



THE INFLUENCE OF WORK ETHOS, WORK ENVIRONMENT, AND JOB SATISFACTION ON EMPLOYEE PERFORMANCE IN REGIONAL COMPANY BANK PERKREDITAN RAKYAT BAHTERAMAS KONAWE

Syahrir¹, Nasrullah Dali², David C.E Lisapaly³

Author Details

¹ Magister of Management Program of STIE Enam Enam Kendari, Indonesia.

² Faculty of Economics and Business, Halu Oleo University, Indonesia.

³ Magister of Management Program of STIE Enam Enam Kendari, Indonesia..

ABSTRACT

The purpose of this study was to identify and analyze (1) the effect of work ethic, work environment, and job satisfaction on employee performance. (2) The effect of work ethic on employee performance. (3) The influence of the work environment on employee performance. (4) The effect of job satisfaction on employee performance. This study uses a quantitative approach. The population of this research is all employees of PD. BPR Bahteramam Konawe has as many as 30 people, and the sample of this study was determined by the census (saturated sampling). Data collection using a questionnaire. Data analysis used multiple linear regression analysis with the SPSS program.

The results of the study explain that (1) Work ethic, work environment, and job satisfaction simultaneously influence employee performance. (2) Work ethic has a positive and insignificant effect on employee performance. (3) The work environment has a positive and insignificant effect on employee performance. (4) Job satisfaction has a positive and significant effect on employee performance.

Keywords: *work ethic, work environment, job satisfaction, employee performance*

INTRODUCTION

PD. Bahteramam Konawe People's Credit Bank was established to achieve a goal and to achieve this goal one of the means to face competition is to increase performance. Performance is the result of employee work seen from the aspects of quality, quantity, working time, and cooperation to achieve the goals set by the organization (Sutrisno, 2016). Then according to Mangkunegara (2017), Performance is the result of work in quality and quantity achieved by an employee in carrying out his duties under the responsibilities given to him. Based on this, it can be concluded that employee performance is the result of a process both in quantity and quality shown by employees in supporting organizational goals. Therefore, if the performance of PD employees. The Bahteramam Konawe People's Credit Bank is good, it will lead to good progress and continuity

for the bank itself. This is in line with the opinion of Pranoto (2014) who states that if a company wants to grow rapidly, the company must have human resources capable of providing good performance.

As is well known, the banking industry is a highly competitive market where organizational performance is paramount. To achieve good organizational performance, maintaining or improving employee performance is a strategic step that must be taken by the organization, because employee performance is very important in efforts to support the achievement of organizational goals in this case to improve organizational performance. However, to achieve organizational performance PD. Bahteramas Konawe People's Credit Bank faces several obstacles, including some employees still making mistakes in carrying out work, then completing work that does not meet the standards set by the company. The services provided to customers have not met expectations. Namely the delay in responding to the wishes and needs of the customers of the Bahteramas Konawe People's Credit Bank. In measuring the performance of PD management organizations. The Bahteramas Konawe People's Credit Bank annually reports related to the company's profit and loss planning, obtaining the following data:

Table 1
Realization of PD Profit and Loss Planning. Bahteramas Konawe People's Credit Bank in 2020

	Planning (IDR)	Realization (IDR)	Percentage (%)
Operational Profit and Loss	2,529,097,000	2,435,987,759	96.32
Total Profit and Loss	2,480,434,000	2,118,647,598	85.41

Source: Annual report of PD Bahteramas Konawe Rural Bank 2020 year

Based on these data, it shows that the profit realization report of PD. Bahteramas Konawe People's Credit Bank was not achieved according to the plan that had been prepared previously. This is due to the minimum income from loan interest and the large number of non-performing loans which has an impact on the formation of an increase in PPAP expenses (Provision for Earning Assets Losses) or in general the BOPO ratio reaches 68.56% and this shows that the organizational performance of PD. The People's Credit Bank Bahteramas Konawe has not been maximized, so it has not met the expectations of the organization because organizational performance can be achieved if the employee's performance is very good.

Table 2
List of PD Employee Performance Assessment Results
Bahteramas Konawe People's Credit Bank in 2020

Category of Employee Performance Assessment	Scoring scale	Percentage of Employee Performance Assessment
A	80-100	43.33 %
B	70-79	43.33 %
C	50-69	14.3 %
D	0-49	0 %

Source: 2020 Bahteramas Konawe People's Credit Bank PD KPI report

Based on employee performance appraisal data in table 2, shows the results of employee performance appraisal PD. The People's Credit Bank Bahteramas Konawe shows that there are still poor employee assessment results (C) of 14.3%. This indicates that the employee's performance is not very good because there are still employees who get the poor or very low category because the employee's work ethic also seems to be still low which is indicated by the low employee morale and can be seen from the results of the company's operational performance for 2020 yet achieved under the realization, then there were still found many employees who were always late and did not come to work. This indicates that the employee has a low work ethic because employees who have a work ethic at work will have a disciplined attitude and passion at work. This is in line with the opinion of Indartono, et al, (2014) work ethic is the willingness of individuals to be

able to work together, be disciplined at work, and have passion at work. Therefore, the relatively low work ethic of employees, of course, will affect the performance of employees at work.

