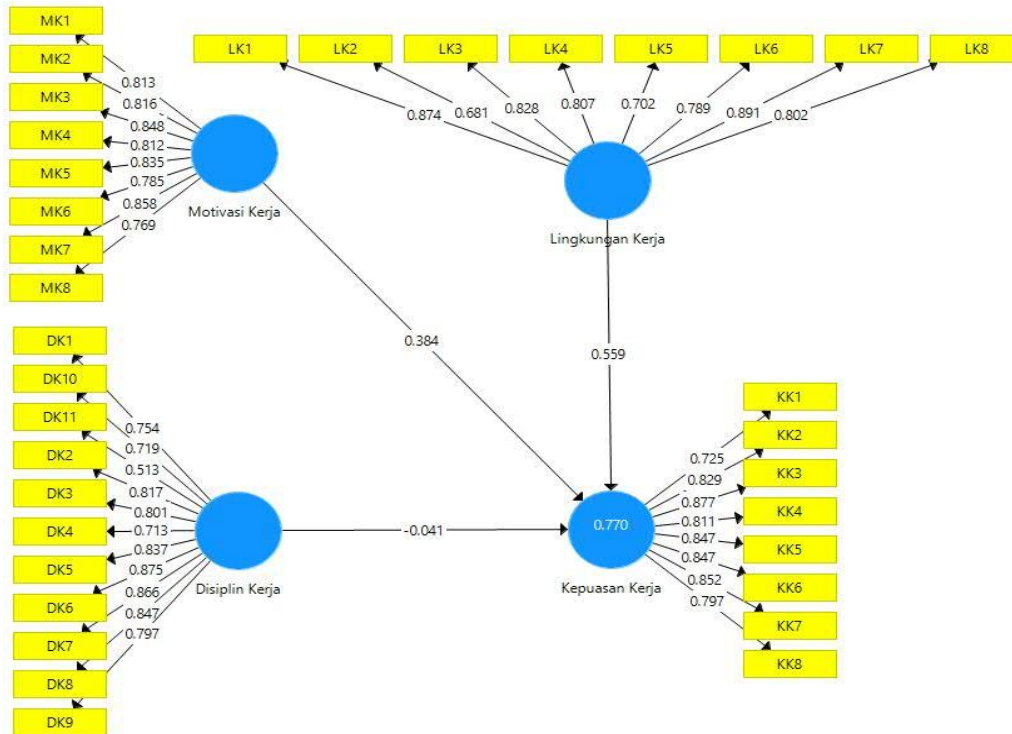
The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)

opportunities or opportunities for every element or member of the population to become a sample. The sample in this study was taken from the total target population, namely 98 people.

The research variables used in this study are work motivation, work discipline and work environment as independent variables and job satisfaction as the dependent variable. This study uses the Partial Least Square (PLS) method with Smart PLS tools. In the PLS method, there are two models, namely the outer model and the inner model. The test criteria were carried out on both models.

