

The Influence of Discipline and Motivation on Employee Job Satisfaction Levels in Non-Bank Financial Institutions in West Java

Tarisha Ridha Yasmin ^{1*}, Andhika Mochamad Siddiq ², Arie Hendra Saputro ³

^{1*,2,3} Management Program, Faculty of Management and Business, INABA University, Jl. Soekarno Hatta No.448 Bandung, Indonesia.

Email: tarisharidha@student.inaba.ac.id ^{1*}, andhika.mochamad@inaba.ac.id ², arie.hendra@inaba.ac.id ³

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Abstrak

Kepuasan kerja karyawan merupakan faktor kunci dalam mendukung kinerja perusahaan dan kesuksesan jangka panjang, khususnya di lembaga keuangan non-bank di Jawa Barat. Lembaga-lembaga ini menghadapi masalah keterlambatan karyawan, yang menunjukkan rendahnya kepuasan kerja. Masalah ini kemungkinan disebabkan oleh disiplin kerja yang buruk dan motivasi karyawan yang rendah. Studi ini bertujuan untuk menganalisis pengaruh disiplin kerja dan motivasi terhadap kepuasan kerja karyawan. Metode yang digunakan adalah kuantitatif dengan pendekatan deskriptif dan verifikatif. Terdapat 45 responden, yang merupakan jumlah total karyawan di lembaga keuangan non-bank di Jawa Barat. Data dianalisis menggunakan regresi linier berganda dengan perangkat lunak statistik. Hasil menunjukkan bahwa disiplin kerja dan motivasi memiliki pengaruh positif dan signifikan terhadap kepuasan kerja karyawan, baik secara terpisah maupun bersama-sama. Motivasi kerja memiliki pengaruh yang lebih kuat daripada disiplin kerja. Studi ini menyimpulkan bahwa kepuasan kerja yang lebih baik dapat dicapai melalui disiplin kerja yang konsisten dan peningkatan motivasi yang berkelanjutan.

Kata Kunci: Disiplin Kerja; Motivasi; Kepuasan Kerja.

Abstract

Employee job satisfaction is a key factor in supporting company performance and long-term success, especially in West Java's non-bank financial institutions. These institutions face problems with employee lateness, which shows low job satisfaction. This issue is likely caused by poor work discipline and low employee motivation. This study aims to analyze the effect of work discipline and motivation on employee job satisfaction. The method used is quantitative with descriptive and verificative approaches. There were 45 respondents, which is the total number of employees at the West Java non-bank financial institution. The data was analyzed using multiple linear regression with statistical software. Results show that work discipline and motivation have a positive and significant effect on employee job satisfaction, both separately and together. Work motivation has a stronger effect than work discipline. The study concludes that better job satisfaction can be achieved through consistent work discipline and ongoing motivation improvements.

Keyword: Work Discipline; Motivation; Job Satisfaction.

1. Introduction

This research was conducted at Non-Bank Financial Institutions in West Java. On these Non-Bank Financial Institutions deal with challenges in overseeing more intricate workforce issues. One of the challenges faced is the presence of symptoms indicating issues with employee job satisfaction, particularly as evidenced by increased tardiness. According to (Robbins & Judge, 2022), tardiness is a form of avoidance behavior by employee who are dissatisfied with their work environment or the treatment they receive.

Table 1. Employee Attendance Data for Non-Bank Financial Institutions in West Java, February-April 2025

No	Employee Name	Number of Late		
		February	March	April
1	Employee 1	6	3	2
2	Employee 2	0	7	2
3	Employee 3	4	11	0
4	Employee 4	1	6	2
5	Employee 5	10	11	10
6	Employee 6	3	12	1
7	Employee 7	1	0	5
8	Employee 8	6	7	10
9	Employee 9	1	4	3
10	Employee 10	1	8	6
11	Employee 11	6	12	6
12	Employee 12	7	9	4