LITERATURE REVIEW

Work Ethic Concept

Ethos comes from the Greek word ethos, namely character, way of life, one's habits, one's motivation or moral goals, and their world view, namely the most comprehensive picture, way of acting, or idea of order. In other words, ethos is an evaluative aspect as a fundamental attitude towards themselves and their world which is reflected in their lives, (Khasanah, 2016). Ethos can be understood as a norm or a person's way of perceiving, responding, seeing, and believing in something. While work is a word that is commonly used in carrying out an activity or activities, work is a person's activity that contains three aspects: (1) underlying motivation, (2) intention, intentional and planned, and (3) has a purpose, (Asy'arie, 2016).

A person's work ethic is closely related to personality, behavior, and character. Everyone has an internal being which is who he is. Then the internal being determines the response or reaction to external demands. Being's internal response to the external demands of the world of work determines one's work ethic (Siregar, 2016). According to Sutrisna (2009), work ethics are binding and explicitly defined norms and practices that are accepted and recognized as normal habits to be maintained in the work life of members of the organization. Sinamon (2011) Work ethic is a set of positive work behaviors that are rooted in strong cooperation, and fundamental beliefs, accompanied by a total commitment to an integral work paradigm.

Work Environment Concept

The work environment can affect employee performance. In completing work, employees need a good work environment. If the employee likes the work environment where he works, then the employee will feel at home in his workplace to carry out activities and complete his tasks (Rosyid, 2015). Noah and Steve (2012) argued that the work environment is the entire relationship that occurs with employees at work. Everything that is in the workplace is a work environment. Employees are in a work environment where employees carry out work activities, and all forms of relationships involving these employees are included in the work environment.

Sunyoto (2015) argues that the work environment is everything that is around workers and that can influence them in carrying out assigned tasks, for example, cleaning, music, lighting, and others. According to Mangkunegara (2005), the intended work environment includes clear job descriptions, challenging work targets, effective work communication patterns, a relatively adequate work climate, and work facilities. Meanwhile, according to Afandi (2016), the work environment is everything that exists around employees that can affect them in carrying out the tasks assigned to them, for example by having air conditioning, adequate lighting, and so on. In addition, the work environment is something that exists in the environment of workers who can influence themselves in carrying out tasks such as temperature, humidity, ventilation, lighting, noise, cleanliness of the workplace, and the adequacy of work equipment. Lidya (2015) the work environment is one of the important things to support the process of achieving company goals, the work environment itself consists of physical and non-physical that are attached to employees so that they cannot be separated from employee development efforts.

Job Satisfaction Concept

Robbins (2015) stated that job satisfaction is a general attitude towards one's work as the difference between the number of rewards that workers receive and the number of rewards that are believed to be received. Job satisfaction is an important thing that individuals have at work. Each worker has different characteristics, so the level of job satisfaction varies, and the level of job satisfaction can have a different impact.

According to Lawler in Robbins (2015), the measure of satisfaction is based on the reality faced and received as compensation for the effort and energy given. Job satisfaction depends on the suitability or

balance between expected and reality. According to Priansa (2018), job satisfaction is an employee's feelings about his work, whether he likes or dislikes/dislikes as a result of employee interaction with his work environment or as a perception of mental attitude, also as a result of an employee's assessment of his work. Employees' feelings towards their work reflect their attitudes and behavior at work.

Employee Performance Concept

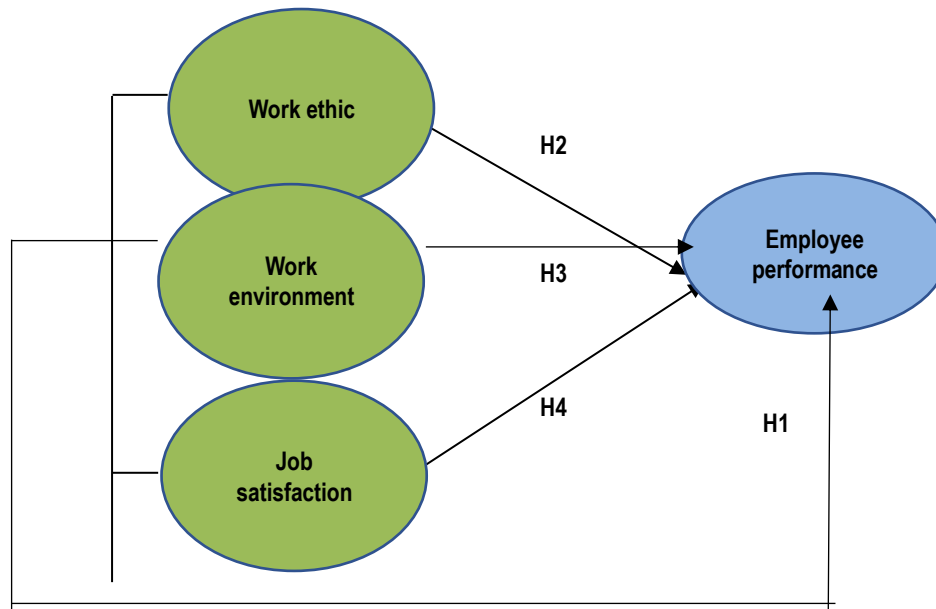
Performance is very necessary because with this performance it will be known how far the employee's ability is in carrying out the tasks assigned to him (Sinambela, 2017). Many experts differ in terms of providing an understanding of performance. This happens because of the different backgrounds and views of each expert regarding word performance. Even in terms of the terminology itself, many terms are used to define the word performance. According to Mangkunegara (2017), the notion of performance is the result of work in quality and quantity achieved by an employee in carrying out his duties under the responsibilities given to him. Then according to Bangun (2012), performance is the result of work achieved by employees based on job requirements. Prawirosentono and Primasar (2019), performance is the result of work that can be achieved by a person or group of people in an organization according to their respective authorities and responsibilities. Marwansyah (2016) states that performance is a person's attainment or achievement of the tasks assigned to him.

