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**THE EFFECT OF WORK LIFE QUALITY AND WORK DISCIPLINE ON  
PERFORMANCE WITH JOB SATISFACTION AS AN INTERVENING  
VARIABLE (STUDY ON EMPLOYEES OF PT BANK CENTRAL ASIA, TBK KCU  
TEGAL)**

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**Abstract**

PT Bank Central Asia's Tegal Branch is a private financial institution that encounters strong competition from other banks in the area. The overall performance of BCA has shown significant positive growth over the years. However, this growth does not reflect directly on the performance levels of employees at PT Bank Central Asia, Tbk in KCU Tegal. Some employees achieve outstanding scores, indicating improved performance, while others receive lower scores, suggesting a decline in their performance. Employees possessing exceptional skills contribute to better management outcomes within the organization, fostering a professional spirit among them. One way to encourage this is by enhancing the quantity of human resources. The aim of this research was to examine and outline how the quality of work life and work discipline impact performance, using job satisfaction as a middle factor. The study involved 142 employees, with a sample size of 120. Data was collected directly from participants through surveys and was analyzed through linear regression techniques. The findings indicate that both the quality of work life and work discipline significantly affect job satisfaction. Furthermore, work discipline and job satisfaction influence employee performance, but the quality of work life does not have an effect on performance at PT Bank Central Asia, Tbk at KCU Tegal. Job satisfaction effectively mediates the relationship between quality of work life and employee performance, but it does not serve as a mediator for the impact of work discipline on performance at PT Bank Central Asia, Tbk at KCU Tegal.

**Keywords:** Quality of Work Life, Work Discipline, Job Satisfaction, Employee Performance

## INTRODUCTION

In a robust organization, having top-notch human resources is essential. To effectively oversee these assets, the company must enhance them, particularly through the growth of its human resources (Aini, 2020). This growth is vital as it enables the execution of tasks and responsibilities assigned by the organization. Large corporations compete vigorously to meet their objectives, like PT. Bank Central Asia, Tbk (BCA). As a prominent private banking entity in Indonesia, BCA aims to sustain its competitive edge against other banks. Various strategies are employed to tackle challenges and realize BCA's aspirations. Among these initiatives, human resource development stands out. A company lacking effective management and a structured organization will struggle to reach its goals and ensure its longevity. The purpose of management within an organization is to efficiently utilize its resources and team members, completing tasks quickly, accurately, and neatly to achieve the best possible outcomes (Noerchoidah & Sumitro, 2020).

The standard of work life, the level of discipline at work, and the fulfillment derived from jobs within a company are crucial factors for attaining high performance from employees. To enhance how employees perform, efforts led by leaders play a vital role in boosting work quality and maintaining good discipline. This, in turn, ensures that the primary objectives of the company are successfully met (Libertya, 2020).