The data shows that 12 employees were late multiple times. Employee 1 was tardy 6 times in February, 3 times in March, and 2 times in April. A similar pattern was also observed for Employee 2 thru 12, who were late more than 3 times per month on average. In fact, some of these delays were recorded as being more than 30 minutes over the established working hours. Repeated work delays involving multiple employees are a particular concern because they can affect team discipline and work effectiveness. This phenomenon is of particular concern because consistent tardiness not only reflects individual discipline issues but also serves as an early indicator of deep job dissatisfaction. Dissatisfied employees tend to have low motivation, lack a sense of urgency to arrive on time, and indirectly show withdrawal from job responsibilities. Employees job satisfaction doesn't come on its own it's shaped by several factors, including work discipline (Almakkah *et al.*, 2025; Mahirah *et al.*, 2024; Nur Afifah *et al.*, 2024; Yumhi, 2021). Work discipline is a form of employee compliance and responsibility toward the rules and regulations in force at the company. Work discipline means employees follow and take responsibility for company rules and policies. It shows a person's awareness and willingness to obey all workplace regulations and social norms (Hasibuan, 2019). With high discipline, employees tend to show responsibility and commitment to their jobs, which can ultimately increase job satisfaction because they feel they are contributing positively to the organization. Disciplinary issues in the company are not only evident in tardiness, but also in adherence to break times, meeting deadlines for work completion, and responsibility in carrying out daily tasks. Discipline is a reflection of the extent to which someone is committed to the organization (Sutrisno, 2020). Therefore, behaviors like repeated tardiness can reflect a lack of commitment and responsibility toward work. If this condition is not addressed immediately, the work culture in the company can be affected and create a less conducive work environment. Beside discipline, motivation is also an important factor influencing job satisfaction (Pratama & Siddiq, 2024). Work motivation is the internal and external forces that push someone to take action and reach a certain goal (Hasibuan, 2019). Highly motivated employees will be more enthusiastic about their work, feel satisfied with their achievements, and have a strong commitment to the organization.

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Conversely, Lack of motivation causes burnout, drops in performance, and falling job satisfaction. Work delays can also be linked to employee motivation levels. Behaviors like tardiness are a form of withdrawal behavior, which is self-isolating behavior that arises from low motivation and job satisfaction (Robbins & Judge, 2022). From the statement, it can see that employee job satisfaction is a problem in non-bank financial institutions in West Java is likely not caused by a single factor, but rather a combination of less-than-optimal work discipline and decreased work motivation. These two things are interconnected and influence how an employee evaluates, feels about, and responds to their work. If discipline and motivation are not well maintained, job satisfaction levels will also decrease, which can ultimately hinder the achievement of organizational goals. Discipline and motivation are two important and interconnected factors in creating employees job satisfaction (Indrawan & Arifin, 2021). Discipline helps to form regular work habits, a sense of responsibility, and adherence to organizational rules, enabling employees to work more efficiently and professionally. Meanwhile, motivation provides psychological encouragement for employee to achieve their goals and contribute optimally to the company objectives. Base on the explanation above, discipline and motivation are key factors in building employee job satisfaction. The problem of delays occurring in West Java's Non-Bank Financial Institutions signals the need for companies to pay attention to these two aspects so that employee can work more optimally and have a sense of happiness from their jobs. Therefore, the author is keen to research: "The Influence of Discipline and Motivation on Employee Job Satisfaction Levels in Non-Bank Financial Institutions in West Java."

2. Literatur Review

Human Resource Management involves planning, organizing, coordinating, carrying out, and overseeing the hiring, training, pay, teamwork, upkeep, and dismissal of employees to meet company goals (Mangkunegara, 2017). Human Resource Management is the science and art of managing worker relationships and roles to work effectively and efficiently in achieving company, employee, and society goals (Hasibuan, 2019). Human Resource Management involves planning, organizing, leading, and overseeing activities like job analysis, staff planning, hiring, selecting, training and development, performance reviews, pay, and employee relations (Sutrisno, 2020). These three definitions show that Human Resource Management focuses on creating effective, productive, and happy employees. This helps them fully support company goals while balancing business needs with employee well-being. Job satisfaction is a positive feeling that comes from evaluating the features of one's job. It shows how much people like their work, including their feelings toward various aspects such as tasks, colleagues, supervisors, promotions, and working conditions. Job satisfaction is multidimensional because individuals can feel very satisfied with one aspect of their job but dissatisfied with others, making it crucial to understand the overall work experience (Robbins & Judge, 2017). Job satisfaction is a positive emotional reaction from a person's assessment of their work experience. It relates to how well work meets the key values employees expect. Job satisfaction comes from both internal factors like achievement and recognition, and external factors like pay, company policies, and work conditions (Luthans, 2015). These two definitions show that job satisfaction is a person's positive feeling or emotional reaction to their overall work, reflecting an individual's assessment of the extent to which their job meets their expectations, values, and needs. Job satisfaction is multidimensional because it encompasses various aspects, from core tasks to social relationships and working conditions, which ultimately influence employee motivation, commitment, and performance within an organization. Work discipline is an attitude, behavior, and action that follows company rules, both written and unwritten. It shows employees' obedience and awareness of organizational rules and norms to achieve shared goals effectively and efficiently (Sutrisno, 2020). Work discipline is a person's awareness and willingness to follow all company rules and social norms. It acts as self-control and moral commitment for employees to complete duties on time and correctly. So, work discipline involves not just rule-following, but also professional behavior and company loyalty (Hasibuan, 2019). These two definitions convey that work discipline is an employee's conscious and willing attitude to follow the rules, norms, and work standards established by the organization.