Employee performance is the result of work achieved by a person in carrying out the tasks assigned to him based on skill, experience, sincerity, and time. Performance is said to be high if a work target can be completed at the right time or does not exceed the time limit provided (Hasibuan, 2009). Meanwhile, Rivai and Sagala (2013) define employee performance as the real behavior displayed by each employee as work performance that is produced according to their role in the company. Furthermore, according to Wilson (2012), the performance of an employee will increase if the employee is fully aware of his duties and work and has a great desire to complete the job perfectly.

Conceptual Framework

Based on the understanding and theories put forward in the literature review, a conceptual framework can be developed that will examine several variables, namely the work ethic variable (X1), work environment variable (X2), job satisfaction variable (X3), and employee performance variable (Y). This study will examine and analyze the effect of work ethic, work environment, and job satisfaction on the performance of employees of the Regional Company of the People's Credit Bank Bahteramas Konawe. The framework for the flow of thought in the study was built based on the problems and objectives of the study, theoretical and empirical studies as a basis for formulating hypotheses.

Figure 1. Conceptual Framework



Hypothesis

Based on the problem formulation, literature review, and conceptual framework, the hypotheses in this study are:

1. Work ethic, work environment, and job satisfaction simultaneously have a positive and significant effect on employee performance.
2. Work ethic has a positive and significant effect on employee performance.
3. The work environment has a positive and significant effect on employee performance.
4. Job satisfaction has a positive and significant effect on employee performance.

RESEARCH METHODS

Research Design

The object of this research is the work ethic, work environment, job satisfaction, and employee performance at the regional company of the People's Credit Bank Bahteramas Konawe. Based on the nature of the problem for the objectives to be achieved, explanatory research generally aims to find out and analyze the factors or influences on the variables being measured. According to Sugiyono (2004), an explanatory study aims to explain the position of the variables to be studied as well as the relationship and influence between one variable and another.

Population and Research Sample

The research population according to Sugiyono (2017) is a generalization area consisting of objects/subjects that have certain quantities and characteristics that are applied by researchers to study and then conclusions are drawn. The population in this study is the employees of the regional company of the Bahteramas Konawe People's Credit Bank, totaling 30 people, which can be seen in the following table:

Table 3. Details of Position and Number of Employees of PD BPR Bahteramas Konawe

Position (Title)	Amount
manager	2
PE. Internal audit	1
PE. Menrisk	1
Ka. Cash office	2
Account Officer	4
funding	3
collectors	3
Customer Service	3
Tellers	3
accounting	1
Credit Administration, SLIK	2
HRD	1
IT	1
Drivers	1
office boy	2
Amount	30

Source: HRD Archives. PD Bahteramas Konawe People's Credit Bank 2020

The sampling technique used in this study is the census method or taking all population data. According to Sugiyono (2017), the saturated sampling technique is a sampling technique in which all members of the population are used as samples. Thus, the sample is 30 employees who work in the regional company of the People's Credit Bank Bahteramas Konawe.

Data Types and Sources

The types of data in this study are qualitative and quantitative. Qualitative data is data expressed in the form of words, sentences, and pictures. Qualitative data in this study were obtained through observation, interviews, and tracing documents through the documentation method. The qualitative data in this study are in the form of reports on performance results at the end of the year, and articles on the results of previous research. Quantitative data is data in the form of numbers or numbers, which can be measured in size and are objective. Quantitative data were obtained through the questionnaire method to find out about their perceptions regarding the variables studied.

Method of Collecting Data

Observation Method

Observation is a way of collecting data by direct observation and systematic recording of the object to be studied.

Documentation Method

The documentation method in this study is intended to obtain data using documentation, namely studying documents related to all the data needed in this research. In carrying out the documentation method, researchers investigated written objects such as company financial reports, employee performance reports, company reports, and other documents that exist in the Bahteramas Konawe Regional People's Credit Bank company that are relevant to this research.

Questionnaire Method

Questionnaire Method Questionnaire is a data collection technique that is carried out by giving written statements or questions to respondents to answer them (Sugiyono, 2017). Researchers use this method to

find data that is directly related to the state of the subject in the form of work ethic, work environment, and job satisfaction on the performance of employees of the Regional Company Perkreditan Rakyat Bahteramas Konawe.