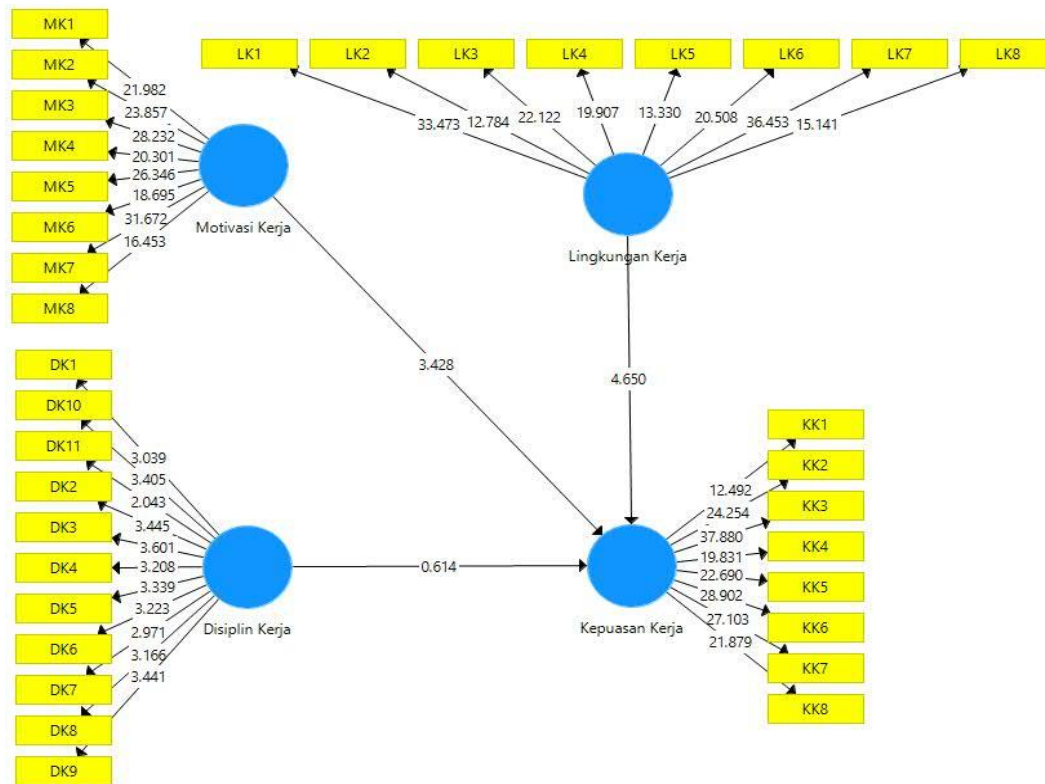
IV. RESULT AND DISCUSSION

In this study, hypothesis testing used the Partial Least Square (PLS) analysis technique with the SmartPLS 3.0 program. The following is a schematic of the PLS program model being tested:



Pictures 1-Outer Model

The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)



Pictures 2-Inner Model

4.1 Outer Model Analysis

a. Convergen Validity

To test the convergent validity, the outer loading or loading factor value is used. An indicator is declared to meet the convergent validity in the good category if the outer loading value is > 0,7. The following is the outer loading value of each indicator in the research variable:

**Table 2
Outer Loading**

Work Motivation	MK1	0,813
	MK2	0,816
	MK3	0,848
	MK4	0,812
	MK5	0,835
	MK6	0,785
	MK7	0,858

The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)

	MK8	0,769
Work Discipline (X2)	DK1	0,754
	DK2	0,817
	DK3	0,801
	DK4	0,713
	DK5	0,837
	DK6	0,875
	DK7	0,866
	DK8	0,847
	DK9	0,797
	DK10	0,719
	DK11	0,513
Work Environment (X3)	LK1	0,874
	LK2	0,681
	LK3	0,828
	LK4	0,807
	LK5	0,702
	LK6	0,789
	LK7	0,891
	LK8	0,802
Kepuasan Kerja (Y)	KK1	0,725
	KK2	0,829
	KK3	0,877
	KK4	0,811
	KK5	0,847
	KK6	0,847
	KK7	0,852
	KK8	0,797

Based on the data presented in table 3 above, it is known that each indicator of the research variables of work motivation, work discipline, work environment and job satisfaction has an outer loading value of $> 0,7$. However, it appears that there are still several indicators that have outer loading values $< 0,7$. According to Ghazali (2015:

The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)

39) the value of outer loading between 0,5 – 0,6 is considered sufficient to fulfill the convergent validity requirements. The data above shows that there is no variable indicator whose outer loading value is below 0,5, so that all indicators are declared worthy or valid for research use and can be used for further analysis.

b. Discriminant Validity

This section will describe the results of the discriminant validity test. The discriminant validity test uses the cross loading value. According to Imam Ghozali (2015: 39) an indicator is declared to meet discriminant validity if the cross loading value of the indicator in the variable is the largest compared to other variables. The following is the cross loading value of each indicator.