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Discipline reflects responsibility, commitment, and good work ethic, which ultimately contributes to improved individual and organizational performance overall. Motivation is the inner force that pushes a person to do activities and reach a certain goal. Appropriately delivered motivation can foster employee enthusiasm and commitment in performing their duties. When employee feel motivated, they will strive to contribute as much as possible to the organization's success. In addition, motivation also fosters the belief that achieving organizational goals will have a positive impact on fulfilling employee' personal needs and interests, this build up a mutually beneficial relationship between employee and the company (Busro, 2018). Work motivation provides the energy that sparks job enthusiasm, making people willing to team up and work together to reach personal satisfaction and company goals (Hasibuan, 2019). Both of these views emphasize that work motivation is an internal and external energy force for the employee enthusiasm, commitment, and passion to do their job, enabling them to contribute optimally to achieving organizational goals. Motivation not only plays a role in increasing productivity but also creates a sense of job satisfaction because employee feel that the organization's success aligns with the fulfillment of their personal needs. Thus, motivation becomes an important factor that harmoniously connects individual and organizational interests.

3. Research Methodology

This study uses a quantitative approach with descriptive and verificative methods, based on positivism philosophy (Sugiyono, 2019). This method studies a specific group or sample. Data is gathered using research tools and analyzed statistically to test hypotheses. The sampling technique is simple random sampling, where participants are chosen randomly without considering population subgroups (Sugiyono, 2019). The totally number of respondents in this study is 45 employees, which is the total number of employees at Non-Bank Financial Institutions in West Java.

4. Results and Discussion

4.1 Results

4.1.1 Descriptive Analysis

Descriptive analysis in this research gives a clear picture of the variables studied: employee discipline, motivation, and job satisfaction at Non-Bank Financial Institutions in West Java. Using descriptive methods, the data is processed and shown in an easy-to-read way to describe current conditions without comparisons or broad conclusions. This analysis helps understand the real situation on the ground.

Table 2. Descriptive Analysis Results

Variable	Score	Description
Job Satisfaction (Y)	1479	Quite Low
Work Discipline (X1)	1028	Quite Low
Work Motivation (X2)	919	High

Table 2 descriptive analysis results show job satisfaction is fairly low, particularly in the supervision area where supervisors lack clear work instructions., while better scores are shown in the salary dimension for the indicator of benefit adequacy. Furthermore, work discipline is also in the fairly low category, particularly in the dimension of adherence to time rules, specifically in the indicators of punctuality in arriving at and leaving work. However, it received a very good score in the dimension of adherence to work norms, specifically in the indicator of maintaining ethics in relationships with colleagues. As for motivation, it shows a high category, especially in the dimension of the Need for Affiliation, specifically in the indicator of enthusiasm for work to be trusted. However, a rather low score

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was obtained in the dimension of the Need for Power, specifically in the indicator of enthusiasm to obtain a higher position.

4.1.2 Verificative Analysis

Verificative analysis is a research method that uses proof to test the hypotheses resulting from descriptive research thru statistical calculations, thereby obtaining proof that can indicate whether the hypothesis is rejected or accepted based on data (Sugiyono, 2018). This analysis method can be performed using validity and reliability tests. The results of the validity and reliability tests can be seen in the table below:

Table 3. Validity Test Results

Variable	Total Statements	Description of r_{value}	Validity Description
Job Satisfaction (Y)	10	Greater than r_{table}	Valid
Work Discipline (X1)	7	Greater than r_{table}	Valid
Work Motivation (X2)	6	Greater than r_{table}	Valid

Table 3 test results show that the calculated r_{value} for each variable exceeds the table r_{value} , so all statements are valid.