Data Analysis Method

Regression analysis is a useful statistical technique for examining and modeling the relationships between variables. Multiple regression is often used to solve regression analysis problems that result in the relationship of two or more independent variables. The multiple linear regression equation refers to the following equation:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \dots + \beta_nX_n + \epsilon \text{ (Sugiyono (2017: 275))}$$

Information:

- Y = Dependent variable
- X = Independent variable
- α = Constant
- $\beta_1, \beta_2, \beta_n$ = Regression coefficient
- ϵ = error rate

Based on the equation above, the multiple regression equation in this study involves 3 independent variables, namely work ethic (X1), work environment (X2), and job satisfaction (X3), while the dependent variable is employee performance (Y). The multiple regression equation in this study is as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \epsilon$$

Information:

- Y = Employee Performance
- X1 = Work Ethic Variable
- X2 = Work Environment Variable
- X2 = Job Satisfaction Variable
- a = Constant
- β_1 = Regression coefficient of work ethic variable
- β_2 = Regression coefficient of the work environment variable
- β_3 = Regression coefficient of job satisfaction variable
- ϵ = error rate

RESEARCH RESULT

Model Testing

This multiple linear regression analysis is used to determine whether there is an influence between the independent variable (independent variable) on the dependent variable (dependent variable). In this study, the dependent variable is employee performance and the independent variables are work ethic, work environment, and job satisfaction. Based on data processing using SPSS, it produces the following output:

Table 4. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
1 (Constant)	33,790	4,069		8.303	,000
Work ethic	,133	,069	,311	1,923	.066
Work environment	,128	,069	,252	1,852	.075
Job satisfaction	,119	.041	,441	2,913	,007

Source: Primary data processed in 2022

Based on the results of multiple linear regression statistical tests, the equation can be written as follows:

$$Y = 33.790 + 0.133X_1 + 0.128X_2 + 0.119X_3 + \epsilon$$

The regression equation can be interpreted as follows:

1. The work ethic regression coefficient (β_1) is 0.133 with a positive value and a significance value of 0.066 which means it is not significant. This shows that work ethic (X_1) has a positive effect but needs to be improved to improve employee performance. If the work ethic increases, then employee performance will also increase assuming the other independent variables are constant.
2. The work environment regression coefficient (β_2) is 0.128 with a positive value and a significance value of 0.075 which means it is not significant. This shows that the work environment (X_2) has a positive effect but needs to be improved to improve employee performance. If the work environment increases, employee performance will also increase assuming the other independent variables are constant.
3. The regression coefficient of job satisfaction (β_3) is 0.119 with a positive value and a significance value of 0.007 which means it is significant. This shows that the better the job satisfaction (X_3), the better the employee's performance. If job satisfaction increases, then employee performance will also increase assuming the other independent variables are constant.

To explain how much the Independent (free) variable and to explain the Dependent (bound) variable are indicated by the value of the coefficient of determination obtained from the value of R Square. The R Square value can be seen in table 5.

Table 5. R test results

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	,767a	,589	,541	1,287

Source: Primary data processed in 2022

Table 5 shows that the coefficient of determination (R^2 square) is 0.589, which means that the independent variable simultaneously contributes to the dependent variable by 58.9%, and the remaining 41.1% is contributed by other variables not included in the study. Other variables not included in this study such as organizational culture, leadership style, training, incentives, and organizational climate.

Simultaneous Hypothesis Testing (Test F)

The F test aims to determine the effect of the independent variables simultaneously on the dependent variable. The F test is carried out by looking at the significance value of F and comparing the Fcount value with Ftable. If the significance value is < 0.05 and $F_{count} > F_{table}$, it indicates that simultaneously there is an influence of the independent variable on the dependent variable. The Ftable value is based on $df_1 = k - 1 = 4 - 1 = 3$, $df_2 = n - k = 30 - 4 = 26$, which is 2.975. The test results can be seen in table 6.

Table 6. F Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	61,706	3	20,569	12,410	,000b
residual	43,094	26	1,657		
Total	104,800	29			

Source: Primary data processed in 2022

Hypothesis 1. Work Ethics, Work Environment, and Job Satisfaction simultaneously have a positive

and significant effect on Employee Performance

Based on table 5.19, the F significance value is 0.000 and the Fcount value is 12.410 with a Ftable value of 2.975. Because the significance of $F < 0.05$ or $0.000 < 0.05$ and the value of $F_{count} > F_{table}$ or $12.410 > 2.975$ means that work ethic, work environment, and job satisfaction have a positive and significant effect on employee performance. From these results, it can be concluded that hypothesis 1 is accepted.

Partial Model Results (t test)

Testing the independent variables partially or individually was carried out to determine the effect of each independent variable, namely work ethic, work environment, and job satisfaction on the performance of employees of the Regional Company Perkreditan Rakyat Bahteramas Konawe. The test was carried out to compare the value of the t count with the t table, that is, if t count is greater than t table, it can be concluded that the independent variables tested affect the dependent variable. Conversely, if the t count is smaller than the t table, it can be concluded that the independent variables tested do not affect the dependent variable. The t table value in this study is 1.703. The results of the t test can be seen in table 7.

Table 7. t- Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
	B	std. Error	Betas		
1 (Constant)	33,790	4,069		8.303	,000
Work ethic	,133	,069	,311	1,923	.066
Work environment	,128	,069	,252	1,852	.075
Job satisfaction	,119	.041	,441	2,913	,007

Source: Primary data processed in 2022

Based on the results of the t test it can be concluded:

Hypothesis 2. Work ethic has a positive and significant effect on the performance of employees of the Regional Company of the People's Credit Bank Bahteramas Konawe

From the estimation of the Work Ethics variable, the t-count value is 1.923 which is greater than the t-table value of 1.703 and a significance value of 0.066 is greater than 0.05. Therefore, it can be concluded from these results that work ethic has a positive and not significant effect on employee performance. From these results, it can be concluded that hypothesis 2 is rejected.