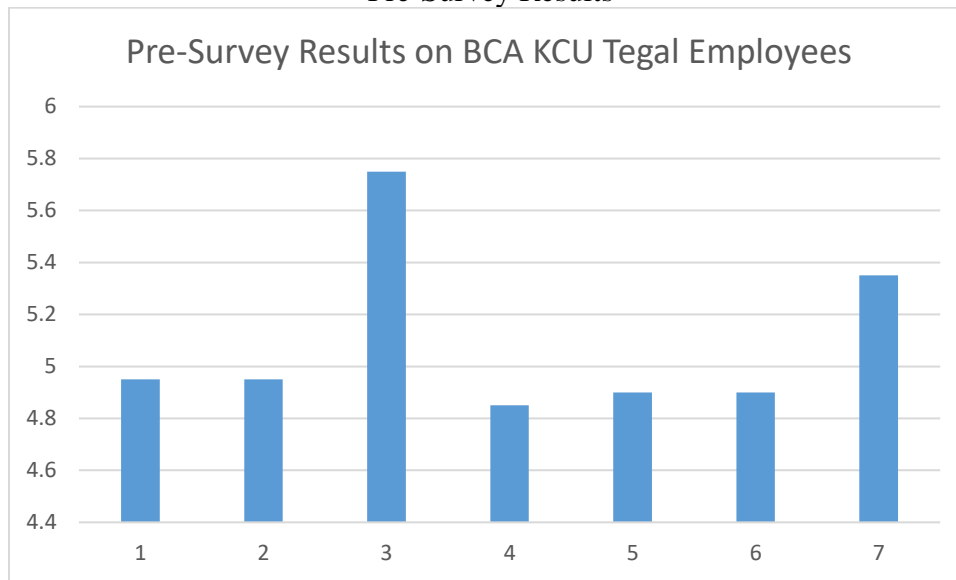
The quality of work life, adherence to work discipline, and overall job satisfaction within a company are crucial elements that contribute significantly to effective employee performance. Numerous studies have examined the impact of these four factors. Research conducted by Rusdiani & Ekawaty (2024); Gultom et al., (2024); Mansur et al., (2024); Safri & Oktiani (2024); Arianty et al., (2024); Dwiwarman (2025); Safria et al., (2024) and Adipura & Puspitasari (2022) indicates that work discipline plays a role in influencing job satisfaction. However, findings from Prabowo et al., (2023) suggest that there is no effect of work discipline on job satisfaction.

Research conducted by Alhussami (2024), Ushaet al (2020), Amelia & Hadjri (2024), Saputra & Satria (2024) proves that quality of work life affects job satisfaction, but research conducted by Nadiroh & Rijanti (2022), dan Langoy et al., (2020) which proves that Quality of Work Life has no effect on employee performance. Research conducted by Amelia dan Hadjri (2024), Alridho et al., (2024); Amelia et al., (2025) Aifu et al., (2024) Saputri & Sutianingsih (2024) shows that the better the quality of work life, the higher the performance. Different results were found in research (Arianto & Tjahjaningsih, 2025) and research Arianto & Tjahjaningsih (2025) serta penelitian Budiono & Tjahjaningsih (2024) which proved that the quality of work life could not affect performance.

PT Bank Central Asia's Tegal Branch, situated at Jalan Ar Hakim No.2 in Tegal, stands as a private bank that faces stiff competition from other financial institutions. A crucial factor that influences the organization's ability to reach its objectives in this competitive landscape is the presence of skilled human resources. Thus, effective management of these resources is essential for the bank to acquire the right talent. This refers to all staff members at BCA KCU Tegal. The expectation is for the organization to oversee its human resources effectively, so they contribute significantly to realizing the bank's vision, mission, and goals, since inadequate human resource management can adversely affect the company's success. The aim is to recruit employees who possess advanced knowledge, capabilities, and expertise.

PT Bank Central Asia, Tbk is a private financial institution located in Indonesia. Bank BCA operates in the service industry, focusing on providing assistance to the public through payment services and acting as a channel for community funds. When it comes to serving the community, it's essential for every employee to treat customers with respect and kindness, whether in financial matters or beyond. From a business standpoint, the quality of work life holds significant importance, as research shows that the nature of the work environment impacts employee satisfaction and engagement in their tasks (Greenhaus et al., 1987 in Sinha C, 2012). Key elements like Quality of Work Life, Work Discipline, Job Satisfaction, and Employee Performance play a crucial role in capturing the attention of businesses and highlighting the significance of employees' contributions and roles in society.

Figure 1  
Pre-Survey Results



Source: Pre-Survey Results with 20 respondents (BCA KCU Tegal employees).