Table 4. Reliability Test Results

Variable	Cronchbach's Alpha	Description
Job Satisfaction (Y)	0.898	Reliable
Work Discipline (X1)	0.746	Reliable
Work Motivation (X2)	0.821	Reliable

This study tested reliability using Cronbach's Alpha. An instrument is reliable if the Cronbach's Alpha value is above 0.60. Table 4 shows that all variables have Cronbach's Alpha values greater than 0.60, so the instruments for each variable are reliable.

4.1.3 Classical Assumption Test

Classical assumption tests check if the data meets requirements before regression analysis, ensuring results remain valid and accurate for your study on discipline, motivation, and job satisfaction. These tests include three key components: the normality test verifies that data follows a bell-shaped distribution, which is essential for reliable p-values and statistical significance; the multicollinearity test examines whether independent variables like work discipline and motivation are too highly correlated, preventing confusion about which factor truly influences job satisfaction; and the heteroscedasticity test confirms that error variances remain consistent across all data points, avoiding biased standard errors that could mislead coefficient interpretations. By passing these tests, your data from the 45 West Java non-bank financial employees satisfies the foundational principles needed for trustworthy multiple linear regression outcomes. Normality testing is a test aimed at determining whether independent and dependent variables data has a normal distribution or not (Ghozali, 2019). Data normality gets checked with the Kolmogorov-Smirnov test using unstandardized residuals.

Table 5. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

	<i>Unstandardized Residual</i>
N	45
Test Statistic	0.082
Asymp. Sig. (2-tailed)	0.200

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Table 5 presents the Kolmogorov-Smirnov test results where the Sig. value (0.200) is greater than the 0.05 significance level. This outcome means we fail to reject the null hypothesis of normality, confirming that the unstandardized residuals from your 45-employee dataset are normally distributed. Therefore, the data meets the normality assumption required for valid multiple linear regression analysis on discipline, motivation, and job satisfaction.

Table 6. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
1 Work Discipline (X1)	0.564	1.773
Work Motivation (X2)	0.564	1.773

Table 6 displays the multicollinearity test results using Tolerance and Variance Inflation Factor (VIF) values for the independent variables. The Tolerance values for work discipline (X1) and motivation (X2) are both 0.564, exceeding the > 0.10 cutoff, while their VIF values stand at 1.773, well below the <10 threshold. These results indicate low correlation between the predictors, meaning no multicollinearity exists in the dataset from 45 non-bank financial employees. This satisfies the multicollinearity assumption, ensuring each variable's unique contribution to job satisfaction can be accurately isolated in the multiple linear regression model.

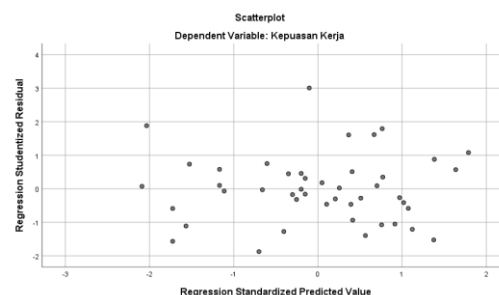


Figure 1. Heteroskedasticity Test Results

The scatterplot results in Figure 1 show a random distribution of points without a clear pattern, particularly around the zero (Y) area, indicating no heteroscedasticity issues and the regression equation is reliable and valid.