Hypothesis 3. The work environment has a positive and significant effect on the performance of employees of the Regional Company of the People's Credit Bank Bahteramas Konawe

From the estimation results of the work environment variable, the t-count value is 1.852 greater than the t-table value of 1.703 and a significance value of 0.075 is greater than 0.05. Therefore, it can be concluded from these results that the work environment has a positive and not significant effect on employee performance. From these results, it can be concluded that hypothesis 3 is rejected.

Hypothesis 4. Job satisfaction has a positive and significant effect on the performance of employees of the Regional Company of the People's Credit Bank Bahteramas Konawe

From the estimation results of the job satisfaction variable, the t-count value is 2.913 which is greater than the t-table value of 1.703 and a significance value of 0.007 is less than 0.05. Therefore, it can be concluded from these results that job satisfaction has a positive and significant effect on employee performance. From these results, it can be concluded that hypothesis 4 is accepted.

DISCUSSION

The Effect of Work Ethics, Work Environment, and Job Satisfaction on Employee Performance

The results of the study show that work ethic, work environment, and job satisfaction have a positive and significant impact on the performance of employees of the Regional Public Bank Perkreditan Rakyat Bahteramas Konawe. It was shown based on the results of testing the effect of work ethic, work environment, and job satisfaction variables on employee performance which had a Fcount of 12.410 with a Ftable value of 2.975 then significantly 0.000 less than an α value of 0.05 so that H1 was accepted.

Based on this description, it can be concluded that the work ethic, work environment, and job satisfaction simultaneously influence the performance of the employees of the Regional Company of the Bahteramas Konawe People's Credit Bank. This is because employees who have a work ethic, work environment, and job satisfaction that is positively instilled in employees can produce good and satisfying performance so that they help and encourage the company to progress, grow and develop. The assignment from the leadership to the employees helps to continue to encourage the work ethic, work environment, and job satisfaction to continue to improve their performance. Rivai and Sagala (2013), define employee performance as the real behavior displayed by each employee as work performance that is produced according to their role in the company. Then according to Wilson (2012), the performance of an employee will increase if the employee is fully aware of his duties and work and has a great desire to complete the job perfectly. Based on the results of the above research under the opinion of Kasmir (2016), the factors that affect the performance of an employee include personality, work environment, and job satisfaction.

Effect of Work Ethic on Employee Performance

The results of the study show that work ethic has no significant effect on employee performance. It is shown based on the results of testing the effect of the work ethic variable on employee performance which has a significant value of 0.066 greater than the α value of 0.05 so that H0 is accepted. The effect of work ethic on employee performance is positive. This means that no matter how big the level of work ethic is, it does not have much effect on the performance of employees of the Bahteramas Konawe Regional People's Credit Bank Company.

Based on this description, it can be concluded that the work ethic has no significant effect on the performance of employees of the Bahteramas Konawe Regional People's Bank Company because the work ethic is the spirit of work that characterizes a person or group of people who work, which is based on work ethics and perspectives that are believed, and embodied through determination and concrete behavior in the world of work (Ginting, 2016). Whereas in working in the banking industry, a person does not just have work enthusiasm, but employees who work must comply with operational standards, even though employees have the enthusiasm, attitude, character, and belief in carrying out a job by acting optimally if it is not under the company's operational standards it is not will give good performance. then based on empirical facts some employees who work have not fully carried out their responsibilities properly and still make mistakes in carrying out work or completing work that does not meet the standards set by the company. Services provided to customers are not optimal. This resulted in the quantity of employee work not being met so the 2020 Bank Business Plan Operational Profit (RBB) target did not reach > 100% or (85.41%). Besides that, employees are still lacking in discipline, are not diligent, or are often late in completing their work which can be seen from the results of the 2020 Key Performance Indicators (KPI) that there are still results of evaluating employee performance in the unfavorable category (C) of 14.3%. This shows that the employee's work ethic is less than optimal so it affects the quality of their performance. This research is under research conducted by Timbuleng and Sumarauw (2015) "Work Ethic, Work Discipline, and Organizational Commitment Influences Employee Performance at PT Hasjrat Abadi Manado Branch" explaining that work ethic does not significantly affect employee performance.

The Influence of The Work Environment on Employee Performance

The results of the study show that the work environment has no significant effect on employee performance. It is shown based on the results of testing the effect of work environment variables on employee performance which has a significant value of 0.075 greater than the α value of 0.05 so that H_0 is accepted. The influence of the work environment on employee performance is positive. This means that no matter how big the work environment is, it does not have much effect on employee performance.

Based on these descriptions, it can be concluded that the work environment has no significant effect on the performance of the employees of the Regional Company of the Bahteramas Konawe People's Credit Bank. This is because in completing work, employees need a good work environment. If the employee likes the work environment where he works, then the employee will feel at home in his workplace to carry out activities and complete his tasks (Rosyid, 2015). Then the work environment is not just the physical environment that can affect employee performance, but the non-physical environment can also affect employee performance. This is as explained by Lidya (2015) the work environment consists of the physical and non-physical environment that is attached to employees. Based on empirical facts, it shows that the physical work environment still needs to be improved, such as inadequate equipment and facilities, inappropriate spatial layout, and unpleasant temperature or humidity to support the implementation of employee performance. Besides that, effective forms of communication between superiors, and subordinates or fellow employees need to be improved to encourage employee motivation at work. This research is under research conducted by N. Supriaddin (2020) "The Influence of the Work Environment and Position Promotion on Employee Performance at PD. Bahteramas Konawe People's Credit Bank explained that the work environment did not significantly affect the performance of the employees of the Regional Company of the Bahteramas Konawe People's Credit Bank.