The present state of banking in Indonesia is raising some concerns, particularly regarding Bank BCA, which has reported its progress over the past five years (source: BCA Annual Report 2023), showing a healthy growth trend each year. Nonetheless, this growth is not equally reflected in the performance of the employees at PT Bank Central Asia, Tbk at KCU Tegal. A pre-survey involving 20 respondents revealed that job satisfaction scored below the average of 5.16, particularly in the assessment that the salary I earn meets my needs, which received an average score of 4.95. Similarly, the statement regarding fairness in the payroll system yielded a score of 4.95, while the perception of having sufficient opportunities for advancement scored 4.85. The clarity and transparency of the promotion criteria were reflected in a score of 4.90, and the availability of career development opportunities received an average score of 4.90. Some scores indicate significant positive performance improvement, while others reflect a downturn. The capability of employees in fulfilling their roles as per their responsibilities can significantly impact the overall success of an organization. High-performing individuals lead to enhanced management outcomes in companies, fostering a culture of professionalism and growth in human capital. This is

closely linked to the quality of employees' work life, their work discipline, and overall job satisfaction. Hence, a research study titled *The Influence of Quality of Work Life and Work Discipline on Employee Performance with Job Satisfaction as an Intervening Variable (Study at PT Bank Central Asia at KCU Tegal)* was undertaken.

## **REVIEW OF LITERATURE**

### **Quality of Work Life (QWL)**

In the review of literature focused on Quality of Work Life (QWL), the researcher describes QWL as the extent to which employees feel that their organization contributes to achieving its aims, ultimately enhancing both their material and psychological well-being. To assess Quality of Work Life in this research, five dimensions based on Richard E. Walton's QWL theory from 1974 are utilized. Out of the eight dimensions proposed by Walton, the selected five include: equitable and sufficient compensation, a safe and healthy working environment, opportunities for growth and security, enhancement of skills, and the living conditions within the workplace.

The quality of an employee's work life is influenced by various elements. Active participation in the workplace is essential for enhancing employee performance. When employees engage positively, it fosters open communication, minimizes misunderstandings among colleagues, allows for the sharing of ideas and input, and encourages involvement in decision-making processes. According to Larasati et al. (2019), the concept of work-life balance refers to the equilibrium between one's job responsibilities and personal life outside of work.

### **Work Discipline**

Work discipline stands as a crucial element that influences how well employees perform within a company. The discipline upheld in the workplace fosters adherence and conformity among staff as they execute their duties. Team members who consistently practice self-discipline, especially in their roles, tend to deliver higher-quality work than their peers. In contrast, those who disregard the importance of discipline generally experience lower performance levels within the organization. This observation is supported by a study conducted by Astria in 2018, which revealed that discipline positively and significantly impacts employee performance. On the other hand, research by Amar and colleagues in 2019 indicates that work discipline does not influence performance.

Discipline refers to a set of actions or behaviors related to managing expectations within an organization (Newstrom & Davis, 2019). Noerchoidah & Sumitro (2020) emphasized that having discipline among employees is essential to ensure that all ongoing and future activities proceed as planned. When employees observe discipline at work, they are less likely to engage in behaviors that could negatively impact the organization.

### **Job Satisfaction**

Job satisfaction stands out as a vital element in achieving top-notch results in the workplace. When individuals find contentment in their roles, they naturally strive to put forth their utmost effort and utilize all their skills to tackle their responsibilities (Prasetyo et al., 2024). Additionally, the availability of chances for career growth plays a significant role in cultivating job satisfaction. When employees see pathways for advancing their careers, their satisfaction at work increases. Conversely, in scenarios where there are no prospects for

career progression within the organization, workers may demonstrate decreased performance as a result of their discontent with the company's employment practices (Alridho et al., 2024).

Job satisfaction is an emotional reaction to different elements of one's employment (Luthans, 2020). According to Kreitner & Kinicki (2020), job satisfaction is an enjoyable or unfavorable emotional condition that employees feel regarding their job. It shows how individuals feel about their work and how they perceive their roles within it.

### **Employee Performance**

Priansa dan Garnida (2020) state that performance is the level at which employees carry out their work in accordance with predetermined requirements. Performance is the results of job functions in an organisation that are influenced by various factors to achieve organisational goals in a certain period of time (Tika, 2020). Mathis & Jackson (2020) explain that performance is basically what employees do or do not do. Moeheriono (2020) defines performance as a description of the level of achievement of the implementation of an activity plan or policy in achieving goals. Robbins & Judge (2020) explained that performance is the result of evaluating employee work compared to predetermined criteria.