4.1.4 Multiple Regression Analysis

Multiple regression analysis determines the direction and strength of independent variables' effects on the dependent variable (Ghozali, 2019). Multiple regression analysis uses the following equation:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Table 7. Results of Multiple Regression Analysis

Model	Coefficients ^a		
	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
(Constant)	-2.747	1.809	
1 Work Discipline (X1)	0.664	0.097	0.436
Work Motivation (X2)	0.974	0.103	0.605

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Based on the results obtained in Table 7, the resulting regression equation is as follows:

$$Y = -2,747 + 0,664X_1 + 0,974X_2 + e$$

The results of the multiple linear regression equation indicate:

- The regression constant (α) equals -2.747, indicating that when both Work Discipline (X1) and Work Motivation (X2) are zero, Job Satisfaction (Y) would theoretically be -2.747 units
- Work Discipline (X1) shows a positive coefficient of 0.664, meaning each one-unit increase in discipline leads to a 0.664-unit rise in Job Satisfaction (Y), holding Work Motivation (X2) constant.
- Work Motivation (X2) has a stronger positive coefficient of 0.974, so a one-unit increase in motivation boosts Job Satisfaction (Y) by 0.974 units, assuming Work Discipline (X1) stays unchanged.
- Both coefficients being positive confirms that Work Discipline (X1) and Work Motivation (X2) exert positive directional effects on Job Satisfaction (Y). Higher levels of either factor consistently improve satisfaction, supporting the expected theoretical relationships in this multiple linear regression model.

4.1.5 Analysis of the Coefficient of Determination

The coefficient of determination (R^2) measures how much variation in the dependent variable is explained by the independent variables in the regression model. R^2 shows the strength of the relationship between predictors and the outcome. Higher R^2 values mean the model explains more variation and has stronger predictive ability.

Table 8. Results of the Coefficient of Determination Analysis

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimates
1	0.951 ^a	0.904	0.899	2.14885

From Table 8, R-squared (0.904) indicates that 90.4% of Job Satisfaction is accounted for by Work Discipline and Work Motivation, while 9.6% comes from other factors not included in this study.

4.1.6 Hypothesis Testing

Results are statistically significant if random factors are very unlikely to produce them, based on the predetermined significance level. The t-test provides a preliminary answer to the research question about relationships between two or more variables (Sugiyono, 2019). Below are the t-test results obtained in the study:

Table 9. t-test

Coefficients ^a		
Model	t	sig
(Constant)	-1.518	0.136
1 Work Discipline (X1)	6.840	0.000
Work Motivation (X2)	9.496	0.000

Based on Table 9, it can be seen that the significance value between the variables indicates the influence of each independent variable on the dependent variable.

1) Work Discipline (X1)

The t_{value} for Work Discipline (X1) is 6.840, exceeding the t_{table} value of 1.997 ($6.840 > 1.997$), with a Sig. value of 0.000 (< 0.05). These results lead to rejecting H_0 and accepting H_1 , confirming Work Discipline has a statistically significant partial positive effect on Job Satisfaction (Y) among the 45 Non-Bank Financial employees in West Java.

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2) Work Motivation (X2)

Work Motivation (X2) shows a t_{value} of 9.496, far greater than the t_{table} of 1.997 ($9.496 > 1.997$), and a Sig. value of 0.000 (< 0.05). This rejects H_0 and accepts H_2 , demonstrating Work Motivation exerts a highly significant partial influence on Job Satisfaction (Y), with its stronger t_{value} indicating greater impact compared to discipline.

Table 10. F-test

ANOVA ^a		
Model	F	Sig.
1 Regression	197.476	0.000 ^b
Residual		
Total		

The F-test results in Table 10 demonstrate strong model fit, with the calculated F_{value} of 197.476 far exceeding the critical F_{table} value of 3.13 at the 0.05 significance level. The Sig. value of 0.000 confirms statistical significance well below the 0.05 threshold. These findings lead to rejecting H_0 (no simultaneous effect) and accepting H_a , establishing that Work Discipline (X1) and Work Motivation (X2) collectively explain Job Satisfaction (Y) variation.