**Table 3
Cross Loading**

Indicators	Work Discipline	Job Satisfaction	Work Environment	Work Motivation
DK1	0.754	-0.050	0.015	-0.001
DK10	0.719	-0.057	-0.063	-0.033
DK11	0.513	0.124	0.125	0.142
DK2	0.817	-0.057	-0.044	-0.051
DK3	0.801	-0.037	-0.015	-0.015
DK4	0.713	0.015	-0.006	-0.029
DK5	0.837	-0.087	-0.046	-0.031
DK6	0.875	-0.083	-0.088	-0.085
DK7	0.866	-0.119	-0.154	-0.111
DK8	0.847	-0.134	-0.056	-0.074
DK9	0.797	-0.022	-0.019	0.013
KK1	-0.008	0.725	0.617	0.550
KK2	-0.204	0.829	0.670	0.711
KK3	-0.324	0.877	0.706	0.657
KK4	-0.108	0.811	0.747	0.712
KK5	-0.020	0.847	0.689	0.648
KK6	-0.243	0.847	0.720	0.661
KK7	-0.028	0.852	0.697	0.570
KK8	-0.078	0.797	0.622	0.599
LK1	-0.027	0.617	0.874	0.551
LK2	-0.040	0.598	0.681	0.441
LK3	-0.196	0.757	0.828	0.625
LK4	-0.229	0.573	0.807	0.495

The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)

LK5	-0.036	0.694	0.702	0.483
LK6	-0.042	0.688	0.789	0.547
LK7	-0.092	0.717	0.891	0.668
LK8	-0.158	0.621	0.802	0.596
MK1	0.017	0.627	0.494	0.813
MK2	-0.017	0.627	0.500	0.816
MK3	-0.102	0.656	0.596	0.848
MK4	-0.137	0.572	0.575	0.812
MK5	-0.262	0.718	0.579	0.835
MK6	-0.063	0.636	0.674	0.785
MK7	-0.160	0.643	0.601	0.858
MK8	-0.037	0.591	0.524	0.769

Based on the data presentation in the table above, it can be seen that each of the indicators in the research variables of work motivation, work discipline, work environment and job satisfaction has the greatest cross loading value on the variables it forms compared to the cross loading value on other variables. Based on the results obtained, it can be stated that the indicators used in this study have good discriminant validity in compiling their respective variables.

c. Composite Reliability

Composite Reliability is the part used to test the reliability value of indicators on a variable. According to Imam Ghozali (2015: 43) a variable can be declared to meet composite reliability if it has a composite reliability value $> 0,7$. The following is the composite reliability value of each variable used in this study:

Table 4
Composite Reliability

Variable	Composite Reliability
Work Motivation	0,942
Work Discipline	0,945
Work Environment	0,934
Job Satisfaction	0,944

Based on the data presentation in the table above, it can be seen that the composite reliability value of all research variables is $> 0,7$. These results indicate that each variable has met the composite reliability so that it can be concluded that all variables have a high level of reliability.

The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)

d. Cronbach Alpha

The reliability test with the composite reliability above can be strengthened by using the Cronbach alpha value. According to Imam Ghozali (2015: 44) a variable can be declared reliable or fulfills Cronbach alpha if it has a Cronbach alpha value $> 0,7$. The following is the Cronbach alpha value of each variable:

**Table 5
Cronbach Alpha**

Variable	Cronbach's Alpha
Work Motivation	0,929
Work Discipline	0,952
Work Environment	0,918
Job Satisfaction	0,932

Based on the data presentation above in the table above, it can be seen that the Cronbach alpha value of each research variable is $> 0,7$. Thus these results indicate that each research variable has met the requirements for the Cronbach alpha value, so it can be concluded that all variables have a high level of reliability.

4.2 Coefficient Determinant Analysis (R^2)

Based on data processing that has been done using the SmartPLS 3.0 program, the R-Square value is obtained as follows:

**Table 6
R-Square Value**

Variabel	Nilai <i>R-Square</i>
Kepuasan Kerja	0,770

Based on the r-square value in the table above, it is known that the value of R^2 or the influence of work motivation, work discipline and work environment with job satisfaction is 0,770. So the ability of the variables of work motivation, work discipline and work environment to explain job satisfaction is 77%.