Effect of Job Satisfaction on Employee Performance

The results of the study show that job satisfaction has a significant effect on employee performance. It is shown based on the results of testing the effect of the variable job satisfaction on employee performance which has a significant value of 0.007 less than the α value of 0.05 so that H_1 is accepted. The effect of job satisfaction on employee performance is positive. This means that higher employee job satisfaction will improve employee performance.

Based on this description it can be concluded that job satisfaction has a significant effect on employee performance, this is due to conducive organizational conditions, good working conditions, creating a family atmosphere and the work they do is according to their abilities so they feel happy and satisfied with these conditions, then there is appreciation given by the company such as salary increases, opportunities to advance so that employees feel satisfied with this appreciation and cause employees to be motivated at work. In line with the opinion of Priansa (2018) job satisfaction is an employee's feelings about his work, whether he likes/dislikes or dislikes/dislikes as a result of employee interaction with his work environment or as a perception of mental attitude, also as a result of the employee's assessment of his work. Employees' feelings towards their work reflect their attitudes and behavior at work. Then according to Suparyadi (2015), job satisfaction is a positive attitude based on the evaluation results of what is expected to be obtained through the efforts made in carrying out a job with the results or rewards it receives. The results of this study are in line with the results of research conducted by Iwan Kurnia Wijaya (2018) "The Effect of Job Satisfaction on Employee Performance at CV Bukit Sanomas"; and Baiyulis.

Research Limitations

This study has limitations that can be taken into consideration for subsequent researchers to obtain even better research results. These limitations include:

1. The scope used in the study only covers one company whose scope is not too large and broad, so that the research results cannot be generalized to a wider population;
2. There are still other variables that have not been included which are considered to affect the performance of the employees of the Bahteramas Konawe People's Credit Bank Regional Company.

3. The number of research respondents is only 30, of course, it is still insufficient to describe the real situation.
4. In this study, the data generated was only from the questionnaire instrument which was based on the perceptions of the respondents' answers, so conclusions were drawn only based on data collected through the use of a written questionnaire instrument without being equipped with interviews and interviews.
5. In the data collection process, the information provided by respondents through questionnaires sometimes did not show the actual opinions of respondents, this happened because sometimes different thoughts, assumptions, and understandings were different for each respondent, and also other factors such as the honesty factor in filling out the respondents' opinions in the questionnaire.
6. In this study the results of the coefficient of determination (R^2 square) show that the independent variables simultaneously contribute to the dependent variable by 58.9%, so there are still around 41.1% influenced by several other variables not included in this study, such as organizational culture variables, leadership style, training, incentives, organizational climate, competence, and work motivation.

CONCLUSIONS AND SUGGESTIONS

Conclusion

This study uses primary data, namely data collected directly from the field by distributing questionnaires to 30 respondents. The respondents of this study were employees of the Bahteramas Konawe Regional People's Credit Bank Company. Based on the results of the research that has been done, some conclusions are obtained as follows:

1. Simultaneously, the work ethic, work environment, and job satisfaction studied affect the performance of the employees of the Regional Company of the Bahteramas Konawe People's Credit Bank.
2. Work ethic has a positive and not significant effect on the performance of the employees of the Regional Company of the People's Credit Bank Bahteramas Konawe. Work ethic has no significant effect on employee performance.
3. The work environment has a positive and insignificant effect on the performance of the employees of the Regional Company of the People's Credit Bank Bahteramas Konawe. The work environment has no significant influence on employee performance.
4. Job Satisfaction has a positive and significant effect on the Employee Performance of the Regional Company of the People's Credit Bank Bahteramas Konawe. In this case, if Job Satisfaction is increased it will further increase Employee Performance.

Suggestion

Based on the results of the research that has been done, the researcher can provide the following suggestions:

1. The Bahteramas Konawe Regional People's Credit Bank should improve and instill discipline in employees at work. These steps are expected to improve the work ethic and employee performance.
2. The Regional Company of the Bahteramas Konawe People's Credit Bank should pay more attention to the work environment of employees, especially the physical environment such as equipment and facilities because the condition of the work environment is one of the important aspects that can influence employee perceptions in working optimally in the organization.
3. Employees must have a positive attitude within themselves, with awareness or self-will, employees themselves can carry out their duties properly and in the end can achieve optimal performance.
4. It is recommended that future researchers carry out ongoing research, this is to be able to see and assess any changes in the behavior of respondents from time to time. Then research in the future should be carried out in all regional company offices of the Bahteramas People's Credit Bank in Southeast Sulawesi so that the research results can be used as a basis for making policies related to

HR management within the Bahteramas People's Credit Bank Regional Company, and adding several other variables such as organizational culture variables, leadership style, training, providing incentives, organizational climate, competence, and work motivation.

5. A qualitative approach is needed to strengthen conclusions because research instruments are vulnerable to respondents' perceptions that do not describe the actual situation within each of them. This approach can be carried out by observation or direct observation of the object, which is complemented by interviews or oral questions to get more in-depth results.