4.2 Discussion

The research findings confirm that work discipline (X1) positively affects employee job satisfaction (Y). This is supported by t-test results showing a t_{value} of 6.840 for work discipline (X1), exceeding the t_{table} value of 1.997, with a Sig. value of 0.000 (< 0.05). Therefore, H_0 is rejected and H_1 accepted, establishing a significant partial influence of work discipline on job satisfaction. These results align with established theories of (Hasibuan, 2019) and (Sutrisno, 2020), which state that discipline reflects employee awareness and responsibility in adhering to organizational regulations. Employees exhibiting high work discipline tend to perceive their work environment as more structured, equitable, and secure, which directly enhances job satisfaction levels. Within the context of West Java's non-bank financial institutions, effective discipline fosters organizational order and role clarity, ultimately reducing manifestations of job dissatisfaction such as employee tardiness and absenteeism. The current study's results corroborate previous research by (Almakkah *et al.*, 2025; Indrawan & Arifin, 2021; Mahirah *et al.*, 2024; Noviani & Siddiq, 2025; Nur Afifah *et al.*, 2024; Safria *et al.*, 2024; Setiawan & Siddiq, 2024; Yumhi, 2021) which states that work discipline significantly affects employees job satisfaction. Furthermore, work discipline is also in the fairly low category, particularly in the dimension of adherence to time regulations, specifically in the indicators of punctuality in arriving at and leaving work. Additionally, in the dimension of adherence to other regulations, the indicator of compliance with instructions from superiors, even outside of the job description as long as it does not violate ethical norms, is also quite low. Work discipline significantly affects job satisfaction, as can be seen from several factors including adherence to time rules, adherence to company regulations, adherence to work norms, and adherence to other regulations. Besides work discipline, work motivation (X2) exerts an even stronger partial effect on job satisfaction (Y), as demonstrated by the t-test results: t_{value} of 9.496 substantially exceeds t_{table} (1.997), with Sig. value of 0.000 well below the 0.05 threshold. This leads to rejecting H_0 and accepting H_2 , verifying motivation's significant individual contribution among the 45 West Java non-bank financial employees. These empirical results corroborate established theoretical perspectives of (Hasibuan, 2019) and (Busro, 2018), who emphasize that motivation is a driving force that fosters employees work spirit, commitment, and engagement. Motivated employee will feel that their efforts have meaning and are valued, leading to job satisfaction. This finding is also consistent with the results of previous studies (Almakkah *et al.*, 2025; Indrawan & Arifin, 2021; Kalos *et al.*, 2023; Lutfi *et al.*, 2025; Mahirah *et al.*, 2024; Noviani & Siddiq, 2025; Pratama & Siddiq, 2024; Safria *et al.*, 2024; Yumhi, 2021) which concluded that motivation has a positive and significant effect on job satisfaction.

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Simultaneously, the calculated F_{value} ($197.476 > 3.13$) and Sig. ($0.000 < 0.05$) reject H_0 and accept H_a , showing both discipline (X1) and motivation (X2) simultaneously affect job satisfaction (Y). This supports the organizational behavior theory proposed by (Robbins & Judge, 2017), which states that job satisfaction is the result of the interaction of various individual and organizational factors. Discipline serves as a mechanism for controlling behavior, while motivation functions as an internal driver, so the combination of the two creates working conditions conducive to job satisfaction. Based on the research findings, Non-Bank Financial Institutions in West Java need to improve employees work motivation, particularly in the dimension of the Need for Power, which is still in the fairly low category. The low enthusiasm of employee to seek job promotions indicates a limited sense of confidence in their abilities. Lack of confidence in one's own abilities leads employee to be passive in their career development and less motivated to compete healthily for higher positions. To address this condition, improving employee competence is an aspect that needs attention, including organizing training programs and competency certification, both nationally and internationally. These programs are expected to enhance employee competence and confidence, thereby fostering a spirit of career development. Ultimately, this improvement in competence and motivation is expected to create a more conducive and productive work environment, leading to increased employees job satisfaction.

5. Conclusion

Based on the research findings and comprehensive discussion regarding work discipline and motivation's influence on employee job satisfaction within West Java's non-bank financial institutions, job satisfaction, work discipline, and employee motivation levels are classified as moderately low. Specifically, job satisfaction predominantly manifests in the supervision dimension, work discipline on time rule compliance, and work motivation aligns with the Need for Power dimension. Statistical tests substantiate that work discipline and motivation each exert positive and significant partial effects on job satisfaction, while their simultaneous combined influence is similarly positive and statistically significant. Therefore, it is recommended that non-bank financial institutions in West Java consistently and fairly improve the implementation of work discipline by strictly enforcing attendance rules, imposing proportionate sanctions, and providing leadership by example. In addition, companies also need to consider work motivation aspects by providing training and certification programs so that employee have opportunities for career development, as well as recognizing employee performance so that job satisfaction can be continuously improved. For future researchers, it is recommended to expand the scope of research variables and increase the number and characteristics of respondents so that the research results have stronger generalizability.

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