The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)

4.3 F Square Analysis

Based on data processing that has been done using the SmartPLS 3.0 program, the F-Square value is obtained as follows.

Table 7
F-Square Value

	Kepuasan Kerja
Work Motivation	0,332
Work Discipline	0,007
Work Environment	0,700

Based on the table above, it can be stated as follows:

1. The effect of work motivation on job satisfaction has a medium F2 (0.332).
2. The effect of work discipline on job satisfaction has a weak F2 (0.007).
3. The influence of the work environment on job satisfaction has a high F2 (0.700)

4.4 Inner Model Analysis (*Path Coefficient*)

Path coefficient testing is carried out based on the results of the Inner Model (structural model) test which includes the output parameter coefficient, t-statistic and p-value.

The criteria used in testing this hypothesis are:

1. H_0 rejected dan H_a accepted, if $p\text{-value} \geq 0,05$
2. H_0 accepted dan H_a rejected, jika $p\text{-value} < 0,05$

Path coefficient testing of this research was carried out with the help of SmartPLS (Partial Least Square) 3.0 software. These values can be seen from the bootstrapping results. The rule of thumb used in this study is $t\text{-statistic} > 1,96$ with a significance level of $p\text{-value} 0,05$ (5%) and the beta coefficient is positive. The value of testing this research hypothesis can be shown in the table below:

Table 8
Review *Path Coefficient*

Hypothesis	Koefisien	T Statistics (O/STDEV)	P Values
Work Motivation → Job Satisfaction	0.384	3.428	0.001
Work Discipline → Job Satisfaction	-0.041	0,614	0.540
Work Environment → Job Satisfaction	0.559	4.650	0.000

The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)

The first hypothesis tests whether work motivation has a positive effect on job satisfaction of employees of PT BRI Syariah Bank Tbk KC Jakarta Wahid Hasyim. The test results show that the coefficient value of the work motivation parameter on job satisfaction is 0,384, the t-statistic is 3,428, and the p-value is 0,001. From this result it is stated that the t-statistic is significant. Because $t > 1,96$ with $p\text{-value} < 0,05$, H_0 is rejected, H_a is accepted, and the first research hypothesis is accepted. This proves that work motivation has a positive and significant effect on job satisfaction of employees of PT BRI Syariah Bank Tbk KC Jakarta Wahid Hasyim.

The second hypothesis tests whether work discipline has a positive effect on job satisfaction of employees of PT BRI Sharia Bank Tbk KC Jakarta Wahid Hasyim. The test results show the coefficient value of work discipline parameters on job satisfaction of -0,041, t-statistic 0,614 and p-value of 0,540. From this result it is stated that the t-statistic is not significant. Because $t < 1.96$ with $p\text{value} > 0,05$, H_0 is accepted, H_a is rejected and the second research hypothesis is rejected. This proves that work discipline has a negative but insignificant effect on job satisfaction of employees of PT BRI Sharia Bank Tbk KC Jakarta Wahid Hasyim.

The third hypothesis tests whether the work environment has a positive effect on job satisfaction of employees of PT BRI Sharia Bank Tbk KC Jakarta Wahid Hasyim. The test results show that the coefficient value of the work environment parameter on job satisfaction is 0,559, the t-statistic is 4,650 and the p-value is 0,000. From this result it is stated that the t-statistic is significant. Because $t > 1,96$ with $p\text{-value} < 0,05$, H_0 is rejected, H_a is accepted and the third research hypothesis is accepted. This proves that the work environment has a positive and significant influence on job satisfaction of employees of PT Bank BRI Syariah Tbk KC Jakarta Wahid Hasyim.