REFERENCES

- [1] Afandi, Pandi., 2016. Concept & Indicator Human Resources Management For Management Research. Yogyakarta: Depublish.
- [2] Andry dan Adiputra. 2020. Pengaruh Ethos Kerja Dan Lingkungan Kerja Terhadap Kinerja Karyawan Pada PT. HENRY UNION. Jurnal Manajerial dan Kewirausahaan, Volume II No. 2/2020 Hal: 290-298.
- [3] Asy'arie, Musa. 2016. Dielektika Kerja, Etos Kerja dan Kemiskinan. Jakarta: Lembaga Studi Filsafat Islam.
- [4] Azhari, Resmawan, dan M. Ikhsan. 2018. Pengaruh kepuasan kerja terhadap kinerja karyawan pada dinas tenaga kerja dan transmigrasi Kabupaten Berau. Jurnal Ilmu Manajemen Mulawarman (JIMM) • Vol 4, No 1.
- [5] Bangun, W. 2012. Manajemen Sumber Daya Manusia. Erlangga
- [6] Baiyulis, dkk. 2018. Pengaruh Kepuasan Kerja terhadap Kinerja Perangkat Nagari dalam Pengelolaan Keuangan Nagari di Kecamatan Sungai Tarab dan Salimpaung. Journal of Education on Social Science Volume 2 Number 2. Hal. 73-84
- [7] Butarbutar, Efendi, Simatupang, dan Sianturi 2021. Pengaruh Etos Kerja Terhadap Kinerja Karyawan Pada Yayasan Sari Asih Nusantara Pematangsiantar. Maker: Jurnal Manajemen Program Studi Manajemen STIE Sultan Agung Volume 7 – Nomor 1. Hal 116-124.
- [8] Dadang, A. M. 2018. Pengaruh Pengembangan Sumber Daya Manusia, Etos Kerja dan Semangat Kerja terhadap Kinerja Pegawai (Pada Badan Pemberdayaan Perempuan dan Keluarga Berencana Kabupaten Biak Numfor). Gema Kampus IISIP YAPIS Biak, 13(1), 38–45.
- [9] Damayanti, dkk. 2018. Pengaruh Kepuasan Kerja Terhadap Kinerja Karyawan (Studi Kasus Karyawan Non Medis RS Islam Siti Khadijah Palembang). Jurnal Ilmiah Manajemen. Volume 15 Nomor 2.
- [10] Darodjat, Tubagus. 2015. Pentingnya Budaya Kerja Tinggi dan Kuat. Serang: Badan Penerbit Aditama
- [11] Ghozali, I. 2018. Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25. Semarang: Badan Penerbit Universitas Diponegoro
- [12] Ginting, D. 2016. Etos Kerja-Panduan Menjadi Karyawan Cerdas. Elex Media Komputindo
- [13] Gunawan. 2020. Kinerja Pegawai Ditinjau Dari Budaya Organisasi, Motivasi, Dan Lingkungan Kerja. ProBank : Jurnal Ekonomi Dan Perbankan.Vol 5, No 2.
- [14] Haboubi, dkk. 2017. The Impact of Job Stress and Job Satisfaction on Workforce Productivity in an Iranian Petrochemical Industry. Safety Health Work Volume 8 Nomor 1
- [15] Hadiansyah dan Yanwa. 2015. Pengaruh Etos Kerja Terhadap Kinerja Karyawan PT. AE. Vol 3, No 2. Jurnal Al-Azhar Indonesia Seri Humaniora, Vol .3, No. 2