## **RESEARCH METHOD**

The research conducted is explanatory in nature and employs a quantitative method. To gather information, questionnaires were distributed at PT Bank Central Asia, Tbk located in Tegal City, with a total of 120 participants. A questionnaire serves as a technique for collecting data by offering a series of questions or written statements for respondents to answer (Sugiyono, 2020). The sample determination for this research follows the Slovin formula, which results in 113.6 respondents. Despite this calculation, the researcher decided to include 120 employees from PT BCA KCU Tegal as the sample. The criteria for selection included a minimum education level of D3, at least 2 years of work experience, and being a permanent employee. The sampling method applied is purposive sampling.

The Determination Coefficient, often referred to as R Square or R squared and represented by  $R^2$ , helps us figure out the extent to which independent variables affect the dependent variable, expressed in percentages. In this analysis, the F test is employed to evaluate how significant the collective effect of independent variables is on the dependent variable (Ghozali, 2021). The t-test is utilized to assess the strength of the connection between the variables X and Y, specifically whether X1 and X2 (which represent Quality of Work Life and Work Discipline) actually impact Y1 and Y2 (denoting Job Satisfaction and Employee Performance) individually or in part (Ghozali, 2021). The Sobel test is designed to analyze if a mediating variable plays a meaningful role in the relationship. To assess the influence of X1 on Y2 via Y1 and X2 on Y2 through Y1, we will apply the Sobel test framework.

## **RESULTS AND DISCUSSION**

### **Multiple Linear Regression Analysis**

According to the findings from several tests of linear regression, the information can be outlined in Table 4.11 as follows:

Table. 1  
 Summary of Multiple Linear Regression Test

NO	Regression Model	Model Test			Regression Test		Note
		Adjusted R <sup>2</sup>	F Test		B	Sig	
			F <sub>count</sub>	sig			
I	Regression Model I The influence of the quality of work life and work discipline on job satisfaction $Y_1 = 1,022 X_1 + 1,044 X_2$	0,624	99,780	0,000			
	Quality of work life on job satisfaction				0,530	0,000	H <sub>1</sub> accepted
	Work discipline on job satisfaction				0,348	0,000	H <sub>2</sub> accepted
II	Regression Model II The influence of quality of work life, work discipline and job satisfaction on employee performance $Y_2 = 0,010X_1+0,239X_2+0,092Y_1$	0,226	12,574	0,000			
	Quality of work life on employee performance				0,013	0,903	H <sub>3</sub> rejected
	Work discipline towards employee performance				0,215	0,020	H <sub>4</sub> accepted
	Job satisfaction towards employee performance				0,247	0,041	H <sub>5</sub> accepted

Source: Primary data, processed 2025

Here is an interpretation of the chart presented above. In the process of figuring out multiple regression analysis, Model I can be included in the regression equation in the following manner:

$$Y_1 = 0,530 X_1 + 0,348 X_2$$

Based on the regression equation above, it can be perceived that:

1. The quality of work life plays a significant role in determining job satisfaction, indicated by a  $\beta$  value of 0.530. This positive relationship shows that as employees at PT Bank Central Asia, Tbk KCU Tegal experience better quality in their work environment, their job satisfaction increases.
2. Work discipline also impacts job satisfaction, with a  $\beta$  value of 0.348. This positive influence suggests that when work discipline improves, so does the job satisfaction of employees at PT Bank Central Asia, Tbk KCU Tegal.
3. The quality of work life has a more pronounced effect on job satisfaction than work discipline, as evidenced by its higher  $\beta$  value.