4.5 Discussion

The results of the first hypothesis test in this study prove that work motivation has a positive and significant effect on job satisfaction. This means that greater work motivation will increase job satisfaction. Based on the results obtained, work motivation has a positive and significant effect on job satisfaction so that the hypothesis is accepted. In table 3, it can be seen that the value of the largest outer loading in the work motivation variable is found in the sub-indicator of a comfortable and pleasant work relationship with an outer loading value of 0,858. This shows that the employees of PT BRI Sharia Bank Tbk KC Jakarta Wahid Hasyim have created a comfortable and pleasant work relationship so that it can increase employee job satisfaction. The results of this study support previous research conducted by Sutanto (2018) which found work motivation has a positive and significant effect on job satisfaction.

The results of the second hypothesis test in this study prove that work discipline has a negative but insignificant effect on job satisfaction, so the second hypothesis is rejected. This means that the level of work discipline cannot be believed to lead to job satisfaction. In table 3, it can be seen that the smallest outer loading value in the work discipline variable is the sub-indicator of maintaining the company's good name with

The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)

an outer loading value of 0,513. This shows that the employees of PT BRI Sharia Bank Tbk KC Jakarta Wahid Hasyim do not really care about maintaining the good name of the company because they think that PT Bank BRI Syariah Tbk already has a name because it is a subsidiary of a state-owned bank, namely PT Bank Rakyat Indonesia (Persero) Tbk. The results of this study support previous research conducted by Mauris and Dotulong (2015) which found work discipline has a negative and insignificant effect on job satisfaction.

The results of the third hypothesis test in this study prove that the work environment has a positive and significant effect on job satisfaction. This means that the better a work environment will increase employee job satisfaction. Based on the results obtained, the work environment has a positive and significant effect on job satisfaction so that the hypothesis is accepted. In table 3, it can be seen that the largest outer loading value in the work environment variable is the sub-indicator of the work relationship between superiors and subordinates with an outer loading value of 0,891. This shows that a good working relationship has been created between superiors and subordinates at PT BRI Sharia Bank Tbk KC Jakarta Wahid Hasyim so as to increase employee job satisfaction. The results of this study support previous research conducted by Hidayat (2018) which found the work environment has a positive and significant effect on job satisfaction.

V. CONCLUSIONS AND SUGGESTIONS

5.1 Conclusions

The conclusions in this study are to answer the problem formulations that have been compiled in the first chapter, including the following:

1. There is a positive and significant effect of work motivation on job satisfaction at BRI Sharia Bank KC Jakarta Wahid Hasyim. If the work motivation is large, it will increase employee job satisfaction, on the contrary, if the work motivation is small, it will reduce employee job satisfaction.
2. There is a negative but insignificant effect of work discipline on job satisfaction at BRI Sharia Bank KC Jakarta Wahid Hasyim. This means that the level of work discipline cannot be believed to lead to employee job satisfaction.
3. There is a positive and significant work environment influence on job satisfaction at BRI Sharia Bank KC Jakarta Wahid Hasyim. If the work environment is good, it will increase employee job satisfaction, conversely if the work environment is bad it will reduce employee job satisfaction.

5.2 Suggestions

1. PT BRI Sharia Bank Tbk KC Jakarta Wahid Hasyim should maintain a comfortable and pleasant working relationship within the company so that it will continue to improve employee job satisfaction.
2. Employees of PT BRI Sharia Bank should be more concerned about the good name of the company both in the office and outside the office.

The Influence of Work Motivation, Work Discipline and Work Environment on Job Satisfaction (Case Study on Employees of BRI Sharia Bank KC Jakarta Wahid Hasyim)

3. PT BRI Sharia Bank Tbk KC Jakarta Wahid Hasyim should maintain the relationship between superiors and subordinates in the company environment that has been created so that later it will continue to improve employee job satisfaction.
4. PT BRI Sharia Bank Tbk should provide the same career paths to every employee, not only to employees who enter through the Sharia Officer Development Program (SODP) so that it will increase job satisfaction for every employee.
5. PT BRI Sharia Bank Tbk should provide clarity on the employment status of contract employees who have exceeded 2 years.

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