- [16] Hanafiah. 2014. Pengaruh kepuasan kerja dan ketidakamanan kerja (job insecurity) dengan intensi pindah kerja (turnover) pada karyawan PT.buma desa suaran kecamatan sambaliung kabupaten berau. *Ejournal Psikologi*, vol.1(3):303-312.
- [17] Hasibuan, S.P. Malayu, 2009. *Manajemen Sumber Daya Manusia*, cetakan ketujuh, (Jakarta: Penerbit PT Bumi Aksara.
- [18] Herlina, Setjadi dan Wartubi. 2019. Pengaruh Etos Kerja, Kepuasan Kerja Dan Lingkungan Kerja Terhadap Kinerja Pegawai Di Puskesmas Karangampel Kabupaten Indramayu. *Jurnal Manajemen*, Volume 2 No. 3
- [19] Indartono, Widodo, E. P. R. & Budi, P. 2014. Hubungan kepuasan terhadap gaji dengan etos kerja karyawan KPRI di Kota Semarang. *Empati*, 3(4), 1-10
- [20] Kasmir. 2016. *Manajemen Sumber Daya Manusia*. Jakarta: PT. Rajagrafindo Persada.
- [21] Khasanah, Uswatun. 2016. *Etos Kerja Menuju Sarana Puncak Prestasi*. Yogyakarta: Harapan Utama
- [22] Lawu, Suhaila dan Lestiowati .2019. Pengaruh Etos Kerja Terhadap Kinerja Karyawan Pada PT. Pos Indonesia Cabang Pemuda Jakarta Timur. *Managerial –Jurnal Penelitian Ilmu Manajemen* Vol. 2. No. 1.
- [23] Lestari dan Harmon. 2017. Pengaruh Lingkungan Kerja Terhadap Kinerja Karyawan. *Jurnal Riset Bisnis & Investasi* Vol. 3, No. 2,
- [24] Lidya, T., Peggy, A. 2015. Pengaruh lingkungan kerja dan terhadap kinerja karyawan pada fakultas ekonomi dan bisnis unsrat Manado. *EMBA*. Vol.3 No. 3 Maret. hal : 890-899
- [25] Logahan, dkk., 2012. Analisis Pengaruh Lingkungan Kerja dan Pemberian Kompensasi terhadap Kinerja Karyawan CV. Mum Indonesia.
- [26] Maharani, I., dan Efendi, S. 2019. Pengaruh Budaya Organisasi, Komitmen Organisasi, Kompensasi, Dan Etos Kerja Terhadap Kinerja Pegawai Kementerian Ketenagakerjaan Republik Indonesia. *Jurnal Ilmiah Ilmu Manajemen*, 13(2).
- [27] Mangkunegara, A. A. A. P. 2017. *Manajemen Sumber Daya Manusia Perusahaan*. In Remaja Rosdakarya
- [28] Nurlaela dan Trianasari. 2021. Pengaruh Lingkungan Kerja Dan Kepuasan Kerja Terhadap Kinerja Pegawai Pada Dinas Sosial Kabupaten Karangasem. *Bisma: Jurnal Manajemen*, Vol. 7 No. 1.
- [29] Pranoto, Paulus Sugiyono. 2014. Pengaruh Budaya Organisasi dan Motivasi Kerja Terhadap Kinerja Karyawan. *Jurnal Ilmu Manajemen*, 2(4): 1492-1502
- [30] Prawirosentono, S., dan Primasari, D. 2019. *Kinerja Motivasi dan Etos Kerja Karyawan*. BPFE
- [31] Rivai, Veithzal. 2009. *Manajemen Sumber Daya Manusia Untuk Perusahaan Dari Teori ke Praktik*. Jakarta: Raja Grafindo Persada
- [32] Rosyid, Bahrur. 2015. *Manajemen & aplikasinya dalam organisasi*. Mataram: CV.Sanabil.
- [33] Salamun dkk. 2017. *Persepsi tentang Etos Kerja: Kaitannya dengan Nilai Budaya Masyarakat Daerah Istimewa Yogyakarta*. Yogyakarta: Kementerian Pendidikan dan Kebudayaan RI.
- [34] Sedarmayanti, 2017, *Sumber Daya Manusia dan Produktivitas Kerja*. Bandung Mandar Maju.
- [35] Setiawan, F., dan Kartika Dewi, A. 2014. Pengaruh Kompensasi dan Lingkungan Kerja Terhadap Kinerja Karyawan Pada CV. Berkat Anugrah. *E-Jurnal Manajemen Universitas Udayana*, 3(5), 1471–1490
- [36] Sinambela, L. P. 2017 . *Manajemen Sumber Daya Manusia*. In PT.Bumi Aksara.
- [37] Sinamon, Jansen H, 2011, *Delapan Etos Kerja Profesional*. Jakarta : Institut Mahardika
- [38] Sugiyono. 2017. *Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatif, Kombinasi dan R&D*.

- [39] Sunyoto, Danang. 2015. Penelitian Sumber Daya Manusia. Jakarta: Buku Seru.
- [40] Suparyadi, H. 2015. Manajemen Sumber Daya Manusia Menciptakan Keunggulan Bersaing Berbasis Kompetensi SDM. Yogyakarta: C.V Andi Offset.
- [41] Supratman. 2020. Pengaruh Lingkungan Kerja, Pengetahuan Dan Beban Kerja Terhadap Kinerja Pegawai Di CV. Perdana Mulia Desa Caringin Kulon Kecamatan Caringin Kabupaten Sukabumi. Ekomedia. Vol 9 Nomor 2
- [42] Sutrisna. 2009. Manajemen Sumber Daya Manusia, Jakarta: Kemcana.
- [43] Sutopo, 2018. Engaruh Partisipasi Anggaran, Komitmen Organisasi, Kepuasan Kerja, Job Relevant Information, Budaya Organisasi Dan Locus Of Control Terhadap Kinerja Pegawai Bagian Keuangan Dinas Pendidikan Kabupaten Klaten. ADVANCE VOL.5 No.1
- [44] Tasmara, Toto. 2016. Membudayakan Etos Kerja Islami. Jakarta: Gema Insani
- [45] Timbuleng dan Sumarauw. 2015. Etos Kerja, Disiplin Kerja, Dan Komitmen Organisasi Pengaruhnya Terhadap Kinerja Karyawan Pada PT Hasjrat Abadi Cabang Manado. Jurnal Emba. Volume 3 Nomor 2.
- [46] Widodo, 2018. Pengaruh Kepuasan Kerja Dan Lingkungan Kerja Terhadap Kinerja Karyawan Bagian Perbendaharaan Dan Mobilisasi Dana RSUP Dr. Sardjito. Jurnal Ekobis Dewantara Vol. 1 No.9.
- [47] Wijaya. 2018. Pengaruh Kepuasan Kerja Terhadap Kinerja Karyawan CV Bukit Sanomas. Jurnal AGORA Vol. 6, No. 2
- [48] Wilson, B, 2012. Penilaian Kinerja. Jakarta : Erlangga.