In the calculation of multiple regression analysis, model II can be entered into the regression equation as follows:

$$Y_2 = 0,013X_1 + 0,215X_2 + 0,247Y_1$$

Based on the regression equation above, it can be perceived that:

1. The quality of work life influences how employees perform, with a  $\beta$  value of 0.013. This positive effect indicates that when employees perceive their work environment as better, the performance of those at PT Bank Central Asia, Tbk KCU Tegal improves as well.
2. Work discipline has an impact on employee performance, shown by a  $\beta$  value of 0.215. This positive effect signifies that greater work discipline leads to enhanced performance for employees at PT Bank Central Asia, Tbk KCU Tegal.
3. Job satisfaction plays a role in employee performance, indicated by a  $\beta$  value of 0.247. This positive relationship means that as job satisfaction increases, so too does the performance of employees at PT Bank Central Asia, Tbk KCU Tegal.
4. The job satisfaction factor has a stronger influence on employee performance than the quality of work-life and work discipline due to its higher  $\beta$  value.

**Model Testing**

**Coefficient of Determination**

According to Table 4.11, the Adjusted R2 value stands at 0.624. This indicates that 62.4% of job satisfaction can be accounted for by the factors of work-life quality and workplace discipline. The remaining 37.6% is attributed to other variables that are not part of the model.

According to Table 4.11, the Adjusted R2 value stands at 0.226. This indicates that 22.6% of employee performance can be accounted for by factors such as the quality of work life, work discipline, and job satisfaction. The remaining 77.4% is influenced by other factors that are not part of this model.

**Model Significance Test (F Statistic Test)**

According to Table 4.11, the F count is 99.780, and the degrees of freedom, calculated as  $(n-k-1) = (120-2-1)$ , yield a value in the table. The F table value stands at 3.07. Therefore, since the F count of 99.780 is greater than the F table value of 3.07, and with a significance level of 0.000, we can draw important conclusions.

F test outcomes according to Table 4.11, the computed F value is 12.574, and the degrees of freedom calculated as  $(n-k-1)$  equals  $(120-3-1)$ . From the table, the F value obtained is 3.07. Therefore, since the F count of 88.627 is greater than the F table value of 3.10, and the significance level is 0.000.

**Mediation Effect Test**

Testing is carried out to assess how job satisfaction factors influence mediation. The mediation hypothesis can be evaluated using a method created by Sobel in 1982, commonly referred to as the Sobel test. This test involves examining the strength of the indirect effect that the independent variable (X) has on the dependent variable (Y2) via the intervening variable (Y1).

Table. 2  
 Mediation Test Results Using the Sobel Test

Mediation Test	Zcount	Sig	Critical Value	Information
Quality of work life on employee performance through job satisfaction	3,3062	0,0009	0,05	Significant

Work discipline on employee performance through job satisfaction	2,5370	0,0112	0,05	Not Significant
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1. Indirect effect of quality of work life on employee performance through job satisfaction  
According to table 4.12, the findings show that the computation of the indirect impact of work life quality on employee performance (Y2) via job satisfaction (Y1), conducted using the Sobel test, yielded a significant result of 0.0009, which is below the 5% threshold. This indicates that the job satisfaction variable is influential in mediating the effect of work life quality on employee performance, thereby allowing us to accept hypothesis 6 (H6).
2. Indirect effect of work discipline on employee performance through job satisfaction  
According to table 4.12, the analysis reveals that the computation of the indirect influence of work discipline on employee performance (Y2) via job satisfaction (Y1), as determined by the Sobel test, yields a notable value of 0.0112, which is below 5%. However, in model II, one hypothesis does not hold, indicating that Job Satisfaction fails to act as a mediator between work discipline and performance. Consequently, hypothesis 7 (H7) is not accepted.

## CONCLUSION

Drawing from the problem and goals outlined in this research, as well as the subsequent findings and discussions, we can reach several conclusions. It is evident that both the quality of work life and work discipline play a role in shaping job satisfaction. Furthermore, work discipline and job satisfaction contribute to enhancing employee performance. However, the quality of work life does not impact the performance of employees at PT Bank Central Asia, Tbk at KCU Tegal. Job satisfaction serves as a mediator between the quality of work life, but it does not mediate the effects of work discipline on employee performance at PT Bank Central Asia, Tbk at KCU Tegal.

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